

Government Schemes for PWDs and their Awareness: A Study of Locomotor Disabled Women in District Panchkula, Haryana

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ABSTRACT

The main objective of this study was to understand awareness by women with locomotor disability. The present study was conducted in Panchkula district of Haryana. A sample of 210 locomotor disabled females above the age of 18 years was procured from the office of the Civil Surgeon, Panchkula. For the present study, interview schedule was used to collect data. Findings indicated that 54.8 percent respondents admitted that they were aware that Government runs various schemes for the welfare of disabled whereas 45.2 percent respondents showed ignorance about government run welfare schemes. Out of these majority of respondents had non-congenital disability. Results also indicated that the awareness with regard to schemes increased with the increased level of education. There were 89.8 percent respondents who were availing Disabled Person pension (DPP) scheme. There were 5.8 percent beneficiaries of scholarships for the PWDs (only for students). Only 3.8 percent had availed reimbursement of the cost of aids /artificial limb and only 1.3 percent were beneficiaries for unemployment allowance for PWDs.

Keywords: PWD, LDW, Haryana, Government welfare schemes

INTRODUCTION

In India, “Person with Disability” (PWD means a person suffering from not less than 40% of any disability as certified by a medical authority. According to Census 2011, there are 2.68 crore PWD in India (who constitute 2.21 percent of the total population). Out of the total population of PWD, about 1.50 crore are male and 1.18 crore female. Disability and gender issues are closely linked, and discrimination based on disability, gender, age and other social categories is a common experience for women with disabilities. Different research studies indicate that these women suffer from various forms of discrimination. Mehrotra (2004) argued that women with disabilities in India face double discrimination due to the prevalence of traditional gender roles and expectations. Women with disabilities (WWD) experience major psycho-social problems that remain largely neglected including depression, stress, lowered self-esteem, and social isolation (Nosek and Hughes, 2003). WWD are the most marginalized in Indian society. They are deprived of political, social, economic, and health opportunities. The problems of WWD become very complex with other factors such as social stigma and poverty. WWD have been largely neglected when it comes to research, the disability and women's movements, and rehabilitation programmes, and this has become a widely accepted fact in recent years (Madhurima, 2017).

Venkatsan & Udyakumar (2015) studied the level of awareness and the utilization of the schemes and policies among the visually impaired students reported that nearly half of the respondents (42%) were not aware about the schemes and also faced the difficulties in accessing those schemes. Vardhini(2016) found out the awareness of community on the implementation of various schemes by the government of India for the disabled population and reported that the community awareness was low on 25% of the statements related to Rehabilitation, schemes and exhibited high awareness on transportation. Kharel (2022) in his study in Sikkim found that most schemes and programs intended for people with disabilities are significantly underutilized, primarily due to a lack of awareness within the disabled population. The implementation of existing schemes is often partial and inconsistent, with only a small number of individuals actually meeting the eligibility criteria to avail the benefits. Moreover, disabled individuals continue to face persistent physical and attitudinal barriers in their daily lives, making their experience both challenging and discouraging. Kumar & Venayagam (2023)

found that majority of occupational therapist in Tamil Nadu have adequate awareness about government welfare schemes for persons with disability. Gautham & Chandra (2017) conducted a study on level of awareness of government schemes among the special educators for children with intellectual disabilities in U.P and found that educator of urban area were more aware than that of rural area. Majumdar et al (2025) studied the level of awareness amongst caregivers of children with disabilities regarding disability, disability certification, rights, benefits, welfare schemes and legislations for persons with disabilities. Results revealed a significant lack of awareness amongst caregivers regarding disability and government welfare schemes.

Since gaining independence in 1947, the Government of India has introduced several policies aimed at improving the lives of persons with disabilities (PWDs). However, in practice, the benefits of these initiatives are predominantly accessed by men, as societal attitudes in India often fail to recognize women with disabilities as equal or 'normal' members of society. It is pertinent to mention here that in order to enjoy the benefits of various welfare schemes a disabled person needs a disability certificate from the government, for which he/she needs to get medical examination done from a listed government hospital. According to PWD act, individuals with 40 percent disability according to medical board are eligible for various benefits. Both the central and state governments have introduced a number of programs for persons with disabilities.

Further, while Government of India has introduced a wide range of welfare schemes for PWDs—covering education, employment, health, pensions, transport, and more—a significant gap exists between the creation of these schemes and their actual utilization. Studying awareness helps identify how much of this information is reaching the intended beneficiaries and where the communication breakdowns are occurring.

