

Impact of National Handicapped Finance and Development Corporation Schemes on the Lives of Divyang in Nanded District: A Case Study

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Abstract— Divyang people are the people with special abilities. Nature has taken the physical ability of these people and has given various special abilities to them. Divyang people constitute about 15% of Indian population but are rarely considered. Divyang people are deprived of education, health care, dignified living and opportunities to grow various efforts has been made at National level to uplift the lives of Divyang people. Established National Handicap Financial Development Corporation is one of the major to uplift the lives of Divyang people. It's established with a mission to empower Divyang people and make them independent so that their social and economic position is improved. Present research paper examines various initiatives of NHFDC and its impacts on the lives of Divyang in Nanded District.

Keywords: Schemes of NHFDC, Divyang

Development can only be sustainable when it is equitable, inclusive and accessible for all. Persons with disabilities need therefore to be included at all stages of development processes, from inception to monitoring and evaluation. Addressing negative attitudes, the lack of services or ready access to them, and other harmful social, economic and cultural barriers will benefit all of society. On this International Day of Persons with Disabilities, I call on governments, civil society and the global community to work for and alongside persons with disabilities to achieve inclusive, sustainable and equitable development worldwide”.

Ban Ki-moon,
Secretary-General, United Nations,
3rd December 2011

I. PERSON WITH DIFFERENT ABILITY IN INDIA - AN OVERVIEW

India is a democratic country having aim of sustainable Development. Sustainable development refers to the development of each and every person within India. Such development should also be equitable, and perhaps because of this we can say that the policies of government of India are also equitable when it comes to the development of Divyang. All this started with passing of Equal Opportunities Protection of Right and Full Participation Act 1995. PWDA act 1995 gave a direction to the development of Divyang and this is quite obvious if we see the journey from “Handicapped” to “Differently abled person” to “Divyang”.

The basic problems of Divyang is of finance if proper finance is made available all the other problems like education, social, health etc can be easily solved. If provision of permanently livelihood is made for these people then they can also play an important role in the development of India.

There is 3% reservation for Divyang in various Government jobs but looking at this percentage to the total population i.e. 15% (Census-2011), we can easily say that this reservation is not sufficient. A proper system should be

an established for the rehabilitation of Divyang in a proper manner.

From the above discussion it is quite clear that the policy of government for Divyang are very promising but the actual problem lies in its Implementation. If these policies are implemented rigorously then overall development of Divyang is certain. Most of all “Financial development of Divyang is must and therefore the role of NHFDC is quite important. Through NHFDC Divyang can avail permanent employment and a right of dignified livelihood?”

II. OBJECTIVES OF THE STUDY

The basic objective of this study is to understand the impact of NHFDC schemes and its role in the Upliftment of Divyang. The study is restricted to the limits of Nanded district and will examine whether there is any change in the lives of Divyang or not.

- 1) To study different Schemes under NHFDC
- 2) To study the schemes availed by Divyang in Nanded district and
- 3) To study the impact of schemes availed on the lives of Divyang in Nanded district.

III. ABOUT NHFDC

National Handicapped Financial Development Corporation has been set up by the Ministry of Social Justice & Empowerment, Government of India on 24th January 1997. This corporation is registered under Section 25 of the Companies Act, 1956 as a company on non-profit basis. It is wholly owned by Government of India and has an authorized share capital of Rs. 400 cores (Rupees Four Hundred Crore only). The company is managed by Board of Directors nominated by Government of India. NHFDC functions as an apex institution for channelizing the funds to persons with disabilities through the State Channelizing Agencies (SCAs) nominated by the State Governments.

A. Mission:

“The mission of NHFDC is to empower persons with disabilities to break away from the dependence on other and depressed economic and social condition by engaging themselves in productive work and move up the social and economic ladder and pride”

B. NHFDC has been set up with these objectives:

- 1) To promote of economic development activities and self employment ventures.
- 2) To extend loan to persons with disability for setting up self employment ventures.
- 3) To provide grants for training of persons with disability for up gradation of their entrepreneurial skill for proper and efficient management of self-employment ventures.

- 4) To extend loan to persons with disability for pursuing professional / technical education leading to vocational rehabilitation / self-employment.
- 5) To assist self-employment individual with disability in marketing there finished goods.

