# Unit - 7 Review of Social Security measures with reference of Women, Children, SC &ST, Disabled

#### Structure

- 7.1 Contextualising Social Security
- 7.2 Formal Social Security and Developing Countries
- 7.3 Social Security appropriate to Developing Countries
- 7.4 Social Security for Women
- 7.5 Schedule Caste and Social Security
- 7.6 Social Security for the Oschedule Tribe
- 7.7 Social Security for the Disabled People
- 7.8 Social Security and Children

# 7.1 Contextualising Social Security

By now it is well known that the definition of social security in developing countries is much broader as compared to that for developed countries. Social security arrangements have long history in India. Since independence, India has extended formal social protection measures such as old-age benefits, insurance, health benefits, etc. to workers in the organised sector, which was less than 10 per cent of the total workforce in India. For workers in the unorganised sector and the other poorer sections of the population the emphasis has been on promotional measures. Social security is a relatively neglected area in terms of both research and policy in India. There has been very little discussion on this subject in India Plan documents. There is thus a need to document and analyse the concepts, problems, policies and effectiveness of the programmes relating to social security for the Indian population.

The most recent justification for formulative viable social security programme is the initiation of economic reforms in 1991. This led people to advocate the need for strengthening social security programmes in order to face the negative consequences of reforms. One important factor contributing to the increase in the number of workers in need of social welfare is the likely labour retrenchment in the public sector. This sector is currently protected by employment legislation, and its privatisation will lead to retrenchment. In the unorganised sector, the increased need for social security is due to dismantling of subsidised and targeted credit programmes, which previously benefited small scale industry and agriculture. Decline in public investment in agriculture, reduction in input subsidies and liberalisation of trade may lead to an increase in the agricultural prices. The increase in food prices combined with a reduction in food subsidies will raise the reals cost of living for the vast majority of the population. It may be noted, however, that the problem of social in security had bee"n severe even before the economic reforms were introduced. Indeed, many of the social security programmes are important irrespective of whether we have economic reforms or not. At the same time, it is true that reforms may create some new problems relating to social security and may necessitate some modifications in the existing programmes and introduction of new programmes.

The debate on social security in developing countries has emerged largely since the 1980s, prompted by several factors.

One was the acknowledgement of the glaring dichotomy in the availability of social security between the industrial and developing countries; and, not unrelated to this, the dichotomy between the access to social security in the developing countries themselves for labour in the organised sector of public and industrial employment vis-a-vis the vast majority in the unorganised rural and urban sectors.

The second was the realization that even the portfolio of direct poverty alleviation measures cannot be depended upon to provide adequate, timely or guaranteed protection to insure the poor against identifiable forms of deprivation.

The third, and more proximate, factor has been the recognition of the role of social safety nets in cushioning the poor during the structural adjustment which many developing countries initiated in the 1980s in response to the debt crisis or as part of domestic economic reform processes.

Until the mid-1980s, the ILO's understanding of social security formed the dominant discourse. It refers mainly to specific public programmes involving social assistance and social insurance large by the state. This definition presumes that the members of the society have already reached arfacceptable standard of living and the main aim of social security is to, protect the members' society from a fall in their standard of livingTImplicit in this is the understanding of social security as a concept whereby the care of income and welfare is assumed through regular participation in work and production, leaving only specific contingencies to be tackled through public policy.

The need for aborader concept of social security began to be articulated by communities living in the developing countries as it was gradually established that the reigning western nation of social security does not take into account the high degree of deprivation and vulnerability of the majority of the population. Further, the search for a more comprehensive nation of social security arose simultaneously with the increasing economic globalisation of the world. This was followed by the increased interest evinced by other development organisations, mainly the UNDP and the World Bank, resulting in the emergence of never concepts and aproaches in the discourse on social security. It is being observed that the discussion on social security is increasingly palarised into social risk management and human security.

Social risk management consists of public measures intended to assist individuals, households and communities in managing income risks in order to reduce vulnerability, improve consumption, smoothen and enhance equity while contributing to economic development. While this emphasis on income security and human security is conceptualised as a system of social structures and practices which ensures the safety of all people, it is defined in terms of safety from chronic threats such as hunger, disease and protection from sudden and hurtful disruptions in the patterns of daily life, be it in homes, jobs or in communities. It can be discerned from the definition that it provides a generic nation of security that runs very closely to the concept of human development. Taking cognisance of the fact that social security is defined in terms of protection against human deprivations, any attempt toward human development may be conceived as a social security measure. Though social security mechanisms aim at human development, at the operational level, a clear distinction has to be made between human development measures and social security mechanisms. Social security measures primarily aim at removing vulnerability by preventing a decline in the living standards in generals and promoting basic living standards in particular, during economic contingencies.

