

**AWARENESS AND ENCOMPASSMENT OF SUPPORTIVE INITIATIVES  
FOR INDIVIDUALS WITH DISABILITIES IN KERALA**

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**ABSTRACT**

*Welfare measures for differently abled individuals are vital for promoting equality, enhancing quality of life, and empowering individuals. By providing access to healthcare, financial assistance, and vocational training, these measures help level the playing field, alleviate financial burdens, and improve socio-economic status. They enable differently abled individuals to participate actively in society, contribute to the economy, and lead fulfilling lives despite their disabilities. The present study deals with the coverage and awareness of welfare measures by Government bodies in Kerala. The data for the study was collected from 100 differently abled persons who residing at Kasargod, Kannur, Wayanad and Kozhikode districts of Kerala state.*

**KEYWORDS:** *Differently Abled, Supportive Initiatives.*

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**INTRODUCTION**

Differently abled persons in India are a remarkable testament to human resilience and potential, contributing significantly to the nation's social fabric. India's diverse population of differently abled individuals spans a spectrum of conditions, including physical, sensory, intellectual, and developmental disabilities. These individuals often navigate a society that has historically been riddled with barriers, both physical and attitudinal. Limited access to education, employment opportunities, and public spaces has hindered their full participation. Protecting differently abled individuals is an essential aspect of fostering an inclusive and just society. Safeguarding the rights of differently abled persons is a fundamental principle enshrined in various international conventions and national laws. The United Nations Convention on the Rights of Persons with Disabilities (CRPD) emphasizes the need to protect their rights to equality, non-discrimination, and participation in all aspects of life. Creating a protective environment ensures that their voices are heard and their contributions valued.

Providing welfare measures to differently abled persons is imperative to uphold fundamental human rights, foster inclusion, and ensure a dignified quality of life. These measures are vital for addressing the unique challenges faced by disabled individuals and promoting their well-being in

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society. It is essential for promoting social justice, equality, and the holistic development of individuals with disabilities. It is a testament to a compassionate and inclusive society that values the dignity and rights of all its members. Welfare measures help bridge the accessibility gap by offering assistive devices, accessible infrastructure, and transportation services, enabling disabled persons to participate more fully in daily activities. Additionally, these measures promote health and rehabilitation services, ensuring that disabled individuals receive necessary medical care and support to maintain their physical and mental well-being. Furthermore, welfare measures empower disabled persons by providing educational opportunities, vocational training, and employment support, enabling them to achieve economic independence and contribute actively to society. Moreover, such measures play a crucial role in combating discrimination and stigma, fostering a more inclusive and accepting community where all individuals are valued and respected regardless of their abilities.

The financial well-being of differently abled persons is a critical aspect of their overall quality of life and inclusion within society. Due to the unique challenges they face, it is essential to address various financial considerations to ensure their economic empowerment and participation in economic activities. Numerous financial measures and allowances have been granted by both central and state governments, along with NGOs, aimed at reducing disparities between the general population and differently abled individuals. It is essential to assess the impact of these measures on the disabled community, as it can provide an opportunity to enhance services by refining existing policies or developing new ones. Studying the awareness and accessibility of welfare measures for differently abled individuals is crucial for several reasons. It helps identify gaps and shortcomings in existing support systems, allowing policymakers to make informed decisions and allocate resources more effectively. The study also helps to raise awareness among the general public about the rights and needs of differently abled individuals.

### **Statement of the problem**

The study holds significant importance as it focuses on understanding the level of awareness and implementation of supportive initiatives designed for people with disabilities in the state of Kerala, India. This research contributes to the broader discussion on disability rights, inclusion, and accessibility. By evaluating the awareness and coverage of these initiatives, the study aims to identify gaps and areas for improvement in the existing support systems. This information can be beneficial for policymakers, non-governmental organizations, and other stakeholders to devise more effective strategies to promote equal opportunities and ensure that people with disabilities can fully participate in society. The findings of this study can also be used as a reference for other regions looking to develop or enhance their supportive initiatives for individuals with disabilities and plays a crucial role in promoting disability inclusion, advocating for equal rights, and improving the overall quality of life for people with disabilities in Kerala and beyond.