Objectives:

1. To understand the awareness of Locomotor disabled women (LDW) living in Panchkula district of Haryana about the policies and programmes of the Government for the welfare of disabled.
2. To find out whether Locomotor disabled women (LDW) have been able to avail of these opportunities.

METHODOLOGY

The present study was conducted in Panchkula district of Haryana. Panchkula district is the 17th district of Haryana. A list of registered locomotors disabled was procured from the office of the Civil Surgeon, Panchkula. A sample of 210 locomotor disabled women was collected using simple random sampling.

Locomotor disabled women(LDW) refer to those with (a) loss or absence or inactivity of whole or part of hand or leg or both due to amputation, paralysis, deformity or dysfunction of joints which affected her “normal ability to move self or objects”, (b) those with physical deformities in the body (other than limbs), such as hunch back, deformed spine, etc. Women suffering from Cerebral Palsy and Spina Bifida were not included in the study due to their inability to respond. For the present study, interview schedule was used to collect data.

RESULTS

The study sample consisted of 210 locomotor disabled females. 84.3 percent of the respondents had non-congenital locomotor disability and 15.7 percent of the respondents were congenital locomotor disabled. A majority of the respondents were in the age group of 18-27 years and more respondents had non-congenital locomotor disability. 72.9 percent respondents belonged to rural areas whereas only 27.1 percent of women belonged to urban areas. 22.9 percent respondents were illiterate, 10 percent respondents had education up to middle standard, 17.1 percent respondents were matriculate, 27.6 percent respondents had education up to senior secondary level, 19 percent respondents were graduate and 2.9 percent respondents had education up to post graduate level and above. Only 13.3 percent of the respondents were working and 87.7percent were not engaged in any work. About 49 percent were married, 46.7percent were unmarried and 4.3 percent were widowed.

An effort was made to find out whether respondents had awareness about the schemes run by government.

Table 1 Distribution showing the awareness of respondents regarding various schemes run by Government for disabled

Response	No.	Percent
Aware about the schemes	115	54.8
Not aware about any scheme	95	45.2
Total	210	100.0

Data indicates the awareness of respondents about the schemes run by the government. It was found that 54.8 percent respondents admitted that they are aware of various schemes for the welfare of disabled whereas 45.2 percent respondents showed ignorance about government run welfare schemes. On further analysis, it was found that a majority of the respondents who had awareness of schemes had non-congenital type of loco-motor disability. They developed disability later in life. Such results indicate that women who need to avail these services lack awareness about these schemes.

An effort was made to find the relation between educational qualification and awareness level of the respondents regarding government scheme.

Awareness and Education:

Education is an instrument for change especially in a society where education helps to enhance social status. Education not only broadens the horizon but also creates awareness about rights. According to Asch & Fine, (1988) disabled women have a lower level of education. Girls with disabilities are at the intersection of various forms of discrimination on the basis of disability and gender in India. Parents are of the view that educating disabled females is futile. This attitude encourages parents to deny the opportunity to their girls with disabilities to attend school. Many parents don't send them to school as they are worried about their safety as girls with disabilities are vulnerable to abuse. Thus, girls with disabilities have a lower enrolment rate in school than boys with disabilities across many sectors: urban vs. rural, by type of schooling, by level of the schooling, and in primary versus secondary schooling (Kohama, 2012, p.32). An effort was made to find out whether awareness of various benefits varies with education level.

Table 2 Distribution showing the relation between the Awareness and educational qualification

Educational qualification	Awareness of the schemes				Total	
	Yes		No			
	No.	Percent	No.	Percent	No.	Percent
Illiterate	08	6.8	40	42.2	48	22.9
Up to middle	19	16.6	02	2.1	21	10.0
Matriculate	22	19.2	14	14.6	36	17.1
High School	37	32.2	21	22.1	58	27.6
Graduation	22	19.2	18	19.0	40	19.0
Post- graduation and above	07	6.0	00	00	07	03.3
Total	115	100	95	100	210	100

The distribution indicates the relation between the awareness and the educational qualification of the respondents. There were 6.8 percent illiterate respondents who were aware of the schemes. 16.6 percent respondents with education up to middle level admitted the schemes run by Government. 19.1 percent respondents who were matriculate showed awareness about the schemes. There were 32.2 percent respondents who had education up to senior secondary level admitted awareness about the schemes. 19.1 percent respondents who were graduates had awareness about the schemes. 6 percent respondents with educational qualification of post-graduation & above admitted awareness about the schemes.

