



EMPOWERMENT OF DIFFERENTLY ABLED PERSONS THROUGH ENTREPRENEURSHIP AND SKILL DEVELOPMENT IN TELANGANA STATE

Dr. Abbanapuri Yakaiah (PDF)

ICSSR-Post-Doctoral Fellow, University College of Commerce & Business Management, Kakatiya University, Warangal Urban District Telangana State.

Abstract

The persons with Disabilities/differently abled persons in the Telangana State are been supported with various skill development and Training facilities inorder to make them develop themselves the confidence to get self-employment, support to the entrepreneurship development. The paper primarily focuses on understanding the status of differently abled persons in the state and the country and further a critical analysis is made on the various schemes offered at central and state level. The features, objectives, role of the schemes are studied and presented in the paper with a view to understand the opportunities and avenues available for the differently abled persons.

Key words: *NHFDC, NSDC, PMKK, PMKY, TASK.*

Conceptual understanding on Differently Abled persons/Disabled in India

According to the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, "Person with disability" means a person suffering from not less than forty per cent of any disability as certified by a medical authority (any hospital or institution, specified for the purposes of this Act by notification by the appropriate Government). As per the act "Disability" means - (i) Blindness; (ii) Low vision; (iii) Leprosy-cured; (iv) Hearing impairment; (v) Loco motor disability; (vi) Mental retardation; (vii) Mental illness, which were defined as below.

"Blindness" refers to a condition where a person suffers from any of the following conditions, (i) Total absence of sight. (ii) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses; (iii) Limitation of the field of vision subtending an angle of 20 degree or worse;

- i. "Person with low vision" means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device;
- ii. "Leprosy cured person" means any person who has been cured of leprosy but is suffering from- (i) Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity; (ii) Manifest deformity and paresis; but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity; (iii) Extreme physical deformity as well as advanced age which prevents him from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
- iii. "Hearing impairment" means loss of sixty decibels or more in the better ear in the conversational range of frequencies;
- iv. "Loco motor disability" means disability of the bones, joints muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy;
- v. "Mental retardation" means a condition of arrested or incomplete development of mind of a person which is specially characterized by sub normality of intelligence;
- vi. "Mental illness" means any mental disorder other than mental retardation;

2. Objectives and Methodology of the Study

The study primarily focuses on critically analyzing the various avenues that support the differently abled persons in the country with special focus on Telangana State. More specifically, the study is undertaken to evaluate the status of differently abled persons and the various entrepreneurial and skill development programs and schemes offered for the empowerment of differently abled persons.



The study is primarily based on the secondary data sources obtained from the reports at National and State Level, journals, articles and newspaper citations.

3. Role of NHFDC towards Empowerment of Differently Abled Persons in India

The National Handicapped Finance and Development Corporation (NHFDC) has been set up by the Ministry of Social Justice & Empowerment, Government of India on 24th January 1997. The company is registered under Section 25 of the Companies Act, 1956 as a Company not for profit. It is wholly owned by Government of India and has an authorised share capital of Rs. 400 crores (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 channelising the funds to persons with disabilities through the State Channelising Agencies (SCAs) nominated by the State Government(s).

Schemes of NHFDC

1. Schemes implemented through SCAs & Nationalised Banks
2. Micro Financing Scheme
3. Schemes for Parent's Association of mentally retarded persons
4. Scheme of Financing NGOs Working in the Area of Disabilities
5. Scheme For Vocational Education and Training for PwDs
6. Scheme of Financing Construction Of Commercial/Business Premises For Starting Self-Employment Activity to PwDs
7. Scheme For Providing Handholding Support to Differently abled Entrepreneurs Through 'Vishesh Udyami Mitras'
8. Scheme for Providing handholding support to Differently abled for availing skill training/skill upgradation through 'Vishesh Prashikshan Mitras'
9. Scheme of Financing Assistive Devices to Enhance the Employability or Increased Opportunity of Self-Employment of Differently abled Persons
10. Scheme for Young Professional
11. Scheme for Refinance To Public Sector Banks/Regional Rural Banks / Other Eligible Institutions Under Credit Guarantee Scheme of Government of India (Credit Guarantee Fund Trust For Micro And Small Enterprises (CGTMSE)
12. Scholarship Scheme (Trust Fund)
13. Scholarship Scheme (National Fund)
14. Format For Grant Assistance Under CSR Activity Of NHFDC

