



The Landscape of Funding for Disability in India

Cover art by:
Jay Khandelwal,
a young artist with autism

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Acknowledgements

This paper is co-researched and co-authored by members of the Pacta team, comprising Gomathy Balasubramaniam (Research Lead, Disability), Greeshma (Research Associate), Keerthana Medarametla (Partnership Lead, Disability), Prachi Purohit (Research Associate, Policy), Shreya Koner (Data Analyst), and Vinishya Noel (Research Lead), under the guidance of Nivedita Krishna (Founder and Director, Pacta), with research assistance from interns Bhuvisha Udayakumar, Charvi Srinivas, Gayathri Madhavan, Priyaranjan V, and Tanya Ravinder.

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Foreword

At its core, philanthropy must step in where markets fall short and public systems can't adequately respond, even when the path forward is arduous. The disability sector exemplifies this. Despite the scale of opportunity and its profound impact on lives of both individuals and families, disability remains one of the most under-served areas within India's development landscape.

This report, 'The Landscape of Funding for Disability in India', highlights many non-profits doing wonderful work in this space. The gap between their deep commitment and small share of funding, is not a question of capability, but reflects the core nature of the challenge of operating in this space.

Working on disability requires deep long-term commitment. Expertise needs to often span education, healthcare and livelihoods. Those who care often also work on widening social inclusion. Outcomes, however, are multidimensional and not always easily measurable. Progress is reflected in dignity, independence, and quality of life—both for the individuals and their families. This requires patience, and the efforts need to be viewed through the lens of time and trust. This is precisely where philanthropy can rise to the occasion.

Our approach, as the A.T.E. Chandra Foundation has been to act early, consciously, and with purpose. Too often, giving is deferred to a later stage in life. We believe the opposite: giving of money must run in parallel with wealth creation and time when one has the energy to engage. This creates the ability to learn, introduces greater risk taking, and brings urgency to one's purpose.

It also makes one start thinking deeper as one goes along and gains experience. It introduces the need to think about shifts from short-term, project-led giving to long-term, systemic change. Often, this means backing people and institutions, not just programmes. It means strengthening their capacity, leadership, and systems so they can endure and adapt. And it means building ecosystems that enable collaboration and scale, aligned with government efforts. These choices, enabled by a longer giving journey, are what can move funding from good intent to great impact.

It is through this lens that we view the disability sector, and where we have seen what is possible—through the work of the Jai Vakeel Foundation, working on building a national curriculum for those with Intellectual Disability; and through initiatives like Olympic Gold Quest that challenge assumptions about potential and excellence by showcasing our Para-Olympians on world stage.

This report offers an important framework to understand how philanthropy operates in India; through trust-based, impact-based, and compliance-based approaches. These are all necessary. But in our experience, there is a fourth logic that underpins them: courage-based funding. Nowhere is this more relevant than in the disability sector. It takes conviction to support a community that is often invisible, and to commit to change that may take decades to fully unfold.

We are grateful to the team at PACTA and their partners for this important work. By shedding light on the current situation, pointing to practical pathways—integrating disability into mainstream sectors, enabling more flexible funding, and strengthening collaboration—it offers both clarity and direction. Importantly, it centres the role of organisations that translate policy into real outcomes. We hope this report leads to more timely and greater giving, stronger institutions, and deeper investment in capacity and partnerships—so that the sector can move toward sustained and meaningful progress.

- Archana Chandra (CEO, Jai Vakeel Foundation) & Amit Chandra (Chairperson - Bain Capital India Advisors & Co-Founder ATE Chandra Foundation)

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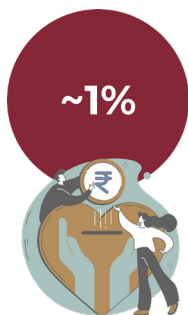
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Executive Summary



of all NPOs in India work on disability (62,556 disability NPOs)

But receives only,



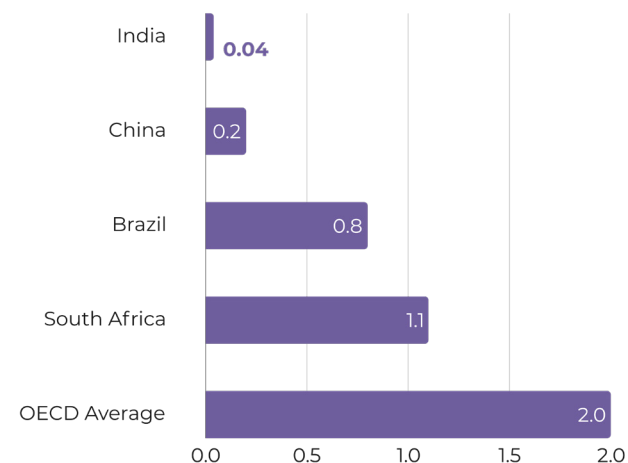
of CSR funding (₹234 crore CSR to disability)

Disability non-profit organisations (NPOs) in India fill critical gaps left by government programmes, by focusing on grassroots implementation and direct community support. Their unique role lies in bridging the intent and promises of rights and policy to becoming embodied and experienced realities of persons with disabilities. **Disability NPOs constitute a significant share of the non-profit ecosystem: approximately 10% of all registered non-profits in India (~62,556 organisations), but receive a miniscule share of philanthropic funding (one study estimates that the CSR funding pie attributes only 1% to disability).** Despite disability NPOs doing critical work, even old and relatively large NPOs face significant funding fragility.

In this report, **we present the funding fragility of disability NPOs**, explore explanations for the funding deficit to the sector and identify some emerging opportunities. Older NPOs are larger, have higher scale, bigger budgets, and access a diversified pool of funds. But even bigger disability NPOs face funding fragility, meaning that grant flexibility does not improve with organisational maturity. CSR funding is highly correlated to education and livelihoods, while government funding is concentrated in NPOs providing therapy and education services.

Though public funding dominates India's social sector, (with the government contributing ~ 95% compared to 5% from private philanthropy), the combined Union and State disability budget amounts to ~ 0.04% of GDP in 2024, well below OECD (Organisation for Economic Co-operation and Development) countries. Low budgets, combined with absence of a systematic monitoring of disability-inclusion outcomes, signals a low strategic priority for disability by the government, and contributes to low philanthropic funding for disability in India.

Government Spending as a % of GDP



Philanthropic funding in India is shaped by three dominant decision-making logics:

- **Trust-based funding** (relationship-driven)
- **Impact-based funding** (evidence-driven)
- **Compliance-based funding** (checklist-driven, particularly CSR)

Across the three decision-making logics for funding, funders prioritise:

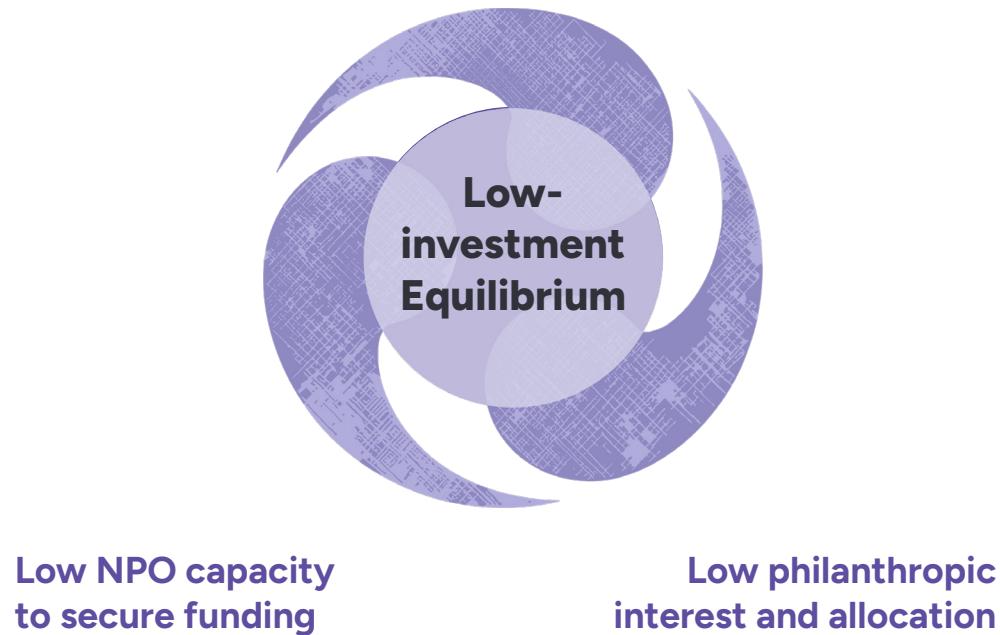
- alignment with their strategic priorities
- transparency and communication
- measurable and demonstrable impact
- scalability of programmes
- sustainability and diversified funding
- strong governance, financial prudence, austerity and compliance

While funder criteria appear rational in seeking accountability for funds disbursed, they create **high entry barriers** for disability NPOs. Disability NPOs face a set of interlinked challenges that limit their access to funding:

- **Low awareness and prioritisation:** Disability is often not recognised as a core funding area by funders
- **Limited fundraising capacity:** NPOs lack networks, staff, and resources to engage funders and discover funding opportunities
- **Short funding cycles:** Particularly in CSR, where funding is typically annual
- **Difficulty demonstrating impact:** Outcomes are long-term, qualitative, and multidimensional, make it difficult to fit into standard metrics
- **Geographic bias:** Funding is concentrated in specific states and regions
- **Non-transparent selection processes:** Limited visibility into funder expectations
- **Thematic neglect:** Sports, recreation, advocacy, research receive little funding
- **Policy distortions:** CSR funding is easier directed toward government initiatives

Poor disability outcomes arises from low investment equilibrium in the disability sector:

Low government prioritisation through low budgets, inaccurate data and poor outcomes tracking



The triple dynamic: low public prioritisation, low philanthropic allocation, and low NPO capacity creates a “**low-investment equilibrium**”, where governments do not invest sufficiently due to weak implementation and ownership, philanthropists hesitate to invest in the absence of strong public signals, and NPOs struggle to meet funder expectations.

Figure 1: The Triple Dynamic Creating Low-investment Equilibrium

Existing and emerging opportunities to create pathways for strengthening disability funding:

1. Mainstreaming disability across sectors

- Disability NPOs working across the sectors of education, livelihoods, health, gender, rural development, etc., can embed disability as a cross-cutting lens, not as a standalone silo
- Funders can synergise with emerging priorities such as mental health (budgets tripled from ₹20K crore to ₹70K crore, 2021-2026) and elder care
- Funders already supporting education/ health/ livelihoods can add intersectional funding to their existing portfolios, acknowledging disability inclusion within broader programmes (e.g., *Tech Mahindra Foundation, Harish and Bina Shah Foundation (HBS) Foundation*)

2. New funding models and instruments

- **Blended Finance-**
 - **Funders:** Use philanthropic & public capital to de-risk private investment and equity funds for scale, growth, returns in disability
Example: Assistive Technology Growth Fund (ATGF)
 - *Pioneering blended finance initiative combining first-loss capital with private investment*
 - *Addresses the 900M+ people in LMICs (Low- and Middle-Income Countries) lacking assistive products*
 - **NPOs:** Strengthen institutions using retail/ HNI funding/ social capital + programme funds through CSR and foreign funding
Example: Association for The Mentally Challenged uses a strong volunteer board to adopt and signal strong governance and compliance and receives programmes funding from CSRs
- **Trust-based Philanthropy-**
 - Shift from compliance-heavy, transactional approaches to long-term, flexible partnerships
 - Domestic philanthropic foundations can embrace more experimentation and institutional support and reduce focus on programmatic outcomes
Example: Mariwala Health Initiative, Azim Premji Philanthropic Initiatives

3. Strengthen Government Signalling

- Enforce **RPwD Act, 2016 mandate: 5% reservation in all poverty alleviation and developmental schemes**, with priority for women with benchmark disabilities
- Expand disability-disaggregated budgets beyond Assam
- Regular convenings (e.g., *Purple Fest, Goa*) bridging government, philanthropy, researchers, and disability NPOs help align priorities
- Regulatory Sandboxes: Compliance relaxations for disability funding and disability NPO operations
- Advocate for disability key performance indicators (KPIs) in Aspirational Districts Programme and NITI Aayog outcome frameworks

Existing and emerging opportunities to create pathways for strengthening disability funding:

4. Collectivise and Collaborate

- **NPO Collectives-**

Pool networks, knowledge, and resources across disability domains

Example: Disability NPOs Alliance (DNA) for joint advocacy and shared learning

- **Funder Collectives-**

- Pool philanthropic capital to coordinate disability funding and share risk
- Reduce fragmentation where individual funders support isolated projects

Example: India Climate Collaborative for funding climate thematic and Social Venture Partners (SVP) collaborative prioritises disability

- **Role of Intermediaries-**

Improve discoverability of disability NPOs and simplify due diligence

Example: Platforms like Dasra and Sattva can elevate disability as a priority — similar to how they championed education

5. Strengthen non-profit capacity

- **Capacity, not compliance, is the bottleneck:**

Orchestrate specialised, organisational development programmes and multi- year funding to strengthen NPO capacity for fundraising, impact measurement, and governance

Examples: Association of People with Disability (APD), Atma, and Dhvani already run these

- **Invest in common infrastructure:**

- Impact measurement frameworks tailored to disability — long-term, qualitative, and multidimensional outcomes
- Data dashboards for disability
Example: Disability Data Initiative
- Disability law and policy as knowledge levers for NPOs in the sector to tailor their programmes
Example: Pacta, National Centre for Promotion of Employment for Disabled People (NCPEDP)

- **Role of Larger NPOs:**

Larger NPOs (e.g., Association of People with Disability (APD)) can play ecosystem-building roles — providing programmatic support, management capacity, and operational systems to smaller organisations

Objective of the Study

Disability funding data (government & philanthropic) in India is invisible. Government budgetary allocations for disability are not explicitly stated - only one state in India (Assam) and central ministries (Ministry of Social Justice, Health and Family Welfare and Rural Development) provide disability disaggregated budgets.¹ Philanthropic funding for disability too is under-measured and under-researched in India. There is no systematic estimate of the total philanthropic share of funds set apart for disability.