### **Objectives of the study**

- To study the awareness of differently abled regarding various supportive measures
- To identify the encompassment of welfare measured by differently abled
- To examine the impact of disability categories (visual, hearing and loco motor) in respect of encompassment of disability pension scheme.

## **Hypothesis**

- H01: There is homogeneity among different disability categories in respect of accessing disability pension.

## **Scope of the Study**

The study encompasses the evaluation of awareness levels and the extent of implemented support programs for people with disabilities in Kerala. It aims to identify gaps and areas for improvement in these initiatives, providing valuable insights for policymakers, NGOs, and other stakeholders to develop more inclusive and effective strategies. The study covers 120 differently abled from four districts Kasargod, Kannur, Wayanad and Kozhikode of Kerala state. The respondents are from different category of disability such as visual disability, hearing disability, locomotor disability, mixed disability etc.

## **Research Methodology**

The present study designed as analytical one based on primary and secondary data. A sample of 100 differently abled persons who residing at Kasargod, Kannur, Wayanad and Kozhikode districts of Kerala state conveniently selected and the primary data collected from them using structured questionnaire via Google forms. The secondary data obtained through websites, journals etc. The data collected were analysed using percentage, weighted mean, ranking table and the chi-square test.

## **Data Analysis and Interpretation**

**Gender Distribution:** The study indicates a slightly higher representation of males at 55% compared to females at 45%. This distribution suggests that welfare measures for differently abled individuals may need to consider gender-specific factors and challenges to ensure equitable coverage and awareness.

**Age Distribution:** A significant majority of respondents fall within the age range of 40-60 years, comprising 91% of the sample. This age group likely represents individuals who have experienced varying levels of access to welfare measures over time. The high percentage in this age bracket underscores the importance of targeted efforts to ensure awareness and coverage of welfare measures among older differently abled individuals.

**Marital Status:** The majority of respondents (65%) are unmarried, while 35% are married. Marital status can impact access to welfare measures through factors such as eligibility criteria and familial support networks.

**Education Level:** Among the surveyed individuals, 20% have attained a degree, 35% hold a diploma, and 40% have completed postgraduate studies. This distribution highlights a diverse range of educational backgrounds among the respondents, suggesting varying levels of academic qualifications within the differently abled population.

**Category of Disability:** The distribution among different categories of disability reveals that locomotor disabilities are the most prevalent (45%), followed by visual impairments (36%) and hearing impairments (19%) in this study. This distribution highlights the need for tailored welfare measures that address the specific needs and challenges associated with each type of disability.

**Independence in Daily Activities:** Notably, all respondents (100%) reported not needing assistance for daily activities. While this indicates a level of self-sufficiency among the surveyed individuals, it also underscores the importance of ensuring that welfare measures are accessible to all differently abled individuals, regardless of their level of independence in daily activities.

**Utilization of Supporting Aids:** While 42% of respondents reported using supporting aids, a majority (58%) indicated not needing any aids. Among those not using aids, 20% mentioned utilizing updated technology aids. That is majority of respondents do not access supporting aids with updated technology. This suggests varying levels of reliance on assistive devices among differently abled individuals, which may impact their awareness and utilization of welfare measures.

**Employment Status:** The study reveals that a substantial portion (60%) of respondents are unemployed. Among those employed, 24% hold government jobs, while 16% are engaged in private sector employment. Employment status can influence awareness and coverage of welfare measures, as access to benefits may vary depending on employment status and sector.

**Monthly Income:**

**TABLE 1 MONTHLY INCOME IN RUPEES**

Monthly salary	No. of Respondents	Percentage
Nil	60	60
Below 10000	16	16
10000-30000	17	17
30000 & above	7	7
<b>Total</b>	<b>100</b>	<b>100</b>

The study reveals a stark income disparity among differently abled individuals, with a substantial majority (60%) reporting no income. Among those with reported earnings, 16% earn below Rs. 10,000, 17% earn between Rs. 10,000 and Rs. 30,000, and only 7% earn above Rs. 30,000. This distribution underscores the financial vulnerability of a significant portion of the population, highlighting the urgent need for targeted welfare measures to support their livelihoods and basic needs. Efforts to enhance vocational training, job placement services, and inclusive employment practices are crucial to improve economic prospects for differently abled individuals and promote socio-economic inclusion.

