

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES
RAJYA SABHA
UNSTARRED QUESTION No-3012
ANSWERED ON-26/03/2025

FINANCIAL ASSISTANCE SCHEMES UNDER GOVERNMENT INITIATIVES

3012. Ms. Kavita Patidar:
Shri Mithlesh Kumar:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:-

- (a) the measures taken to ensure that persons with disabilities can easily access financial assistance schemes under Government initiatives;
- (b) the steps Government has taken to ensure the long-term employability of persons with disabilities beyond the employment fairs;
- (c) whether there is any plan to expand the scope of subsidised financial assistance programs for Divyangjans in rural areas of Jammu and Kashmir; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE & EMPOWERMENT

(SHRI B. L. VERMA)

(a) The Government enacted Rights of Persons with Disabilities (RPwD) Act, 2016 which came into force on 19.04.2017. The number of disabilities has been increased from 7 to 21. The said Act provides rights and entitlements to PwDs, which, inter-alia, include right to equality, non-discrimination, protection from cruelty, exploitation, right to live with family and community, access to justice, accessibility in voting, legal capacity, legal guardianship, health, education, employment, skill development, arts, sports, recreation, culture and participation in decision making process.

The Government has taken several measures to ensure that persons with disabilities can easily access financial assistance schemes under its initiatives. These include:-

- Simplified and Accessible Application Process – Online options have been made user-friendly and accessible.

- Dedicated Assistance Centers – Special help desks and facilitation centers have been established to assist persons with disabilities.
- Accessible Infrastructure – Government offices and financial service centers are equipped with ramps, elevators, and other facilities to ensure ease of access.
- Digital Accessibility – Websites and mobile applications have been made screen-reader friendly and compatible with assistive technologies.
- Awareness Campaigns – Outreach programs are conducted to inform persons with disabilities about available schemes and how to apply.
- Implementation of Direct Benefit Transfer (DBT) initiative aimed at streamlining the delivery of subsidies and benefits directly to the bank accounts of beneficiaries.
- Dedicated Helplines – Toll-free numbers and support teams provide assistance throughout the application process.

(b) To ensure the long-term employability of persons with disabilities beyond job fairs, the Government has taken several steps. These include:-

- Skill Development and Vocational Training –The Department of Empowerment of Persons with Disabilities launched the National Action Plan for Skill Development of PwDs (NAP-SDP) in 2015 to enhance skills, employability, and self-reliance among PwDs aged 15-59 years through training provided by empanelled Government and Non-Government Organizations nationwide. In September 2023, the PM-DAKSH Portal-DEPwD was introduced as a digital platform to streamline skilling and employment efforts. It includes two modules: Divyangjan Kaushal Vikas, offering skill training, and Divyangjan Rozgar Setu, connecting PwDs with geo-tagged employment opportunities across private companies in India. Special training programs have been introduced to enhance job skills and entrepreneurship opportunities.
- Reservation in Government Jobs – Section 34 of the RPwD Act, 2016 provides for 4 % reservation in the government employment to the persons with benchmark (40% or above) disabilities for ensuring greater job security. Further, Section 32 of the said Act

provides 5% reservation in government or government aided higher educational institutions for persons with benchmark disabilities. The Department has issued comprehensive guidelines for identification of posts for persons with benchmark disabilities to ensure that the reservation policy is implemented effectively and uniformly. Furthermore, Section 37 of the said Act ensures 5% reservation in poverty alleviation and developmental schemes to persons with bench mark disabilities.

- Self-Employment Support – Subsidized loans, grants and training are provided to encourage self-employment and entrepreneurship. The National Divyangjan Finance and Development Corporation (NDFDC) under this Department provides concessional loans to empower Persons with Disabilities (PwDs). Key schemes of NDFDC include Divyangjan Swavalamban Yojana (DSY) offering loans up to ₹50 lakh at concessional rate of interest for income generating activities, pursuing higher education/ vocational/ skill training, purchase of assistive devices and Vishesh Microfinance Yojana (VMY) providing loans up to ₹60,000 at reasonable rate of interest for providing prompt and need based finance for small/micro business and developmental activities.
- Free Coaching for students with disabilities for providing coaching facilities to make them enable to appear in competitive examinations for government jobs and seek admission to various professional and technical courses.

(c) & (d) Financial assistance schemes are reviewed regularly by the Department across the country including the rural areas of Jammu and Kashmir for the holistic improvements for the empowerment of persons with disabilities and to foster a more inclusive, equitable society.