On further probe it was analyzed that only 20 percent of respondents had congenital disability and 80 percent had non-congenital disability. Results show that more than half of the respondents were aware about the schemes and policies run for their welfare by the Government.

An attempt was made to find out about which schemes respondents had awareness. The respondents were asked to name different schemes.

Awareness About The Various Schemes By Their Name

Although a majority of the respondents admitted that they were aware of the various schemes run by the Government, in order to evaluate whether they could name various schemes, an effort was made to enquire the names of the scheme from the respondents.

Table 3 Distribution showing the awareness of respondents of various schemes by name

Response	No.	Percent
NA	95	45.2
Reservation in educational Institutions and Jobs	33	15.7
Disabled Person Pension Scheme (DPP)	70	33.3
Scholarships in educational institutes	04	1.9
Reservation & scholarship in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance	08	3.8
Total	210	100

Distribution shows the name of schemes identified by the respondents. NA includes all the respondents who were ignorant about the schemes. 33.3 percent of respondents were aware of the disabled person pension scheme. 15.7 percent of respondents were aware of the reservation for disabled in educational institutions and Government institutions. 1.9 percent of respondents were aware of the scholarship schemes in educational institutions. 3.8 percent of respondents named more than three schemes which were reservation & scholarship in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance. Out of all these schemes mentioned by the respondents, disabled person pension scheme was best named and known.

Although 54.8 percent respondents reported that they had some idea about different schemes run by the Government but only 3.8 percent of respondents were able to name more than three schemes. Although respondents admitted awareness of various schemes, they failed to name all the schemes. The respondents were totally unaware of few schemes like, financial assistance to non-school going children, unemployment allowances for persons with disabilities and tax exemption for disabled etc.

Results indicate that most of the respondents were not aware about the schemes which were run by the Government for the benefits of PWD. Government is spending huge amount on welfare for the disabled but it

is of no use as the beneficiaries are not able to avail these benefits due to non-awareness. Serious efforts are required for promotion of these schemes so that the results reach the beneficiaries.

Source of Information for the Schemes Run By the Government

Information is an indispensable resource to carry out day to day living by anybody including the PWD. As a matter of fact, information utilization enhances independence from a disability. Modern communication technology has provided us with the means to store retrieve and transfer large amounts of information. As the technology develops, the cost of acquiring and operating it steadily decreases. The decreased cost makes that technology available and accessible at affordable rates. PWD who can access such information have the power to make more informed choices about the direction of their lives (Steven and Majumdar, 1991).

An effort was made in the present study to gather information about the various source of information regarding the known schemes.

Table 4 Distribution showing the source of the information of the schemes used by respondents

Name of Scheme	Source of Information			Total
	Newspaper	Family/ Friends	Electronic media	
Reservation for disabled in educational institutions and government jobs	08(30.8%)	13(24.6%)	12(33.4%)	33(28.6%)
Disabled Person Pension Scheme	10(38.4%)	37(69.8%)	23(63.9%)	70(61.0%)
Scholarships in educational institutes	03(11.6%)	01(1.9%)	--	04(3.4%)
Reservation & scholarship in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance	05(19.2%)	02(3.7%)	01(2.7%)	8(7.0%)
Total	26(100%)	53(100%)	36(100%)	115(100%)

Table 4 shows the various sources of information used by respondents to get information on different welfare schemes for the disabled. Results indicate that a majority of the respondents obtained information from family and friends followed by electronic media and then print media. Out of 26 respondents who obtained information from print media i.e. Newspaper, 30.8 percent were aware of the reservation for disabled in educational institutions and government jobs, 38.4 percent were aware of DPP scheme, 11.6 percent respondents were aware of scholarships in educational institutions and 19.2 percent respondents were aware of reservation & scholarships in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance.

Out of 53 respondents who obtained information from their family and friends, 24.6 percent respondents got aware of reservation for disabled in educational institutions and jobs, 69.8 percent respondents were aware of DPP scheme, 1.9 percent respondent were aware of scholarships in educational institutions and 3.7 percent respondents were aware of reservation & scholarship in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance.

