

Framework of Social Security for Disabled Person in India: A Need for an All Inclusive Strategy

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Abstract

According to the 2011 census 2.21% of total population of India are suffering from various types of physical disabilities. Disability is the subject matter of state list in the constitution of India. But central government have played active role in dealing with this problem. In 2016 the government of India enacted Right of person with Disability Act. A distinct ministry dealing with the issue of disabled person has been established under the ministry of Justice.

Disability is a social issue which requires great attention of society as well as government. Government runs a range of schemes and NGOs also. These programmes provide both promotional and protective social security of this class of citizens. The aim of these efforts is to connect these people with the mainstream of development. Access to education, health care, employment opportunities, friendly environment, transport facilities, communication, assistive devices, technological assistance etc. are the measures through which the government ensures inclusive growth of the society. The present paper attempts to gain knowledge of various social security schemes (both promotional and protective) which are being run for the differently abled people as well as analyzing the same in order to find the areas where more comprehensive and concentrated efforts are required. The analysis is based on secondary data gathered from various articles, internet sources, books etc.

Key Words:- Social Security, Disabled persons, Schemes or Programmes.

Introduction:-

Traditionally social security needs of the people were taken care of by the joint families though in a casual manner. But with the advent of the industries the social structure of the society underwent drastic change and joint family system became the subject of the past. This change led to new socio-economic challenges which are now the subject matter of State and the State as guardian of its citizens is responsible to extend social security to its citizens.

The aim of state led social security plans is to ensure welfare of its citizens. It further aims to provide required support to the helpless people such as child, old age persons and disabled people, for improving their quality of life. Social security provides income guarantee or support in general but the requirements of disabled persons are different from other people. (Maruthi J.P. and Mustian Begum 2011)

As per article 43 of the Indian constitution the sole responsibility of providing social security lies with the State and this obligation is supported by article 14 of the constitution which states that no person will be refused equality before the law. Article 41 provides that the state while keeping in mind its economic limit, shall make adequate arrangements to secure the right to work, to education, to public assistance in the event of unemployment (D.D. Bose 2016)

There are few Acts viz Person with Disabilities Act 1995, and Right of Persons with Disabilities Act 2016, which provide deterrent (preventive) social security such as before and after birth care to the mother and child, unemployment payment, unemployment insurance and other measures to keep up the rights of these people.

Promotional:-

1. schemes of social security for disabled person:-

Each state has passed various social security schemes for disabled people especially those who are poor, or not in position to take care of themselves. The state through these schemes provides monthly supporting allowances according to the norms and the financial status of the disabled person. Some of the state-run social security programmes/schemes are Indira Gandhi National Disability Pension Schemes, National Award for the Empowerment of Persons with Disabilities, Mukhya Mantri Nishaktikaran Shiksha Yojana, reservation in public services etc.

The state provides both preventive as well as promotional social security to the disabled people. Where on the preventive social security measures aim to deter the risk through social assistance like health care, pre and post natal care for both mother and child, vaccination etc. the promotional social security on the other hand undertakes the programmes through which the central and state governments empower the disabled people (by way of education, rehabilitation, reservation services) so as to make them able to participate in the socio-economic pursuits.

1.1 Social security programmes/schemes for the disabled persons in the field of education:-

Disabled students are provided National scholarship for various courses which run for more than one year duration. If any student is suffering from autism or cerebral palsy or mental retardation; he or she can have such scholarship from the class 9th onwards. The eligibility for this scholarship is that the beneficiary should have more than 40% of disability and his family income should not exceed Rs. 15,000 per month.

For visually or hearing impairment students, who are studying in graduation post graduate courses or other professional courses the government provides monetary help in procuring required computer with software. This assistance is available for students also who are suffering with cerebral palsy.

Reservation of 3% is available in all government educational institutes for students with disabilities.

For disabled children, there is a comprehensive educational scheme under which a range of accessible benefits such as; transport facilities, supply of all goods necessary for education, equipments of learning aid, scholarships etc are provided for disabled students.

The state Government runs inclusive Education for the disabled at secondary stage (IEDSS) scheme for providing elementary and secondary education from class 9 to 12 to disabled students in all government run schools. Under this scheme books, hostel facilities, transport facilities, technological assistance, items for aid etc are provided to such students.

Under Rajiv Gandhi fellowship scheme, the scholarship is given to disabled students for gaining the higher education like ph.d/m.phil; for the first year.

2. Employment related schemes/programmes:-

For persons with disabilities the government provides 5% reservation for group A,B,C,D posts in government departments.

Relaxation in the payment of examination and application fee is provided to persons with disabilities for various government posts along with age relaxation of up to 10 years in the upper age limit for government jobs.

If any person with disabilities is selected for group C and group D post in government departments; he or she may be given posting either at or near his native place as per administrative limit. The Government gives some incentives to the private employer for providing employment to disabled persons, in private sector. The incentive is given as social security contribution on behalf of disabled employee, by the government itself, in the employees' provident fund, for three years.

For promoting self-employment among disabled persons, The National Handicapped Finance and Development Corporation gives loans to such persons for pursuing business or other earning activities.

1.3 Housing schemes for Disabled people:-

Centrally sponsored Indira Awas Yojana is a housing scheme houses which provide to the poor people living below poverty line. Under this scheme a fund is created in which the beneficiary pays nominal amount as unit cost. 3% of this fund is kept reserved for disabled persons who are BPL card holders.

1.4:- Empowerment Schemes, trust fund, technology development project etc are the promotional social security measures, undertaken by the government, for the overall personality development and welfare of disabled persons.

2. Protective social security schemes/Programmes for disabled person:-

Protective social security programmes aim to address contingencies or risks defined by international labour organisation. Old age pension, Medical risk cover, compensation for work related injuries or losses etc, are few contingencies that are taken care of by these programmes.

The National social assistance programme "The Indira Gandhi National Disability Pension Scheme" was started in 2009. This Scheme provides coverage to disabled people of 18-79 age group. Under this scheme Rs. 300 per month to persons suffering from severe disability, subject to condition that they belong to BPL category. Disability benefits are also provided under various statutes. For example Employees Compensation Act 1923, seeks that employer shall have to pay compensatory amount to the workman who suffers injury during work which results into any disability. The Act extends to cover accidents which any worker can come into contact with.

3. Conclusion and Suggestion:-

Adequacy and accessibility is still a matter of concern for the complete attainment of objective for which social security schemes/programmes have been framed for disabled persons in India. Most of the programmes strike at specific problems and provide. The assistance for the same but none of the above mentioned programmes is a comprehensive one, which provides overall coverage to entire range of problems of disabled persons. The criteria of BPL, lack of awareness among beneficiaries, inadequate spread of information and absence of one stop service, create difficulty for disabled persons to yield the benefit of programmes meant for them.

Besides these measures, it is required to activate local bodies, NGOs international agencies, which are working in this field, to assist in reaching the benefits under various schemes to the disabled persons.

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