4. Skill Training/Skill Upgradation through 'Vishesh Prashikshan Mitras'

The purpose of the scheme is to provide handholding support to needy Persons with Disabilities (PwDs) for availing skill training/skill upgradation under NHFDC's EDP scheme. The main objective of the Scheme is to provide assistance to the needy disabled persons in form of information, support, guidance for procedural/documentation formalities required for getting admission for availing vocational/skill training under NHFDC schemes through SCAs/ Banks implementing NHFDC schemes/ reputed national/state level institution directly by various Institutions/Agencies, individuals i.e. 'Vishesh Prashikshan Mitras' for getting vocational/skill training.

Under the Scheme, financial assistance would be provided to the selected Vishesh Prashikshan Mitras for rendering assistance and handholding support to the eligible and potential disabled persons. Following agencies/ organizations individuals can be appointed as the Vishesh Prashikshan Mitra:- i. Existing national level Entrepreneurship Development Institutions (EDIs) like NEISBUD etc. ii. Insurance agents, banking agents of PSBs/RRBs working for financial inclusion and agents of post offices. iii. Other organizations/training institutions/NGOs etc. approved by CMD, NHFDC. Role and Responsibilities of Vishesh Prashikshan Mitras The selected Vishesh Prashikshan Mitras would be expected to help in: Identification of potential eligible PwDs



interested to take vocational/skill training under NHFDCs EDP scheme 1) Identification of suitable training trade matching educational & experience background & disability constraints of the person and to provide guidance in filling up of the admission form of the training institute. 2) Once the skill training is successfully completed, the Vishesh Prashikshan Mitras would also motivate the beneficiary to avail concessional credit for taking up the self employment venture in skills acquired.

'Vishesh Prashikshan Mitras' have to register with NHFDC through RRBs/SCAs. Financial Assistance to "Vishesh Prashikshan Mitras" Financial assistance @ of Rs.1000 per trainee to be given by NHFDC to Vishesh Prashikshan Mitras This financial assistance will be released as follows : 80% at the time of training completion of PwDs Balance 20% after submitting post training tracking report of the trained PwDs for 6 months.

5. Skill Council for Persons with Disability

In compliance with a specific provision in the National Policy for Skill Development and Entrepreneurship 2015, Skill Council for Persons with Disability (SCPwD) was incepted as a National Body in October 2015 to fulfil the mission of mainstreaming 'Persons with Disability' (PwD) through skill training to enable them to earn a livelihood and lead a life of dignity in the mainstream society and in turn contribute to growing economy of the country.

Skill training is imparted at accredited training centres through trained and certified trainers. Trainers are trained on the NSQC approved job roles aligned for a specific disability. Trainers are also certified on disability orientation and sensitization. NSDC, through various programs and initiatives, endeavours to provide support to trainees and training partners to facilitate self-employment/entrepreneurship. It has partnered with various Government Agencies and Non-Government organisations for extending benefits such as Mudra Loans, Entrepreneurship Support among other to the skilled candidates. It is also helping in creating capacity and strengthening placement cells of the training providers to encourage entrepreneurship. Some of these initiatives are:

a) Partnership with DeAsra for Entrepreneurship Support

NSDC has collaborated with deAsra Foundation, a not-for-profit organisation, for capacitating training providers with sustained entrepreneurship development of the trainees. The collaboration would support the establishment of 'Entrepreneurship Support Program', which is intended to equip placement cells of training providers with self-employment/ entrepreneurial assistance for the skilled candidates. The association would facilitate training of counsellors/ trainers/facilitators (termed as 'Udyog Mitras') of the envisioned Entrepreneurial Cell, who will handhold skill trainees to nurture their entrepreneurial action plan. This would include various aspects of developing a business model, seeking financial guidance, availing services of banks/ agencies for loans and other statutory requirements. The counselling provided by these Udyog Mitras is proposed to help aspirants in exploring new avenues and facilitating financial support for enhancing employability.

