

Schemes and Facilities for Physically Handicapped

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Abstract :

The Government of India and Karnataka has passed many laws for the benefit of physically handicapped. It was also started new schemes and facilities to improve the socio economic conditions of the physically handicapped.

Introduction

India is the largest democratic country in the world and is on its way to become a key player in the global scenario. It is our responsibility to ensure that this developmental cycle touches all the citizens of this country that is able and, especially, the physically handicapped, who are often referred to as the invisible minority. But before we stamp them as minority, let us consider the recent census reports. According to the 2011 census the government figure for the physically handicapped was 2.7% of the entire population. A reserved guess would place that figure between seven to ten crores. The National Policy identifies the Persons with Disabilities (PWD) as necessary and valuable assets of this country and the basic goal is to create an atmosphere for them in conjunction with the basic constitutional rights i.e. equality, freedom, justice and dignity. This will also guarantee equal opportunities for the PWD thereby ensuring the protection of their rights and enabling their full participation in the society.

Physically handicapped are those things that prevent people with impairment from functioning properly in the society. Many studies argue that disabilities can occur at birth but in some cases, disability is acquired later in life. Common disabilities include physical deformities that affect the upper and lower limbs, manual dexterity problems, inability to coordinate body organs and others.

The cause of the disability may be due to old age, a viral infection such as polio, a hereditary condition and paralysis or amputation. Other disabilities include speech and hearing impairment. This category includes individuals suffering hearing

impairment; some partially while others totally, a condition also known as deafness. There are a number of individuals who have problems with speech, where others cannot speak and are said to be mute. Sufferers of speech impairment may stutter and stammer while speaking while others may have voice disorders. However, People suffering from disabilities face a lot of challenges every day. Simple tasks that ordinary people perform on a daily basis as routine are extremely delicate and difficult to those suffering from disabilities. Thus accomplishing simple tasks such as taking a shower, dressing up, brushing teeth or even having a meal are tasks that may take much longer than normal and in many cases, may require the assistance of others. Individuals with disabilities are faced with stigma and discrimination from the society where they live. Most people look down on them and treat them as special. Disabled people may find it hard to socialize with members of the society. With above back drop the study assumed great significance to study the problems and prospects of physically handicapped.

Definitions of Physically Handicapped :

According to the medical model, disability lies in the individuals, as it is equated with those restrictions of activity. Faced with the line of thinking, individuals would feel pressured to work on 'their' restrictions, bearing the burden of adjusting to their environment through cures, treatment or rehabilitation.

According to World trade organization disabilities are an umbrella term, covering impairments, activity limitations, and participation restrictions.

According to Equal Opportunities, Protection of Rights and Full Participation Act, 1995, "Person with disability" means a person suffering from not

less than forty per cent of any disability as certified by a medical authority (any hospital or institution, specified for the purposes of this Act by notification by the appropriate Government). As per the act "Disability" means Blindness, Low vision, Leprosy-cured; ,Hearing impairment; Loco motor disability, Mental retardation; and Mental illness.

Research Methodology:

The size of physically handicapped population is very large in Belgaum district like other district. In view of the said reasons the study of all handicapped in Belgaum district is very difficult and it is time consuming and it is not manageable by the researcher to complete the study on time hence, the study has adopted cluster sampling method and has been divided into different stratum like ten taluka and each taluka has taken 30 sample physically handicapped respondents by adopting simple random sampling techniques. Therefore, the total sample respondents' is 300 While selecting sample respondents from each taluka of Belgaum district, equal weightage has been given to different types of physically handicapped.

Schemes & Facilities for Physically handicapped:

The state and central government has made special attempt to uplift the overall status of physically handicapped by introducing many schemes and facilities, these are as follows.

