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SOCIAL SECURITY MEASURES AND THE PHYSICALLY DISABLED

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Abstract:- The concept of social security has been mentioned in the early vedic hymn which wishes everyone to be happy, free from ill-health, enjoy a bright future and suffer no sorrow. The phrase, 'Social security' is therefore, a new name for an old aspiration. Today it is based on the "Ideals of human dignity and social justice".

Keywords: Social Security Measures, Physically Disabled, social justice.

INTRODUCTION

Social security is defined as "the security that society furnishes, through appropriate organization, against certain risk to which its members are exposed"¹. These risks are essentially contingencies against which the individual, who has small means, cannot protect himself. These contingencies include employment, injury, sickness, invalidism or disablement, industrial disease, maternity, old age, widowhood, orphanhood and unemployment. Perhaps for this reason, social security is defined as "the security of an income to take the place of earnings when they are interrupted by unemployment, sickness or accident, to provide for retirement through old age, to provide against loss of support by death of another person and to meet exceptional expenditure connected with birth, death or marriage... The purpose of social security is to provide an income up to a minimum and also medical treatment to bring the interruption of earnings to an end as soon as possible"².

Friedlander defines social security as "a programme of protection provided by society against these contingencies of modern life: sickness, unemployment, old age, dependency, industrial accidents and invalidism-against which the individual cannot be expected to protect himself and his family by his own ability or foresight"⁴.

It is not enough if an individual has foresight or assistance from members of his family and from his friends. The contingencies can imperil a working man's ability to support himself and his dependent decently and in a healthy manner. Therefore, supplementary comprehensive measures should be organized by society or by the state. All the industrial countries of the world have developed such supplementary comprehensive measures to promote the economic security and welfare of the individual and his family. These measures in general are called social security measures.

Article 41 of the constitution of India says that "The state shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want".

From the economic point of view, social security measures help a man to face the contingencies referred to above. When such contingencies arise it is difficult for him either to work or to get work and support himself and his family. Social security thus provides a self-balancing social insurance scheme or assistance from public funds or a proper combination of both. Due to the physical incapacity to work during any contingency, any effective scheme of social protection needs to take care of a worker's income and medical care.

The term 'social security' in some countries is applied to all governmental programmes planned to maintain income; in other countries, it mainly applies to social insurance programmes; in some others, it covers a variety of health and welfare services. Thus, the coverage of social security is dynamic. Though social security programmes vary from country to country, three major characteristics are: 1) They are established by law; 2) They provide some form of cash payment to individuals to replace at least a part of the lost income that occurs due to such contingencies

as unemployment, maternity, work injury, invalidism, sickness, old age and death; 3) The benefits or services are provided in three major ways; Social insurance, social assistance and public service.

SOCIAL INSURANCE:

Social insurance is described as the giving in return for contribution, benefits upto subsistence level, as of right and without means tests, so that an individual may build freely upon it. Thus, social insurance implies that it is compulsory and that men stand together with their fellows.

The features of social insurance are: it is financed entirely or mainly from the common monetary contributions of workers, employers and the state. This fund takes care of all the benefits paid is cash or kind, secondly, the state and the employers make a major contribution to this fund, while the employees pay only nominal amount, according to their capacity to pay. Thirdly when there is a total or partial loss of income, these benefits within limits, ensure the maintenance of the beneficiaries minimum standard of living. Fourthly, social insurance benefits are granted without affecting the sense of self respect of the beneficiary. Fifthly, these benefits are so planned as to cover, on a compulsory basis, all those who are sought to be covered. Lastly, social insurance reduces the sufferings arising out of the contingencies faced by an individual-contingencies which he cannot prevent.

SOCIAL ASSISTANCE:

Social assistance is provided as a supplement to social insurance for those needy persons who cannot get social insurance payments, and is offered after a means test. The general revenues of the government provide the finance for social assistance payments, which is made available as a legal right to those workers who fulfill given conditions. Social assistance and social insurance go side by side – social assistance programmes cover programmes like unemployment assistance, old-age assistance, public assistance and national assistance.

Social security is thus a combination of the principles of social assistance and social insurance. Social insurance, however, falls midway between the two, for it is financed by the state as well as by the insured and their employers; where as social assistance is given gratis to the needy by the state or the community, commercial insurance is entirely a private contract.

PUBLIC SERVICE:

Public service programmes constitute the third main type of social security, they are financed directly by the Government from its general revenues in form of cash payments or services to every member of the Community falling within a defined category. This kind of public service is currently available in a number of countries in the form of national health service providing medical care for every person in the country say, old-age pension, pension for invalidism, survivor's pension to every widow or orphan, and a family allowance to every family having a given number of children.