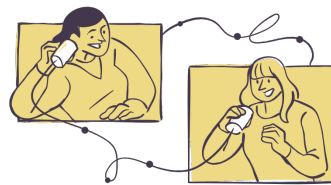
Databases such as Hurun Database² and its India-rich lists track high-net-worth individuals (HNIs) and ultra-high-net-worth individuals (UHNIs), their wealth sources, and their philanthropic interests but does not tag disability-specific giving data. Studies do not provide standalone disability funding figures and subsume disability under broader categories like GEDI (Gender, Equity, Diversity, Inclusion). At best, existing data sets cover intersections of disability and mental health. While wealth data signals capacity to give, the disability sector suffers from a data visibility gap on actual flows.

In this report we examine the low-investment equilibrium through the lens of the disability sector in India (acknowledging that such a low investment equilibrium may be true for other sectors like palliative care, gender minorities etc.,) to find pathways, tools and practices to aid in breaking out, and eventually create a robust disability sector in India.

This study was carried out to fill the data gap of the landscape of “disability NPOs” and “funding for disability NPOs” in India. In this first-of-its kind study, we have systematically:



1. Collected evidence that disability NPOs face unique challenges in funding and fund-raising



2. Juxtaposed the worlds of the disability funder and disability NPO allowing each a view of the other



3. Unpacked some explanations and solutions for the low funding equilibrium in disability

¹ <https://www.pacta.in/research-reports/disability-inclusive-budgeting-key-recommendations-for-the-union-budget-2026-27>

² Hurun India

Methodology

A mixed-methods approach was employed for this study, incorporating in-depth interviews and surveys. The report also draws on secondary data sources to ensure a comprehensive, robust, and well-triangulated analysis.

Primary data³ was collected through multiple methods:

- **11 in-depth interviews with funders** to gather qualitative insights from diverse perspectives. Interviews included funders from disability-focused funding backgrounds and those not specifically focused on disability. Donors also represented diverse typologies: CSR donors(4), HNIs(2), philanthropies(4), and intermediaries(1). A process of constant comparison was applied to the funder interview data to identify recurring themes, similarities, and differences across responses.
- **7 focus group discussions using (anchoring on a data walk methodology), in which 26 disability-focused organisations participated.** During these sessions, a powerpoint presentation carrying India's federal budget data allocations and spending towards disability in the past decade, and CSR allocations towards disability was shared. Participants were invited to review the information and share their views, reflections, and interpretations based on their organisational experiences. A constant comparison process was undertaken for the data walk discussions to systematically analyse emerging patterns and divergent viewpoints.
- **A survey (in Hindi and English) completed by 52 organisations,** conducted digitally and amplified through Pacta's networks. Insights were analysed using excel statistics.

Secondary data for 147 organisations was compiled from aggregator platforms in India ([Give.do](#) and [GuideStar India](#)), the disability NPO DARPAN Portal maintained by NITI Aayog, and google searches. A review of data from the websites of 147 disability NPOs and their annual reports (where available), was conducted to provide broader context and support the findings. The findings from the 52 survey responses were systematically compared with the secondary data of 147 organisations to identify sectoral patterns, consistencies, and gaps. **Annexure 3** provides more details about the Disability NPOs that we studied through our survey and secondary sources of data.

³ Annexure 3, 4 and 5 provides more details about the Disability NPOs and funders that we studied.

Persons with Disabilities In India Remain Excluded



According to the previous (2011) Census⁴, India's disability population is estimated at 2.68 crore persons with disabilities (~ 2% of the total population). The census data itself is outdated and fresh data is awaited across the 21 categories of disability recognised under the RPwD Act, 2016.

A World Bank study estimated India's disability population at about 8%.⁵



More than 50% of family surveys conducted in India (such as NFHS, PLFS, CNNS, IHDS etc.), do not capture disability-disaggregated data.⁶ Persons with disabilities and their narratives are thus, invisibilised in India's data.

⁴ C-30: Disabled population by type of disability, type of households and sex (India & States/UTs) - 2011

⁵ <https://documents1.worldbank.org/curated/en/577801468259486686/pdf/502090WPOPeopl1Box0342042B01PUBLIC1.pdf>

⁶ <https://www.pacta.in/research-reports/early-analysis-of-disability-data-gaps>

Box 1 - Despite Utopian Policy Inclusion Remains Thin⁸

- **Children with disabilities comprise only 0.8% of total enrolment nationally.**
- **Participation in skilling programmes such as the Jan Shikshan Sansthan (JSS) and the National Apprenticeship Promotion Scheme (NAPS), is around 0.3%.**
- **In Industrial Training Institutes (ITIs), trainees with disabilities numbered 0.35% of total admissions in 2023.**

The RPwD Act, 2016⁷ is utopian in its coverage of rights for persons with disability to education, livelihoods, sports, access to justice and public spaces. Persons with disabilities have low access to education, livelihoods, justice, health and public spaces, despite explicit positive affirmation in India's constitution, several laws and policies.

Spurts of attention are drawn to the disability sector via legal judgements (Such as Rajive Raturi vs. Union of India)⁹, policy pushes (like the new Draft Policy for Persons with Disabilities)¹⁰, and market innovations (like state of the art made-in-India technological innovations). Disability also receives occasional mainstream prominence with special features in Sharktank India¹¹, movies such as Sitare Zamin Pe, and medals in the paralympics.¹²

International conventions like the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and advocacy by civil society groups have advanced dialogue on "inclusion" and "accessibility". Still, inclusion remains sporadic in India. Laws and policies have not translated into embodied inclusive experiences of persons with disabilities. The gap in access to basic services and entitlements needs to be bridged for persons with disabilities to achieve their maximum human capacity. India's civil society acting through disability NPOs play a strong role in filling the glaring services gap for persons with disabilities.

⁷ https://www.indiacode.nic.in/bitstream/123456789/15939/1/the_rights_of_persons_with_disabilities_act%2C_2016.pdf

⁸ Disability Budgets in India 2021-2026 | Pacta

⁹ <https://indiankanoon.org/doc/98908321/>

¹⁰ [https://dwdsc.karnataka.gov.in/storage/pdf-files/Draft%20New%20National%20Policy%20for%20Persons%20with%20disabilities%20\(Divyangjan\).pdf](https://dwdsc.karnataka.gov.in/storage/pdf-files/Draft%20New%20National%20Policy%20for%20Persons%20with%20disabilities%20(Divyangjan).pdf)

¹¹ Season 4's "Divyang Special" episode, highlighted innovations for empowerment. Notable mentions include Fupro (affordable prosthetics), Symbionic(bionic arms), Algnosis (AI autism detection), RehabVeda (brain-controlled neuro-rehabilitation), and Atypical Advantage (disability livelihood)

¹² <https://www.olympics.com/en/news/india-paralympics-medals>



Disability NPOs - Role and Profile

Disability NPOs - Role and Profile

10% of NPOs in India (~ 62,556 NPOs out of ~4,86,001 NPOs registered in India) work as organisations solely focused on disability or through intersectional programmes that include disability within their broader areas of work.¹³

- Most organisations serve persons with disabilities across their lifetime rather than focusing on a single life stage.
- Disability programmes commonly operate at a family and ecosystem level, recognising that outcomes depend not only on individual support but also on caregivers, service systems, and enabling environments.
- Dominant disability NPOs programming are in domains of education, health and livelihoods while sport, leisure and recreation and new technology innovation, trail. Research, policy and rights awareness are not dominant programme priorities.
- Dominant roles played by disability NPOs are: acting as implementing partners, capacity building and knowledge partners while technology and funding partnership roles trail.

Box 2 - Role of Faith-based NPOs in Disability

India offers examples of faith-rooted disability work evolving into professional service delivery. In India, religious institutions were central to public welfare long before modern philanthropy. Traditions of daan, zakat, seva, and charity are a stronger motivator for giving, than the tax incentives.¹⁴ Many early disability institutions, especially for visual, hearing, and intellectual disabilities, were established by Christian missions, Sikh gurdwara-linked charities, Hindu trusts, and Islamic charities.¹⁵ According to a CSIP Report, 2019,¹⁶ religious organisations receive roughly 75% of the total market share of household donations (approx. ₹20.2 thousand crore in 2021-22); much of it given in cash during festivals or through direct offerings. The Bethany Society,¹⁷ founded in 1981 in Meghalaya, began as a faith-inspired initiative and grew into a recognised provider of inclusive education and community-based rehabilitation.¹⁸ There is very limited systematic data for India on how much Faith-based Organisation(FBO) funding is directed specifically to disability.

¹³This data has been sourced from the NPO DARPAN Portal, on 5th March, 2026 DARPAN is maintained by the NITI Aayog and serves as a national database of voluntary organisations in India.

¹⁴How India Gives - CSIP

¹⁵Big Philanthropy in India: Perils and Opportunities – VikasAnvesh Foundation

¹⁶How India Gives - CSIP

¹⁷Bethany Society

¹⁸https://jaivakeel.org/images/publications/Final_IDD_Report-6th_March.pdf

Typology of Services Provided by Disability NPOs

Dominant services provided by disability NPOs are: providing education, skilling, and health services such as mental and physical therapy and rehabilitation. Research, advocacy, and technology appears comparatively smaller in proportion. Niche focus areas like sport and recreation also exist but face funding challenges (*Table 1*).