Integrated Education for the Disabled Children:

This is a centrally sponsored scheme; it was launched in 1974 by the Department of Social Welfare and after transferred to Dept. of Education in 1982. Under the scheme handicapped children are sought to be integrated in normal school system. The Hearing Handicapped (mild and moderate impaired only) are provided following allowance and facilities under this scheme:

- Books and stationery allowance of Rs.400/- p.a.
- Uniform allowance of Rs.50/- p.a.
- Transport allowance of Rs.50/- per month (if a disabled child admitted under the scheme residing in a hostel of the school within the school premises, no transportation charges would be admissible).
- Disabled children residing in school hostels within the same institution where they are studying may also be paid boarding and

lodging charges as admissible under Govt. rules/schemes.

- Where there is no State scheme of scholarships to hostellers, the disabled children, whose parents income does not exceed Rs.3000/- per month, may be paid actual boarding and lodging charges subject to maximum of Rs.200/-p.m.
- For further details/procedures please contact the nearest authority of State Department of Social Welfare.
- The Scheme of Scholarship is operated by union Ministry of Social Justice and Empowerment through State Governments to disabled persons from the 9th class onwards for general technical or professional education. The scholarship is awarded all kinds of handicapped students subject to their obtaining of at least 40% marks at the last annual examination.

Tenure of Scholarship for Physically Handicapped:

The scholarship will be tenable for a particular stage of study and is renewable from year to year within the stage of education and it will depend on promotion to the next class. However, the scholarship would be limited to a period of six years after class XII. The stage of study is given below:

- From 9th Std. Leading to pre-degree course or its equivalent examination.
- For the courses after pre-degree or its equivalent examination upto first degree examination Viz. B.A./ B.Sc./ B.Com/ Medical/Engineering,etc.
- For post graduate course i.e. M.A./ M.Sc./ M.Com./ LLB/ B.Ed./C.A./C & W Accountancy/company Secretary ship, etc.
- For the following courses in Vocational/ Technical professionals apprenticeship.
- The period of training in commercial or any other establishment or other training shall in each case be decided by the establishment in consultation with the state Dept. of Social Welfare provided that the period shall not exceed one year, say, with specific approval of the department on the basis of exceptional circumstances set down in writing.

Railway Travel Concession for Physically Handicapped:

The Ministry of Railway allows the disabled persons/patients to travel at concessional fares in Indian railways. Deaf persons are allowed 50% concession in single and return journey rail fares on production of Medical Certificate issued by the Govt. Medical Officer. After verifying the certificate concessional tickets will be issued by the station master. 50% concessions is also allowed in monthly seasonal (first and second class) ticket fares to the deaf. No concession will be allowed for the escort of the deaf person. Permission is also given to travel by 2tier-AC sleeper on payment of the concessional fare for first class and full surcharge leviable on 2 tier AC sleeper.

Reservation of Jobs for Physically Handicapped

The Govt. of India has reserved 3% vacancies against identified posts in Group 'C' and Group 'D' for the disabled. The categories of handicapped persons benefited by this scheme are the blind, the deaf and the orthopaedically handicapped on 1% reservation for each category in the Central Govt. services, Public Sector Banks and Govt. Undertakings.

- Roster - A roster (100 point) has been prescribed for giving effect to reservation of jobs for physically handicapped persons. In this roster 67th vacancy occurring in a particular year would be reserved for the deaf.
- Carry Forward- If in any year the vacancy reserved for the physically handicapped categories are not filled, reservation is required to be carried over for a period upto three recruitment years.
- Age Relaxation- The physically handicapped persons are entitled to relaxation in upper age limit upto 10 years for appointment to clerical and subordinate posts. They are also exempted from payment of application and examination fee prescribed for recruitment of clerical and sub staff cadres in public sector banks and financial institutions.
- Promotion - The physically handicapped persons are not to be denied promotion on medical grounds if they are otherwise fit for

promotion and can discharge the duties satisfactorily.

- Identification of Jobs- The banks had identified jobs in the clerical and subordinate cadres which the blind, the deaf and the orthopaedically handicapped persons can perform.
- Posting of Physically Handicapped Candidates- It has been decided vide Ministry of Personnel, Public Grievances and Pensions (Dept. of Personnel and Training) O.M.No.14017/41/90 Estt (RR) dt.10/5/90 that in the case of holders of Group "C" or Group "D" post who have been recruited on regional basis and who are physically handicapped, may be given posting, as far as possible, subject to administrative constraints, near their native places within the region. Requests from physically handicapped employee for transfer to or near their native places may also be given preferences.

