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Financial Inclusion of the Disabled

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Financial Inclusion of the Disabled¹

Abstract

India has made concerted efforts since 1955 and more specifically since August 2014 to achieve financial inclusion. While the results are encouraging for general public there has been no effective improvement in situation of people with disability. The study attempts to analyse the efforts, and to understand challenges in India for extending banking facilities to disabled. India, a signatory of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in effect from May 2008, has an international obligation to comply with the convention which promotes, defends and reinforces human rights of the disabled. As we enter the 10th year of compliance to one of the most comprehensive human's right treaty of the 21st century, India needs to consider and analyze its efforts.

Keywords: Financial inclusion, disabled, Jan dhan Yojana, banking penetration

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India has successfully made concerted efforts to extend financial inclusion in the country since the nationalization of State Bank of India in 1955. Since then, there have been more nationalizations with key objective of increasing banking penetration in rural areas. In last 3 years, since August 2014, Prime Minister's Jan Dhan Yojana has achieved encouraging results. However, benefits from them are yet to reach individuals with disability, who are generally considered without voice and so are invisible. India, a signatory of the United Nations Convention on Rights of Persons with Disabilities (UNCRPD), in effect from May 2008, has an international obligation to comply with the convention which promotes, defends and reinforces human rights of disabled. As we enter 10th year of compliance to one of the most comprehensive human's right treaty of the 21st century, India needs to consider and analyze its efforts.

Consequent to Prime Minister's Jan Dhan Yojana, nearly 99.9 percent of households now have a banking account. A bank account provides dignity to the holder as it implies availability of financial resources for livelihood purposes, at reasonable interest rates without being at mercy of greedy money lenders charging exorbitant interest rates and extortionary business practices. India has actually been a pioneer in financial inclusion starting with nationalization of commercial banks in 1955, 1969 and 1980, and undertaking various initiatives like priority sector lending, and encouraging microfinance institutions, self-help groups and joint liability groups. However, lack of awareness of government schemes, poverty, and prevalence of low income, illiteracy, unemployment and inadequate branch network continue to restrict financial inclusion of certain sections of society, especially disabled.

The paper intends to analyze state of financial inclusion of disabled in India. A brief overview of history of evolution of disability rights in India is presented in Section-II followed by Section III that elaborates definition of disability in India, various dimensions, and disparity of evaluation of disability in India in comparison to methodology adopted globally. Section IV describes best practices, policies and programmes adopted by different nations in this context. Section V provides an overview of the initiatives taken by the Government of India and RBI. Section VI, finally, concludes and presents few relevant recommendations.

Section II: History

In general, until 1970s, when the Disability Rights movement gathered strength in India, disabled and their silently suffering families were considered outcasts in society and severely shunned.² Disability was seen as result of their past deeds rather than as a human condition where suffering could be minimized. It was towards late 1970s that the problems of disabled were highlighted in society but unlike other movements like the Caste Movement or Women's rights movement, they never had any leadership other than few names like Baba Amte, social activist, who worked for the rehabilitation of poor suffering from leprosy.³

United Nations Declaration of Human Rights in 1948 had upheld the cause of rights of disabled. Several programmes followed through like UN International Year of Disabled (1981), World Programme of Action Concerning Disabled Persons (1982) and later UN Decade of Disabled 1983-1992. But, it was not until Asia and Pacific Decade of Disabled Persons of 1993-2002 that India took to serious legislation in this direction with passing of “The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act” (PWDA), in 1995.^{4 and 5} The Indian statutes that defined ‘disability’ were Mental Health Act 1987; Rehabilitation Council of India Act, 1992; PWDA 1995 and National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999

Section III: Definition, Dimension and Disparity

As per United Nations, Persons with Disabilities (PwDs) are “those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others”.⁶ Disability, thus is a human condition. In India, definition of disability as per different Acts and its context are different. (Annex-1 details different definitions).

² <http://judis.nic.in/supremecourt/imgs1.aspx?filename=40868>. Supreme Court of India (2013).

³ <http://thediplomat.com/2016/12/the-history-of-indias-disability-rights-movement/>. Jha (2016).

⁴ <http://judis.nic.in/supremecourt/imgs1.aspx?filename=40868>. Supreme Court of India (2013).

⁵ <http://english.aifo.it/disability/apdrj/apdrj203/ap-decade.pdf>. Price and Takamine (2003).

⁶ <http://www.un.org/disabilities/documents/convention/convoptprot-e.pdf>. Committee on the Rights of Persons with Disabilities (UNCRC) (2006).

Though India has 2.21 per cent (2.68 crore) of its population categorized as disabled, core legislations like the Persons With Disability Act of 1995, has achieved very little, especially with regards to financial inclusion.⁷ Census 2011 revealed that of the total disabled population of 2.7 crore, only one third of the disabled population was working, out of which, 31 per cent were in agriculture (Annex 2).⁸ Further, 69 per cent of Persons with Disabilities (PwD) were resident of rural areas (Annex 3). While select disability could originate from poor health conditions and services available in rural areas, PwD fail to escape marginalized situation due to their alienation from education, employment and market that are not accessible to them. Disabled thus remain poorest in country.

The diversity in issues faced, due to types of disabilities implies that a single solution cannot work across spectrum and hence there is need for more strategic and granular approach that should not only be restricted to public sector but should include even the private sector. The need is to tap disabled workforce and engage them in productive activities. According to World Bank, exclusion of people with disability from economy is equivalent to foregoing 5 to 7 per cent of GDP.⁹ While India grapples with deficiency of skilled workforce it may be economically productive to include PwD to augment strength of work force, and thereby reduce dependency of PwDs on general population for their subsistence / welfare. Statistically about 1.39 crore persons with disabilities are currently in the employable age of 15 to 59 years.¹⁰ About 99 lakh persons with disabilities in this age group are non-workers or are marginal workers. The data reveals that disability increases with age (Annex 4).

The demographics pattern of disabled in 2011 revealed that 46.2 lakh people were disabled in age group of 10-19 years followed by 41.9 lakh people in between 20-29 years and 36.4 lakh between 30-39 years (Annex 5). To improve quality of India's demographic dividend it is imperative to address and equip disabled amongst youth to be at par with rest of cohort. The welfare of disabled amongst elderly, who constitute 21 per cent of the disabled, too gains importance as their

⁷ http://mospi.nic.in/sites/default/files/publication_reports/Disabled_persons_in_India_2016.pdf. GOI (2017).

⁸ http://mospi.nic.in/sites/default/files/publication_reports/Disabled_persons_in_India_2016.pdf. GOI (2017).

⁹ <http://documents.worldbank.org/curated/en/278621468200671297/pdf/Project0Inform1ncept0Stage010Oct018.pdf>. National Foundation for Development of Disabled People (2009).