Human development is a prerequisite for the effective implementation of social security measures for it builds the capabilities of individuals so that they are entitled to security gains. And, social security mechanisms provide a safequard against the risk of individuals relapsing to a below minimum standard of living during the economic ensis and contingencies. However, social securitylbannot be reduced\*to social risk management though it forms an essential component 01 it. In the context of developing countries, social security cat] neither be limited to-social risk management nor equated with human development, therefore, in an analysis of the existing social security scenario in India, the pivatal role of the state emerges as a crucial factor.

# 7.2 **G** Formal Social Security and Developing Countries

The term formal social security (based on ILO Convention No. 102(1952) covers othe following branches of social security :

- medical care and benefits addressed to sickness ;
- unemployment;
- old age ;
- employment injury;
- family size;
- maternity;
- invalidity and widow-hood.

The extent and coverage of formal social security in developing countries suffer from a number of short comings.

In the first instgance, their mere availability varies considerably across contingencies. Work injury benefits are available in most developing countries. Benefits for old age, disability and to survivors are also prevalent in fair measure. Availability of schemes covering sickness or maternity is more restricted; even more so are family allowance schemes. Few developing countries provide unemploy ment benefits.

Second, most of the schemes cover only workers in the government and quasigovernment sectors and workers in organized employment in mining, manufacturing or plantations where the workforce is stable, employment is regular and a clear employer-employee nexus exists. Large segments of workers in agricultural sector, in rural non-farm employment, and in the urban informal sector are excluded.

Third, the regional dispersion of formal social security is very uneven in the Third World. It is relatively well developed in the highly urbanized, middle-income countries of Latin America and the Caribbean (LAC), while outside the LAC (with few exceptions) its availability is very restricted.

Fourth, formal social security system is malfunctional in several ways. Evasion of employer liabilities is widespread (for example for work injury and maternity). The regular and timely collection of contributions from the insured and their employers is not easy. Provident funds to not provide adequate retirement benefits. Administrative overheads are high, disbursement is delayed and is subject to cumbersome procedures. Many schemes have also run into actuarial and fiscal imbalances.

# 7.3 Social Security Appropriate to Developing Countries

Social security in poor countries will have to be viewed as part of and fully integrated with anti-poverty policies, with such policies themselves being broadly conceived in view of the complex, multi-dimensioned nature of poverty and deprivation. In a context of massive and persistent poverty, the concept of social security has to extend considerably beyond the conventional social insurance model and encompass a large measure of social assistance. The conceptual problem is to situate an operationally useful nation of social security - one that is neither excessively specific (as in the formal model) nor excessively general - within a comprehensive anti-poverty approach. From this standpoint, a categorization of instruments from the point of view of poverty alleviation may be useful.

There are three broad categories :

Promotional measures that aim to improve endowments, exchange entitlements, real incomes and social consumption; preventive measures that seek more directly to avert deprivation in specific ways; and

Protective (or safely net) measures that are yet more specific in their objective of guaranteeing relief from deprivation.

This is a taxonomy with overlapping categories. Work programmes, for instance, promote employment, they can also be seen as preventing umemployment. Health care promotes well being; it may also prevent sickness. The value of these categories does not, therefore, lie in their being clear cut or mutually exclusive.

The outer circle of promotional measures would include the whole array of macroeconomic, sectoral and institutional measures of major importance for poverty alleviation, operating at the macro and meso levels.

The middle circle would consist of what have come to be known as direct measures for poverty alleviation such as asset redistribution, employment creation and food security.

The inner circle would contain specific measures for the relief from or protection against deprivation to the extent that the latter is not or cannot be averted through promotional and preventive approaches.

This visualization helps clarify several question. The first is that social security provision in developing countries requires a multiple approach.

The second arises from the residual nature of safety nets : poverty must be alleviated as much as possible by the outer circles of promotional and preventive measures so that the burden on safety nets can be lessened.

Third, safety nets must indeed act as the last resort as regards any entitlements.