b) Linkage With Pradhan Mantri Mudra Yojana (PMMY) For Mudra Loans

Any entrepreneur requires guidance in his endeavour to set up his or her business enterprise starting from training to filling up loan applications as per bank requirements. PMKKs shall facilitate by providing step by step guidance with specific expertise viz. skilling, mentorship support, entrepreneurship.

PMMY has opened channels for formal and subsidized access to credit to the youth of the country. The objective is to cater to the bottom of the pyramid and support young skilled workers to become first generation entrepreneurs and facilitate the expansion of existing small businesses, too. Each PMKKs train nearly 1000-1400 candidates per year. 25% of the trained candidates wish to open their own enterprise. Due to no formal - subsidized access to credit, many candidates, post the completion of training are unable to set up their own business.



c) Pradhan Mantri Kaushal Kendra

Vocational training needs to be made inspirational to transform India into the skill capital of the world. In line with the same, Ministry of Skill Development and Entrepreneurship (MSDE) intends to establish visible and aspirational Model Training Centres (MTCs) in every district of the country. NSDC is the implementation agency for the project.

The model training centres envisage to:

1. Create benchmark institutions that demonstrate aspirational value for competency-based skill development training.
2. Focus on elements of quality, sustainability and Connection with stakeholders in skills delivery process.
3. Transform from a Mandate-driven footloose model to a sustainable institutional model.

6. Status of Differently abled persons in Telangana State

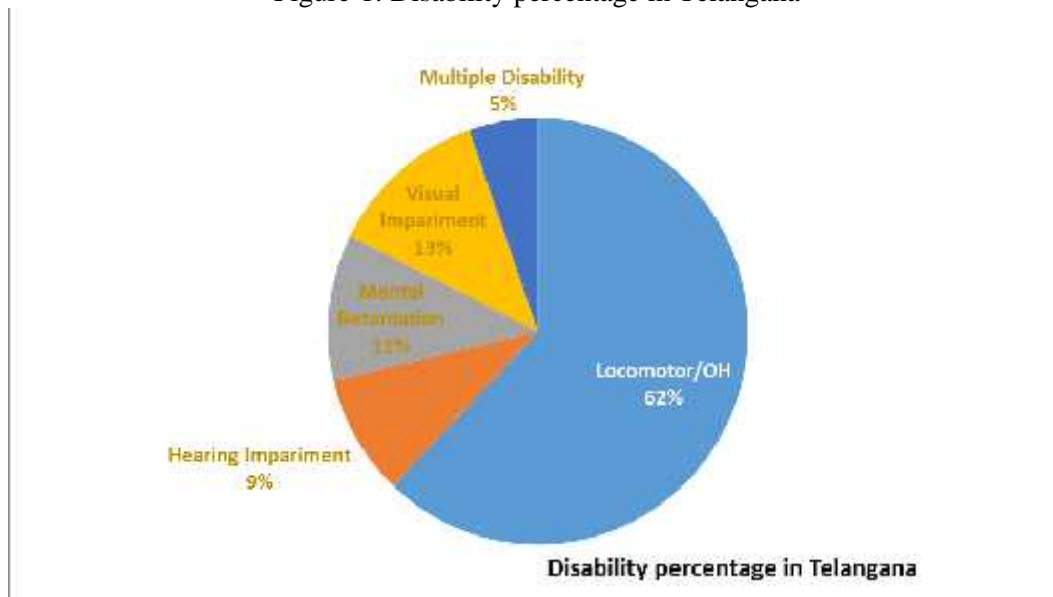
In the state of Telangana, a total of 486009 people suffering from Locomotor/OH disability, 72353 are suffering from hearing Impairment, 37696 people are suffering from Mental Illness, 86790 people are suffering from Mental retardation, 96152 people are suffering from Visual impairment and 3196 people are suffering from multiple disability. The statistics further reveal that highest proportion of people, i.e., 62.1 percent are suffering from Locomotor/OH, 9.2 percent are suffering from Hearing impairment, 12.3 percent are suffering from visual impairment, 11.1 percent are suffering from mental retardation and 4.8 percent are suffering from Mental illness.