¹⁰ <http://disabilityaffairs.gov.in/upload/uploadfiles/files/NationalActionPlanforSkillDevwebsiteversion.pdf>. DePwD and MSDE (2015).

dependencies and isolation from mainstream economic activity shall only catalyze inequality in the long run. Even fundamental factors like dismal literacy rate of 55 per cent among the disabled is a major cause of concern, as it can prove to be a hindrance in providing them better opportunities despite various measures (Annex 6).

Research reveals that cause of active exclusion of PwD from general economic activities is because of multiple factors, mainly prevalent in rural areas. Lack of awareness, access to education and employment opportunity, prejudices, weak policies, absence of funds and monitoring authority etc. has perpetuated the situation. While Micro Finance Institutions (MFIs) have been core to efforts of enhancing financial inclusivity in rural India, definition of 'inclusion' is yet to recognize necessity of extension of financial services to disabled population through MFIs.

In banking services, commercial bank policies also result in a discriminatory attitude towards PwDs in opening independent accounts to insisting on an external agent for interpreting communication or for guardianship.¹¹ Banks in their classification of customers to serve financial products have ignored PwDs completely, probably considering factors like profitability and know-your-customer. Illustratively, this is evident right from inaccessibility of login pages of many a bank with 'graphical captcha' sans an audio message.

According to a 2014 evaluation of accessibility of banking websites in India, it was found that none of Indian banks complied with WCAG 2.0, developed by World Wide Web Consortium (W3C). The evaluation also pointed towards need of multi-linguistics content in Indian context.

While PMJDY targets increased financial inclusion by offering additional benefits like insurance coverage and pension schemes etc., PwDs are denied loans or insurance by same banks.¹² Entrepreneurial ventures is one of means for disabled to be financially independent, and free from discriminatory and sometimes stringent requirements of mainstream employment. But unfortunately, financing for such entrepreneurship to be set up and run as a company without

¹¹ <http://www.thehindu.com/opinion/op-ed/Excluded-from-financial-inclusion/article16950468.ece>. Shahi (2016).

¹² <http://www.thehindu.com/opinion/op-ed/Excluded-from-financial-inclusion/article16950468.ece>. Shahi (2016).

dependence is not possible due to absence of capital, owing to discrimination which disabled constantly face at multiple tiers, and due to various legislative and societal hurdles.

Dimension of Disability

In India, disability is limited to those with blindness; low vision; leprosy-cured; hearing impairment; loco motor disability; mental retardation, mental illness, and conditions of autism; cerebral palsy; or a combination of any two or more of these (Annex 7). It has to be noted that repercussions of lack of attention to accessibility for 2.2 per cent of population is not limited to them alone.¹³ It also extends to a wider segment of population comprising of aged and those suffering from certain health disorders that do not fall under strict definition of disability per se, as defined above, but equally causes inaccessibility to banking. As per Census 2011, India has 8.6 per cent of its population in the 60+ age cohort or nearly 11 crore persons.¹⁴ The Report on elderly in India in 2016 shows that elderly face issues of mental retardation, illness, blindness, hearing, speech, locomotion and multiple disabilities as well.¹⁵ Thus, with type of disabilities faced by elderly in rural and urban areas due to old age, effective base of people who need to be financially included increases to 10.8 per cent of population. In rural areas alone, around 4.8 per cent of elderly suffer from blindness, hearing or locomotor issues.¹⁶ Urban areas are not far behind with 2.8 per cent of population falling in this category (Annexes 8 and 9).

In India, mental health deficits are generally not acknowledged while even elderly commonly face dementia and depression which manifests itself in unique ways. Available estimates indicate that about 3.5 per cent of elderly suffer from mental illnesses.¹⁷ And, then, elderly generally also require home care mainly because of illness related to confinement. According to available statistics, only about 91.2 per cent of males, and 89.1 per cent of females, irrespective of rural/urban residence, are mobile, implying that nearly 9 per cent of elderly population is confined either to bed or home, and need special care.¹⁸ Their ability to good health conditions is severely

¹³ http://www.mospi.gov.in/sites/default/files/publication_reports/ElderlyinIndia2016.pdf. MOSPI (2016).

¹⁴ http://mospi.nic.in/sites/default/files/publication_reports/ElderlyinIndia_2016.pdf. MOSPI (2016).

¹⁵ http://mospi.nic.in/sites/default/files/publication_reports/ElderlyinIndia_2016.pdf. MOSPI (2016).

¹⁶ http://www.mospi.gov.in/sites/default/files/publication_reports/ElderlyinIndia_2016.pdf. MOSPI (2016).

¹⁷ <http://indianmhs.nimhans.ac.in/Documents/reports/Summary.pdf>. National Institute of Mental Health and Neuro Sciences (2016).

¹⁸ http://mospi.nic.in/sites/default/files/publication_reports/nss_rep574.pdf. GOI (2014).

affected by lack of financial resources or timely access to same without dependence. Majority of financial services do not take a benign approach in providing to elderly owing to their being considered as a financial burden. Similar is their social situation resulting in their being neglected in old age homes despite their life savings.

The elderly population can be grouped into two categories - pensioners and non-pensioners. While former has served government or public sector up to an age of around 60 years, latter keep themselves financially engaged as long as health permits, generally in unorganized sector. With increasing longevity this segment continuously expands over years. In advanced countries, with increasing longevity, public sector expenditure on this segment of elderly is very high on health care and social security.

As government proceeds to provide pension benefits through direct benefit transfers, there is need to be cognizant of difficulties which elderly face in accessing them which are similar to those faced by disabled population. Mobility issues to hearing issues are dealt without any training by banks in general and latest drive towards digitization too has not helped elderly as they are mostly digitally illiterate or can't access such facilities with ease. Thus, their dependence on others for financial needs heavily curtails their privacy or independence in financial matters.

Disparity in India's estimates with Global Estimates

While 15 per cent of world population is estimated by World Bank to be disabled globally, with countries like United Kingdom and United States of America reporting disability of 17.6 per cent and 19.3 per cent, respectively, the estimate of India pegged at 2.1 per cent is puzzling.¹⁹ There are multiple reasons for a conservative percentage figure which India has for its disabled population in comparison to developed countries.

To some extent this can be attributed to the fact that knowledge, awareness, diagnosis, medical recognition of issues, and standards of health in developing countries are far different from that of developed countries. Illustratively, it is due to social stigma that case of mental disabilities remain hidden in India. But, on analysis of census methodology in developed countries like USA in

¹⁹ www.who.int/disabilities/world_report/2011/report.pdf WHO (2011).

comparison to the method adopted by India, there is a marked difference which increases the number significantly.

