

## Social security of disabled persons in India



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### Introduction

The government of India has been much concerned about the problem of disabled persons in the country and has initiated many social security measures to facilitate their rehabilitation.

The term disabled and handicapped have been replaced by the term challenged and recently the term differently-abled is being used to remove the stigma associated with disabilities.

### Categories of handicapped:-

The Categories of handicapped namely two  
1. Physical handicapped (PH)- Orthopedic handicapped (OH), visual handicap (VH) and hearing handicapped (HH) 2. Mental handicapped (MH).

### Need for Social Security

When individual was unable to take care of his own needs, the society realized the importance of protecting the individual and his family.

Modernization and urbanization have resulted in radical socio-economic changes and give rise to new conflicts and tensions consequent upon the erosion of age old family and fraternal security. The transition from agricultural economy to an industrial

economy brought in special accompanied problems.

### Social Security Strategy in India:

The social security strategies include the following:

- Social insurance with the participation of the beneficiary pooling risks and resources.
- Social assistance financed from general revenues and granting benefits on the basis of means test.
- Employers liability schemes where there is an identifiable employer and within the economic capacity of the employer.
- National Provident Funds.
- Universal schemes for social security.

**A. Preventive Schemes :-** Preventive Schemes are the Schemes aimed at risk prevention. In the strategy of social management of risks, preventive approach tries to prevent poverty and helps people under below poverty line to come above poverty line. Preventive health care, vaccinations against diseases forms part of the preventive strategies. Majority of the schemes are of social assistance in nature.

**B. Promotional Schemes :-** Promotional social security schemes are mainly of Means tested Social Assistance type, where to guarantee minimum standards of living to vulnerable groups of population, the Governments at the State and Center draft schemes financed from the general revenues of the Government. These are the strategies of risk mitigation.

- Employment security by ensuring employment by generating employment, redeploying the surplus manpower in any sector, creating rural employment opportunities, encouraging technological up gradation.

- Health Security by ensuring availability of medical facilities, maintaining standards of sanitation and drinking water, eradication and control of communicable diseases, timely vaccination of children and child bearing women, health insurance, old age homes and social insurance for the elderly.
- Education Security by ensuring opening of schools, Encouraging children to attend classes, making education compulsory upto certain age, opening adult learning centers or formulating schemes like Sakshara, running schemes like mid day meals etc.
- Women Security: by empowering women, encouraging women literacy, banning dowry, designing widow pension schemes.

**C. Protective Social Security Programmes:-** The benefits are extended only to working population majority of whom are in the organized sector through legislations like:

- Employees State Insurance Act 1948.
- Workmen’s Compensation Act 1923.
- Employees Provident Fund and Miscellaneous Provisions Act 1952.
- Payment of Gratuity Act 1972
- Maternity Benefits Act 1976

The following aspects regards the disabled population in the country.

**Parents with disabled children below poverty line:** This is required to design some additional social assistance schemes.

- **Unemployed disabled persons who can be gainfully employed:** This is required to design special employment schemes and employment drives and to evolve income generation strategies for the disabled persons and ultimately make them eligible for protective type of Social Security Schemes.

- **Non-employable disabled persons who always require support of the Family/Community or the State:** This is required to design State assisted/funded schemes as well as to rehabilitate them in the homes for disabled persons.

- **Disabled persons above 60 years of Age:** This is required to help mitigate the hardships of the disabled senior citizens through Old Age Pension Schemes in the form of Social Assistance and State assisted health care.

- **Disabled women :** This is required to understand whether the disabled women are dependent on their parents or on their husbands and the poverty status of their family/parents and to design schemes of Assistance or Insurance Accordingly. This will also help us to understand the requirements of the disabled women in the child bearing age and making provisions for their maternity care.

- **Disabled widows:** This will help planners to understand the dependency levels of the widows, if they are pensioners, their economic status etc.

- **Disabled persons engaged in agriculture and informal sector:** This data will enable the Government to design programmes of skill upgradation for the workers in the informal employment and self employment and create backward and forward linkages for their economic activities. It is also possible to specially brand the products produced by the disabled and grant export concessions and subsidies.

- **Disabled persons retired from armed forces and capable of being reemployed:** This data will enable planners to assess the assistance required for this category of people.

**Required Social Security programmes for the Disabled Persons in India:-**

The cash benefits by way of assistance could be in the form of the following:

- Scholarships to the disabled children.
- Old age pension to the aged and widows.
- Unemployment assistance to the education disabled.
- Cash subsidies for self employed.
- Disablement pension.
- Retirement pension.

*The benefits in the form of kind could be in the form of:*

- Concessions and support in various activities and concessions in transport.
- Medical assistance.
- Medical insurance where employer liability schemes are possible.
- Compensation in the case of work injury resulting in disability.
- Maternity care for the disabled mother.
- Compulsory provision of crèches in all the work places for the children of disabled mothers.
- Reservations and Concessions in services.
- Special skill upgradation programmes.
- Special schools and Teacher Training centers.
- Tax rebates for the disabled persons as well as the parents of the disabled children.

**Conclusion**

The current Social Security programmes are employment related and do not appear to have any special attention to the disabled persons. To be eligible for the benefits one has to become disabled after getting into employment. This approach does not address the disability ab-intio and major problems of non-employment and poverty among the

disabled persons. Disabled persons in India are the most vulnerable group.

Unfortunately, disabled persons irrespective of their economic status are subjected to social exclusion in the society. Economic, psychological and social confidence building is therefore immediately necessary.

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