# 7.4 Social Security For Women

Although women are not a minority group (live child labourers and disabled persons), they constitute a disadvantaged and vulnerable group in Indian society. They have been victims of unabated gender violence, both societal as well as domestic. Women comprise the largest section of population living in absolute poverty and they represent the poorest of the poor. Gender discrimination against women is one of the

all pervading forms of deprivation. A most telling demographic symptom of such deprivation is the presence of an adverse sex ratio which declined from 934 females per 1000 males in 1981 to 927 females per 1000 males in 1991 and there has been a slight improvement in 2001, where there are 933 females per 1000 males. India's adverse sex-ratio reflects the increasing neglect of women's health and social subordination. Women's marginalisation is also reflected in their lack of control over assets and resources. Discrimination against women in our society and some similarly placed societies in South Asia could begin as early as conception-in the act of deliverately selecting the sex of a child. It becomes viable in the early childhood itself, in upbringing of girls vis-a-vis boys in the family, in terms of opportunities for education, skill formation and in terms of household work that the girl child is expected to share. This discrimination and neglect of the girl child is reflected in the significantly adverse and even declining sex-ratio of women to men in many states. The differences become pronounced in the early adulthood when women are often subjected to covert and overt acts of physical and emotional abuse, sexual exploitation and even violence. The problem for the women could continue in the marital relationships that are forced on them or those that involve incompatible and socially maladjusted relations. In fact, the physical abuse of women in most cases enjoys some kind of social sanction, compounded further by the tolerance and resignation of the individual on grounds that it is only expected of married women. The dowry deaths are an unfortunate and hideous manifestation of these incompatibilities in marital relations and acceptance of perverse social norms. Ultimately, the ill treatment of women is reflected in the deprivation of elderly and economically dependent widows. Moreover, throughout her life cycle, a weomen's dignity, self-esteem and emotional well-being are compromised by some less overt, but widespread farm of discrimination such as personal confinement and restriction on mobility particularly in rural areas; almost complete marginalisation in the decision making process at the household level; responsibility for household work including, looking after yound siblings; sexual abuse by the family members, even incest; childhood' forced marriage and verbal abuse.

The bringing of women into the realm of social policies can be traced to the postindependence period. Social security policy was explicitly grounded in the nation of the family. At this point, it must be mentioned that social policies (health, housing, education, etc.) seem to be overtly egalitarian and unconcerned with the individual to whom they relate. However, a closer scrutinity of the policy as well as its practice reveal that these policies have in explicit ways constructed the family by deliverating workers, breadminners and dependants. Certain arsumptions underlie the choices that have been made in social policy; the first is that women are available to do housework and for the caring of children and the aged, and the second relates to their income, whereby it was presumed that women work only when the family income needed augmentation. Therefore, there was neither any attempt to value women's work nor was interruption in work as seen as a serious problem. A change in social policies can be discerned in the seventies and eighties, when women's economic contribution was formally recognised. Based on equity considerations, women were included in almost all the income generation programmes. However, it seems that their inclusion was more of an afterthought, as these concerns have not percolated to other social policies. For instance, the family's male breadwinner was still targeted in programmes providing for rights to housing. In fact, social security provisions were only made for those women who had no support from the made breadwinner. Thus, social security was grounded in the supporter dependent relationship that men and women share.

The nineties have seen a slight shift in approach in that social policy now recognises that the exclusion of women from its realm amounts to dis-expowering them in that the most vulnerable section of the population has been left insecure. However, there are still problems in the practice of this policy as the state has been unable to disentangle men and women from their supporter dependent identities.

Schematically, the dominant developmment nations that have influenced the way in which social secuerity programmes for women have been conceptualised in India can be divided into three phases, marked by the features as shown in Table - 1.

Period	Dominant nations	Main features of social security programmes
1950-1970	Welfare	Community development programmes, Welfare institutions for most vulnerable
1970-1990	Equality and Equity	IRDP, JRY, Welfare institutions for most vulnerable
Past-1990	Employment	IRDP, JRY, Welfare institutions for most vulnerable, reservation to political bodies, special financial assistance to vulnerable women like widows, supplemenrary nutrition programme, TRYSEM, DWACRA

Table -1 Dominant Development Models and Social Security

The 'National Policy for Empowerment of Women' was adopjed in the country in 2001 with the ultimate adjective of ensuring women their rightful place in society by empowering them 'as agents of socio-economic change and development.' 'Empowerment of Women', is therefore, an important approach adopted in the Tenth Five year plan (2002-07) for development of women. To this effect a National Plan of Action for Empowerment of women, with a view to translating the National Policy of Empowerment of Women into action in a time bound manner, was adopted as a priority agenda for action during 2003-04 for the Department of Women and Child Development (DWCD).