Type of Service	Description	Examples of Disability Non-profit (India)
Livelihood / Employment / Vocational Training / Skilling	Programmes that support persons with disabilities to access livelihoods through skill-building, job placement, entrepreneurship, and workplace inclusion	Association of People with Disability (APD), and EnAble India
Education	Inclusive and special education services including early intervention, school readiness, inclusive classrooms, and learning support for children with disabilities	Sense International India, Sol's ARC and Fourth Wave Foundation
Health Services & Therapy (Physical / Mental)	Provision of rehabilitation, physiotherapy, occupational therapy, mental health services, and early intervention for developmental disabilities	Ummeed Child Development Center, Association for The Mentally Challenged (AMC) and Nayi Disha
Policy and Research	Work focused on generating evidence, influencing policy, conducting research, and strengthening disability-inclusive systems	National Centre for Promotion of Employment for Disabled People (NCPEDP), Politics and Disability Forum and Pacta
Rights Awareness & Access to Justice	Legal advocacy, awareness-building, and support for persons with disabilities to claim rights, entitlements, and protections under law	Mission Accessibility

Table 1: Typology of Services Provided By Disability NPOs

Typology of Services Provided by Disability NPOs

Type of Service	Description	Examples of Disability Non-profit (India)
Assistive Aids and Devices	Development, distribution, and innovation of assistive technologies such as mobility aids, communication tools, and adaptive devices	Jaipur Foot (BMVSS)
Sports	Programmes that enable participation of persons with disabilities in sports, including grassroots access and elite training (e.g., olympics)	Adventures Beyond Barriers Foundation (ABBF), Saadhya Foundation
Recreation	Activities focused on social participation, leisure, arts, and community engagement to improve quality of life and inclusion	Kilikili Foundation

Table 1 (continued): Typology of Services Provided By Disability NPOs

1

Typology of Services Provided by Disability NPOs

2

3

Typology of Roles Played by Disability NPOs

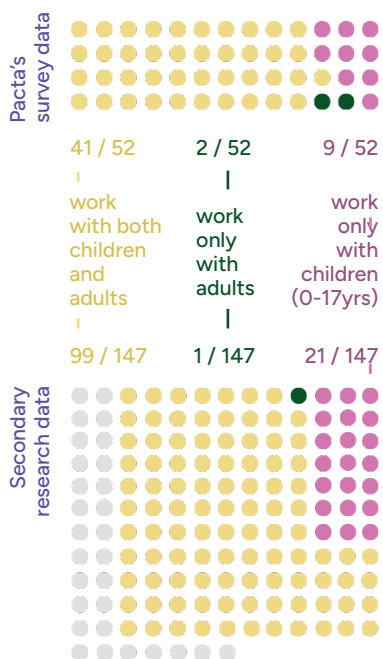
Disability NPOs play typical roles in services provisioning and partnerships. Most organisations (80%) reported being implementing partners. A significant number also contribute as capacity-building and knowledge partners, indicating strong technical expertise and sectoral experience. Fewer organisations play roles as technology or funding partners (Table 2).

Role	Implementing Partner	Capacity Building Partner	Knowledge Partner	Technology Partner	Funding Partner
Description	Disability NPOs deliver programmes on the ground, often in partnership with government or funders, focusing on direct service provision.	NPOs strengthen the capabilities of other organisations, institutions, and stakeholders to deliver disability-inclusive programmes.	NPOs generate, curate, and disseminate knowledge to influence policy, practice, and public understanding of disability.	NPOs develop, adapt, or deploy assistive and digital technologies to improve accessibility and inclusion.	Some NPOs act as intermediaries or re-grantors, channeling funds to other organisations or initiatives within the disability ecosystem.
Illustrative Activities	<ul style="list-style-type: none"> Running special schools or inclusive education programmes Delivering skilling and livelihood programmes Providing therapy and rehabilitation services - Implementing government schemes (e.g., disability pensions, and assistive device distribution) Community-based rehabilitation and outreach 	<ul style="list-style-type: none"> Training teachers on inclusive education practices Building capacity of frontline workers (ASHA and Anganwadi workers) for early diagnosis Training employers on workplace inclusion Developing toolkits and training modules for legal aid workers 	<ul style="list-style-type: none"> Conducting research and publishing reports Policy advocacy and submissions to government Developing guidelines and standards (e.g., accessibility norms) Data collection and sector mapping Awareness campaigns and thought leadership 	<ul style="list-style-type: none"> Designing assistive devices (mobility, communication tools) Developing accessible digital platforms and content Supporting adoption of assistive tech in schools/workplaces Piloting tech-enabled audits, service delivery models 	<ul style="list-style-type: none"> Regranting funds to grassroots disability organisations Running pooled funds or collaborative funding platforms Providing seed funding for early-stage initiatives Supporting innovation pilots

Table 2: Typology of Roles Played by Disability NPOs

Typology of Beneficiaries of Disability NPO Programming

Organisations' response in Pacta's survey:



Programmes of disability NPOs are typically designed as lifelong support systems rather than age-specific interventions. **Most disability NPOs serve a broad age range of beneficiaries rather than focusing on a single life stage, and work with families and institutional stakeholders, recognising that outcomes depend not only on individual support but also on caregivers, service systems, and enabling environments (Table 3).**

Beneficiary Stakeholder / Community	Description of Beneficiaries	Illustrative Interactions / Activities
Children with Disabilities	Children requiring early intervention, inclusive education, and developmental support across physical, intellectual, and neurodevelopmental disabilities.	<ul style="list-style-type: none"> • Early intervention and therapy services • Inclusive and special education programmes, Individualised Education Plans (IEPs) and teaching-learning material • School readiness and transition support • Care homes and respite care centres
Adults with Disabilities	Individuals across working age and later life requiring support for livelihoods, independent living, and social inclusion.	<ul style="list-style-type: none"> • Skilling and employment programmes • Job placement and workplace inclusion • Independent living and community participation initiatives • Access to social protection schemes • Care homes and respite care centres
Families / Caregivers of Persons with Disabilities	Parents, guardians, and caregivers who play a central role in supporting persons with disabilities across the life cycle.	<ul style="list-style-type: none"> • Caregiver training and counselling • Parent support groups • Awareness on rights and entitlements • Psycho-social support and respite care

Table 3: Typology of Beneficiaries of Disability NPO Programming

Beneficiary Stakeholder / Community	Description of Beneficiaries	Illustrative Interactions / Activities
Government (Union, State, Local)	Public institutions responsible for policy, funding, and service delivery for disability inclusion.	<ul style="list-style-type: none"> • Implementation of government schemes • Policy advocacy and consultation • Capacity building of government officials - teachers, police, judges, doctors • Accessibility audits and programme partnerships
Other Civil Society Organisations (CSOs)	Non-profits and community-based organisations working within or beyond the disability sector.	<ul style="list-style-type: none"> • Partnerships for programme delivery • Capacity building and training • Knowledge sharing and networks • Collective advocacy efforts
Private Companies / Employers	Corporate actors involved through CSR, employment, or inclusive business practices.	<ul style="list-style-type: none"> • CSR programme implementation • Workplace inclusion and sensitisation • Job placements and employer partnerships • Advisory on accessibility and inclusion
Communities and Society at Large (implicit but important addition)	Broader communities whose attitudes and environments shape inclusion outcomes.	<ul style="list-style-type: none"> • Awareness and sensitisation campaigns • Community mobilisation • Reducing stigma and discrimination • Promoting inclusive practices in public spaces

Disability non-profits in India fill critical gaps left by government programmes, by focusing on grassroots implementation and direct community support. Their unique role lies in bridging the intents and promises of rights and policy to becoming embodied and experienced realities of persons with disabilities. Non-profits amplify and visibilise persons with disabilities in mainstream dialogue, lobby for policy changes, conduct accessibility audits, foster community sensitisation, and new ways of thinking all of which are essential to achieve systemic inclusion, goodwill and solidarity for persons with disabilities.

Table 3 (continued): Typology of Beneficiaries of Disability NPO Programming



Disability NPOs do critical work. Still, even old and relatively large NGOs face significant funding fragility. In the next part of the report, we present the funding fragility and low investment equilibrium in disability, find some explanations for the funding deficit and identify emerging opportunities that the disability sector can piggyback on.

An abstract painting with a rich, textured surface. The color palette is dominated by various shades of teal, turquoise, and emerald green, interspersed with bright yellow and hints of red and white. The brushstrokes are thick and expressive, creating a sense of depth and movement. A semi-transparent dark blue rectangular box is centered over the middle of the painting, containing the title text in white.

**Unpacking the
Funding Fragility
of Disability NPOs**

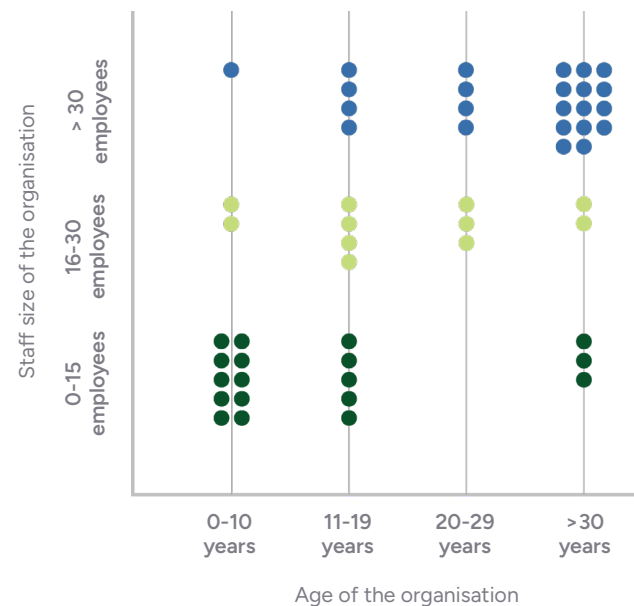
Unpacking the Funding Fragility of Disability NPOs

Older NPOs are larger, have greater scale, and access to diverse funding

Older disability NPOs are larger in staff size (Figure 2)¹⁹, budget (Figure 3)²⁰, and operate at a large scale (Figure 4). **Organisational growth in the disability sector occurs gradually through long-term accumulation of infrastructure, partnerships, and programmatic experience rather than rapid expansion.** While geographic reach tends to broaden with organisational age, expansion beyond a single state is not exclusively a function of longevity and may also reflect strategic choices, funding access, and programmatic models (Figure 4).

Larger budgets are associated with more complex and strategic partnership roles, reflecting higher organisational capacity and institutional maturity (Figure 5).

Relation between Age and Size of the Organisation



n=52; Among organisations operating for **0–10 years**, the vast majority remain small, with **10 out of 13 employing 15 or fewer staff**, and only one organisation reporting a workforce of more than 30 employees. Organisations in the **11–19 year** category show greater variation, with **5 organisations remaining small, 4 employing 16–30 staff, and 4 employing more than 30 staff**, indicating a transitional growth phase. This shift becomes more pronounced among organisations operating for **20–29 years**, where **4 out of 7 organisations employ more than 30 staff** and none fall in the smallest staff-size category. The pattern is strongest among organisations operating for **more than 30 years**, where **14 out of 19 organisations have workforces exceeding 30 employees**, compared to only 3 organisations with 15 or fewer staff.

Figure 2: Relation between Age and Size of the Organisation

¹⁹ Pearson correlation coefficient $r = 0.5715$ ($p < 0.0001$), indicating a moderate linear relationship. Spearman rank correlation $\rho = 0.57$ ($p < 0.0001$), confirming a similar monotonic association.

²⁰ Pearson correlation coefficient $r = 0.5715$ ($p < 0.0001$), indicating a moderate linear relationship. Spearman rank correlation $\rho = 0.57$ ($p < 0.0001$), confirming a similar monotonic association.

Relation between Age and Annual Expenditure of the Organisation

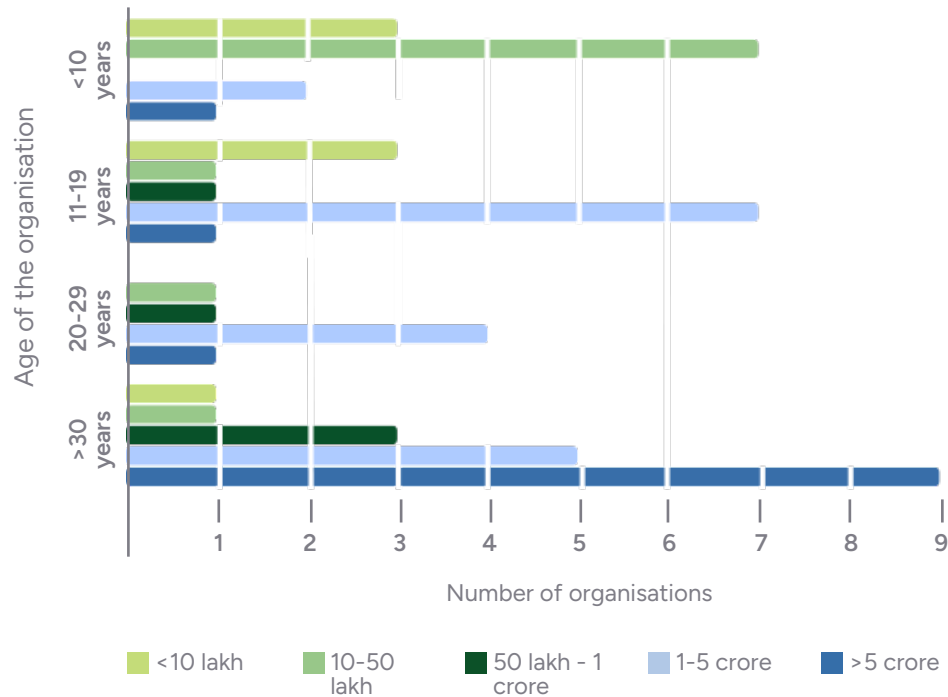


Figure 3: Relation between Age and Annual Expenditure of the Organisation

n=52; Organisations operating for **0–10 years** are predominantly concentrated in the lower budget categories, with **10 out of 13 organisations** reporting annual budgets below ₹50 lakh, and only 3 organisations reporting budgets above ₹1 crore. Organisations in the **11–19 year** category show a transitional pattern, with budgets spread across categories; while 4 organisations remain below ₹50 lakh, a **majority (9 out of 13) report annual budgets of ₹1 crore or more**. This upward shift becomes more evident among organisations operating for **20–29 years**, where **5 out of 7 organisations** report budgets exceeding ₹1 crore, including one organisation in the above ₹5 crore category. The pattern is strongest among organisations operating for **more than 30 years**, where **14 out of 19 organisations** report annual budgets above ₹1 crore, and **9 of these** fall in the highest budget category of **over ₹5 crore**. Overall, the data demonstrate a clear progression toward higher annual budgets as organisations mature.