WHO (2001) adopted a framework called "International Classification of Functioning, Disability and Health (ICF)" for measuring health and disability globally for assessment and comparison purpose.²⁰ As per ICF, developed with close collaboration of academicians, clinicians and persons with disabilities, issues with human functioning can be categorized into three components – *a*) impairments *b*) activity limitations (AL) and *c*) participatory restrictions (PR).²¹ While impairment are alterations in body, structurally or issues in bodily functions; activity limitations are related to difficulty in carrying out daily activities. Participatory restrictions are those which does not allow some body to be part of an employment or other areas of life.

Developed countries prefer ‘Activity limitation’ based screening. USA uses ‘Washington Group Short set of questions’, where goal is to identify people with functional limitations that could be used to compare levels of participation in employment and education between persons with and without disabilities, while at the same time, measuring the most commonly occurring limitations and capturing number of similar problems that exist across borders. The screening involves answering very simple 6 questions based on this principle of "Activity Limitations" to determine whether a citizen is disabled or not (Annex 10). The rationale behind Washington Group’s aim of measuring the equalization of opportunities between people with and without disabilities is that it is both feasible and relevant. However, to ensure brevity and comparability, a single statistic of measurement was decided, which in the Group’s case, is the most frequently occurring limitation in basic activity functioning that are closely associated with social exclusion. Disability is hence treated as an umbrella term for problems, impairment that restricts someone's activity or participation.²² At same time, terms used in ‘impairment screening’ used in India need not be clear to people at times, while activity limitation questions from daily activities, as in the USA, are easily understood.²³

²⁰ <https://unstats.un.org/unsd/disability/pdfs/ac.81-b4.pdf>. WHO (2001). The earlier version of the same was ‘International Classification of Impairments, Disabilities, and Handicaps ICIDH adopted in 1980.

²¹ https://www.unicef.org/protection/World_report_on_disability_eng.pdf. WHO and The World Bank (2011).

²² https://www.cdc.gov/nchs/data/washington_group/wg_short_measure_on_disability.pdf.

²³ https://www.cdc.gov/nchs/washington_group/wg_rationale.htm.

The census method in developed countries thus can be noted to include impairments, AL and PR to measure disability. A relevant and feasible purpose of measurement was equalization of opportunities. The questions designed ensured comparable data collection that could be applied on population spread across different cultures with varying economic resources. Thus, it was both simple and brief, and could capture most recurring limitations to get data that enabled comparison at different levels of participation and to analyse employment, education etc.

Section IV: Cross Country Experiences

Different signatories of UNCRPD, have already adopted multiple ways of improving accessibility of banking to disabled through methods ranging from sensitization to use of cutting edge technology.

New Zealand

The banker's association has set voluntary guidelines that cover needs of disabled and aged.²⁴ This comprise of behavioral directions to bank employees, infrastructural changes like low tables, ramps in ATMs, wheel chair supporting queueing aisles, and concessional fees for disabled to encourage banking. ATMs are equipped with large screens, special keypads with tactile guidance and audio output for visually challenged. International guidelines for web accessibility set up by World Wide Web Consortium (W3C) has been adopted for design of online banking portals along with new standards instituted by Government like larger font size, and multiple formats of information from braille to audio.

Australia

Australian Banking Association ABA has standards for access to electronic banking options like - ATM standards, Electronic Fund Transfer option at the Point of Sale (EFTPOS), and standards on automatic telephone banking and Internet banking as well.²⁵ They were instituted as voluntary standards in 2002, but has impacted retail banking and customer expectations. As per Disability Discrimination Act 1992 (DDA), it is not lawful to discriminate on basis of disability. Human

²⁴ <http://www.nzba.org.nz/banking-standards/code-of-banking-practice/voluntary-guidelines-to-assist-banks-to-meet-the-needs-of-older-and-disabled-customers/>. New Zealand Bankers Association (2009).

²⁵ <http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/Industry-Standards---Accessibility>.

Rights and Equal Opportunity Commission (HREOC) which administers law, sets out to meet objective of DDA by legislations and policies providing equal access, handling complaints, inquiries, training and education.²⁶

ATM standards cover topics like location, operational methods of ATM, security, privacy and operating instructions with detailed standards for each.²⁷ Similar detailed standards for swipe and use of cards at point of sale has also been instituted.²⁸ The phone banking guidelines that let customer access services by bypassing a bank employee have design principles and standard practices adopted for input, navigation, output, speed of delivery, documentation with well-defined roles for relay operators and protocols for timeouts and errors.²⁹ The internet banking guidelines provide for accessibility, compatibility, consistency and usability with user support.³⁰

All guidelines come with action plan that monitors implementation and issues that arises.³¹ Principles adopted follow focus on flexibility and intuitiveness in design through their design principles.³² Some of their focus areas are accessibility of authentication technologies, customer convenience, planning, authentication testing, registration, login and transaction procedures, error messages and recovery, simplicity of language, staff and customer training, awareness building, and client information confidentiality.

United States of America

The Americans with Disabilities Act (ADA) in 2010 defined clear guidelines for ATMs via the 2010 ADA standards for Accessible Design.³³ Compliance meant clear floor with considerable ground spacing, PWD-operable machines, privacy while use of ATMs, speech enabled machines

²⁶ <http://cis-india.org/accessibility/blog/banking-and-accessibility-in-india-report#fr6>. Nirmita (2013).

²⁷ <http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/ATM-Standard>.

²⁸ <http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/EFTPOS-Standard>.

²⁹ <http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/Automated-Telephone-Banking-Standard>.

³⁰ (<http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/Internet-Banking-Standard>).

³¹ (<http://www.bankers.asn.au/Industry-Standards/ABAs-Accessibility-of-Electronic-Banking-/Australian-Banking-Industry-E-Commerce-Industry-Action-Plan>.) Australian Bankers Association (2000).

³² http://www.bankers.asn.au/ArticleDocuments/177/ABA/Guiding_Principles_for_Accessible_Authentication.doc.aspx. Australian Bankers Association (2007).

³³ (https://www.ada.gov/2010ADASTandards_index.htm). Department of Justice (2010).

with proper controls for volume, interruption and repetition, tactile keypads, larger display and braille instructions. American Bankers Association advocates regular audit to confirm to these standards at all bank branches to either upgrade or modify existing systems.

Canada

Canadian Bankers Association formed a committee with major Canadian Banks' representation to devise standards for automated banking machines (ABM).³⁴ While there are usual dimensional requirements recommended everywhere, committee made it mandatory for banks to provide headphones at ATMs. The accessibility standard developed, illustratively for accessing an ABM with a wheel chair, was based on scientific research with considerable data to optimize design requirements considering cost involved in restructuring existing ABMs.