C. Schemes Aailed:

The amount of financial assistance largely depends up on the nature / type of business. It is generally observed that PWDA selects such business which involves minimum movement and labour. The researcher has tried to analyses the nature of business carried by PWDA and the results are show below:

Sr. No.	Particulars	Types of differently abled person					Total
		in movement	in Hearing	in Speech	in Seeing	Any Other	
1	Agriculture	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
2	Auto-Mobiles	2 (04%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	2
3	Bentex-Jawilery	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
4	Book Binding	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
5	Bulideing Matiral	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
6	cloth shop	8 (16%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	8
7	Dairy	2 (04%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	2
8	DTP Center	1 (02%)	1 (17%)	0 (00%)	0 (00%)	0 (00%)	2
9	Electronic shop	1 (02%)	1 (17%)	0 (00%)	0 (00%)	0 (00%)	2
10	Fertilizer	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
11	Four-Wheeler	0 (00%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	0
12	Furniture store	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
13	Genrail Store	1 (02%)	0 (00%)	0 (00%)	0 (00%)	1 (33%)	2
14	Kirana shop	22 (44%)	0 (00%)	1 (33.33%)	6 (50%)	2 (67%)	31
15	Kukutpalan	0 (00%)	0 (00%)	1 (33.33%)	0 (00%)	0 (00%)	1
16	Medical Store	2 (04%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	2
17	Power loom	1 (02%)	0 (00%)	0 (00%)	0 (00%)	0 (00%)	1
18	Shelipalan	1 (02%)	1 (17%)	0 (00%)	0 (00%)	0 (00%)	2
19	STD / Xerox	2 (04%)	2 (34%)	0 (00%)	1 (12.50%)	0 (00%)	5
20	Steels Store	0 (00%)	0 (00%)	0 (00%)	1 (12.50%)	0 (00%)	1
21	Tailoring Shop	0 (00%)	0 (00%)	1 (33.33%)	0 (00%)	0 (00%)	1
22	Tent House	1 (02%)	1 (17%)	0 (00%)	0 (00%)	0 (00%)	2
Total		50 (100%)	6 (100%)	3 (100%)	8 (100%)	3 (100%)	70

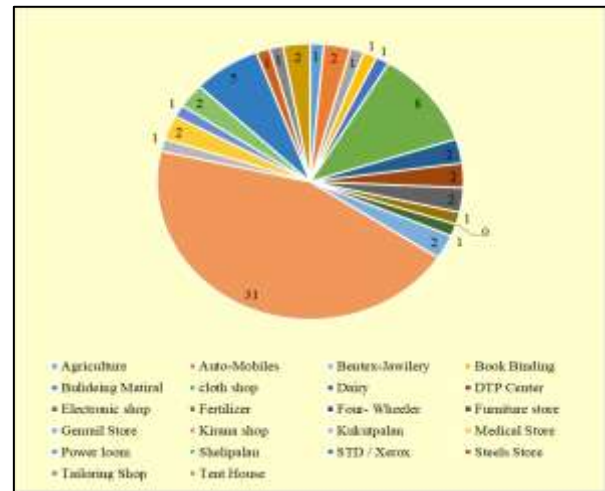
Source: Primary data.

Table 1: Nature of Business

The table no.1 highlights the. Decision in select the business. Out of 70, 50 represent in movement Person with different ability out of these 01(02%) are involved

Agriculture, 02(04%) in Auto-Mobiles, 01(02%) in Bentex jewelry, 01(02%) in Book Binding, 01(02%) in Building material, 08(16%) in cloth shop 02(04%) in Dairy 01(02%)

in DTP center 01(02%) in Electronic shop 01(02%) in Fertilizer, 01(02%) in Furniture store 01(02%) in General store, 22(44%) in Kirana shop, 0(00%) in Kukutpalan, 02(04%) in Medical store, 01(02%) in power loom, 01(02%) in shelipalan, 02(04%) in STD/Xerox, 0(00%) in steels store, 0(00%) in Tailoring shop, 01(02%) in Tent House. Out of 70, 06 represent in Hearing Person with different ability out of these 01(17%) are involved DTP center 01(17%) in Electronic shop, 01(17%) in shelipalan, 02(34%) in STD/Xerox, and 01(017%) in Tent House. Out of 70, 03 represent in speech Person with different ability out of these 01(33.33%) are involved Kirana shop 01(33.33%) in Kukutpalan, and 01(33.33%) in Tent House. Out of 70, 08 represent in seeing Person with different ability out of these 06(50%) are involved Kirana shop 01(12.50%) in STD/Xerox, and 01(12.50%) in Steels Store. Out of 70, 03 represent Any other Person with different ability out of these 02(67%) are involved Kirana shop, and 01(33%) in General store.



1) Conclusion

Thus it can be seen that in majority of the cases (31) respondents have selected the Kirana shop.

D. Change in Financial Position after assistance from NHFDC:

The basic objective of NHFDC is to bring a change in the life of PWDA. The researcher has tried to find out whether financial assistance from NHFDC has contributed to the change in financial position of PWDA or not. The survey reveals the following.