Relation between Organisational Age and Geographic Scope

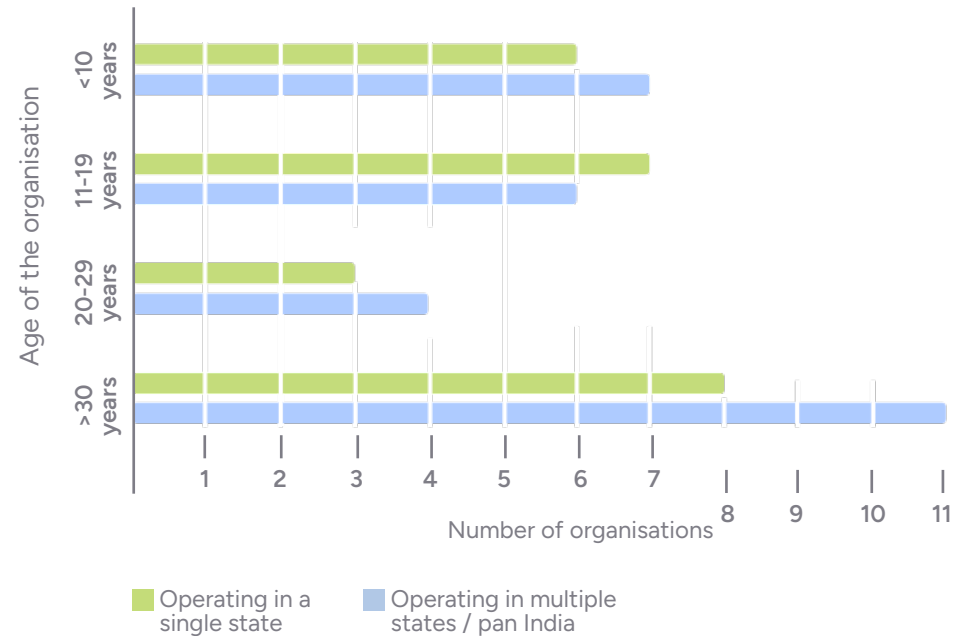


Figure 4: Relation between Organisational Age and Geographic Scope

n=52; The relationship between organisational age and geographic scope shows a gradual shift toward wider geographic operations as organisations mature, though single-state and multi-state models coexist across all age groups. Among organisations operating for **0–10 years**, **7 out of 13 organisations** already report operating across **multiple states** or at the All-India level, indicating that geographic expansion can occur relatively early. Organisations in the **11–19 year** category show a near-even split, with **7 organisations operating in a single state and 6 operating across multiple states** or nationally. A similar pattern is observed among organisations operating for **20–29 years**, where **4 out of 7 organisations report multi-state** or All-India operations. The trend becomes more pronounced among organisations operating for **30 years or more**, where **11 out of 19 organisations operate across multiple states** or nationally, compared to 8 that remain single-state.

Reported Roles of the Organisations by Annual Budget

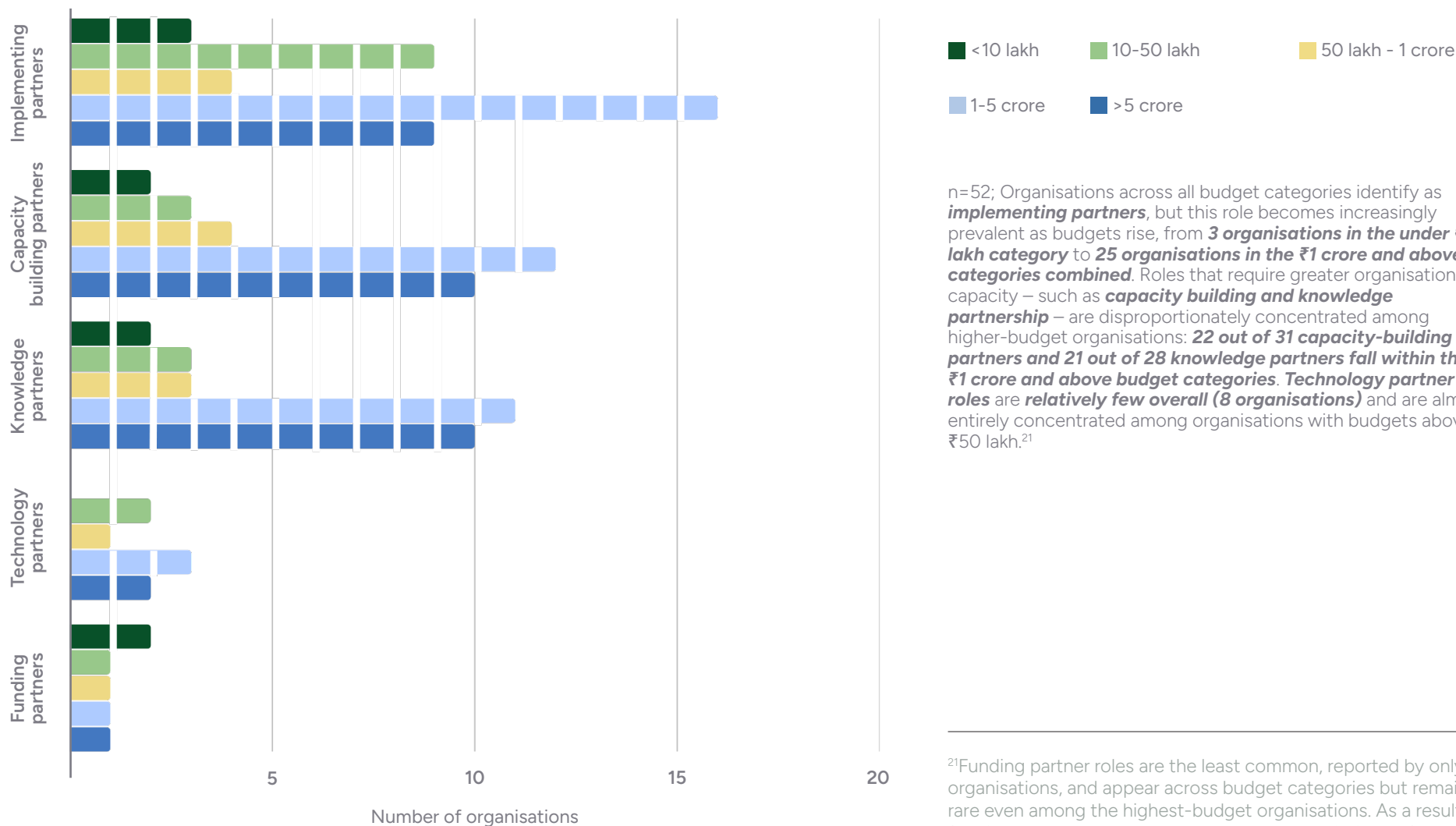


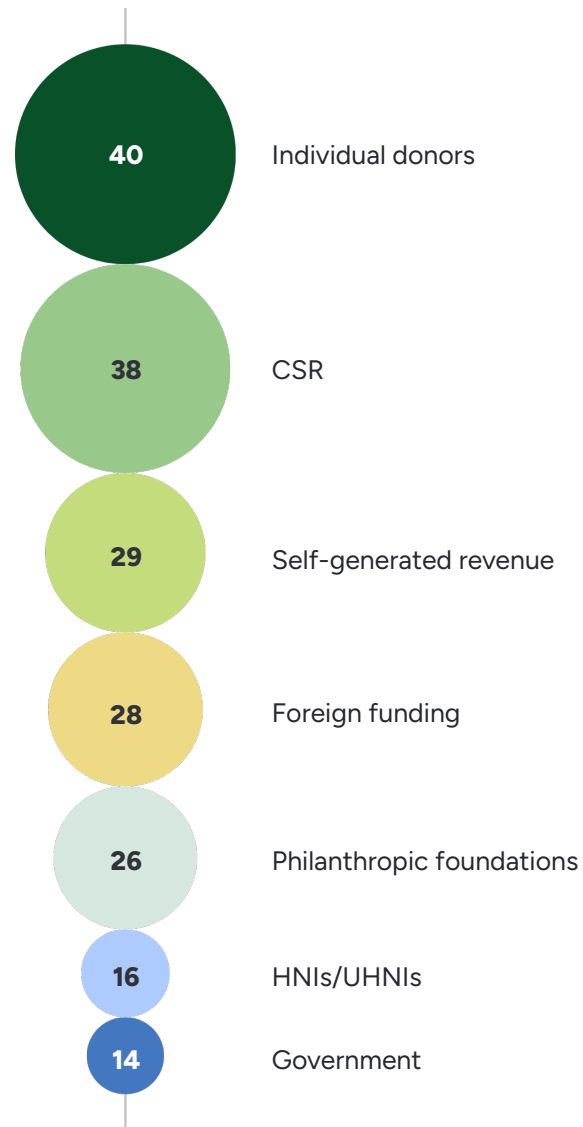
Figure 5: Reported Roles of the Organisations by Annual Budget

n=52; Organisations across all budget categories identify as **implementing partners**, but this role becomes increasingly prevalent as budgets rise, from **3 organisations in the under ₹10 lakh category to 25 organisations in the ₹1 crore and above categories combined**. Roles that require greater organisational capacity – such as **capacity building and knowledge partnership** – are disproportionately concentrated among higher-budget organisations: **22 out of 31 capacity-building partners and 21 out of 28 knowledge partners fall within the ₹1 crore and above budget categories**. **Technology partner roles are relatively few overall (8 organisations)** and are almost entirely concentrated among organisations with budgets above ₹50 lakh.²¹

²¹Funding partner roles are the least common, reported by only 6 organisations, and appear across budget categories but remain rare even among the highest-budget organisations. As a result, funding partner responses are treated as descriptive self-reports rather than indicators of financial scale, and no strong inferences are drawn from this category

Disability NPOs access a diverse pool of funds (Figure 6), though the prominence of individual donor-based sources and CSR funding indicates dependence on domestic philanthropic funding. A second tier of funding sources includes self-generated revenue such as sale of products, membership subscriptions, or endowment income demonstrating that disability NPOs are attempting funding sustainability. The comparatively lower occurrence of government suggests that while public funding for disability contributes to the funding mix, it is not uniformly accessible across the sector. Government funding and HNI contributions appear more selectively distributed but are also more common among higher-budget organisations. (Figure 7)

Frequency of Fund Sources Reported



n=52; The most commonly cited source was individual donors, reported by 40 organisations, followed closely by CSR funding (38 organisations). Self-generated revenue such as sale of products, membership subscriptions, or endowment income was reported by 29 organisations, foreign funding (28), and philanthropic foundations (26). Less frequently reported sources were HNIs/UHNIs (16 organisations) and government funding (14 organisations).

Figure 6: Number of times each Fund Source was Reported

1

Fundraising diversification increases with organisational budgets increase, reflecting greater administrative capacity, established donor relationships, and stronger institutional credibility among larger organisations.

Smaller organisations rely primarily on individual donors and internally generated revenue, while larger organisations have access to a wider mix of institutional funding sources such as CSR, foundations, and foreign funding. (Figure 7)

“We cannot rely on a single funder for project activities; we connect with multiple funders to ensure sustainability.”