Sweden

Swedish Bankers Association points out following specialties of their largest banks in being accessible for the visually impaired, hearing impaired and those with mobility issues³⁵ - Nordea - Payment of bills on speaking card reader, telephonic customer center to assist in dissemination of information or for guidance, giro envelopes for banking without going to a brick and mortar bank via envelopes; Handelsbanken - Personalized help provided with speech enabled ATMs at optimized locations, SEB - Well developed telephone banking system for wide range of services with a digipass system for electronic identification in online banking; Swedbank - Text phone banking for the hearing impaired and normal phone banking with braille documentation for the visually challenged (Free service). Security device for use of online banking, customized for the visually impaired, called the *speaker box* reading out the details onscreen with various options. Certified Website of the bank can be customized with respect to font size, image size, and image and link description etc. for ease of accessibility. This is to comply with their principle of "Function for All".

³⁴ <http://abilities.ca/barrier-free-banking/>.

³⁵ http://hub.eaccessplus.eu/wiki/Accessibility_and_usability_of_banking_services_in_Sweden.

Ecuador

A notable private organization working towards inclusion amongst PwD in Ecuador is Banco D-Miro which became a bank in 2011. Their specific product for the same is "Producto Creer" which is based on finding that loan, savings and insurance are most favorite products for this segment of consumers. They offer multiple insurance products. It is attractive as it ensures medical checkup at certain clinics, and free health insurance facilities which are most sought after by PwDs.

Japan

Japan Post banks focus on CSR activities to offer accessible services and have resulted in steps like discounts in money transfer for visually impaired, braille walk way blocks in ATMs, and Japan post bank arigato center that encourage PwD customers visiting banks with candies.³⁶

Paraguay

Fundación Paraguaya (FP), an Asunción based micro finance institution in Paraguay has non-discrimination policy and code of ethics for PwD.³⁷ Their groundwork has resulted in a set of guidelines and tools for same from sensitivity training, making nondiscrimination a part of their mission statement, partnerships with disability organization, and training of field officials over other measures. Their partners in effort include Handicap International. One of their notable program is "Spotlight" Program that includes families with disabled members in their activities.³⁸

Section V: Government Schemes in India

The Government of India and State Governments have instituted a number of schemes for disabled. Some of those schemes were through legislation.

Legislation

India contract Act 1872 defined the contractual capacity (incapacity) of persons with disability by defining mental states like "Unsoundness of mind". It was the **Mental Health Act 1987**, one of

³⁶ http://www.jp-bank.japanpost.jp/en/ir/financial/pdf/en2012_11.pdf. Japan Post Bank (2012).

³⁷ <http://smartcampaign.org/tools-a-resources/780>.

³⁸ <https://cfi-blog.org/2015/03/23/disability-inclusion-in-ecuador-and-around-the-world-an-interview-with-larry-reed/>. Riecke (2015).

the earliest disability related legislation in country, which dealt in detail with state of mental illness and legal guardianship options.³⁹

The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 had laid out provisions for state to prevent, protect disabled and provide care, education and employment for rehabilitation.⁴⁰ It ensured creation of an equitable environment through its agencies with methods to act on cases of exploitation or discrimination. This Act is being replaced with the Rights of Persons with Disabilities Act, 2016 (RPWDA 2016).

The Rights of PWD Bill 2016

Salient features of The Rights of PWD Bill 2016 are as follows:

1. Bill repeals the PWD 1995 Act.
2. Disability extends to 19 conditions in this act. Rights as per this apply to all extent of disabilities while benefits to those with at least 40 per cent disability.
3. New addition of Speech and Language Disability and Specific Learning Disability has been included in this list. It also includes acid attack victims, dwarfism, muscular dystrophy and three blood disorders - Thalassemia, Hemophilia and Sickle Cell disease.
4. Provisions for high support needs, physiological and psychological support, to carry out daily activities.
5. Fillip to Accessible India campaign via setting of time framed targets for public buildings (both public sector and private sector) to develop accessibility.
6. It addresses 'Guardianship' unlike the earlier PWDA Act 1995.
7. Children between 6-18 years of age with benchmark disability are entitled to free education.
8. Guardianship for mentally ill person defined in this Act. Earlier Act had no provision and it was taken from the National Trust Act, 1999 and Mental Health Act, 1987.
9. Proposal to set up National and State Funds for persons with disabilities.
10. 5 per cent seats to be earmarked in Government higher education institute.
11. 5 per cent reservation in Central and State government posts.
12. The Central and state Governments are required to establish a National, and State level Commissions with experts to spot policies, legislation programmes inconsistent with the Act, to conduct inquiries into cases of rights/safeguard being deprived and to monitor execution and fund disbursement and utilization.
13. The provision to set up a central and state advisory body to advice governments at each level and review organizations dealing with PWD.

³⁹ http://wcdsc.ap.nic.in/documents/acts_dw/Mental_Health.pdf. GOI (1987).

⁴⁰ <http://www.disabilityaffairs.gov.in/upload/uploadfiles/files/RPWD%20ACT%202016.pdf>. GOI (2016).

Notable differences between the PWD Act, 1995 and RPWDA, 2016 are

Table-1

Persons With Disabilities Act 1995	Rights of Persons with Disabilities Act, 2016
Mentions 7 disabilities	19 Disabilities including dwarfism, muscular dystrophy and acid attack victims
Education and Employment with 3 percent reservation provisions	Reservation of 5 percent with free education provisions till age of 18 years via RTE 2009
Guardianship not addressed at all	Defines guardianship provision for mentally ill persons
Redressal of complaints addressed by chief commissioner with power equivalent to that of a civil court	Centre and state has to constitute National and State level Commission and Advisory boards as well. State governments can notify sessions court as special court for speedy trial
There was no particular provision for people with high support needs	Provisions of allowance for High support needs

Time line of different guidelines for Banking for the disabled

- a. Till 2008, blind persons was treated at par with an illiterate with regard to banking services by RBI.
- b. In 2008, RBI issued a circular and advised scheduled commercial banks, excluding RRBs, to provide cheques, net banking, locker, retail loans and credit cards to the visually challenged irrespective of the risks in operation, earlier stated as a reason to discriminate them.⁴¹
- c. In 2009, RBI set the criteria that 1/3rd of all new ATMs must ensure access to visually impaired and low vision users with braille keypads and optimized location of such ATMs per locality in conjunction with other banks.⁴²
- d. In 2010, RBI directed NBFCs to extend all business facilities and financial products like loans to challenged and disabled.⁴³
- e. In 2011, RBI directed NBFCs to have specific modules in all their employee training programmes sensitizing them at all levels about rights of PwDs. They were also asked to ensure that grievance redressal of disabled is taken care via their redressal mechanism in place.⁴⁴
- f. In 2015, Indian Bank's Association Model Customer rights policy ensured right to be treated without discrimination based on any challenges and set up methods for grievance redressal and compensation for all.⁴⁵

⁴¹ <https://www.rbi.org.in/scripts/NotificationUser.aspx?Id=4226&Mode=0>. RBI (2008).