Education being an important tool for social empowerment of women, specific

schemes to provide incentives to promote education, especially amongst girl children and reduce the school drop-out rates is being implemental. Two important schemes viz, 'Saarva Shiksha Abhiyan' and 'Mahila Samakhya' are being implemented by the Department of Education as a special effort to stretch the reach of the education especially to the girl child. In addition, the DWCD implements the schemes of 'condensed courses for education and vocational training 'and 'Distance Education Program for Women' supplementing the efforts of the Department of Education.

A number of schemes such as Swyamsiddha, Swablamban and support to Trainingcum-Employment Programme (STEP) are in progress where women mobilized as Kiable SHGs are utilizing micro credit with the help of agencies like the Rashtriya Mahila Karh for income generating activities or getting trained in various traditional trades and crafts (such as poultry, bee keeping and weaving) as well as newly emerging vocations (such as the IT sector), or skill upgradation and capasity building. Td facilitate the employment of women away from their homes/towns, schemes such as Working Women Hostels with day care centres and creches/day centres are also being implenented. Care and protection of women in distress is a focused area of attention.

The National Commission for Women (NCW) safeguards the interest of women with a mandate covering almost all aspects of women's rights. There are about 42 Central Acts concering women, of which 32 Acts have been rereviewed by the NCW for their efficiency and removing gender discriminatory provisions. In addition, the DWCD is also in the process of initiating new legislation, amending existing ones so that they become more patent in protecting women. These include Protection of Women from Domestic Violence Act, 2005, which came into force September 14,2005. The act seeks to provide immediate and emergent relief to women who face situations of violence in their homes. Protection against Sexual Harassment of Women Bill, seeking to confer on women the right to be protected from sexual harassment, is being drafted at the mements.

There are, infact, three basic programmes that concern women workers and can be braodly defined as social security measures. They are employment promoting programmes, social relief and public provisions like health care, public distribution system etc.

In fact, the important point about the Indian social security system, especially when applied to women workers is that it operates in an economic environment in which the following belief system still predominates :

- 1. India is a developing country and, therefore, income support of the kind given through the western social security system is unfeasible.
- 2. Given the structure of its economy and thereof, employment (self-employed, casual labour, etc.), conventional social security measures will be difficult to operationalise; and

3. India has a large social security network and therefore it only requires to be complemented and strengthened through the efforts of the state.

Such a belief system has led the state to largely focus its efforts on total employment generation, which it still hopes, will result in the 'leap frogging' of the Indian economy, thus, enabling women also to benefit. Additionally the state has initiated a few programmes designed specifically to augment the nature and type of women's work.

However, the failure of the state-backed employment promotion measures can be deduced not only from the dismal growth rates in women's employment across the board but also the increased casualisation of the women's labour in the part-reform period. Structural Adjustment programme has had a negative impact on the status of women's employment - the'only major source of social security which is available to poor rural women workers in. India.

Social relief covers assistance to widows and measures like old-age pension. There is no specific labour insurance or any other direct programme which targets the women workers specifically. The largest social security program for the poor still comes under the umbrella of direct public provision of health, housing, food etc. However, as in the case of macro policies, which largely aim at job creation, these too are male head of the household centric and do not specifically target the women worker.

Clearly, the impact of economic growth on women has neither been in terms of increased opportunities nor in increased workforce participation. The structural adjustment Programme regime has exposeed women to greater vulnerability by relegating them to the sphere of casual labour, further, the compartmentalised provisioning of basic social security has had a negligible impact on women in that it has not been able to even relieve women of their burden involved, especially in terms of time spent, in accersing the basic necessities.

# 7.5 Scheduled Castes and Social Security

Economic and social discrimination against SCs prevail in significant degree in rural and urban areas, both inside and outside the market, i.e., regarding access to sources of income such as agricultural land, capital, property, employment and social services, etc. The scheduled castes (SCs) who constitute about one fifth of India's population, are mostly employed in the unorganised sector of the economy, i.e., agriculture and the urban informal sector. Social security in the unorganised sector is mainly of a promotional nature. It includes measures to improve income earning capabilities as also protective measures such as minimum employment guarantee programmes for wage labour.