Income Tax Concessions for Physically Handicapped:

Section 80 D- Section 80 DD provides for a deduction in respect of the expenditure incurred by an individual or HUF resident in India on the medical treatment (including nursing) training and rehabilitation etc. of handicapped dependants. For officiating the increased cost of such maintenance, the limit of the deduction has been raised from Rs.12000/- to Rs.15000/-.

Section 80 V- A new Section 80 V has been introduced to ensure that the parent in whose hands, income of a disabled minor has been clubbed under Section 64, is allowed to claim a deduction up to Rs.20000/ in terms of Section 80U, which provides for a deduction of Rs.20000/- in case of an individual who is suffering from a permanent disability (including blindness) or is subject to mental retardation.

Other Concession for physically handicapped:

The Government of India has recently announced the following additional concessions for individual or Hindu Undivided families which have a relative who is physically disabled, blind or mentally retarded. An assessee who is resident in India being an individual or Hindu Undivided Family has during

the previous year incurred any expenditure for the medical treatment (including nursing), training and rehabilitation of a person who is a relative of the individual or is a member of the Hindu Undivided Family and is suffering from permanent physical disability including blindness or mental retardation shall be allowed a deduction of Rs.6000/-. His deduction will not be allowed where his total income exceeds Rs.1,00,000/-.

In his budget speech on 15th March, 1995 Shri Manmohan Singh, Finance Minister, Govt. of India, made the following announcement like deduction from the total income of handicapped persons under section 80U of the Income Tax Act has been raised from Rs.20000/- to Rs.40000/- and a deduction of Rs.20000/- from the taxable income of the parents or guardians of handicapped children has been allowed provided this amount is deposited in any approved scheme of LIC, UTI, etc.

Award of Dealerships/Agencies by Oil Companies for Handicapped

Award of Retail Outlet, 2/3 Wheeler Outlet, Kerosene-LDO Dealership and LPG Distributorships: Ministry of Petroleum & Natural Gas has reserved 7.5% of all type of dealership agencies of the public sector oil companies for Physically Handicapped/Govt. personnel (other than defense personnel disabled on duty/windows of Govt. personnel (other than defense personnel who die in the course of duty) The oil industry appoints its dealers/distributors through an advertisement in one English daily and one regional daily having maximum circulation in the district in which the dealership distributorship is to be located.

Economic Assistance for Physically Handicapped:

Physically Handicapped persons are eligible to take loans from any public banks under the scheme, if they satisfy the following conditions:

- Should be pursuing a gainful occupation.
- Family income from all sources should not exceed Rs. 7200/- p.a. in urban or semi-urban areas or Rs. 6400/- p.a. in rural areas.
- Should not have hand holding exceeding 1 acre if irrigated, and 25 acres if un-irrigated.
- Should not incur liability to two sources of finance at the same time.

- Should work largely on their own and with such help as other members of their family or some joint partners may give them and should not employ paid employers on a regular basis.
- Amount of loan: The amount of loan will depend on the particular scheme proposed to be financed. It should be adequate to enable the borrower to finance his requirements without having to borrow from other sources. The normal limit will be Rs. 6500/- for working capital loan and Rs.5500/- for a term loan.
- Keeping in view the social objective the interest will uniformly be charged 4% p.a. Physically Handicapped persons are eligible under DRI scheme for loan to purchase artificial limbs, hearing aids, wheelchairs etc., subject to maximum of Rs. 2500/- per borrower
- Provided such assistance is given along with the advances for productive activities and self employment ventures and all other requirements under DRI scheme are fulfilled.
- Under the scheme of “Financing Small Scale Industries”, a special provision has been made to allow concession of ?% in the interest to the physically handicapped availing working capital limit above Rs.2500/- and up to Rs. 2 lakhs.

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