⁴² <https://rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=4923>. RBI (2009).

⁴³ <https://rbi.org.in/scripts/NotificationUser.aspx?Id=5909&Mode=0>. RBI (2010).

⁴⁴ <https://rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=6242> RBI (2011).

⁴⁵ <http://www.iba.org.in/ModelPolicy.asp>. Indian Banks Association (2010).

National Trust

- a) National Trust Act 1999 constituted the National Trust under Ministry of Social Justice and Empowerment with objectives to ensure PwDs have dignified independent life, to be the backbone of NGOs operating with them and for appointment of legal guardian for them.⁴⁶
- b) Their activities extend from training, capacity building and providing shelter, through networks like Local Level Committees at district level and State Nodal Agency Centres. There is also a State Level Advisory Committee at State level.
- c) Certain schemes under trust focus on shelter, training for caregiving, subsidy schemes, scholarships and skilling programs.

National Handicapped Finance and Development Corporation

An initiative set up in 1997 by Department of disability affairs, National Handicapped Finance and Development Corporation's (NHFDC) has an objective to provide financial assistance to PwDs in attaining skills and education to enable their socio-economic independence and progress. The funds are disbursed through State nominated State Channelizing agencies to partner and other technical institutes to conduct skill training. They provide both credit based loans for self-employment, education abroad, purchase of assistive devices with subsidized rates and longer repayment periods, and also skill training stipends and scholarships for pursuing professional courses. Some schemes are designed to directly reach beneficiaries while others are through NGOs which are major stakeholders in aggregating scattered PwDs.

Accessible India Campaign of 2015

Department of Empowerment of Persons with Disabilities introduced flagship campaign called "Accessible India Campaign" in December, 2015. It intends to establish that barriers (physical, social, financial, attitudinal) which society sets for disabled are what prevent their participation in socio-economic and cultural activities equally like others. To overcome this barrier, it envisages accessibility in built environments, transport and ICT ecosystem. It has laid down specific time bound targets to achieve appropriate access to government buildings with access audits. Similarly, mobility options from airports to railways and government public transport carriers have been assigned targets. With help of Ministry of Electronics and Information Technology, web accessibility of government websites are being targeted. A notable effort in this direction is "Sugamya Pustakalaya - Online library with accessible resources". Government has set up a National Skill Policy, targeting to skill 38 lakh PwDs in 7 years. The DePWD

⁴⁶ <http://thenationaltrust.in/NewWeb/AboutUs.html>.

created under Ministry of Social Justice by National Action Plan for PwD and Accessible India Campaign has similar focus. Skill Council for PwD is a yet another body for skilling of the disabled.⁴⁷

Status of Government Initiatives

Though there are government guidelines towards making all websites accessible to disabled, large number of government websites themselves remain inaccessible from banking to other services.⁴⁸ RBI has also tried to ensure extension of banking facilities through cheques, ATM, net banking, loan, and locker facilities to the visually challenged.⁴⁹ and⁵⁰ But success has been limited. Similarly, ATMs have also been directed to have ramp facilities and braille key-pad facility by RBI.⁵¹ But reports suggest that only around 3.75 per cent of ATMs in the country have ramps.⁵²

The lapse of Electronic Delivery Services bill which was supposed to introduce electronic accessibility to disabled is just one example where legislation has not succeeded in helping disabled who still face discrimination in accessing basic banking services.^{53,54} Further for the cases like cerebral palsy, autism, and mental retardation where provisions for legal guardian have been relaxed by RBI but banks still insist on presence of a guardian, and joint holding of accounts. The financial dependence and lack of privacy for disabled continues even in cases when the disabled are capable to be on their own.

Banks in general do not offer differentiated treatment from one kind of disability to another. Also, probably, the mindset in banking is to avoid disabled as they may not be capable of being a safe customer for the bank. Further, banks in rural areas, with old-fashioned mind-set, have much serious prejudices while dealing with disabled, doubting their abilities and denying facilities like opening of accounts by deliberately delaying the process. Further, reports suggest that credit

⁴⁷ Raghavan (2016).

⁴⁸ Guidelines for Indian Government Websites, Compliant websites, accessed at <http://web.guidelines.gov.in/compliantwebsites.php>, www page, on December 27, 2012.

⁴⁹ <https://rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=7624>. RBI (2012).

⁵⁰ Circular by the Reserve Bank of India, RBI / 2007-08 / 358 DBOD.No.Leg BC. 91 /09.07.005/2007-08, accessed at <http://rbi.org.in/scripts/NotificationUser.aspx?Id=4226&Mode=0>, accessed on December 27, 2012. RBI (2008).

⁵¹ <https://rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=9228>. RBI (2014).

⁵² <http://inclusion.skoch.in/story/96/access-to-financial-services-for-the-differently-abled-396.html>. Inclusion (2014).

⁵³ <http://www.prsindia.org/billtrack/the-electronic-delivery-of-services-bill-2011-2148/>. Bedi and Kalra (2012).

⁵⁴ <http://inclusion.skoch.in/story/96/access-to-financial-services-for-the-differently-abled-396.html>. Inclusion (2014).

facilities are not easily available to disabled because of higher demand for more surety in their case.⁵⁵ The fact that most of the talking ATMs are not working or some are partially working, proves the point that despite directives from the RBI, there are issues in implementation.

Direct and Indirect Costs of Disability

There are many costs of disability which are largely ignored, especially in traditional societies where joint family or extended joint family system prevails. The design of public programmes and necessary financial investment requires for actual calculation of costs incurred as a result of disability. There can be both direct and indirect costs. Direct costs as per the UN is of two types, one which is incurred by disabled and their family to maintain a reasonable standard of living, and other is cost incurred by government society in providing benefits in cash and kind to disabled. The additional spending of individual generally goes towards healthcare, nutritional or special dietary requirements, personalized help and assistive devices. In developed countries like Australia, spending could range from 29 – 37 per cent of income of PwDs to meet such needs.

The government in most countries focus on health, rehabilitation, education, training, employment, insurance and subsidized services from transport to other assistive equipment. OECD countries claim that 1.2 per cent of their GDP is spent on such benefits for PwDs. In current scenario of increasing recipients and spending on this segment, sustainability of such a budget outlay has become a concern for countries who have hence switched to reducing benefits by fostering labor market inclusion of disabled. An illustrative example from India shows that about 2/3rd of disabled had to purchase, assistive devices on their own, and many a times even if supported by Government in initial purchase had to incur costs to cover repair and maintenance of the same. The cost of such devices like crutches, tricycles, implants, ocular devices, communication boards can be brought down only if economics of scale are achieved in purchase and production of such assistive equipment. Universal design principles with mass production, expanding markets beyond our boundaries, low interest loans to promote production, reduced duty and import taxes are some of the options that need to be explored to reduce exorbitant costs of assistive devices.

