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## Original Research Paper

### Commerce

## TITLE OF THE PAPER: "A Study on Awareness of Various Welfare Schemes Among Differently Abled People With Special Reference To Coimbatore District "

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**ABSTRACT** In today's changing social scenario a large sector of people spend their life at work. On an average, people work around twelve hours per day which forms one third of their entire life span. Work is an integral part of everyday life as it is the individual's livelihood or career. Hence work should yield satisfaction, give peace of mind, fulfillment of having done a task fruitfully, constructively and purposefully not only to common man but also to the special category people. People with disability have the same basic rights like all other citizens. The Government of India has taken up a number of measures to ensure relevant benefits to the persons with disabilities for seeking employment through reservation quota and also to provide services and facilities to the employed disabled persons. This research study attempted to find out the socio economic profile of special category people and their awareness towards various welfare measures provided by the government which plays a major role in the quality of life of differently abled people.

KEYWORDS : Differently abled people, Welfare schemes, Job factors, Awareness

#### Introduction

The nature has generously created thousands of organism on this Earth, each one is provided with a special quality or a unique feature that differentiates them from the rest of the world. Among them human beings are the most advanced species of natures' creation. Economic, social and cultural development of any country mostly depends upon its human resource potential. In this context, we cannot ignore the fact that there are a few people among us, who are born with enormous capability apart from being physically challenged. Inspite of their obvious drawback in their physical feature, it is highly commendable to note that they are the most fortunate and blessed people who posses extraordinary skill and ability that are far superior when compared to normal people. People with disability have the same basic rights like all other citizens. In the new scenario, the persons with disabilities are viewed as individuals with a wide range of abilities and each one of them are willing and capable to utilize his/her potential and talents. The Government of India has taken up a number of measures to ensure relevant benefits to the persons with disabilities for seeking employment through reservation quota and also to provide services and facilities to the employed disabled persons.

#### Statement of the Problem

With mushrooming growth of industries in India, the role of the corporate sector in generating job opportunities is increasing day by day. Employment prospects in the government and the public sector seem to be growing constantly. After the enactment of the Persons with Disabilities Act (1995), there has been a continuous campaign for sensitizing the corporate sector to take on active responsibility in recognizing the abilities of the disabled persons and giving them equal opportunities in the job market. The Government also as part of welfare measure introduced various welfare schemes to benefit differently abled people. But, there exists a gap in the utilization of these services. Hence the present study focuses on the analysis of socio economic background of differently abled people and their level of awareness of various welfare schemes provided by the government for the differently abled people.

#### **Objectives of the Study**

- To examine the socio economic background of the special category people.
- To know the level of awareness about various welfare schemes and concessions provided by the Government for the betterment of the differently abled people.

#### **Research Methodology**

The study conducted for a period of 4 months. The study is undertaken in and around coimbatore. Both primary and secondary data have been used for this study.. The primary data has been collected through a pre-tested interview schedule. Secondary data have been tapped from many sources, viz collector office, District differently abled people office, books, journals, magazines and websites. The size of sample is 370. For the purpose of the study, purposive sampling method has been adopted for the selection of respondents. The statistical tools used for the analysis are simple percentage, descriptive analysis and chi-square.

#### Limitations of the study

- The study is limited to visual impairment, loco-motor impairment, and speech and hearing impairment category with observable physical disabilities, who are employed either in private or government job.Hence the result cannot be genaralised.
- Inability of the human mind to remember certain facts poses a limitation.

#### Analysis and interpretation of data

#### Table 1: Respondents Demographic Profile

Profile Factors	Particulars	No.	Percent
Age	18 - 25 years	26	7.0
	26-35 years	93	25.1
	36-45 years	155	41.9
	46- 55 years	83	22.4
	Above 55 years	13	3.5
Gender	Male	298	80.5
	Female	72	19.5
Academic Status	No formal education	24	6.5
	Primary School	112	30.3
	Middle School	73	19.7
	High School	80	21.6
	ITI/Diploma	8	2.2
	Degree	59	15.9
	P.G	14	3.8
Marital Status	Married	259	70.0
	Unmarried	111	30.0

TOTAL	370	100.00		
	Rental House	200	54.1	
Type of House	Own House	170	45.9	
	Rural	98	26.5	
	Semi-urban	163	44.1	
Area of Residence	Urban	109	29.5	
	Above 25000	14	6.2	
	20001-25000	12	3.0	
	15001-20000	41	7.1	
(Respondent) (₹)	10001-15000	131	36.2	
Income per Month	Below 10000	172	47.5	
	4-6 members	217	58.6	
Number of family members	1-3 members	153	41.4	
	Nuclear family	265	71.6	
Type of Family	Joint family	105	28.4	

#### Source: Primary Data

It is inferred from the above table that 41.9 per cent of the respondents are middle aged in the age group of 36-45 years, majority 80.5 per cent of the respondents are male, 30.3 per cent of the respondents have primary level education and majority 70 per cent of the respondents are married. The study reveals that 71.6 per cent of the respondents are in nuclear family while 58.6 per cent have 4-6 members in their family with 47.5 per cent of the respondents are residing in semi-urban area and 54.1 per cent of the male in rental houses

#### Job Factors

The job related factors of the special category people is presented in the following table.