Given the significantly higher degree of socio-economic deprivation among SCs, a set of hiehlv targeted programmes have been developed to meet the challenges

under the Five Year Plans as also through the non-plan channel. In so far as these measures intend not only to provide some source of income but also to maintain a minimum level of income, they are in the nature of social security measures.

They can be categorized in the following manner:

- a) measures to provide minimum wage employment support both in rural and urban areas, with special emphasis on rural areas, where there is a lack of employment opportunities around the year due to drought or agricultural activities not being in operation. The main purpose of these programmes is to provide minimum wage employment and income on an yearly basis particularly in drought prone and agriculturally less developed areas;
- b) measures to provide access to public services such as housing, health care and education, and finally,
- c) protection against discrimination in access to land, capital, social services, employment etc., through the reservation policy and preferential treatment.

The programmes which assure minimum income include the employment programmes like the Jawahar Rozgar Yojana (JRY) and the Employment Assurance Scheme (EAS). The objective of JRY is to provide supplementary employment to unemployed and under employed persons in rural areas. These programmes also aim at strengthening assets in favour of poor people. Persons below the proverty line constitute the target group and preference is given to SCs and STs, in proportion to their population.

Under the JRY, housing construction is also undertaken through the Indira Awas Yojana in which preference is given to SC households who are victims of atrocities, household below the proverty line, household headed by widowed or unmarried women, SC/STs affected by flood, fire earthquakes and similar natural calamities. Similarly, development of private agricultural land under the Land Development Scheme and irrigation under Millions Well Scheme of marginal and small farmers is also undertaken free of cost. In both the schemes, the small and marginal farmers, particularly SC/STs and freed bonded labourers are given priority.

In addition to JRY, Employment Assurance Scheme (EAS) was launched in 1993 aiming at providing assured employment of 100 days of unskilled work to rural poor in the age group of 18-60 years.

The Nehru Rozgar Yojana which was introduced in 1992 also initiated a wage employment programme for urban poor.

From the priority of target group it is clear that the focus is really on deprived and vulnerable sections of the rural society and, therefore, these programmes are in nature of social security measures in so far as they intend to provide sources of income and to maintain the current income at a certain minimum level.

The IRDP also falls in this category. The IRDP was launched as a credit linked programme of self-employment for poverty alleviation. The objective is to enable the identified rural poor families to augment their income in order to the poverty line through acquisition of credit based productive assets. While the target groups consist of small and marginal farmers and artisans below the poverty line, 50 per cent of assisted families are from the SC/ST category.

In addition, the Training of Rural Youth for Self Employment (TRYSEM) has been started with the aim of providing basic technical and managerial skills to rural youth from families below poverty line and thus enable them to take self-employment or wage employment

Special Central Assistance (SCA) for the Special Component Plan (SCP) is a major scheme for the welfare and development of SCs. Under the scheme, 100 per cent assistance is extended to supplement the efforts of the States/UTs for ensuring rapid socio-economic development of SCs, especially those living below the poverty line.

The flagship scheme of Post-Matric Scholarships (PMS) to SC students continued to receive high priority. Under the scheme, over and above their committed liability to extend scholarship to all eligible SC students based on a means test, 100 per cent Central Assistance is provided for payment of tuition and compulsory fees, besides maintenance allowance.

For social security and economic development of these disadvantaged groups through income generating schemes, special financial institutions have been set up namely: Schedule Castes Finance and Development Corporation (NSCFDC), National Safai Karmachari Finance and Development Corporation (NSKFDC), National Backward Classes Finance and Development Corporation (NBCFDC) and National Minorities Development and Finance Corporation (NMDFDC).

The Protection of Civil Rights (PCR) Act, 1955 and the SC & ST Prevention of Atrocities (POA) Act, 1989 are the two important legal instruments to prevent/curb persistent problems of social discrimination, prevalence of social evils like untouchability and cases of exploitation and atrocities against these disadvantaged groups.