Services for the physically Handicapped:

It is by no means easy to define the term physically handicapped, but generally speaking the physically handicapped includes all persons who have either completely lost the use of or can make only a restricted use of one or more of their physical organs. A physically handicapped person is a perfectly normal being except for the handicap from which he suffers. Thus, he is capable of performing all the functions of a normal person except in so far as he is limited by his handicap. For instance, it is possible for a blind person to perform any job for which the use of eye sight is not essential. An understanding of this fundamental fact is vital to the understanding of the problems of the physically handicapped. These can be divided into three broad categories. Persons lacking one or more physical sense, eg, 1) the blind, the deaf or the dumb etc., 2) the Orthopedically handicapped and crippled. These persons are generally unable to use their upper or lower limb or both, they have difficulty in the normal functioning of the bones, muscles and joints. 3) The other type of physical impairments are the defects of the inner side of the functioning of the body, eg cardiac's, tubercular, diabetes. Among these may also be included lepers etc. They are all disabled persons because they have on or the other type of physical handicap. The normal functioning of any one part of their body has become of no use. According to the I.L.O a disabled person should be defined as an individual whose prospects of employment are seriously reduced as a result of physical impairment². An these groups of persons need assistance by way of special vocational training or by way of special types of work suited to their physical abilities and sometimes under sheltered or protected conditions. The causes of crippled ness are two types i.e. either some disease or an accident. The handicapped persons who were asked by Sri Dube to state their problems gave the following suggestions to solve them: 1) Proper and cheap treatment, 2) Special grants and other aids, 3) employment facilities 4) more institutions for their care, and 5) special training and other facilities³.

Equal opportunity, rights of security act, 1995:

In order to understand the challenges and expectation of about 200 physically handicapped of Belgaum district which includes both rural and urban. The information has been collected through District Census Hand book and visiting the NGO'S about the existing number of physically challenged and the services offered to the same is the Karnataka state has been analysed as follows.

Existing Number of handicapped in India and the state:

Table 1.1: Number of Handicaps in India

Sex	Extent
Males	12,605,635
Females	9,301,134
Total	21,906,769

Source: India Census Handbook, 2001

Table: 1.2: Rural and Urban Extent

Sex	Rural	Urban
Male	9,410,185	3195450
Females	6,978,197	2322937
Total	16,388382	5518387

Source: India Census handbook, 2001

Table 1.3: Extent of handicapped in Karnataka

Sex	Extent
Males	537730
Females	402,1913
Total	940643

Sources: India Census Handbook 2001.

Table 1.4: Extent of Handicapped in rural and urban areas.

Sex	Rural	Urban
Male	375809	161921
Females	285330	117583
Total	661139	279504.

Sources: India Census Handbook 2001.

2.Social welfare and security services available under Asha Jyoti Schemes in Karnataka.

IEducational Services

- 1.Establishment of schools for Hearing Defectives.
- 2.School for Sight Defectives
- 3.Scholarship and Encouragement Incentives for physically handicapped Students.

- 4.Provision of Brail Printing for Blinds.
- 5.Word Library for Sight Defectives.
- 6.Establishment of Special Teacher Training centers.

II. Provision of Employment and Training

- 1.Provision of reserving 5% seats the government service for the physically challenged.
- 2.Establishment Hostels for physically Handicapped Employees and Trainers.
- 3.Subsidy scheme for establishing self Employment.
- 4.Providing Telephone Booths to Handicapped Scheme.
- 5.Establishment National Handicapped Financial Development Corporation (NHFDC)

III.Rehabilitative schemes

- 1.Provision of providing work tools and instruments.
- 2.N.P.R.P.D Schemes.
- 3.Provision of financial assistance scheme for medical/surgical services to handicapped
- 4.Group insurance Scheme for the parents and guardian of mentally retards.
- 5.Celebrating world Handicaps day on 3rd Dec. for creating awareness about the physically challenged.
- 6.Provision of Giving state Awards for best servants institution and even special teachers also.
- 7.Establishment of Information and counseling centers.
- 8.Provision of Incentives for the attainment shown in the attainment and talent such as cultural activities and sports.
- 9.Financial Assistance self service institutions.
- 10.Offering financial Aids to NGOS who run old age shelters.
- 11.State policy service for senior citizen.
- 12.Provision of Concessional Bus services schemes to Handicapped.

All the above schemes services are implemented and offered under the aegis of the Director, the department handicapped and senior citizen welfare Government of Karnataka.

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