- Pammi Choudhary, Rashtriya Manavadhikar Foundation

Fund Source Reported(%) by Budget Size of Organisations



n=52; Organisations in the lowest budget categories (below ₹50 lakh) rely heavily on individual donors and self-generated revenue, with very limited access to CSR, foundations, or foreign funding. Among organisations with budgets below ₹10 lakh, 6 out of 7 report funding from individual donors, while only 2 report CSR support and 1 reports foreign funding. Similarly, organisations in the ₹10–50 lakh category show relatively greater diversification but still depend strongly on individual donors (7) and self-generated income (6). In contrast, organisations with higher budgets (above ₹1 crore) report greater access to institutional funding sources. Among organisations with budgets between ₹1–5 crore, CSR (17), philanthropic foundations (12), foreign funds (12), and individual donors (13) are all widely represented. The same pattern continues in the above ₹5 crore category, where CSR (12), foreign funding (11), philanthropic foundations (9), and individual donors (12) all contribute significantly to the funding mix.

Figure 7: Fund Source Reported(%) by Budget Size of Organisations

2

3

Older NPOs are larger, have greater scale, and access to diverse funding

Funding Fragility Persists Even Among Bigger Disability NPOs

Neither older nor larger organisations have access to flexible funding (Figure 8). In every age category, the majority of disability NPOs rely on strictly project-specific funding or funding with limited flexibility.

Number of Organisations reporting Access to Flexible Funding by Organisation Age

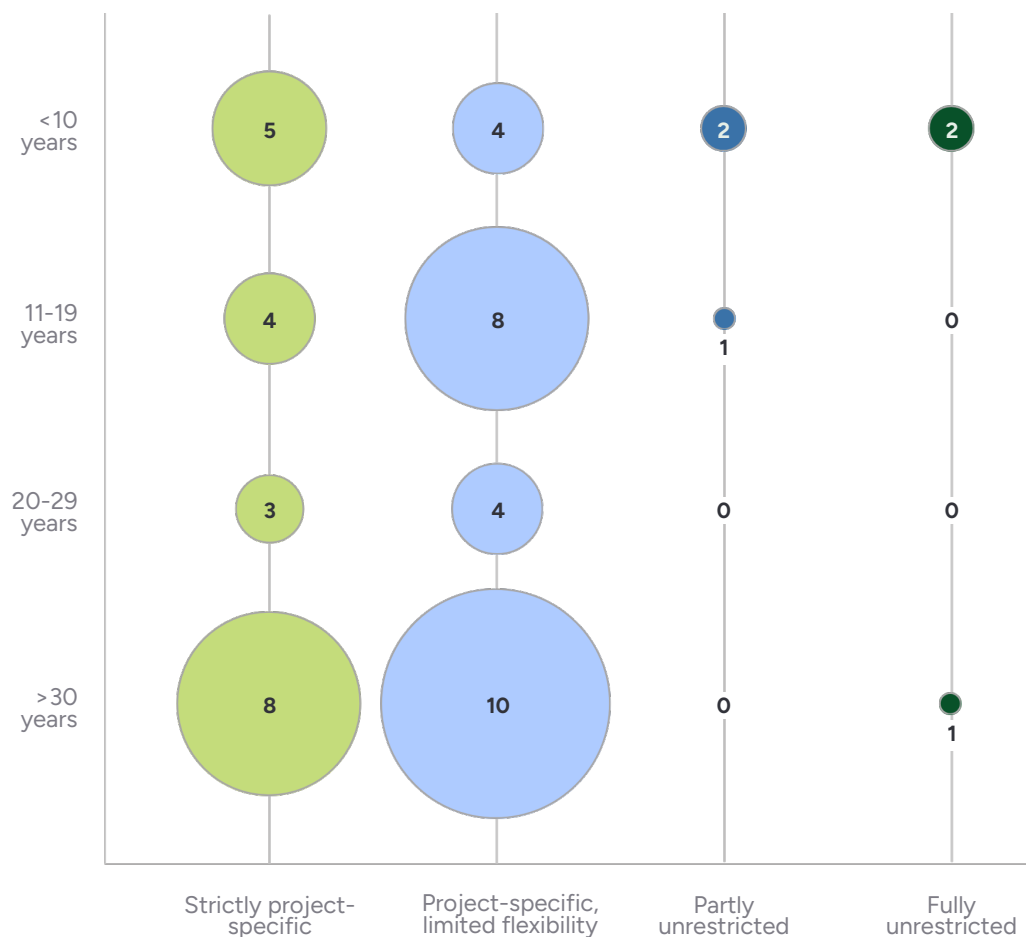


Figure 8 Number of Organisations reporting Access to Flexible Funding by Organisation Age

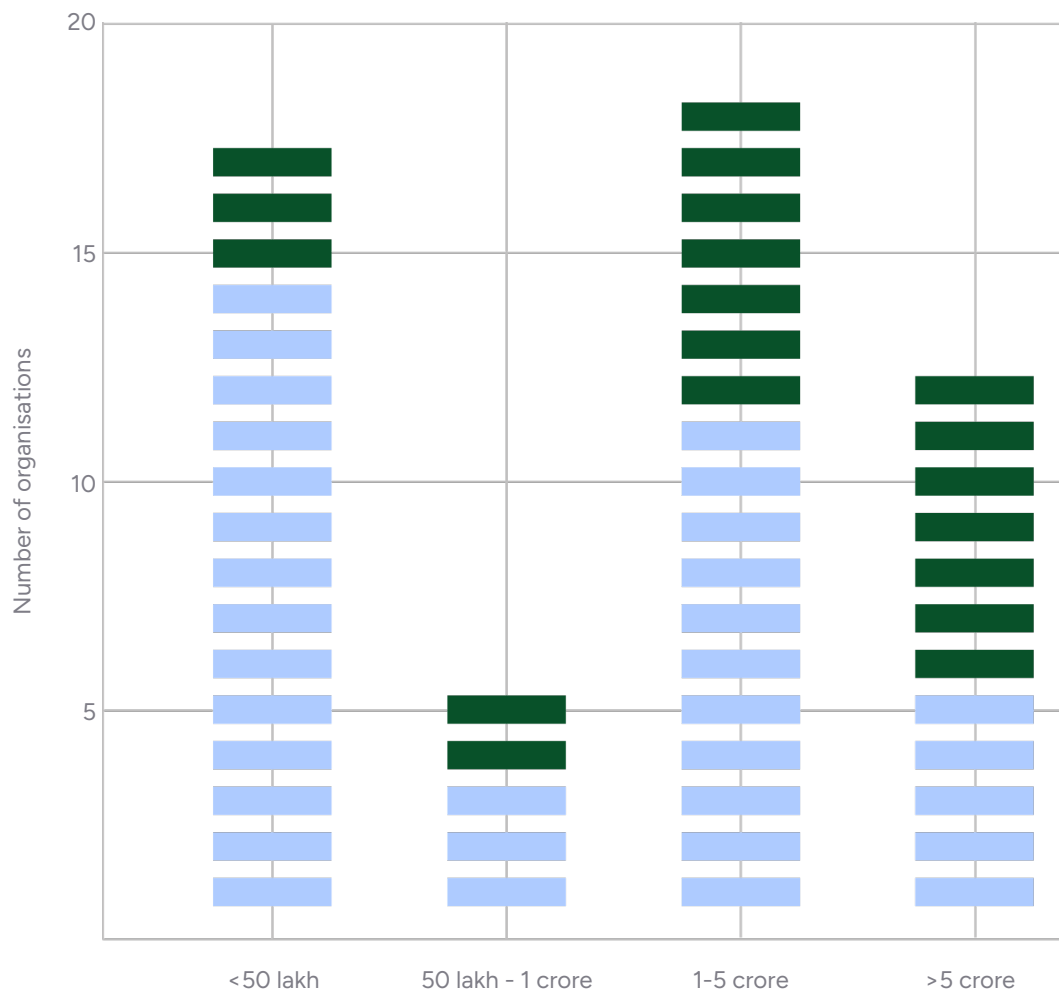
Grant flexibility is constrained across the sector and does not improve with organisational maturity.

n=52; Even among organisations operating for more than 30 years, **18 out of 19 report restricted funding**, with only 1 organisation accessing fully unrestricted support. While younger organisations account for the few instances of partly or fully unrestricted funding, overall the data show **no clear relationship between organisational age and funding flexibility**

Financial reserves (corpus funds) increase with organisational scale and budget capacity.

Though they form a minority, organisations that are larger may have some corpus funds (Figure 9). This suggests that financial stability develops primarily through accumulated surplus capacity rather than through flexible funding mechanisms. Larger organisations are better positioned to build reserves, whereas smaller organisations remain dependent on continuous fundraising cycles.

Number of Organisations having Corpus Funds Available by Annual Expenditure



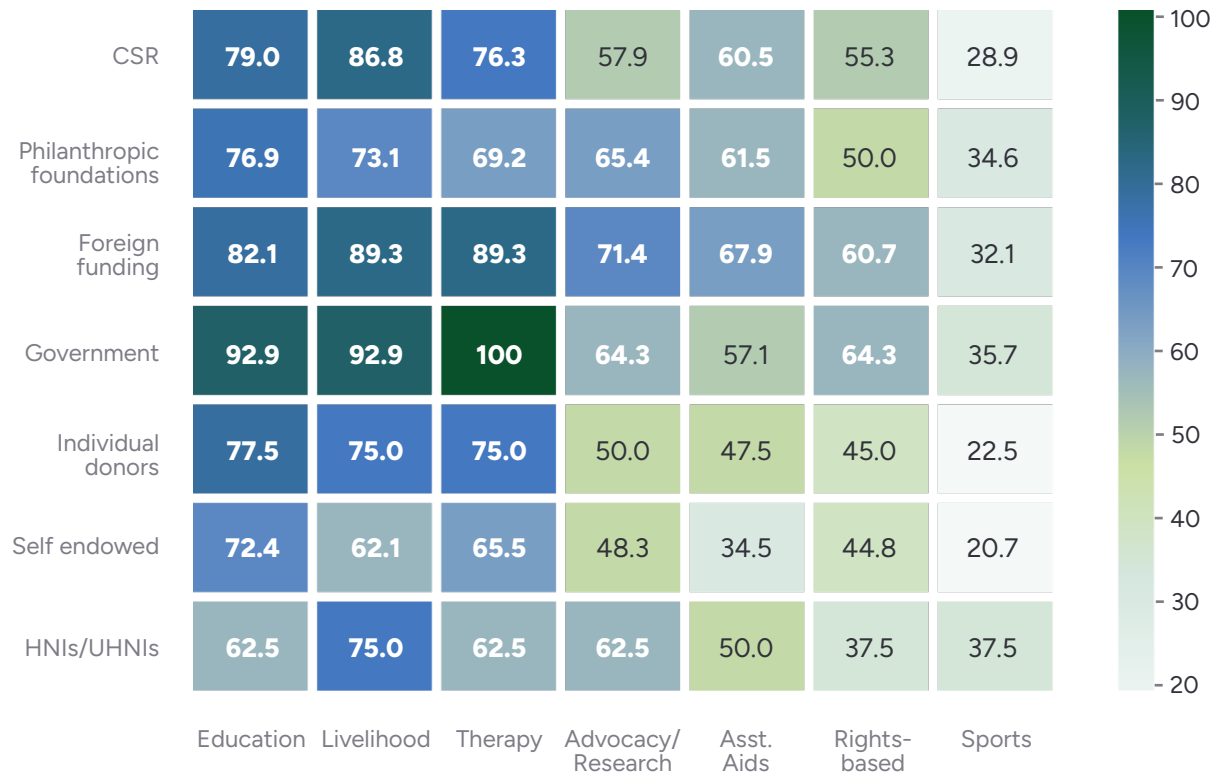
n=52. Only 19 out of 52 organisations have corpus funds. Only 3 out of 17 organisations with budgets below ₹50 lakh maintain corpus funds. 14 out of 30 organisations with budgets above ₹1 crore report having corpus funds, including 7 out of 12 organisations in the highest budget category (above ₹5 crore).

Figure 9: Number of Organisations having Corpus Funds Available by Annual Expenditure

Funding Opportunities are Unequally Distributed Across Interventions


Certain interventions like education and livelihood receive CSR funding, while government grants are entirely focused on therapy. Sports, rights based work and advocacy receive much less funder attention. (Figure 10)

Disability Organisations (%) by Funding Source across Sectors



n=52; CSR Concentration: CSR funding is most prevalent in **Livelihood** (33/38 or 87%) and **Education** (30/38 or 79%); **Government Focus:** While Government funding reaches fewer organisations (14 total), it is highly concentrated. **100% of organisations with government funding in this sample are involved in Therapy**, and 93% are involved in Education and Livelihood; **Foreign Fund Priorities:** NPOs receiving foreign funds are most likely to work in **Livelihood** and **Therapy** (both at 89%) and have a higher propensity for **Advocacy/Research** (71%) compared to CSR-funded NPOs (58%); Individual Donors support a broad range of activities but show slightly less penetration in “systemic” areas like Rights-based work (45%) or Sports (22.5%) compared to direct service delivery.