## 7.6 Social Security for The Schedule Tribes

The scheduled Tribes (SYs) consisting 8 per cent of the population from the most marginalised group in the Indian Society. While their traditional systems provided them with social and economic securities to the extent that a primitive culture could afford, the development interventions in the later half of 20% century have exposed them to a series of insecurities. These include displacement from their natural habitat, loss of traditional modes of livelihood mainly because of the modern conservation

rules of forests and finally, a social system that devalues their skills. Further, even the development policies formulated exclusively for them could not result in building their capabilities to enable them to participate in the mainstream of the development processes. Such a reading that the process of development have been detrimental to the tribal communities gained momentum in the 1980s and also formed a powerful critiqueof the dominant development model.

Government agencies have been in the process of evolving an organisational structure and formulating result-oriented development programmes in such key areas as education, health, nutrition, agriculture, marketing, forestry, communication, etc.

In an effort to provide educational security to tribal children, the government has initiated three important measures in this region.

These are (i) opening up of anganwadi centres ;

(ii) provision of primary schools in each and every village ;

and (iii) opening up of residential schools in the region of tribal concentration.

Apart from these government also has introduced schemes for the free distribution of textbooks and stationery, book bank and awarding scholarships for the tribal students. However, all these schemes have shown very little impact because of various institutional and structural constraints. The Adivasi Awasiya Vidyafey (Tribal ResidentialSchool) set up by the Welfare Department of the Government of India serves very little purpose as very few children are able to get admission in this school. All of them use the traditional teaching methods and no effort has been made to introduce the concept of joyful learning and improve teaching learning process. All these factors have contributed in making education unattractive and in lowering the enrolment and increasing the droup-out rate.

With a view to assure employment and income security to the tribals, the government has initiated several programmes such as IRDP, TRYSEM, DWACRA, PMRY and ITDP aimed essentially at creating avenues for self-employment. Under these schemes, income generating assets have been distributed among poor tribals. The Integrated Tribal Development Project (ITDP) has provided such assets to the tribals on 100 per cent subsidy, while under IRDP, TRYSEM, DWACRA and PMRY subsidised loans have been given to them for buying these assets. EAS (Employment Assurance Scheme) and JRY (Jawahar Rojgar Yojana) with its components, Indira Aawas Yojana (IAY) and Million Well Scheme (MWS), have been introduced for creating wage employment. Most of these programmes are carried out during the agricultural lean season and are intended to reduce unemployment and migration among the tribal people. The wage employment programmes also have the objective of creating community assets, which can support the tribals in their economic endeavours. The government has taken certain steps to activate the existing medical facilities and set up additional facilities for providing medical assistance to the tribals. Specifically, intensive malaria eradication/control programmes are being carried out in rural areas and T.B., leprosy and filaria centres have been established.

For the social security, welfare and development of the STs, an outlay of Rs. 1,499 crore has been provided in the Annual Plan for 2005-06, up 30.70 per cent from the corresponding outlay of Rs. 1,146 crore for 2004-05. The outlay of 2005-06 includes Rs.727 crore provided as Special Central Assistance (SCA) to Tribal Sub Plan (TSP) and Rs.380 crore provided as grant-in-aid under article 275(1) of the constitution.

SCA to Tribal Sub-plan (TSP) is a 100 per cent grant extended to states as an additive to undertake a number of developmental schemes. The focus is on family oriented income generating schemes, creation of critical infrastructure, extending financial assistance to SHGs for community based activities, development of Primitive Tribal Groups (PTGs) and forest villages. Grant-in-aid under Article 275(1) is also being provided to the States with an objective to promote the welfare of the STs and improve administration in the States to bring them at par with the rest of the states and to take up such special welfare and development programmes which are otherwise not included in the plan programmes.

Under the scheme of Post-Matric Scholarships (PMS), all eligible ST students are provided with stipend to pursue their education beyond matric including professional and graduate and post-graduate courses in recognized institutions.

A new scheme of Rajib Gandhi National Fellowship for ST students to pursue high education is being introduced in 2005-06.

Economic empowerment of STs continued through extension of financial support to Finance Corporations and Tribal Co-operative Marketing Federation of India Limited (TRIFED). Under the scheme of National Scheduled Tribes Finance and Development Corporation and Grant-in-Aid to State Scheduled Tribes Development amd Finance Corporation, financial support is being extended to ST beneficiaries/entrepreneurs in the form of terms loans and micro credit at concessional rate of interests for in generating activities.

Other economic development schemes being implemented are grant-in-aid to NGOs, Vocational Training Centres in tribal areas, investment in TRIFED and price support and grant-in-aid to STDCs.