There were 36 respondents for whom electronic media acted as a source of information. Out of these 33.4 percent respondents were aware of reservation for disabled persons in educational institutions and jobs, 63.9 percent respondents were aware of DPP scheme and 2.7 percent respondent were aware of reservation &

scholarships in educational institutes, reimbursement of cost of aids/ artificial limbs, unemployment allowance and travel allowance.

Results indicate that most of the respondents got information about various schemes run by the government through their family and friends. It means that they were the primary source of information about the schemes for PWD, followed by electronic media, making it the second most favourite source of information about schemes run by Government for PWD. Government uses DD National Channel to spread message which is still watched in rural areas. As most of the respondents were not educated, print media i.e. newspaper didn't emerge as important source of information.

Beneficiaries of the Schemes/Programmes

According to various researches and surveys, there is hardly any awareness about the schemes. As a consequence, very few beneficiaries are able to avail the benefits of various schemes. An effort was made to know the number of respondents who had availed various schemes.

Table 5 Distribution showing the number of respondents who were availing the schemes

Schemes	No.	Percent
Disabled Person Pension Scheme	70	89.8
Scholarships for the persons with disabilities (only for students)	04	5.1
Unemployment allowance	01	1.3
Reimbursement of cost of aid/artificial limbs	03	3.8
Total	78	100

The table 5 shows the number of the respondents who were availing different schemes run by the Government for PWD. There were 89.8 percent respondents who were getting Disabled Person Pension Scheme. There were 5.8 percent beneficiaries of Scholarships for the PWD (only for students). Only 3.8 percent beneficiaries were there for reimbursement of the cost of aids /artificial limb. There were only 1.3 percent beneficiaries for unemployment allowance for PWD. The results indicate that DPP scheme was best known and availed both.

Willingness to Avail the Schemes

An effort was made to know from the respondents whether they would like to get benefits of different schemes run by government.

Table 6 Distribution showing the number of respondents who were willing to avail the schemes

Schemes	No.	Percent
Disabled Person Pension Scheme	89	42.4
Scholarships for the persons with disabilities (only for students)	35	16.6
Unemployment allowance for persons with disabilities	69	32.8
Reimbursement of the cost of aids and appliances / artificial limb	44	20.9
Financial assistance to non-school going children	24	11.4
Insurance scheme for the Parents / guardians of persons with disabilities (NIRMAYA)	182	86.6

A creative award given by the Govt. to one male and one female of Rs. 25,000	20	9.5
Under section 80 U, a person who is suffering from permanent physical disability is entitled to deduction up to Rs. 40,000 in income tax	07	3.3

*Multiple responses were given by the respondents hence the total number of respondents exceeds 210

The table 6 indicates the number of respondents; those were willing to avail Government schemes for the welfare PWD. There were 86.6 percent respondents who admitted that they were willing to avail the NIRMAYA scheme. Out of these 42.4 percent respondents were willing to avail DPP scheme, 32.8 percent respondents were interested in availing the unemployment allowance for persons with disabilities, 20.9 percent respondents showed keen interest in availing reimbursement of cost of aids/artificial limbs scheme, 16.6 percent respondents were willing to avail the scholarship for PWD (only for students), 11.4 percent respondents were willing to avail financial assistance to non-school going children and 9.5 percent respondents showed interest in creative award of Rs.25000 given by the government. A very few respondents were earning good income as they were either self-employed or earning meagrely. Thus, only 3.3 percent respondents were willing to avail income tax rebate under section 80 U.

The results indicate that majority of the respondents were willing to avail NIRMAYA scheme followed by the respondents who showed their willingness to avail schemes like scholarships for the PWD (only for students) and financial assistance to non-school going children, the reason being majority of the respondents had already finished their school education and hence they were not eligible to avail these schemes.

Problems Faced By the Respondents

Disability refers to any limitation experienced by the impaired individual in comparison to the activities of the unimpaired individual of similar age and sex. The disabled in our country face double discrimination due to being disabled and being females, too. Their difficulties increase many folds due to their being females. In Patriarchal society's females are treated as a burden and if that female is disabled, her plight is worse. These females are considered worthless and anything done for them is also considered insignificant. A parent availing any scheme for them is considered as a shame in Indian society. Such parents are treated as hollow by society. Due to such an attitude in society, these parents and disabled girls face a lot of difficulties in availing the schemes run by Government for their benefit.

An effort was made to find out the difficulties faced by the respondents and their families while they were trying to avail the schemes.

