

Original Research Paper

Economics

A Study About Social Security of Disables In India

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ABSTRACT In India, there are about 70 million disabled people out of which majority of the disabled persons is who are not employed and require social protection. Social Security programmes protect people against adverse outcomes such as chronic poverty. This study is focused on disable's need, problems and social security. With the help of this work an attempt is made to design a policy of a social security for handicapped.

KEYWORDS : Social Security , Disables

Introduction:

The social security is the security that society furnishes through appropriate organizations, policies against certain risks. These risks are essentially contingencies against which an individual of small means cannot effectively provide by his own ability. These contingencies are sickness, medical care for workers, maternity, unemployment, work injury, death of worker. The purpose of all social security measures is to give individuals and families the confidence that their standard of living will not decline by any eventuality; provide medical care and income security; protect against unemployment by maintenance; promote job creation; and provide benefits for the maintenance of children. The social security strategies in India include social insurance, social assistance, national provident funds, and universal schemes for social security. There are promotional social security schemes of the State and Central Governments such as food and nutritional security, education security, employment security, health security, women security, and assistance to the disabled.

The most vulnerable groups among the disabled persons include very young children, women and the aged with disabilities. Their existence and livelihood requirements have to be taken care of by any organization in the society that could be in the absence of benevolent communities and more so when the families of the disable persons cannot do so. Assistance and benefits both in the form of cash and kind help disabled persons who have to bear additional, economic and social cost due to their disability. Granting benefits for the persons with disabilities is a necessary condition but not a sufficient for their empowerment and overall development. People with disabilities require love and affection that is most often best provided by their families. Specific measures and assistance are essential to help these families overcome the threat of many possible sources of deprivation and provide caring home.

If the family itself is poor, it may not be able to provide any kind of support to the disable members but rather treat him as an extra burden. The cash rewards by way of assistance could be in the form of scholarship, unemployment assistance, cash subsidies for self employment, disablement pension. The benefits in the form of kind could be in the form of concession and support in various activities, medical assistance, medical insurance, and compensation in case of work injury, and maternity care for disabled mother, reservation and consideration in service, skill up gradation programme, special schools and teacher training centers.

Currently available schemes related to disables do not comprehensively address the problems; aim only at employment related disability. A large no. of disabled persons are unemployed or dependent on their family members. Economic, social and psychological nourishment is necessary. Comprehensive administrative arrangement pooling up funds from various sources is need to be centralized. Solid policies are required to reach fund to needy disables for education and self employment. Society needs to support disables to make them self depend which is possible by educating them. Education Security is possible by ensuring opening of schools, encouraging children to attend classes, making education compulsory up to higher secondary and certain age, opening adult learning centers, mid day meals etc. Proper employment is second important step to make them independent. Employment security by generating employment, re deploying the surplus manpower, creating rural employment opportunities, encouraging technological up gradation, providing vocational education, financial assistance to establish own business.

Methodology:

Present study is based on data collected from survey of different organizations working for assistance of disables. Educational status and employment status of disables are focused. Collected data is tabulated for analysis. Disables are categorized into 4 categories on the basis of percentage of disability i.e., 1-25%, 26-50%, 51-75% and more than 75%.

Finding and Analysis:

Table-1: Status of Education of Disables

Disability %	Education								
	J	Gradua tion (%)	Post Graduation(%)	M. Phil & Ph.D. (%)					
1-25%	58	51	42	11					
26-50%	51	45	39	9					
51-75%	46	40	34	8					
Above 75%	44	37	31	6					

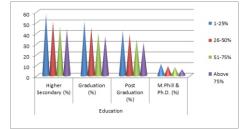


Chart-1: Status of Education of Disables

Table-2: Status of Emplo	yment of Disables
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Disability %	Disable % in Private Sector			Disable % in Govt. Sector				
			Grade- III					Grade -IV
1-25%	9	12	14	17	7	8	10	12
26-50%	6	8	11	13	5	7	8	9
51-75%	4	5	7	9	3	5	6	7
Above 75%	3	4	6	6	2	2	3	4

Educational status of handicapped persons shows that as disability percentage increases educational level becomes down and no. of students decrease. It may due to increasing health problems because of disability. Employment status indicates that employment level in govt. sector is lower than private sector.

Conclusion:

The current social security provisions for support and benefits to the disable persons are scattered. Multiple organizations are working for disables they need to be integrated together and design a comprehensive programme and implementation under an umbrella. By upgrading educational level of disables problems of unemployment and poverty may apart. Awareness about govt. policies regarding education, scholarship, employment and welfare among disables and their families are necessary. Special residential arrangements, journey facilities, reservation in govt. job recruitment, job promotion and medical provisions are made under social security. By making conscious about social security disables will able to stand with other members of society.

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