A few non-government agencies (NGOs) have also initiated steps to introduce social security measures for the tribals. Apart from their limited reach, full benefits of their programmes would depend on the capability, motivation and commitment of their personnel intensity of their efforts and the resources at their disposal. Though these organisations have provided both promotional and protective social security to a large number of tribals, a large proportion still remain uncovered, suggesting that their efforts are inadequate and need to be strengthened. They should also look into the basic sources of deprivation and vulnerability- the low level of agricultural production, the alienation of their land, fall in their access to forest and exploitation by others. The technique of intervention should be participatory and should aim at developing their own mechanism for tackling the problems.

# 7.7 Social Security for The Disabled People

In India, as per NSSO survey on disability, there were nearly 16 million persons with some physical disability in 1991 as against nearly 12 million persons with some physical disability in 1981. Disability refers to any restriction or lack of ability to perform an activity in the manner or within the range considered normal for a human being. The disabilities covered in the survey included visual, hearing, speech hearing and/or speech and loco-motor disability. Loco-motor disability refers to the inability of an individual to execute distinctive activities associated with moving both self and objects from one place to other place. Not only does a disabled person require resources to overcome handcap(s), but he or she may also require additional resources to meet their specific needs of education, training and skill formation. The on-setting of disabilities with age, such as, the comonly seen visual, hearing and loco-motor disabilities have in most cases a direct bearing on the economic well-being of the person through reduced work participation rates and a decline in productivity of the affected person. As a result, the employment and income levels tend to be a fraction of the non-disabled persons. The problems for a disabled are compounded by many physical social and attitudinal barriers that may restrict their livelihood opportunities and access to basic public services or social transfers.

There are some more than half a dozen Government Departments, which are directly engaged in addressing the problem of disability on India. A coordinate approach to build synergies across the various interventions could substantially improve the effectiveness of public action in this area. Some of the public programmes on addressing disability issues are described here.

## HEALTH & FAMILY WELFARE

- Child immunisation programmes;
- Leprosy eradication programme ;
- > Blindness control programme and curative treatment of cataracts;

### **DEPARTMENT OF EDUCATION**

- > Integrated education for disabled in special schools ;
- > Teachers training programmes for persons with disabilities ;
- Provision of books, uniforms and other materials to school going disabled;

#### **MINISTRY OF LABOUR**

- Vocational rehabilitation centres for the disabled;
- > Training for promotion of employment of disabled;

#### MINISTRY OF RURAL DEVELOPMENT

Reservation of (2-3)% benefits in all poverty alleviation schemes for the disabled and for improving their environment by building barrier free infrastructure;

#### MINISTRY OF URBAN DEVELOPMENT

> Model norms and space standards for barrier free in built environment;

#### **DEPARTMENT OF PERSONNEL & TRAINING**

> Implementation of 3 per cent reservation of Government jobs for disabled;

## DEPARTMENT OF WOMEN AND CHILD DEVELOPMENT

 Training of Angadwari Workers for early detection and timely prevention of disabilities;

## **MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT**

- > Monitoring implementation of persons with disability act 1995 ;
- > National programme for rehabilitation of persons with disabilities in States ;
- Setting up composite resource centres, rehabilitation centres and national trust for persons with various disabilities, viz. Spinal Injuries Austism, Cerebral Pulsy etc.;

The implementation of child immunisation programmes - the national pulse polio compaign in more recent years - eradication of leprosy, blindness control and treatment of cataract have all contributed towards addressing the visual and loco-motor disabilities, particularly in the working age group population. The coverage and reach of health care system is, however, a serious constraint on addressingthe problem of disability in the country, especially in rural areas. More importantly, a critical element of public and social intervention, namely, physical and social rehabilitation programmes for disabled suffers on account of inadequate resources, lack of integration with medical and other treatment and often also from social insensitivity.

The enactment of 'The Persons with Disabilities (Equal opportunity Protection of Rights and Full Participation) Act 1995' which came into effect in 1996 and the Rehabilitation Council of India (RCI) Act 1992 provide the basic policy framework for addressing the issue of disability. The 1995 act defines the responsibilities of the Central and State Governments with regards to the public provided services for the disabled persons. The governments are expected to ensure that every child with disability has access to free and adequate education till the age of 18. It also requires setting up of integrated education and special schools to meet the educational needs of children with disabilities. The RCI Act regulates the manpower development

programmes in the field of education and skill formation for children with special needs. Action has been initiated to suitably emphasize disability concerns in Sarba Shiksha Abhiyan (SSA) and ensure that most of the children with disabilities are covered through inclusive education programmes.