Sr. No.	Particulars	Types of differently abled people					Total
		in movement	in Hearing	in Speech	in Seeing	Any Other	
1	YES	11 (22%)	3 (50%)	0 (00%)	1 (12.50%)	1 (33%)	16
2	NO	39 (78%)	3 (50%)	3 (100%)	7 (87.50%)	2 (67%)	54
Total		50 (100%)	6 (100%)	3 (100%)	8 (100%)	3 (100%)	70

Source: Primary data.

Table 2: Change in Financial Position after assistance from NHFDC

The Table no. 2 indicates that whether there is any change in financial position after assistance from NHFDC.

Out of 70, 50 represent in movement Person with different ability out of these 11(22%) agree that the financial assistance from NHFDC has changed thesis financial position whereas 39(78%) gave negative feedback. Out of 70, 06 represent (in Hearing) Person with different ability out of these 03(50%) agree that the financial assistance from NHFDC has changed thesis financial position whereas 03(50%) gave negative feedback. Out of 70, 03 represent (in Speech) Person with different ability out of these 0(00%) agree that the financial assistance from NHFDC has changed thesis financial position whereas 03(100%) gave negative feedback. Out of 70, 08 represent (in seeing) Person with different ability out of these 01(12.50%) agree that the financial assistance from NHFDC has changed thesis financial position whereas 07(87.50%) gave negative feedback. Out of 70, 03 represent (Any other) Person with different ability out of these 01(33%) agree that the financial assistance from NHFDC has changed thesis financial position whereas 02(67%) gave negative feedback.

1) Conclusion:

Thus it can be seen that in majority of the cases (54) respondents reported that there is no change in their financial position.

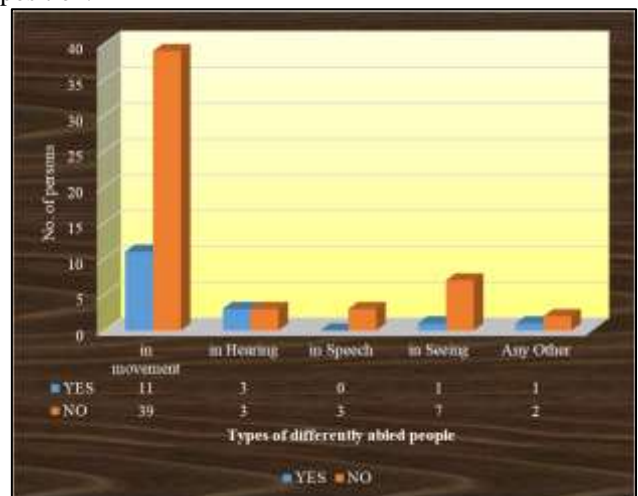


Table 2: Change in Financial Position after assistance from NHFDC

E. Change in Standard of Living:

The basic objectives behind established of NHFDC is to bring about a change in the financial position of PWDA. Change in

financial position also has an impact on standard of living the researcher has tried to measure the impact of assistance from NHFDC on the living of standard. The survey reveals the following.

Sr. No.	Particulars	Types of differently abled people					Total
		in movement	in Hearing	in Speech	in Seeing	Any Other	
1	Better	14 (28%)	4 (67%)	1 (33%)	1 (12.50%)	2 (67%)	22
2	Same	22 (44%)	1 (16.66%)	2 (67%)	4 (50%)	1 (33%)	30
3	Worst	14 (28%)	1 (16.66%)	0 (00%)	3 (37.50%)	0 (00%)	18
Total		50 (100%)	6 (100%)	3 (100%)	8 (100%)	3 (100%)	70

Source: Primary data.

Table 3: Change in standard of living

The table no 3 highlights the. Living of standards compared to previous position.

Out of 70, 50 represent in movement Person with different ability out of these 14(28%) respondent said that Position is Better, 22(44%) respondents were neutral, and 14(28%) agreed that the position is worst. Out of 70, 06 represent (in Hearing) Person with different ability out of these 04(67%) respondent said that Position is Better, 01(16.66%) respondents were neutral, and 01(16.66%) agreed that the position is worst. Out of 70, 03 represent (in speech) Person with different ability out of these 01(33%) respondent said that Position is Better, 02(67%) respondents were neutral. Out of 70, 08 represent (in seeing) Person with different ability out of these 01 (12.50%) respondent said that Position is Better, 04(50%) respondents were neutral, and 03(37.50%) agreed that the position is worst. Out of 70, 03 represent in movement Person with different ability out of these 02(67%) respondent said that Position is better, 01(33%) respondents were neutral.

1) Conclusion:

Thus it can be seen that in majority of cases (30) respondents feel that there is no change in their standard of living, further 18 respondents informed that their standard of living is worst as compared to previous position.

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