

Financial Exclusion of Disabled and Initiatives for Inclusion

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ABSTRACT

Despite the Reserve Bank of India (RBI) repeatedly issuing circulars to all scheduled commercial banks across the country to provide banking facilities to customers with disabilities at a par with non-disabled people, the majority of disabled people continue to be inconvenienced by the banks. The situation is especially grim in rural areas. The hurdles for disabled people to access banking services are plenty. Many disabled people, especially in rural India, find it difficult to sign bank documents, and are denied ATM cards, cheque books and Internet banking. The majority of commercial banks have archaic rules in their statute books which debar people with disabilities from opening independent accounts. Persons with disabilities are compelled to produce witnesses every time they visit banks to make online transactions through real-time gross settlement and national electronic funds transfer. The call for financial inclusion is a distant dream for disabled people who face harassment from financial institutions across the country. Banks and companies that offer insurance policies are not yet ready to accept disabled people as respected clients. The monthly state-sponsored pension, which is the sole meagre monetary support for many disabled people, hardly reaches them on time. The RBI and the government need to take punitive action against those errant officials and banks that contravene the RBI's guidelines for providing banking facilities to disabled people. We must uphold the spirit of Article 41 of the Constitution (Right to public assistance for the disabled).

INTRODUCTION

Throughout centuries, the disabled have been oppressed marginalised and stigmatized in almost all societies. They constitute a section of the population, which is most backward least served and grossly neglected. Person with disability are the poorest of the poor and weakest of the weak, who have been socially, educationally and economically disadvantaged; thus having customarily denied their right to self-assertion, identity and development. Now where is this victimisation more glaring than in matters of education, employment and physical access. Disability is not all alone sometimes impairment and handicap was used interchangeably, but these terms has different meanings and describe different concepts.

Disability has been understood in various contexts and different terms have been used for people with disability in different places and time. According to the Census 2011(Registrar General of India, 2011), there are 2, 68, 10,557 persons with disability in India who constitute 2.21 per cent of the overall population. This includes eight different types of disabilities. An approximated 69.5 per cent of people with disabilities live in the rural regions of the state. It is imperative to see a reflection of these data in the policy of education. It is likewise important to get an intellect that how education policies concerning people with disability have gradually developed and acquired a shape. There are spiritual, socio-historical and political facts which can be utilised to get an idea about the course of special education for the education of people with disability and inclusion in India.

Hurdles for disabled people to access banking services:

- Many disabled people, especially in rural India, find it difficult to sign bank documents, and are denied ATM cards, cheque books and Internet banking.
- The majority of commercial banks have archaic rules in their statute books which debar people with disabilities from opening independent accounts.
- Persons with disabilities are compelled to produce witnesses every time they visit banks to make online transactions through real-time gross settlement and national electronic funds transfer.
- Disabled customers are also perceived as dependent on their family members; they are seen as lacking independent agency to make their own decisions.

- In many rural areas, if a visually impaired person or a person with low vision walks into a bank to open an account, most banks don't comply. Bank officials often insist that the person should open a joint bank account with a person with sight, or open an account with no ATM card/cheque book facility or both.
- The situation is worse for those with hearing impairments and intellectual disabilities. If a person who is deaf visits a bank for availing the benefits of a scheme or service, the branch more often than not lacks the manpower to understand or interpret sign language.
- People with psycho-social disabilities are the worst hit — they require a guardian to sign a contract on their behalf.
- Disabled people are also denied also loan facilities. A majority of banks refrain from offering insurance to people with disabilities.
- Despite the RBI stating that banks have to take necessary steps to provide all existing ATMs/future ATMs with ramps so that wheel chair users/persons with disabilities can easily access them, most ATMs remain inaccessible.
- A person with a learning disability, for example, dyslexia, will face severe difficulty filling out an application form (or any document for that matter) and banks are not disabled friendly in terms of the attitude of the staff towards such difficulties.
- The problem is exacerbated by the fact that around 75% of persons with disabilities live in rural areas, and only around 49% of the disabled population is literate and only 34% is employed. Although one may find some rare cases of disabled-friendly banking options in the metros, in the rural areas, there are neither facilities nor is there any sensitisation towards meeting the needs of the disabled.