#### Table - 2 - Job Factors

Job Factors	Particulars	No.	Per
	Farticulars	NO.	cent
Nature of Employment	Private Employee	289	78.1
	Government Employee	81	21.9
Work experience in the present Job	Below 5 years	133	35.9
	6-10 years	133	35.9
	11-15 years	51	13.8
	Above15 years	53	14.3
Nature of Disability	Visual Impairment	108	29.2
	Loco motor impairment	210	56.8
	Hearing & Speech impairment	52	14.1
Distance Between Residence and Work place (in Kilometers)	Below 5 Kilometers	58	15.7
	5-10 Kilometers	138	37.3
	11-20 Kilometers	116	31.4
	Above 20 Kilometers	58	15.7
Mode of Transport	By walk	14	3.8
	Two wheeler	82	22.2
	Three Wheeler	64	17.3
	Four wheeler	6	1.6
	Bus/Train	204	55.1
TOTAL	370	1	00

#### Source : Primary Data

From the above table 2, it is observed that majority 78.1 per cent of the respondents are working as private employees, 35.9 per cent of the respondents have both below 5 years and 6-10 years of work experience and 56.8 per cent of the respondents have locomotor impairment. It is evident that 37.3 per cent of the respondents travels 5-10 kilometers between residence and work place while 55.1 per cent of the respondents use bus/Train as a mode of transport

# Awareness About Various Welfare Schemes Provided by the Government

Table - 3 - Descriptive Analysis - Awareness of welfare measures

Welfare measures	N	Mini	Maxi	Mean	S.D	
		<b>mu</b> m	<b>mu</b> m			
Issue of National Identity Cards, Pass books and Disability certificates	370	2.00	3.00	2.86	.32	
3 percent Job reservation quota in	370	2.00	3.00	2.63	.41	
government and private sector for the differently abled persons						
trains	370	1.00	3.00	2.52	.42	
Aids and Appliances	370	1.00	3.00	2.44	.47	
Loan Assistance from NHFDC	370	1.00	3.00	1.75	.76	
Concessional credit for setting up income generating activities for self- employment	370	1.00	3.00	1.70	.75	
Scribe Assistance for Visually challenged	370	1.00	3.00	1.81	.78	
Scholarship	370	1.00	3.00	1.85	.78	
Cash prize to the Visually/hearing impaired students	370	1.00	3.00	1.85	.77	
State/ National Awards	370	1.00	3.00	1.75	.76	
Marriage Assistance to Normal persons Marrying Differently abled people	370	1.00	3.00	1.95	.75	
Financial assistance provided to voluntary organizations to establish special schools	370	1.00	3.00	1.41	.67	
UGC has reserved 1 percent of the fellowships allocated to the universities for the differently abled persons	370	1.00	3.00	1.68	.75	
Concessional tickets are provided to differently abled people for travelling by rail, by air and by bus.	370	2.00	3.00	2.78	.39	
Incentives are provided to employers in the private sector for providing regular employment	370	1.00	3.00	1.45	.71	
Conveyance allowance is provided to the differently abled persons under government services	370		3.00	1.78	.81	
Income tax concessions provided by the government			3.00	1.75	.77	
Unemployment allowance to all categories of the differently abled person	370	1.00	3.00	2.04	.76	

#### Source:Computed

It is observed from the above table that the highest mean ratings of 2.86 is found for 'issue of national identity cards, pass books & disability certificates', followed by 'concessional tickets ' provided to differently abled people for travelling by rail, by air and by bus' with a score of 2.78. The lowest rating is found for 'Financial assistance provided to voluntary organizations to establish special schools'