**Awareness on various Government schemes:**

**TABLE 2 MEAN VALUE TABLE FOR RATING AWARENESS ON GOVERNMENT SCHEMES**

<b>Scheme</b>	<b>Very aware</b>	<b>Aware</b>	<b>Neutral</b>	<b>Not aware</b>	<b>Not at all aware</b>	<b>Mean Value</b>
Pension scheme	52	23	15	8	2	<b>4.15</b>
Nirmalyam- Health Insurance	6	24	5	44	21	<b>2.5</b>
Vijayamrithm- Financial support for higher education	5	32	23	26	14	<b>2.88</b>
Supporting devices distributing scheme	10	28	22	24	16	<b>2.92</b>
Scholarship for disabled students	9	36	26	24	5	<b>3.2</b>
Vidhyakiran Scheme	5	30	30	22	13	<b>2.92</b>
Mery Home housing loan scheme	5	19	11	48	17	<b>2.47</b>
Aswasam for disabled entrepreneurs	11	17	17	43	12	<b>2.72</b>
Mathrijyothi	5	24	16	42	13	<b>2.66</b>
Bus ticket concession	30	29	6	25	10	<b>3.44</b>
Railway ticket concession	29	45	11	31	4	<b>4.24</b>
Income tax exemptions	14	21	26	31	8	<b>3.02</b>

The study indicates varying levels of awareness among differently abled individuals regarding different welfare schemes. Pension scheme and Railway ticket concession are highly aware with means of 4.15 and 4.24 respectively, suggesting widespread knowledge and understanding among the respondents. However, schemes such as Nirmalyam Health Insurance, Vijayamrithm Financial support for higher education, Supporting devices distributing scheme, Vidhyakiran Scheme, Mery Home housing loan scheme, Aswasam for disabled entrepreneurs, and Mathrijyothi exhibit lower levels of awareness, with means ranging from 2.47 to 2.92. This signifies a need for enhanced outreach and communication efforts to ensure that individuals are informed about the availability and benefits of these schemes. Additionally, the Scholarship for disabled students and Income tax exemptions are moderately aware with means of 3.2 and 3.02 respectively, indicating a reasonable level of familiarity among the respondents. Furthermore, the Bus ticket concession is just aware with a mean of 3.44, suggesting a moderate level of awareness among the respondents. These findings highlight the importance of targeted awareness campaigns and accessibility measures to maximize the uptake and utilization of welfare schemes by differently abled individuals.

**Coverage of various Government schemes:**

**TABLE 3 COVERAGE OF VARIOUS GOVERNMENT SCHEMES**

Scheme	Yes	No	Scheme	Yes	No
Pension scheme	72	28	Mery Home housing loan scheme	4	96
Nirmalyam- Health Insurance	10	90	Aswasam for disabled entrepreneurs	3	97
Vijayamrithm- Financial support for higher education	11	89	Mathrijyothi	2	98
Supporting devices distributing scheme	27	73	Bus ticket concession	39	61
Scholarship for disabled students	36	64	Railway ticket concession	16	84
Vidhyakiran Scheme	14	86	Income tax exemptions	12	88

The data indicates the receiving levels of various government schemes by disabled individuals. Among them, the Pension scheme has a relatively higher uptake, with 72% of respondents receiving it, while 28% do not. Conversely, schemes such as Nirmalyam Health Insurance, Vijayamrithm Financial support for higher education, Supporting devices distributing scheme, Vidhyakiran Scheme, Mery Home housing loan scheme, Aswasam for disabled entrepreneurs, Mathrijyothi, and Income tax exemptions have low receiving levels, with less than 20% of respondents benefiting from these schemes. Additionally, schemes like Scholarship for disabled students, Bus ticket concession, and Railway ticket concession exhibit moderate receiving levels, with 36%, 39%, and 16% of respondents receiving them respectively. These findings underscore the need for targeted efforts to improve the accessibility and uptake of government schemes among disabled individuals, ensuring equitable access to essential services and support.