Need of the Hour

- There are specific Reserve Bank of India (RBI) notifications that mandate banks to offer banking facilities in a non-discriminatory manner to all customers. The adoption of accessibility features and technologies in Indian banks today is very low, despite there being a legislative as well as executive push for the same. Banks which do not follow these guidelines are not meeting their legal requirements. RBI should ensure that all banks follow these guidelines.
- There are several international guidelines which can be referred to while formulating policy on banking accessibility, such as guidelines on ATM construction and modification (USA) and guidelines on making websites accessible for people with disabilities (the Web Content Accessibility Guidelines), as well as voluntary standards that have been taken up by banking associations in countries like Australia and New Zealand in order to make banking more accessible to people with disabilities and the elderly population.
- RBI should ensure that the bank staff is sensitised to the needs deaf customers, and know of a sign language translator who can be called if a customer requires it. Bank staff should be sensitised to the needs of blind customers, and ensure that there is a customer care executive who is present when a visually impaired customer needs assistance with a particular service.
- Another important step that needs to be taken by different banking institutions is ensuring that their ATMs and branches are accessible through a ramp, so that it is physically possible to reach from the road or other public area. Within the bank, there should be special provisions for people in wheelchairs or crutches, such as a designated queue and teller, so that they do not have to wait in queue for a long period of time.
- State and national governments should encourage opening of bank accounts by the disabled so that any funds or scholarships can be directly transferred into their account as opposed to being given to organisations which may not transfer it to the beneficiaries — this would help curb malpractices.
- Financial service providers should tailor accessibility solutions to address each kind of disability and the range of problems faced by the persons affected by them; they should look at best practices from around the world and implement solutions on their own steam instead of minimum compliance with the government or RBI requirements.

Financial Inclusion Initiatives

Government of India has taken the responsibility of providing optimal environment to ensure full participation of the persons with disabilities. In this context, it has introduced a number of welfare programs, schemes, concessions and facilities for educational, vocational and economic rehabilitation.

Education Programmes for Children with Special Needs

The community at large is often unaware of the potential of children with special needs. In the popular mind, special needs are usually identified with very low expectations. There are different provisions for education of children with disabilities. Inclusive education supports the idea of having all the children with special needs enrolled in mainstream schools with appropriate modifications as far as possible. After the assessment of their disabilities by a team of specialists (a doctor, a psychologist, and a special educator), the child will be placed in appropriate educational setting. Children with mild and moderate disabilities of any kind may be integrated in regular schools, severe in regular/ special schools after a thorough

assessment; drop outs who have problems in availing benefits of normal schools can join open schools. Open and special schools also offer vocational courses for children with disabilities.

A Scheme of Integrated Education for the Disabled Children

The scheme of Integrated Education for the Disabled Children (IEDC) was a centrally sponsored scheme started in 1974 by Ministry of Social Welfare, Government of India and being implemented by the Department of Secondary and Higher Education under the Ministry of Human Resource Development since 1982. The scheme has been discontinued since March 31, '09.

Inclusive Education for Disabled (IED) Under Sarva Shiksha Abhiyan (SSA)

Central Government's guidelines issued by the concerned ministry and the SSA. The main focus of SSA is on increasing access, enrolment and retention of all children as well as improving the quality of education. The objective of SSA can only be realized, if Children with Special Needs (CWSN) are also included under the ambit of elementary education. The general guidelines issued by the Ministry of Human Resource Development⁶ (MHRD), Government of India are as follows

- a) A zero rejection policy - to ensure that every child with special needs, irrespective of the kind, category and degree of disability, is provided meaningful and quality education
 - b) Education to CWSN should be provided in an environment most suited to his/her learning needs - to include all forms of education i.e. open school, special schools, EGS & AIE or even home based education
 - c) Flexibility in planning - to make it need based and district centric for effective utilisation of resources
 - d) Provision for each CWSN in district plan
 - 1) Upto ' 1200 per child for integration of CWSN per year
 - 2) District plan for CWSN would be formulated within this norm
 - 3) Encourage involvement of resource institutions
- These policy guidelines are in line with the prevailing Acts and constitutional provisions which ensures that
- Every child should get free and compulsory education up till the age of 14 years⁷
 - Education to CWSN in an appropriate environment till 18 years⁸
 - CWSN need to be taught by a trained teacher⁹
 - Create an appropriate system for services and support to severely disabled children

Inclusive Education for the Disabled at Secondary Stage (IEDSS)

Due to expansion of SSA, the increase in enrolment at the elementary level is expected in the coming years to lead to a surge in the demand for secondary level education. This will include children with disabilities. As SSA supports inclusion of children with special needs at the early childhood education and elementary education level, it is desirable to introduce a scheme for the disabled children at secondary stage. The scheme for IEDSS is therefore envisaged to enable all children and young persons with disabilities to have access to secondary education and to improve their enrolment, retention and achievement in the general education system. Under the scheme every school is proposed to be made disabled-friendly.