Table 7 Distribution showing the number of respondents who faced problems in availing the (Government) schemes

Response	No.	Percent
NA	93	44.3
Faced difficulty in availing scheme	94	44.7
Not faced any difficulty	23	11.0
Total	210	100.0

The table 7 indicates the number of respondents who faced problems while they were trying to avail the schemes. There were 44.3 percent respondents who were NA because they never tried to avail any scheme. There were 44.7 percent respondents who reported that they faced difficulties while availing the schemes. However, 11 per cent respondents reported that they did not face any difficulty while availing the schemes. The results indicate that a large number of the respondents faced difficulties while availing the schemes. It means that disabled people usually face difficulties at the time of availing the schemes.

Difficulties faced by the respondents while availing the schemes

According to Taylor & Baruch (2004), the welfare recipients face complex, persistent and multiple difficulties in availing the welfare schemes. For some welfare recipients and their families, arrangement of long-term financial support is a very big problem. There were some major problems which were faced by the respondents while availing the schemes and as a result they stopped trying to avail the welfare schemes. An effort was made to know the types of difficulties they face while availing the schemes.

Table 8 Distribution showing the number of problems faced by the respondents in availing the welfare schemes

Response	No.	Percent
Non-co-operative family members	23	11.0
Nobody takes to offices for availing the schemes	33	15.7
Non-co-operative staff at the social welfare offices	08	3.8
Problem of repetitive visits to welfare offices	31	14.8
Lack of means of transportation	97	46.2
Lack of family support to go to pension office every time	69	32.8

*Multiple responses were given by the respondents; hence the total number of respondents exceeds 210

The table 8 indicates the problems faced by the respondents while availing the social welfare schemes. There were 11 percent respondents who faced problem of non-co-operative attitude of family members. 15.7 percent respondents reported lack of support from family members in taking them to social welfare offices for availing the schemes. 3.8 percent respondents mentioned non-co-operative attitude of staff at the social welfare offices as the biggest hurdle. There were 14.8 percent respondents who reported that they had to make repetitive visits to social welfare offices which discouraged them to avail the schemes. There were 46.2 percent respondents who reported that they were dependent on others and could not use public transport on their own and thus faced a problem to reach the welfare office. There were 32.8 percent respondents who reported that their family members were not ready to accompany them every month for getting pension. Further, it was not necessary that every time they visit office they would get pension. It is pertinent to mention here that since field work for the present study was done in the year 2013-2014, pension was not transferred to the accounts of the recipients. A majority of the respondents faced problem of lack of means of transportation to visit the social welfare office followed by the lack of family support to visit social welfare office.

DISCUSSION

The study clearly reveals that LDW in Panchkula district of Haryana face a multitude of challenges in accessing the schemes and programmes designed for their welfare. Despite various government efforts, the reach and impact of these welfare measures remain limited due to a combination of structural, informational, and socio-cultural barriers. While 54.8% of respondents claimed to be aware of government schemes, deeper analysis showed that their awareness was often superficial, with only 3.8% able to correctly name more than three schemes. Education played a critical role in shaping awareness—women with higher levels of education were significantly more informed. However, the low employment rate (only 13.3% working) and high dependency levels underscore the limited opportunities available to these women. The most commonly availed scheme was the DPP Scheme, but most others, like scholarships or unemployment allowances, had very few beneficiaries. This gap points to ineffective dissemination of information, lack of accessible transportation, and inadequate family and institutional support. The primary source of information being friends and family rather than official channels reflects poor outreach by government bodies. Furthermore, the study highlighted how social stigma, gender discrimination, and logistical challenges such as repeated office visits and uncooperative

staff deterred many from even attempting to apply. Further, lack of support from family members in availing concessions and welfare schemes highlight the social discrimination and exclusion practiced by the society for the disabled, even the family members, relatives and officials were not willing to co-operate and help the locomotor disabled females.

In conclusion, the study emphasizes that while policies exist, their implementation fails to address the lived realities of disabled women. In India, cultural stigma around disability often leads to invisibility and isolation of PWDs, especially disabled women. Efforts must be undertaken to raise awareness levels, thereby fostering community-based initiatives and promoting public sensitization. There is a pressing need for targeted awareness campaigns, community-based outreach, better accessibility to services, and inclusive policy frameworks that specifically account for the intersectionality of gender and disability to ensure that benefits truly reach those who need them most.

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