⁵⁵ <http://inclusion.skoch.in/story/96/access-to-financial-services-for-the-differently-abled-396.html>. Inclusion (2014).

Indirect costs consist of loss of productivity from insufficient investment in educating PwDs, cost incurred due to decreased productivity, stress and social isolation to early exits of PwDs from workforce along with loss of their taxes. Even family members, caring for disabled have to incur above mentioned costs but estimating these costs is a complex exercise.

Thus, there is a need for accurate statistics that are revised regularly to adopt a cost effective and efficient approach towards designing of programmes.

Section VI: Conclusions and Recommendations

In an emerging economy like ours, it is very important that government and welfare-oriented institutions play an important role and share responsibility of providing disabled population a dignified life. This can be done effectively in a country like India with extensive adoption of use of technology and with appropriate financial products. Proper monitoring of implementation where bank employees are not only made aware of need for inclusion of disabled but also incentivized for same can be an effective strategy to address current situation. Proper grievance redressal methods also are a prerequisite for an enabling environment. Some measures that can be considered are as follows –

a. Audio guide and Braille support in ATMs / Banks for instruction

Every branch should be able to train an employee who has knowledge of sign language to engage with clients who are speech and hearing impaired. Banks can also ensure that sign language boards are clearly displayed in banks to support PwDs.

The visually impaired could be provided with similar equipment like that used to assist tourists in museums with braille keypad enabled handheld devices at banks to complete their banking transactions with privacy and independence. This means it need not be necessary for all branches of a bank to have an employee who is trained to communicate with a visually challenged. For the hearing impaired, the same device with a display screen with interactive video guidance in sign language / text instructions help them to be independent in their banking transactions.

There might also be a need to specially train personnel in handling different disabilities which have varied challenges in course of banking. Like professional skill certifications which are valued in private and public sector, training for content development for disabled, communication with disabled to knowledge of use of specialized assistive technology can be considered as specialized skill at workplace. Thus, employees can be certified as “Disabled Friendly” for their regular banking operations.

b. Grievance mechanisms in banks

Every bank should have a designated officer to oversee the issues and grievances of clients who are PwDs. Each bank should clearly display name and contact details of above said officer in every branch to be reached out to in case of complaints. The visually impaired should also be provided contact details of such an authority in accessible format like braille or as audio document for easy access.

c. Digital Banking

In India, to improve banking penetration, bankers have tried to introduce SMS banking. This can be extended exclusively to address different PwDs as well as aged and rural inhabitants simultaneously by extending services that are available on electronic platforms.

- Telephone banking is a method of banking with an Interactive Voice Response System (IVRS) activated or a live representative of bank on other end guiding customer who could be a visually challenged person. The security aspects of this banking depends on technology like Voice Recognition compounded with secure questionnaires for authentication.
- In case of hearing challenged, telephone banking could be replaced with SMS banking and extending services available under SMS banking like transfer of money.⁵⁶
- The other aspect which Indian context demands is the need for content, communication and compatibility of device with Indian languages. This can ensure serving more aged

⁵⁶ <https://www.sbi.co.in/portal/web/services/sbi-quick-missed-call-banking>.

population as well as rural population who stay away from e-banking due to language barriers.

Information and Communication Technology (ICT) can be shaped by societal, infrastructural and legislative norms to address needs of PwDs by establishing an ecosystem that is both conducive and responsive to needs of people it intends to service. To assess successful implementation of ICT for PwDs, Global Initiative for Inclusive ICTs (G3ict) along with Scotiabank conducted a survey of 13 financial institutions. The results revealed that with the exception of persons with cognitive or learning disabilities, all other PwDs were offered general banking services. Annex 11 presents level to which different offerings are accessible for persons with different disabilities. Communication tools such as chat and captioning, mobile authentication (biometrics) and online banking were some of the tools that these financial institutions expected to invest in, in the near future.⁵⁷

d. Include banking curriculum at all special schools/colleges

For an emerging economy like India, financial markets are expected to become larger and complex with increasing variety of financial products. But a hurdle that remains is that inclusion of all segments of society in adapting to and accepting possibilities of these are limited due to lack of awareness. In this context, it is imperative to introduce “Banking and Financial Literacy” as a part of the curriculum in high school or even in colleges with special focus on accessibility of PwD.

e. Audit for “Disability friendliness of services”

The PwD 1995 act which introduced ‘Accessibility’ in the domain could not fructify as expected since it diluted the mandate stating that “appropriate governments, local authorities shall within the limits of their economic capacity and development provide for ramps, etc...”. Accessibility India Campaign has reintroduced accessibility on wider domain of built environment, transportation and ICT. It has provisions for conducting ‘Access audits’ that checks for safety and ease of use of infrastructure at different public places for disabled.⁵⁸ Unfortunately, reports in 2016

⁵⁷ D.S. Raja (2016).

⁵⁸ http://disabilityaffairs.gov.in/upload/uploadfiles/files/Accessible%20India%20Campaign_Brochure.pdf.
Accessible India Empowered India.

revealed that physical accessibility in India is of abysmal standards for majority of buildings.⁵⁹ Therefore, it is recommended that e-banking applications and solutions should be made accessible to at least those disabled suffering from visual impairments.

Ministry of Information Technology through the National Electronic Accessibility Policy 2010 aimed to facilitate discrimination free access to disabled on Electronics and ICT platforms.⁶⁰ Government websites were directed to be compliant with the Web Content Accessibility Guidelines (WCAG) of World Wide Web Consortium (W3C) which develops tools, interfaces and technologies for accessibility. This means there is a need to measure and rank different websites of different public sector and private sector institutions to motivate them in matters of inclusivity. Thus, proposal is to have a “Web Accessibility Audit” and “Ranking”. This can make both the aged population and the disabled who could be users of these websites well aware of the degree of ease of use of such websites.

Incentivize branch officials for including more disabled into banking

A major problem pointed out by stakeholders as a hindrance in achieving financial inclusion is attitude of bank officials and other financial institutions who do not consider disabled as a valuable customer worthy of their financial products and even banking. To overcome such a challenge, probably a better way would be to incentivize employees at these banking institutions to financially include disabled customers, and for continuous engagement of these customers with products like loan, insurance, etc.

f. Quota in flagship schemes like Smart city/Digital India/Start up India

Digital India mission is expected to expand extensively through connectivity and communication tools in empowering citizens to evolve into a knowledge economy. In similar vein, the smart city mission plans to build sustainable aspirational cities with high efficiency and quality of life.^{61,62}

⁵⁹ <http://economictimes.indiatimes.com/news/politics-and-nation/countrys-first-accessibility-audit-fails-to-find-a-single-disabled-friendly-building/articleshow/53106243.cms>. Sharma (2016).