Figure 10: Disability Organisations (%) by Funding Source across Sectors



Organisational growth leads to access to diverse sources of funding and greater stability but not greater fund use autonomy. Even large, long-established disability NPOs continue to operate within restricted funding structures, while only those with substantial financial capacity are able to build buffers against funding uncertainty. In the next chapter we unpack some reasons for the low funding for disability NPOs, based on insights from donor interviews and data walks with disability NPOs. Some of these insights may also apply equally to other domains of social impact.

An abstract background featuring thick, expressive brushstrokes in shades of purple, blue, and white. The colors are layered and blended, creating a textured, painterly effect. The overall composition is dynamic and visually rich.

Why do Disability NPOs Remain Underfunded?

Why do Disability NPOs Remain Underfunded?

Government - Philanthropy Jugalbandi Perpetuates a Low Disability Investment Equilibrium

"When funders see that the government is investing in a particular area, it builds confidence to commit to long-term initiatives. Government participation serves as a signal of sustainability and future continuity, thereby strengthening funder confidence in disability-related interventions."

- Moses Chowdari,
COO,
EnAble India

Philanthropic and government investments are synergistic, meaning that higher government funding almost always signals higher philanthropic investment. Both government and philanthropy invest where markets don't. Disability is a domain that needs governments and philanthropic support.²² In India, Government funding for the social sector is much higher (95%) than philanthropy (5%).²³ Governments possess the ability to finance programmes at scale, integrate interventions into public systems, and provide long-term institutional support.

Philanthropy plays a catalytic role in the social sector. Philanthropic capital enables organisations to design and implement programmes, test new ideas, and experiment with innovative approaches. Philanthropic capital is risk capital that can support early-stage initiatives, pilot projects, and new models of service delivery (that have promise for scale) which do not yet have established evidence or large-scale institutional backing. Philanthropists invest in areas that the government signals as a strategic priority,²⁴ and the government is enthusiastic about scaling pilots and intervention proven through philanthropic funding.²⁵ Thus, there is a jugalbandi between government and philanthropic financing.

There is no authoritative estimate of philanthropic funding for disability in India. A give grants study estimates that the CSR funding pie attributes only 1% to disability.²⁶ Evidence shows that healthcare and education alone account for over half of CSR spending, while also being major areas of government expenditure. This suggests that philanthropic capital tends to align with and reinforce existing public sector priorities.²⁷

²² <https://documents1.worldbank.org/curated/en/612481468764422935/pdf/Assessing-aid-what-works-what-doesnt-and-why.pdf>

²³ <https://www.bain.com/insights/india-philanthropy-report-2026/>

²⁴ https://www.un.org/esa/ffd/wp-content/uploads/2016/01/Philanthropy_OECD_IATF-Issue-Brief.pdf

²⁵ <https://scalingcommunityofpractice.com/scaling-what-works-is-hard-to-do-youre-confident-your-program-works-but-can-it-scale/>

²⁶ <https://give.do/givegrants/wp-content/uploads/2025/03/PwD-Report-Final.pdf>

²⁷ <https://www.bain.com/insights/india-philanthropy-report-2026/>

The combined Union and State disability budget amounts to approximately 0.04% of GDP in 2024, well below international norms (Figure 11).²⁸ Systematic monitoring of disability-inclusion outcomes is not done in India (Box 3). This signals a low strategic priority for disability. Together low financing and low interest by the state and philanthropy in disability creates and perpetuates a low investment equilibrium in disability.

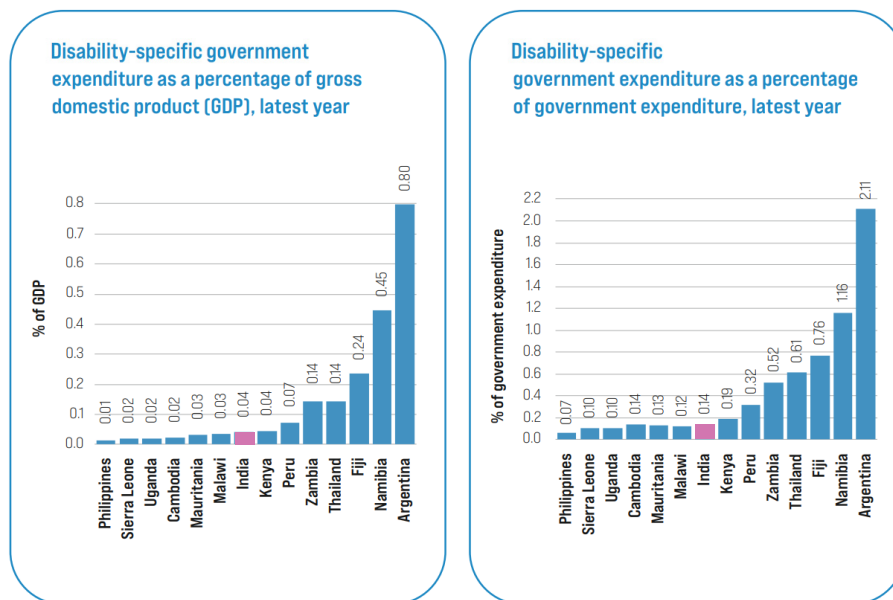


Figure 11: Disability-specific Government Expenditure as a percentage of Gross Domestic Product(GDP) and total Government Expenditure

Box 3 - Systematic disability-linked monitoring does not exist in India

- Under the **Members of Parliament Local Area Development Scheme (MPLADS)**, a 2016 circular²⁹ made it mandatory that all infrastructure created under the scheme be “friendly to persons with disabilities,” explicitly permitting retrofitting expenditure and requiring reporting under the Accessible India campaign. Yet the latest publicly available annual report (2016–17) contains no disability-specific reporting, and the sector-wise dashboard³⁰ does not classify accessibility works separately.
- **The Aspirational Districts Programme** tracks 49 Key Performance Indicators across health, education, agriculture, infrastructure, and skilling. Yet disability does not appear as a standalone performance category. Apart from an only indicator tracking the “percentage of persons with disabilities trained” under the skilling theme, there are no KPIs measuring accessibility of schools, health centres, housing, or public infrastructure. Assessment reports³¹ do not even document systemic skilling interventions for persons with disabilities. Later publications contain isolated case studies³², such as children with special needs or inclusive housing examples, but these remain anecdotal rather than embedded in the performance framework.
- **NITI Aayog’s annual Output–Outcome Monitoring Framework** outlines quantified targets across sectors, but disability rarely appears as a disaggregated outcome category.³³

²⁸ United Nations Children’s Fund (UNICEF). Global Disability Inclusion Report 2025: Accelerating Disability Inclusion in a Changing and Diverse World. https://www.globaldisabilitysummit.org/wp-content/uploads/2025/03/GIP03351-UNICEF-GDIR-Full-report_Proof-4.pdf

²⁹ https://www.mplads.gov.in/MPLADS/UploadedFiles/Circular05-09-2016_539.pdf

³⁰ <https://www.mplads.gov.in/mplads/AuthenticatedPages/Reports/Citizen/rptCMSStateWiseSummaryOfWork.aspx#>

³¹ <https://niti.gov.in/sites/default/files/2023-03/An-Assessment-Of-Aspirational-Districts-Programme.pdf>

³² page 103 of <https://niti.gov.in/sites/default/files/2025-08/stories-of-change-aspirational-districts-and-blocks.pdf> - case study of CWSN page 177 on housing

³³ https://dmeo.gov.in/output-outcome-framework?ministry=108&tid_1=332

Government Practices Constrain Funding for Disability NPOs

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Government Practices Constrain Funding

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"Now government agencies are making CSR funding as a condition for grant disbursal. We (working with the Kerala Ministry of Sports), had an MoU with the conditionality that we raise CSR funds to run the programme."

- Dr. Ananthalakshmi Venkitaraman,
Founder,
Equibeing Foundation

"The Telangana government has not disbursed any grant, and around 20-25 disability-focused NPO have shut down due to restrictions in government sanctioning."

- Madhusudhan Reddy,
Secretary,
Sadhana Institute for the
Intellectually Challenged

A. Declining and Restrictive Direct Funding to disability:

Only 27% disability NPOs³⁴ reported receiving government funding consequent to reduction in grants and tightening of eligibility criteria.

Funding is largely limited to special schools and shelter homes, and may not cover the wide spectrum of disability programmes of disability NPOs. Additionally, government funding is associated with complex application processes, documentation, and long approval timelines, with disproportionately smaller funding.

"In MoUs (with the government) certain terms and conditions are very rigorous and require organisations to commit to obligations that exceed their operational capacity and bandwidth"

- Archana Chandra,
CEO,
Jai Vakeel Foundation

Case example : Funding from Government is Declining and Insufficient for Disability

One NPO got a government grant for running a school. However, the funding is not based on actual programme delivery costs. Instead, the government pays the costs of one special educator for every 10 children. All other costs related to the running of the school are not included. There is a non teacher related (non-salary) grant, but that only provides for a percentage of the total programme costs and it is few, far between and often delayed. Funding from corporates and other donors is essential to supplement the resources needed for the school. Additionally, the NPO is required to upload teachers' certifications and beneficiaries' UDID cards at the application stage - even before knowing whether funds will be approved. Since UDIDs are issued primarily to adults, this requirement makes applications for children's programmes impractical. The duplication of documentation and front-loaded compliance creates significant administrative strain.

³⁴ In Pacta's survey 14/52 non-profits reported receiving government funding

B. Procurement and Ecosystem Distortions:

The government's disability services and schemes operate within a welfare logic rather than a rights-based framework, resulting in government handouts (aids and appliances) not meaningfully meeting the requirements of the persons with disabilities. This means an active de-prioritisation of NPO offerings.

Case example: ALIMCO Dominance in Shaping Procurement Outcomes

Assistive device procurement is dominated by ALIMCO; with limited innovation uptake by the government. Poor quality and mismatched devices are distributed without adequate assessment. One NPO reported that ALIMCO continues to dominate supply under schemes like ADIP, often sidelining newer, more relevant technologies. Some states place orders directly without tendering. Older kits remain in circulation despite being outdated, and advanced assistive technologies from social enterprises struggle to enter procurement pipelines. A wheelchair distributed through a government camp was unusable because it could not pass through the child's home or classroom and worsened her physical condition due to poor ergonomics. The family eventually returned the device.

Disability is not a Strategic Priority for Philanthropists

Alignment i.e. fit between a funder’s thematic priorities and a non-profit’s programme focus is a necessary precondition to a successful funding. Funders don’t just evaluate non-profits on the basis of the social problem they address; instead they assess how closely an organisation’s work aligns with their own strategic priorities, operational requirements, and programmatic frameworks. Donors also choose sectors based on individual values, personal experiences, and cultural/social identity.

Disability receives less attention since awareness is low or social stigma persists.^{35,36} Without personal exposure — a family member, a colleague with disability, or a champion inside the organisation — most funders simply don’t encounter disability as a credible choice. The majority of disability non-profits encounter a lack of donor interest and understanding of the disability sector (Figure 12).