Five composite rehabilitation centres at Bhopal, Guwahati, Lucknow, Srinagar and Sundernagar provide facilities for manpower development and ensure availability of rehabilitation services to all categories of persons with disabilities. Four Regional Rehabilitation Centres provide services to persons with special injuries at Bareilly, Chandigarh, Cuttack and Jabalpur.

Under the scheme of assistance to the disabled for purchase / fitting of Aids and Appliances (ADIP), Rs.32.40 crores had been released to benefit 1.14 lakh beneficiaries in 2005-06 up to January,2006. Artificial Limbs and Manufacturing Corporation manufactures different types of aids and appliances for disabled persons at low cost and works towards development of new prototypes and aids and appliances.

Deen Dayal Disabled Rehabilitation Scheme (earlier known as scheme to promote voluntary Action for Persons with Disabilities) provides financial arristance to voluntary organisations for running rehabilitation centres for leprosy cured persons for manpower development in the field of mental retardation and cerebral palsy and for establishment and development of special schools in the major areas of orthopaedic, speech, hearing, visual and mental disability.

# 7.8 Social Security and Children

A 'rights based' approach has been adopted in the tenth plan with the strategy of promoting survival, protection and development of children and the adoption of the 'National Charter of Children' in February,2004 and the 'National Plan of Action for Children' in August,2005. Proposal to setup a 'National Commission for Child Rights' is under consideration of the parliament.

One of the largest child intervention programme in the world is the ICDS Scheme initiated in 1975 with a package of six basic services for children up to six years of age, and for pregnant and nursing matters. These services are : health check up, immunization, referral services, supplementary feeding , pre-school education and health and nutrition education through a single window delivery system.

Special schemes such as the Ballika Samriddhi Yojana (BSY) and Kishori Shakti Yojana (KSY) are being implemented for improving the life cycle approach of the girl child. The BSY initiated in 1997-98 provides for cash deposit in an interest bearing account to pay for the girl child's education and subsequently to revert to her on her attaining the age of 18 years. The scheme is in the process of being transferred to the STates. KSY is a special intervention for adolescent girls (11-18) years, which

uses the ICDS infrastructure to provide them all round development including nutrition, literacy and vocational skills.

The scheme of Creches and Day-Care centres for children of Working and Ailing Mothers is being implemented by the Central Social Welfare Board and two other national level Voluntary Organisations, namely Indian Council of Child Welfare and the Bhartiya Adimjatik Sevak Sangha.

The policy framework and resulting interventions for addressing the issue of child labour, in most states, ranges between what could be termed as the 'preventive approach', involving suitable legal interventions- for checking and regulating the entry of children in the labour market-on one hand and the 'facilitative public interventions' for creating an environment, particularly economic for encouraging withdrawal of children from the labour market, on the other. The basic objective has been to create conducive social and economic atmosphere for discouraging the entry of children in the target age group of 5-14 years in the labour market. At the same time, states have taken recourse to publicly funded programmes that are aimed at improving accessibility and enrolment of children in schools, for instance, by providing mid-day nutrition supplements to school children or there are policies for regulating (i.e., mostly increasing) wage rates for adults through measures such as minimum wage legislations that point higher household income, thus, easing pressures on pushing children into the labour market.

The constitution of India explicitly address the issue of Child Labour Articles 24,39(e) & (f) and 45 incorporate specific provisions to secure compulsory education and labour protection for children. Following from the Constitutional provisions and directives, a number of Acts including the Child Labour (Prohibition and Regulation) Act, 1986, Factories Act, 1948 (Section 67), The Plantation Labour Act,1951 (Section 24), Merchant Shipping Act, 1951 (Section 10-9), Mines Act, 1952 (Section 45), Apprentices Act, 1961 (Section 3) etc. have been enacted and modified from time to time. The first of these, namely, the Child Labour Act, 1986 is a comprehensive statement that prohibits employment of children in certain occupations and processes. Through subsequent amendments, the working conditions of children have been regulated in all employment categories and the schedule also has been substantially enlarged to cover in all 13 occupations and 51 processes.