Table-1, Status of persons with Disability in Telangana State

Sl.No.	Status of Disability	persons	Percentage
1.	Locomotor/OH	486009	62.1
2.	Hearing Impairment	72353	9.2
3.	Mental Retardation	86790	11.1
4.	Visual Impairment	96152	12.3
5.	Multiple Disability	3196	5.3
	Total	744500	100

Source: SADAREM reports, Government of Telangana

Figure-1: Disability percentage in Telangana





Government of Telangana has taken the initiative with SADAREM (Software for Assessment of Disabled for Access Rehabilitation and Empowerment) under SERP(Society for elimination of rural poverty), Telangana. the objective of the SADAREM initiative is to create a Dynamic Web enable system for comprehensive access, rehabilitation and empowerment, through automation, capacity building, assessment of persons with disabilities (PWDs) and maintaining Decision Support System (DSS).

SADAREM ICT solution is designed to cover the following features:

1. Scientific assessment of degree of the disability is done on the basis of methods and formulas prescribed in the Gazette 2001 issued by the Ministry of Social Justice and Empowerment, Govt. of India.
2. Generation of a computer based Disability Certificate with unique ID along with Identity Card.
3. Assessment of needs and maintaining the centralized data base. Software will also generate all the details including the support services that the disabled persons are entitled, based on the need assessment and a record of the services provided from time to time.
4. The database thus generated will be hosted in the Public Domain to enable service providers to reach out to the disabled persons.

7. Initiatives for Entrepreneurial and Skill Development in Telangana State

Right from the formation of the Telangana State, the skill development and entrepreneurship development for disabled were been initiated through various schemes and programs. Some of the important programs and its features and role is presented here.

Role of TASK

Telangana Academy for Skill and Knowledge (TASK) has been actively involved in skilling and enhancing employability quotient for youth in different districts of Telangana. TASK has embarked on a unique training program for differently-abled youth to empower them with appropriate skills and enhance their success rate in securing jobs.

One of our focus areas for the TASK is to reach out to the differently-abled youth who need to be supported with training in different skills for suitable and sustained employment. With an effort at expanding our outreach, we designed and implemented an exclusive program for the skill development of persons with disabilities (PwDs). The PwDs aware that there are a lot of corporates who are looking to employ differently-abled youth. Our challenge was to make that connect happen and understand the skilling requirements.

This was a pilot project aimed at exploring how we can make a difference to these youth with different types and degrees of disabilities, like low visibility, speech and hearing impairment, locomotor disability etc. In consultation with training partners who specialize in training differently abled youth, TASK has decided that youth with 40% and above disability can be brought into our fold and TASK has should skill them accordingly to increase their employability quotient.

TASK has tied up with two training partners in Hyderabad, Youth for Jobs and Dialogue in the Dark. Task has decided that youth with 40% and above disability can be brought into the fold and should skill them in basic computer, life, retail and Tally skills for which there are a lot of job opportunities available. A program was built around these skills and other specific requirements from companies and it was designed for 60 days after which placement assistance would be extended to students who successfully cleared the program.

8. Conclusions

The study on various schemes offered at Central and State level reveal that, the differently abled persons are given due importance by both state and central governments. The development of differently abled persons are given due importance with a view to increase the ability of them through providing skill development and training and make them to develop and engage in entrepreneurial activities. Further, the study also show that the opportunities are available for the differently abled persons and the need of the hours is to provide them the



awareness of the acts, schemes and programs and encouraging them for the active participation and gaining the support given at state and central level.

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