Frequency of Perceptions Reported by NPOs while Fundraising (in Pacta’s Survey)

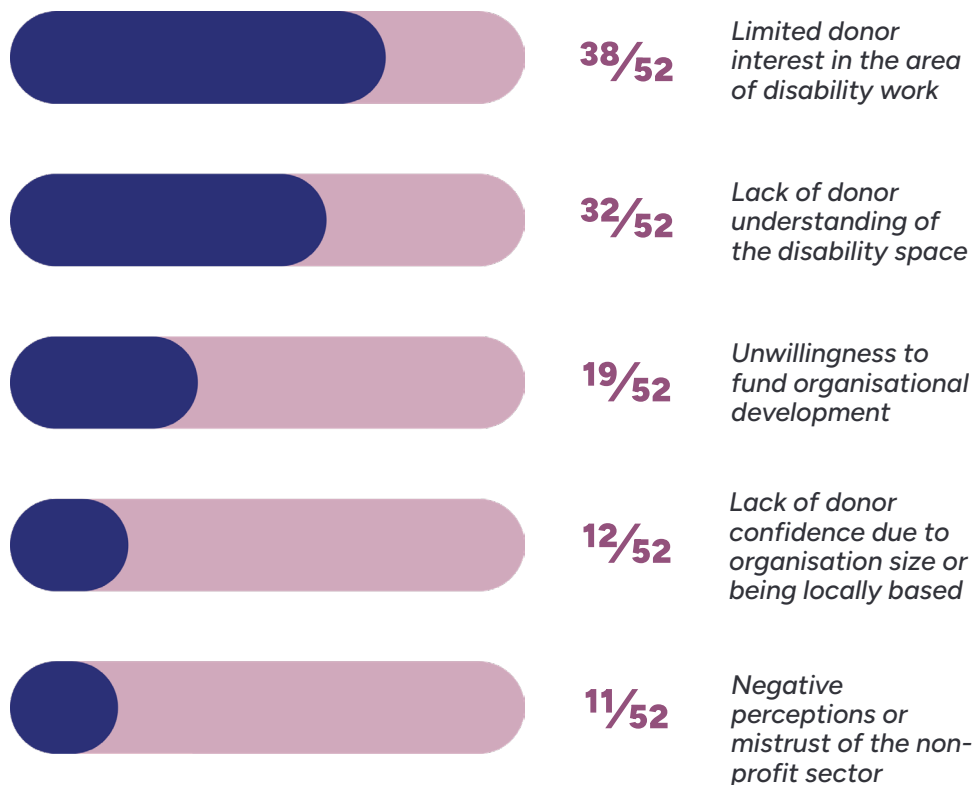


Figure 12: Frequency of Perceptions Reported by NPOs while Fundraising (in Pacta’s Survey)

³⁵ A Literature Review of Empirical Studies of Philanthropy - René Bekkers, Pamala Wiepking, 2011

³⁶ Philanthropy - an overview | ScienceDirect Topics

"It will be about strategy... once it sort of passes that strategy test, we also have an internal tool called the Impact Rating Tool through which we rate the strength of the organisation."

- Sarah Veliex,
Programme Director,
UBS

"Disability is an after thought; but it shouldn't be. Disability must be included by design. There is an elitist attitude that created a gap between funders and disability NPOs. This gap needs to be bridged."³⁷

- Dr. Aman Preet Kaur,
National Lead- CSR,
Bajaj Finserv

"One of the biggest criteria is alignment with the CSR strategy of the organisation... the CSR strategy is driven by the organisational strategy, or driven by the global philanthropic strategy that the organisation might have."

- Saurabh Adeeb,
COO,
Give

"Unless corporate funders are sensitised about disability issues, they will not be able to fund appropriately."

- Vimal Jain,
General Secretary,
Bharat Vikas Viklang Nyas

³⁷ Bajaj Finserv CSR allocates 50% of its funds for skilling sector work as this is decided by the Board. From the rest, equal portions are given to education, healthcare and disability work. In 2023-24 overall spend was Rs 360 crore. Out of that, Rs 75-80 crore was spent on disability work. About 55% of disability funds goes for physical disabilities and about 45% to neurodivergent issues. Disability NPOs funded include Assis Tech Foundation (ATF), Ummeed, Craftizen, Nayi disha, Vaani deaf children's foundation, Sightsavers India, Latika foundation.

Markers of Fundable Disability NPOs Mismatched with Disability NPO capacities

Across funder types a few levers for funding emerged. Levers that unlocked funding are: strong governance, transparency, collaborative orientation, and the ability of disability NPOs to deliver measurable and sustainable outcomes. While traits and capacities of non-profits that funders value appear reasonable and logical, disability NPOs find it difficult to discover the funding opportunities, demonstrate their eligibility for funding, secure the funding the first time and several times over. (Figure 13)

Mismatch between Funders' Expectations and NPOs' capacity

Funders seek

NPOs lack

Transparent reporting and financial accountability	12/52	NPOs reported limited information on donor trends/strategies
Measurable impact and outcomes data	50/52	NPOs reported difficulty in demonstrating impact
Strong governance and professional management	23/52	NPOs reported having limited specialised fundraising staff
Collaborative ecosystem orientation	21/52	NPOs reported facing complex processes & eligibility criteria
Ability to scale programmes	25/52	NPOs reported donors preferring short-term funding
Diversified donor base	35/52	NPOs reported limited donor access

Figure 13: Mismatch between Funders' Expectations and NPOs' capacity

"The thing is that we wanted to give more to the space of disability..... but we struggled to find organisations who we could give more to in a meaningful way. There are a select number of organisations in this space that have the scale to absorb large grants.

- Sweety Thomas,
CEO,
Ajit Isaac Foundation

"If we were to find good partner organisations to work with, we would be willing to spend more on disability work."

- Dr. Aman Preet Kaur,
National Lead- CSR,
Bajaj Finserv

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Markers of Fundability Mismatched with NPO capacities

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Funders consider the following as markers of fundable organisations:

1. Transparent Communication and Reporting as markers of Integrity and Trust

Funders emphasised the importance of transparent communication and regular reporting as a basis for integrity, building trust in funding relationships. Transparent reporting on finances such as utilisation of grant amount, programme implementation, and outcomes allows funders to justify their investments internally and maintain accountability to boards, clients, or CSR committees. In practice, this translates into expectations around timely reports, financial clarity, and disability NPO in communication about programme progress.

“Communication is not limited to what I want from you (organisation) in terms of information but also includes telling me... on a very periodic basis, of what’s happening with the organisation.”

- Sweety Thomas,
CEO,
Ajit Isaac Foundation

“Trust also means that when a funder supports an organisation, they deserve to know what happened with those funds... at the very least, a basic report on how the funds were utilised.”

- Siddharth Agarwal,
Foundation Lead,
Upadhyaya Foundation

“Concerns around integrity may arise in instances related to the sharing of information, data, and reports, as well as in financial transactions where transparency is not consistently maintained. Occasional delays in the submission of utilisation certificates or programme reports are understandable; however, if such gaps persist over time, they can present challenges. In such situations, it may become difficult for us to continue the partnership.”

- Chetan Kapoor,
CEO,
Tech Mahindra Foundation

“Integrity of the organisation and its leadership becomes very important in making funding decisions.”

- Neelima Karath,
Ex Lead - Disability,
APPI

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Funders consider the following as markers of fundable organisations:

"The entire narrative is around, I have to prove that I've given to the right cause, I have to stand up and say that this is what I have achieved, to the last rupee. It's very rare for organisations to have strong MEL frameworks... it becomes a challenge for a funder to internally justify why we are funding an organisation. Most of our reports would largely be case studies... after a point the case study approach becomes a mask for an organisation that is not tracking different metrics.."

- *Sweetie Thomas,*
CEO,
Ajit Isaac Foundation

"For children with disabilities, Individualised Education Plans (IEPs) are critical documents that the organisation is expected to maintain. We rely on the information within these plans as an important indicator of each child's progress. This creates a deeply collaborative and interdependent relationship, where consistent documentation and sharing of updates is essential. Additionally, we undertake a comprehensive review of all projects twice a year. During these reviews, teams from each location come together to present updates, reflect on progress, and collectively assess the way forward."

- *Chetan Kapoor,*
CEO,
Tech Mahindra Foundation

"Are they able to communicate what their interventions are... and the changes they are seeing in the lives of persons with disabilities?"

- *Siddharth Agarwal,*
Foundation Lead,
Upadhyaya Foundation

2. Measurable Impact as Marker of a Successful Programme & Credible Organisation

Funders rely on structured engagement and regular review processes to monitor programme performance and build confidence in implementing partners. Organisations able to clearly demonstrate and articulate the outcomes of their work are more likely to attract funding. Donors look for organisations that can articulate their impact through structured monitoring frameworks, credible indicators, and evidence of beneficiary outcomes. Funders alluded to specific frameworks for evaluating the potential for and adherence to impact narratives (Annexure 6). Organisations that combine quantitative metrics with qualitative documentation of change tend to inspire greater confidence among funders.

Funders consider the following as markers of fundable organisations:

3. Compliance, Governance, Professional Management as markers of Organisations with Potential To Grow

Funders value organisations that demonstrate strong compliance, controls, governance and professional management structures. In reality, this translates into professionally managed (not single member or founder driven) leadership teams, clearly defined organisational roles, and systems for financial management and monitoring. The presence of a strong second line of leadership and institutional systems (beyond the founder/ founding team) signals organisational stability and reduces perceived risk for funders considering long-term partnerships. Funders also value organisations that demonstrate restraint in spending and careful stewardship of resources.

“Any organisation that is a single founder-driven organisation becomes a big risk for a funder. A large number of Most of these disability organisations are started by either a parent (of a person with disability) or a family member... and that founder syndrome is very apparent wherein everything rests with that one person in the organisation. Any organisation that is a single founder-driven organisation, if tomorrow the founder is incapable of carrying on with the organisation becomes a big risk for a funder. For a funder, it is important to be able to see an equally sound second line (of management)... to be able to see depth in the management”

- Sweety Thomas,
CEO,
Ajit Isaac Foundation

“At times, deep passion and commitment to their work can make it challenging for some organisations to accept new ideas or to think beyond the frameworks within which they have traditionally operated. We value a spirit of openness and expect partners to be receptive to perspectives and approaches we bring to the table, with the shared goal of maximising impact. However, a degree of rigidity particularly at the leadership level can limit this exchange. This may also be reflected in viewing CSR’s (_or other funders_) primarily in the role of a donor, rather than as a collaborative partner. Over time, such differences in approach can begin to influence the strength and effectiveness of the relationship”

- Chetan Kapoor,
CEO,
Tech Mahindra Foundation

“There is also a sense of austerity in how the organisation functions... not spending excessively, being careful about how resources are used.”

- Neelima Karath,
Ex Lead - Disability,
APPI

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Markers of Fundability Mismatched with NPO capacities

Funders consider the following as markers of fundable organisations:

"Disability NPO often operate independently rather than forming collaborative networks. This siloed working style limits sector-wide learning, knowledge exchange, and collective advocacy. Organisations do not sufficiently connect with each other or share resources, which reduces their ability to scale programmes or influence systems."

- Dr. Aman Preet Kaur,
National Lead- CSR,
Bajaj Finserv

"Disability NPO should not operate as isolated entities. Collaboration is what is required in the social sector. Unfortunately, just enough is not happening today ... This fragmentation limits the overall impact of the sector. If you're not willing to collaborate... that's something which I automatically shy away from... At the end of it, we had to say, look, either you work together or none of you are going to get funded."

- Nikunj Jhaveri,
Founder & Chairman,
Systems Plus Group of Companies

"In this space the cost per person is significantly higher than many other programmes which restricts the ability of organisations to scale without compromising on quality thus pathways of scale need to be thought through."

- Sweety Thomas,
CEO,
Ajit Isaac Foundation

4. Collaborations and Ecosystem Orientation as markers of Organisations with Potential To Grow

Funders view collaboration among organisations as essential and a prerequisite for addressing complex social challenges such as disability inclusion. Organisations that actively engage with networks, share knowledge, and work in partnership with others are seen as better positioned to create systemic change.

5. Ability to Scale as markers of a Fundable Project

Funders are particularly interested in organisations whose programmes demonstrate the potential to scale. This may involve expanding the reach of services, replicating successful models across geographies, or influencing larger systems such as education or employment. While scale is often interpreted differently by different funders, the underlying expectation is that organisations should be able to extend their impact beyond isolated pilot initiatives.

Funders consider the following as markers of fundable organisations:

6. Funding Sustainability as markers of Organisations with Potential To Grow

Funders emphasised their preference for sustainability - in the form of independence from the funder for programme or institutional continuity. Fundable organisations are those that can maintain operations over time through diversified funding, strong partnerships, and stable internal systems. Funders frame sustainability such that their investment will contribute to long-term change rather than short-lived interventions.

“Financial prudence... having multiple donors, having a good mix of donors.”

- *Sweetie Thomas, CEO, Ajit Isaac Foundation*

“We don’t want organisations to be dependent on us as a funder. So if it’s a small organisation that we fund, we allow for us to fund about 60-70% of their full expenditure for a year but for bigger organisations, we don’t want our funding to exceed 30-40% of the organisation’s expenditure..”