⁶⁰ <http://pib.nic.in/newsite/PrintRelease.aspx?relid=99845>. GOI (2013).

⁶¹ <http://www.makeinindia.com/article/-/v/digital-india-transforming-india-into-a-knowledge-economy>. GOI (2016).

⁶² <http://www.makeinindia.com/article/-/v/internet-of-things>. GOI (2016).

This is to be achieved through smart governance, environment, ICT, mobility, energy, health care and education options. But a close look at the smart city plan reveals that there are no exclusive provisions that ensure inclusivity of disabled in their agenda.⁶³ Considering the fact that smart cities are in design phase currently, universal design principles which are compatible to citizens irrespective of disability and age could be incorporated into these newly designed spaces.

The National Handicapped Finance and Development Corporation (NHFDC) has schemes for funding and skilling disabled entrepreneurs. It has to be noted that PwDs who prefer independent work places face major financial crunch in receiving funding as most venture funds don't value them appropriately.⁶⁴ Also, Reports suggest that NHFDC stresses on a guardian to provide loans for self-started ventures by disabled.⁶⁵ This discrimination in funding is not only limited to disabled but also other entrepreneurs who are working towards empowering disabled through latest technological innovations.⁶⁶ The startup India program of government has earmarked Rs.10,000 crore fund for financing startups via SEBI registered Venture funds.⁶⁷ But it does not mention any special focus on this segment of disabled entrepreneurs who face major discrimination from regular investors and bankers.

Government hence needs to earmark special budget within these coveted missions to achieve all round empowerment of disabled segment.

g. Medical based financial products like health insurance and check-ups

Financial products like health insurance has not been friendly with higher premiums for disabled due to uncertainty which an insurance company associates with a disabled client. Government mandate in this regard leaves it to the respective company to base their decision on risk appetite and approach.⁶⁸ An analysis of various insurance provisions in market reveal that not only are

⁶³<http://www.ncpedp.org/sites/all/themes/marinelli/documents/Report%20on%20Inclusive%20SMART%20Cities%20and%20Accessibility%20for%20Persons%20with%20Disabilities.pdf>. Shishu Sarothi (2017).

⁶⁴ http://www.nhfdc.nic.in/upload/Skill_training.pdf. Scheme for Financial Assistance for Skill & Entrepreneurial Development.

⁶⁵ <http://inclusion.skoch.in/story/96/access-to-financial-services-for-the-differently-abled-396.html>. Inclusion (2014).

⁶⁶ <http://timesofindia.indiatimes.com/trend-tracking/startups-products-for-disabilities/articleshow/53468249.cms>. Ayyar and Anand (2016).

⁶⁷ <http://startupindia.gov.in/>. Startup India.

⁶⁸ <http://pib.nic.in/newsite/PrintRelease.aspx?relid=118691>. GOI (2015).

premiums high, but extreme disabilities are not covered by insurance companies.⁶⁹ Amongst this, only government scheme Nirmaya Health insurance for disabled provide a comprehensive cover of Rs.1 lakh without pre-insurance check-up, irrespective of disability, with treatment option from any hospital.⁷⁰

In such a grim scenario, it is important that government is able to persuade private insurers too in providing medical insurance and financial products that can be best utilized by disabled to take care of their health needs, which takes a major share of their expenses. Only such attractive products of utility can ensure financial penetration amongst PwDs engaging with banking sector and keen on financial inclusivity.

h. Disability tribunal

Many provisions of government schemes for disabled have yet not been implemented by authorities. In such a scenario, strict monitoring of programs with special bodies to conduct hearing of all cases related to disabled must be institutionalized. A provision to this effect is already in place in the ‘The Rights of Persons with Disabilities Bill – 2016’ which is yet to be in effect.⁷¹ Only, separate district level tribunals can ensure that cases, most of which are denial of privileges impacting dignity, which in effect is nothing short of human rights violation are effectively addressed.⁷²

⁶⁹ <http://www.moneycontrol.com/news/business/personal-finance-business/disabilityinsuranceindia-6-key-questions-1335961.html>. Chopra (2015).

⁷⁰ <http://thenationaltrust.gov.in/content/scheme/niramaya.php>. The National Trust.

⁷¹ <http://pib.nic.in/newsite/PrintRelease.aspx?relid=155592>. GOI (2016).

⁷² http://www.who.int/disabilities/world_report/2011/report.pdf. WHO and The World Bank (2011).

Annex 1: Definition of Persons with Disabilities

Statute	Section	Definition
Mental Health Act, 1987	2(l)	‘Mentally ill person’ means: “a person who is in need of treatment by reason of any mental disorder other than mental retardation”.
Rehabilitation Council of India Act, 1992	2(c)	‘Handicapped’ means – (i) visually handicapped; (ii) hearing handicapped; (iii) suffering from locomotor disability; or (iv) suffering from mental retardation
Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (PWDA)	2(i)	Disability means: (i) blindness; (ii) low vision; (iii) leprosy-cured; (iv) hearing impairment; (v) locomotor disability; (vi) mental retardation; (vii) mental illness”. The statute then goes on to define each of the conditions on a severity scale.
	2(t)	“Person with disability means a person suffering from not less than forty per cent of any disability as certified by a medical authority”
National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999	2(j)	‘Person with disability’ means: “a person suffering from any of the conditions relating to autism, cerebral palsy, mental retardation or a combination of any two or more of such conditions and includes a person suffering from severe multiple disability”
	2(h)	“Multiple disabilities means a combination of two or more disabilities as defined in clause (i) of section 2” of PWDA.

Source: First Country Report on the Status of Disability in India. DePwD, Ministry of Social Justice and Empowerment, GOI.

Annex 2: Distribution of disabled Workers in India- Census, 2011

Total	Cultivator (CL)	Agriculture Labourers (AL)	In Household Industries (HHI)	Others
97,44,386	22,74,322	29,77,272	4,35,053	40,57,739
Percentage	23	31	4	42

Source: Disabled Person in INDIA: A Statistical Profile 2016, MOSPI, GOI.