**Homogeneity among disability categories in accessibility of Disability pension :**

**TABLE 4 HOMOGENEITY AMONG DISABILITY CATEGORIES IN ACCESSIBILITY OF DISABILITY PENSION**

Accessibility	Visual	Hearing	Loco motor	Total
Accessible	26	14	32	<b>72</b>
Not Accessible	10	5	13	<b>28</b>
<b>Total</b>	<b>36</b>	<b>19</b>	<b>45</b>	<b>100</b>

H<sub>0</sub>: There is homogeneity among different categories in respect of their accessibility on disability pension

*Chi-Square test of Homogeneity*

O	E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
26	25.92	0.0064	0.000247
10	10.08	0.0064	0.000635
14	13.68	0.1024	0.007485
5	5.32	0.1024	0.019248
32	32.4	0.16	0.004938
13	12.6	0.16	0.012698
<b>Chi-Square Value</b>			<b>0.045252</b>



Degree of freedom=  $(c-1)(r-1) = (3-1)(2-1) = 2$

Table value = 5.991

The table value of Chi Square at 5% level of significance with degree of freedom 2 is 5.991. The calculated value of Chi square is 0.045252, which is less than the table value hence the study accept null hypothesis. The disability categories are homogeneous in receiving disability pension.

## **CONCLUSION**

The study reveals alarming income disparities among differently abled individuals, with a significant majority reporting no income and a disproportionate distribution among those with earnings. This highlights the urgent necessity for targeted welfare measures to address the financial vulnerability of this population and ensure their access to basic necessities. Efforts to improve vocational training, job placement services, and inclusive employment practices are essential to enhance economic prospects and promote socio-economic inclusion for differently abled individuals. Present study identifies varying levels of awareness regarding welfare schemes, signaling a need for enhanced outreach and communication strategies to ensure informed access to available benefits. While some schemes exhibit higher awareness and utilization rates, others suffer from low participation levels, emphasizing the importance of targeted awareness campaigns. The disparities in the uptake of government schemes underscore the need for focused efforts to improve accessibility and ensure equitable access to essential services for differently abled individuals. Furthermore, the study's acceptance of the null hypothesis regarding the homogeneity of disability categories in receiving disability pension suggests a level of equity in this particular benefit distribution. However, further research is needed to address potential disparities in other welfare scheme distributions among different disability categories. Overall, the imperative for comprehensive and targeted interventions to address the economic challenges faced by differently abled individuals and promote their full participation in society..

## **Suggestions**

- **Enhanced Welfare Measures:** Given the stark income disparities revealed by the study, there is an urgent need for targeted welfare measures aimed at supporting the livelihoods and basic needs of differently abled individuals. These measures could include increased financial assistance, healthcare support, and educational opportunities tailored to the specific needs of this demographic.
- **Improved Vocational Training and Employment Opportunities:** Efforts should be made to enhance vocational training programs and job placement services for differently abled individuals. This could involve collaboration between government agencies, non-profit organizations, and private sector employers to create inclusive employment opportunities and promote skill development.
- **Increased Awareness of Welfare Schemes:** The study highlights varying levels of awareness regarding different welfare schemes among differently abled individuals. To address this, enhanced outreach and communication efforts should be undertaken to ensure that individuals are informed about the availability and benefits of these schemes. This could

involve the use of targeted awareness campaigns, accessible information materials, and community outreach programs.

- **Accessibility Measures:** Accessibility barriers can prevent differently abled individuals from fully accessing welfare services and support. To address this, measures should be taken to improve the physical, digital, and communication accessibility of government services and facilities. This could include the provision of ramps, accessible websites, and assistive technologies.
- **Policy Reforms:** Policymakers should consider implementing reforms to address the systemic barriers that contribute to income disparities and limited access to welfare services among differently abled individuals. This could involve reviewing and revising existing policies related to disability rights, employment discrimination, and social welfare to ensure that they adequately address the needs of this population.
- **Research and Monitoring:** Continued research and monitoring are essential to track progress and identify areas for improvement in supporting differently abled individuals. This could involve conducting regular surveys and studies to assess the impact of welfare measures, as well as monitoring the implementation of accessibility initiatives and policy reforms.

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