Special Schools

This is a programme of the Ministry of Social Justice and Empowerment. Children with severe multiple disabilities who have difficulty in coping with regular schools are referred to such special schools. Most of these special schools are located in urban areas and run by voluntary organizations. A majority of them are residential schools, and boarding- lodging and other services are provided free of cost. At present more than 3000 special schools for the disabled children are functioning across the country. Out of them approximately 900 institutions are specialized for the hearing impaired, 400 for the visually impaired, 1000 for the mentally retarded and the remaining 700 are for the children with physical disabilities. 40 per cent disability of any such particular types is a benchmark for identification and certification for admission in these special schools.

National Open School (NOS)

The NOS was established as an Autonomous Registered Society in 1989 with the mission to provide education through an open learning system at the school stage as an alternative to the formal system. It is specially suited to the needs of certain categories such as school dropouts, girls, mentally or physically disabled, etc. It has also developed educational materials for teaching children with special needs in their own homes. At present there are 1459 NOS study centres in the country.

It offers courses like the foundation course, notionally equivalent to class VIII level, secondary education and higher secondary courses and vocational courses.

The NOS also provides the programme of Open Basic Education for Universal Elementary Education (UEE), which includes programme for the disabled children.

Scheme of National Scholarship for Students with Disabilities

To ensure that the students with disabilities who have fair access to higher and technical education, 3% seats in educational institutions are reserved for them. Besides, the Ministry of Social Justice & Empowerment supports 500 scholarships for students for pursuing their studies at post school level. The object of this scheme is to provide financial assistance to disabled students for pursuing higher and technical education. They will also be supported for acquiring special aids and appliances for studies.

Assistance to Disabled Persons for Purchase / Fitting of Aids and Appliances (ADIP Scheme)

India has a very large number of persons with disabilities and many of them belong to low income groups. It has been the constant endeavour of the Government to provide aids/ appliances at minimum costs to the disabled persons. The requirement for providing of aids/appliances, which are essential for the social, economic and vocational rehabilitation of the disabled persons, has come into sharp focus, particularly after the enactment of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 which came into force in 1996. The scheme aims at helping the disabled persons by bringing suitable, durable scientifically manufactured modern, standard aids and appliances within their reach.

National Awards for People with Disabilities

The Ministry of Social Justice & Empowerment has been giving National Awards since 1969 On the occasion of the World Disabled Day every year (3rd December). Institution of Awards has created awareness amongst the disabled persons both in public and private sector and brought them in the mainstream. The Awards are given in different categories, namely best employer of disabled, outstanding employee, placement officer, best individual, institution, barrier-free environment, creative disabled person and National Technology Awards for people involved in the rehabilitation and welfare of persons with disabilities. The President of India gives away National Awards to:

- a. The Best Employee
- b. The Best Employer
- c. The Best Individual
- d. The Best Institution
- e. The Best Placement Officer

Subsidy to Disabled under Swarnjayanti Gram Swarozgar Yojana (SGSY)

This scheme was launched in 1999 with an aim to lift the poor families above the poverty line by providing them income generating assets through a mix of bank credit and government subsidy. The list of BPL (below poverty line) households, identified through BPL census, duly approved by the Gram Sabha forms the basis for assistance to families under SGSY. This scheme covers all aspects of self-employment, which include organisation of the rural poor in to Self Help Groups (SHG), training, planning of activity clusters, infrastructure build up, technology and marketing support. In the case of disabled persons, a SHG may consist of a minimum of 5 persons belonging to the families below poverty line. Three percent quota is earmarked for the disabled persons under the SGSY. The subsidy limit under the scheme is ' 7,500 (30% subsidy) for an individual and ' 125,000 for a group (50% subsidy).

CONCLUSION

In this age of technology, banks have embarked on a slew of innovative strategies to woo the general public. We have been witnessing a lot of tailor-made financial products and services for general customers. However, there is a common perception among bank officials that disabled people do not require banking products and services. The call for financial inclusion is a distant dream for disabled people who face harassment from financial institutions across the country. Banks and companies that offer insurance policies are not yet ready to accept disabled people as respected clients.

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