(1.41). Chi-Square Analysis

Personal profile		Awareness Score							DTAL	Chi-square	Table	Sig
	Classification	Low <=31)		Moderate (32- 40)		High (>40)		No.	%	Value	Value	
		No.	%	No.	%	No.	%					
	18- 25 years	09	34.61	10	38.5	7	26.92	26	100.0			
	26-35 years	25	26.8	28	30.10	40	43.01	93	100.0			
Age	36-45 years	37	23.9	81	52.3	37	23.9	155	100.0	24.818	20.090	**
	46- 55 years	27	32.53	29	34.9	27	32.53	83	100.0	24.010	20.090	
	Above 55 years	6	46.2	5	38.5	2	15.4	13	100.0			
	Male	79	26.5	128	42.95	91	30.53	298	100.0			
Gender	Female	25	34.7	25	34.7	22	30.6	72	100.0	5.672	5.991	Ns
	No formal Education	16	66.7	5	20.8	3	12.5	24	100.0	49.989		
	Primary School	37	33.0	54	48.2	21	18.8	112	100.0			
Academic status	Middle School	29	39.7	30	41.1	14	19.2	73	100.0		26.217	**
	High School	7	8.8	45	56.25	28	35.0	80	100.0			
	ITI/Diploma	1	22.5	2	25.0	5	52.5	8	100.0			
	Degree	12	15.3	09	15.25	38	64.40	59	100.0			
	P.G	2	14.3	7	50.0	5	35.7	14	100.0			
<b>Marital Status</b>	Married	68	26.3	89	34.36	102	39.38	259	100.0	18.557.	9.210	**
	Unmarried	36	32.4	64	57.7	11	9.9	111	100.0			
	Below 10000	54	31.4	83	48.3	35	20.3	172	100.0	40.910		
Income per	10001-15000	40	30.5	42	32.06	49	37.40	131	100.0		20.000	**
month- respondent (`)	15001-20000	10	24.4	21	51.2	10	24.4	41	100.0		20.090	
	20001-25000	-	-	5	41.7	7	58.3	12	100.0			
	Above 25000	-	-	2	14.3	12	85.7	14	100.0			
	Urban	22	20.2	55	50.5	32	29.4	109	100.0			
Area of Residence	Semi-urban	49	30.1	60	36.80	54	33.12	163	100.0	8.770.	0.400	Ns
Residence	Rural	33	33.7	38	38.8	27	27.6	98	100.0		9.488	

#### Table- 4 -Awareness Level and Personal factors

# Source : Computed NS- Not Significant \*\*- Significant at 1% level

It is observed from the above table that 52.3 per cent of the respondents in the age group of 36-45 years exhibit a moderate level of awareness about the various welfare schemes, while 42.95 per cent of male respondents have a moderate level of awareness and 66.7 per cent of the respondents with no formal education have low level of awareness about various welfare schemes. It is found that 57.7 per cent of unmarried respondents have moderate level of awareness with respect to welfare schemes ,85.7 per cent of respondents with income of above ` 25,000 have high level of awareness and 50.5 per cent of the respondents belongs to urban area have moderate level of awareness.

#### Findings:

#### Demographic and socio economic status

The result shows that 41.9 percent of the respondents are middle aged 36-45 years and majority 80.5 per cent of respondents are male. Out of 370 respondents, 30.3 percent of respondents have primary level education, most 70 per cent are married, 71.6 per cent respondents are in nuclear families and 58.6 per cent of respondents have 4-6 members in their families.

The results shows that 47.5 per cent of respondents income per month is below 10,000 ,while 44.1 percent of respondents area of residence is semi-urban and 54.1 percent of respondents live in

#### rental house.

The study reveals that a majority of 78.1 per cent of respondents are employed in the private sector. An equal 35.9 per cent of respond e n t s h a v e b o t h b e l o w 5 y e a r s a n d 6-10 years of work experience in present job. It is inferred that 56.8 per cent of respondents have loco motor impairment, 37.3 per cent of respondents have a distance of 5-10 kilometers between residence and work place and a majority of 55.1 per cent of respondents use bus/train as mode of transport.

#### Awareness about welfare schemes`

It is observed that most of the respondents are aware of major welfare measures offered by the government. The respondents are well aware of certain schemes like issue of national identity cards, pass books and disability certificates, concessional tickets provided to differently abled people for travelling by rail, by air and by bus, 3 per cent job reservation quota in government and private sector and special seats available in buses and trains. The awareness score is found to be more significant for the respondents in the age group between 26-35 years, the respondents having degree level education and are married also among the respondents whose family monthly income is above 25,000.

It is clear that the government employees, the respondents having work experience of 6-10 years and the respondents with locomotor impairment have more awareness regarding various welfare schemes offered by government when compared to others.

#### Suggestions

Based on the findings, following suggestions are made:

- The study shows that most of the respondents are employed in private sector and their family monthly income is as low as ` 10,000-15,000. To remove this disparity the central and state government should increase the present 3 percent quota limit to a higher level in order to enhance their confidence and to increase their employment opportunities in the government sector.
- Adequate knowledge and access to modern equipments will increase the potential of the employees. Providing a safe and healthy working environment will reduce the physical barriers of the differently abled people.
- The different Associations addressing these issues should set linked with the employment portal to provide employment opportunities for the differently abled people.

#### Conclusion

For individuals with disabilities, the changing world of work offers both new opportunities and challenges. The human rights movement in India has boldly and categorically shifted the attention of policy makers from the mere provision of charitable services to vigorously protecting their basic right to dignity and selfrespect. In the new scenario, the persons with disabilities are viewed as individuals with a wide range of abilities and each one of them are willing and capable to utilize his/her potential and talents. It is evident from the findings that the government effective steps have resulted in the positive improvement in the quality of work life of special category people. It is now for the government to take further initiative to provide a better working condition, greater employment opportunities and to improve their quality of work life so as to create a conducive environment and a happy living for the special category people so that they gain an equal position and status in society on par with others.

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