Annex 3: Disabled Population by Sex and Residence India, 2011 (In Millions)

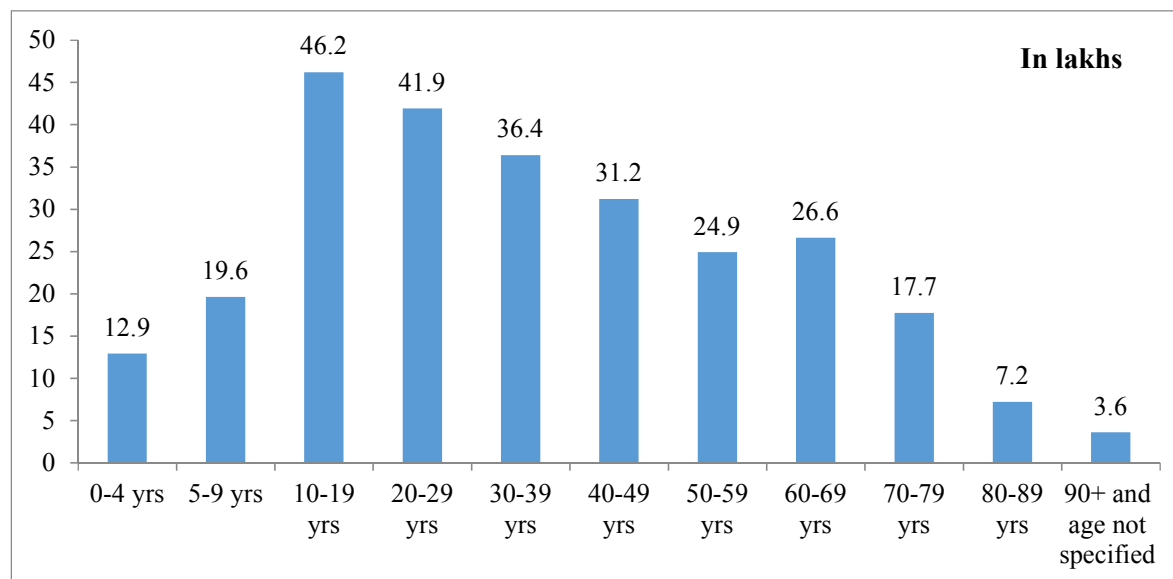
Residence	Persons
Total	26.8
Rural	18.6
Urban	08.1

Sources: 1.Measurement of Disability through Census, National Experiences: India, GOI.
2. Office of the Registrar General and Census Commissioner, India, GOI.

Annex 4: Proportion of Disabled Population in the Respective Age Groups India, 2011**(In Percentage)**

Age Group	Persons
All Ages	2.21
0-4	1.14
5-9	1.54
10-19	1.82
20-29	1.97
30-39	2.09
40-49	2.31
50-59	2.83
60-69	4.15
70-79	6.22
80-89	8.41
90+	8.40
Age Not Stated	3.07

Source: Disable Person in India: A Statistical Profile, 2016, MOSPI, GOI.

Annex 5: Disabled population by age group in India – Census, 2011

Source: Disabled Person in India: A Statistical Profile, 2016, MOSPI, GOI.

Annex 6: Disabled Population by Type of Disability India, 2011

Type of Disability	Persons			
	Millions	Percentage	Work Participation Rate*	Effective Literacy Rate (%) (7 years and above)
Total	26.8	100.0	36.3	59.0
In Seeing	5.0	18.8	37.6	57.5
In Hearing	5.1	18.9	40.6	62.8
In Speech	2.0	7.5	42.0	61.8
In Movement	5.4	20.3	37.4	62.5
Mental Retardation	1.5	5.6	21.4	44.0
Mental Illness	0.7	2.7	21.4	49.9
Any Other	4.9	18.4	41.5	68.0
Multiple Disability	2.1	7.9	18.5	35.8

*WPR is calculated as the percentage of workers among disabled to total disabled population.

Source: Disabled Person in India: A Statistical Profile, 2016, MOSPI, GOI.

Annex 7: Persons with Disabilities

Section	Disability	Definition
2(b)	Blindness	A condition where a person suffers from any of the following conditions, namely - (i) Total absence of sight or (ii) Visual acuity not exceeding in the better eye with correcting lenses; or (iii) Limitation of the field of vision an angle of 20 degree or worse.
2(u)	Low vision	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.
2(n)	Leprosy-cured	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.
2(l)	Hearing impairment	Loss of sixty decibels or more in the better ear in the conversational range of frequencies.
2(o)	Loco motor disability	Disability of bones, joints muscles leading to substantial restriction of movement of limbs or any form of cerebral palsy.
2(r)	Mental retardation	A condition of arrested or incomplete development of mind of a person which is specially characterized by sub normality of intelligence
2(q)	Mental illness	Any mental disorder other than mental retardation.

Source: PwD Act, 1995. The Persons with Disabilities Act, 1995, GOI.

Annex 8: Number of disabled per 100,000 elderly persons for different types of disability

Place of Residence	Mental retardation	Mental illness	Blindness	Hearing	Speech	Locomotor	Any Other	Multiple Disability
Rural	86	86	1467	1043	182	1425	595	708
Urban	89	93	931	844	230	1029	580	386

Source: Elderly in India, 2016, CSO (Social Statistics Division), GOI.

Annex 9: Percentage of elderly by full/partial loco motor disability according to background

Background characteristics	Vision	Hearing	Walking
60-69	52.7	12.6	15.9
70-79	66.9	28.7	30.1
80+	75.5	46.1	47.8
Men	57.3	19.0	20.9
Women	60.6	22.2	25.4

Source: Report on Status of Elderly in Select States of India, UNFPA, The United Nations Population Fund, 2011.

Annex 10: Census Questions on Disability Endorsed by the Washington Group

1. Do you have difficulty seeing, even if wearing glasses?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

2. Do you have difficulty hearing, even if using a hearing aid?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

3. Do you have difficulty walking or climbing steps?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

4. Do you have difficulty remembering or concentrating?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

5. Do you have difficulty (with self-care such as) washing all over or dressing?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

6. Using your usual (customary) language, do you have difficulty communicating, for example understanding or being understood?
 - a. No – no difficulty
 - b. Yes – some difficulty
 - c. Yes – a lot of difficulty
 - d. Cannot do at all

Source: Washington Group on Disability.

Annex 11: Results from G3ict Financial Services Survey on the accessibility of different ICT services in multiple countries

(In Percentage)

Technology-enabled banking service	Visual or print disability	Hearing disability	Speech disability	Physical disability	Cognitive or learning disability	Other
Branch banking	50	25	25	67	33	17
Online (web) banking	80	40	50	50	20	20
Kiosks and payment Terminals	60	50	40	40	20	20
Phone banking	80	40	20	60	20	20
Mobile banking	60	60	60	30	20	20
Digital wallet	33	33	33	33	33	50
Loans	50	50	50	50	38	25
Debit or credit cards	63	63	50	50	25	25
Statements	89	56	56	56	22	11
Investing/trades	44	56	44	33	22	22
Insurance	67	83	83	83	33	17

Source: G3ict Financial Inclusion Survey, G3ict, The Global Initiative for Inclusive ICTs, 2015.

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