- *Dr. Aman Preet Kaur, National Lead- CSR, Bajaj Finserv*

Disability NPOs reported the following fund raising challenges:

Limited access to donors was one of the most frequently reported challenges across funding sources. 80% of disability NPOs reported challenges in corporate networking, while 37% reported lacking dedicated staff responsible for approaching corporate donors. Among CSR-supported organisations (38), limited access to funders was reported 26 times, while organisations relying on individual donors reported this challenge 25 times. Similar patterns of limited access to funders appear among organisations working with philanthropic foundations (17 occurrences in 26 reported organisations) and HNIs (11 occurrences in 16 organisations). Among organisations seeking philanthropic foundations or HNI funding, limited specialised fundraising staff was reported 14 times among organisations working with foundations and 9 times in those working with HNIs.

1. Limited Fundraising Capacity: Networks and Staff Capacity

Funding is relationship-driven and requires sustained engagement, communication capability, and strategic fundraising capacity that many disability NPOs struggle to maintain. Professional fundraisers are often expensive and unaffordable for smaller disability organisations, further limiting their ability to compete for philanthropic funding. Many disability NPOs have the required legal registrations and compliance certifications from including 12A, 80G, CSR-1, DARPAN ID, and even FCRA. Yet, these credentials do not necessarily translate into funding access. A major challenge faced by disability non-profits is limited fundraising capacity, both in terms of organisational staffing and access to donor networks.

“Fundraising is a challenge. We have a fundraising team based locally, but the members have limited experience. Those with stronger expertise and broader networks tend to demand higher salaries, which we are currently unable to afford.”

*- Pazzagin Tonsing,
Director,
Centre for Community Initiative*

Disability NPOs reported the following fund raising challenges:

2. Difficulty in Demonstrating and Measuring Impact

Another major challenge relates to the difficulty of defining and measuring impact in disability programmes, especially within short funding cycles. Disability interventions often produce outcomes that are long-term, qualitative, and multidimensional, such as improved independence, social participation, or quality of life. These outcomes do not easily show up in the short-term or translate into numerical indicators.

The absence of widely accepted sector benchmarks, for example, for therapy outcomes, inclusive learning, or independent living makes it difficult for organisations to demonstrate measurable results. While such metrics are important for accountability, disability organisations often find that their work and outcomes are not easily captured through conventional CSR reporting frameworks.

“CSR teams often expect us to provide detailed data within just 5–6 minutes. They ask for information such as the percentage of funds utilised, the organisation’s activities, and several other details to make quick funding decisions.”

- Madhusudhan Reddy,
Secretary, Sadhana Institute for
the Intellectually Challenged

“In disability space the cost per child is higher than what it is in the other spaces therefore how do you articulate impact for something that costs 2-3x times but impact is much slower to show, and the interventions required are probably double.”

- Archana Chandra,
CEO,
Jai Vakeel Foundation

“We struggle to effectively communicate the impact of our work. As a result, we often provide only a brief description of our activities to potential funders, which may not adequately convey the depth or significance of our work.”

- Pauzagin Tonsing,
Director,
Centre for Community Initiative

“Capturing story is important and showcasing it in front of funders is also needed and that’s how the faith of the funder will grow.”

- Kushal Dattani,
Co-Founder,
Samait Shala

“It is challenging for organisations, particularly the smaller ones, to articulate clear goals effectively. Proper documentation, financial management, and legal compliance are other important areas that organisations may struggle to have in place, especially in the initial stages, when they begin working with a strong passion for the cause rather than structured planning. However, to sustain operations and ensure financial stability all of this needs constant attention.”

- Ketaki Bardalai,
Executive Director,
Shishu Sarothi

Funder Preference for Certain Geographies

There is a notable alignment between disability prevalence amongst states (Figure 14) and the geographic presence of NPOs. (Figure 15)

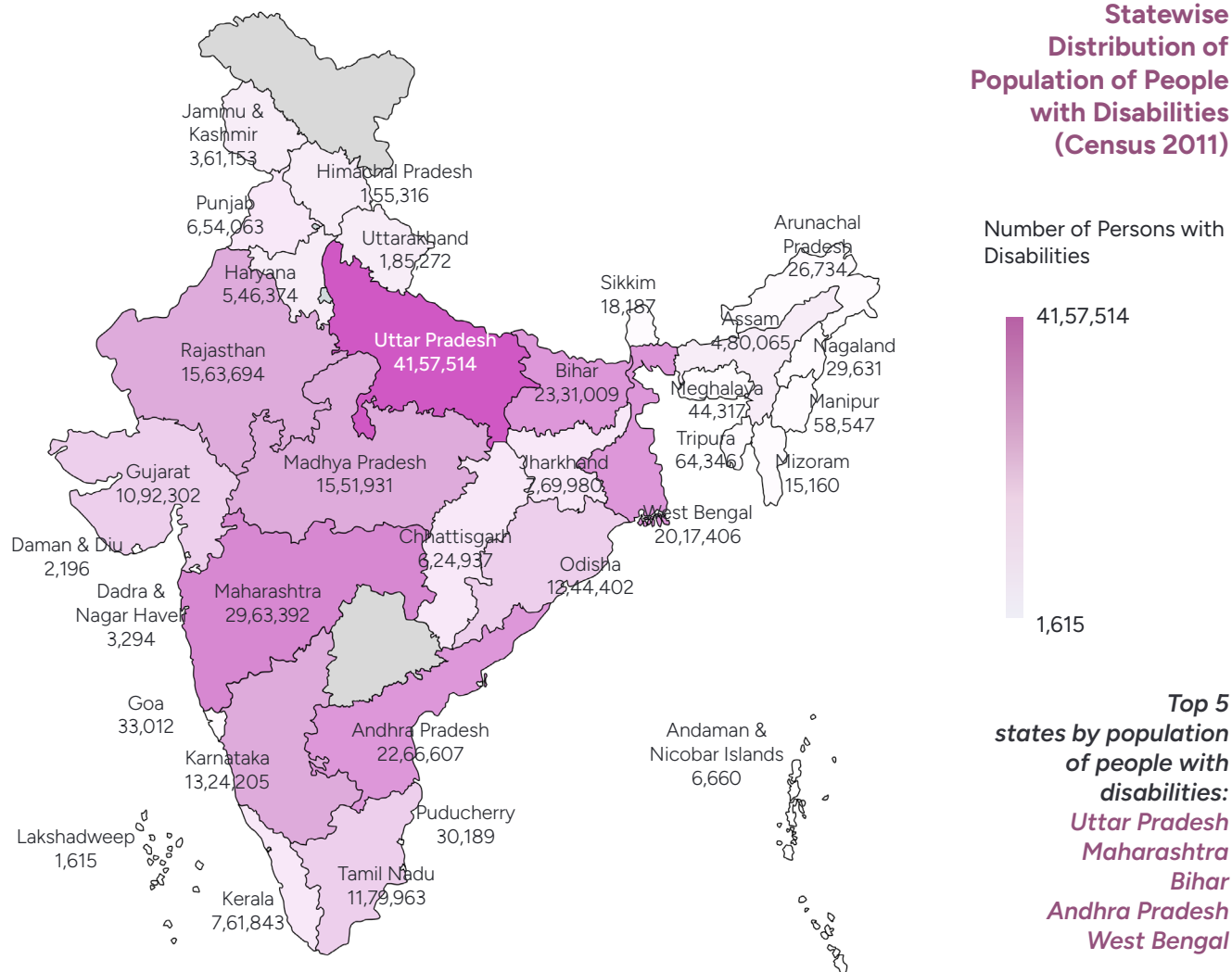


Figure 14: Statewise Distribution of Population of People with Disabilities (Census 2011)

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Funder Preference for certain geographies

Why Disability NPOs Remain Underfunded?

Philanthropic funding in India is geographically concentrated, which creates structural disadvantages for organisations operating in certain regions. CSR funds are concentrated in regions where companies have operational presence or corporate offices such as Maharashtra, Gujarat (Figure 16). CSR spending per capita is also higher in wealthier states with higher GSDP(Gross State Domestic Product); states like Maharashtra, Tamil Nadu, Karnataka,Delhi have lower MPI (Multidimensional Poverty Index) and hence receive the maximum of CSR funds. Remote regions receive significantly less support. For example, the North-East receives only a small share of total CSR funding. Similarly in diaspora giving, donors favor pan-India causes while retaining strong home-state ties; Maharashtra and Gujarat capture a high share of diaspora giving.

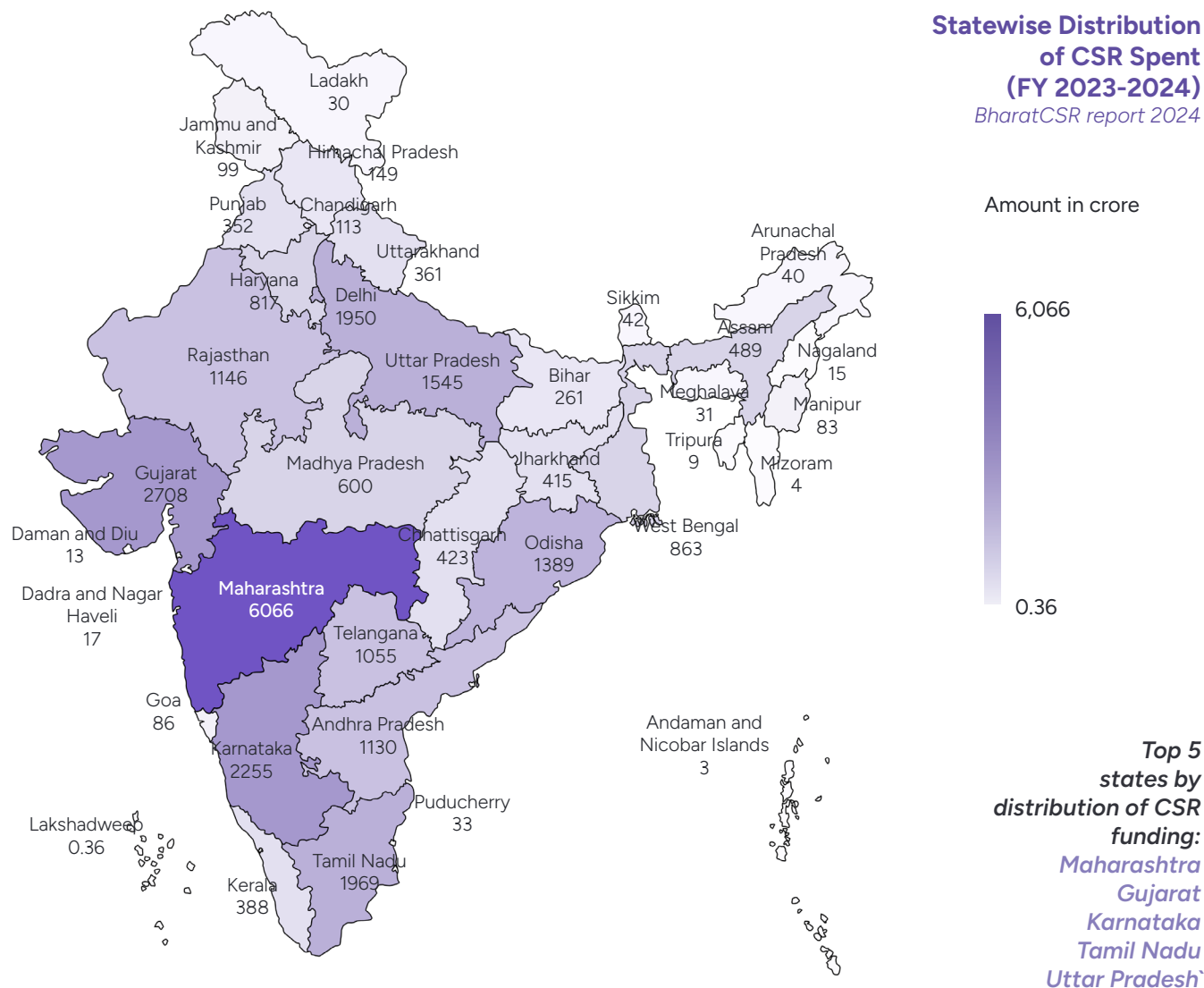


Figure 16: Statewise Distribution of CSR Spent (FY 2023-2024)

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Funder Preference for certain geographies

Organisations working in remote or conflict-affected regions often face additional barriers. Corporate representatives rarely visit these areas, requiring disability NPO to travel to metropolitan centres to pitch their programmes. This geographic bias reduces the likelihood that organisations in remote areas will attract CSR attention, regardless of the quality of their work.

“CSR funders and other donors are often reluctant to invest in Bihar due to the state’s negative image, which affects its ability to attract funding.”

- Vimal Jain, General Secretary, Bharat Vikas Viklang Nyas

“In Bihar there are not many CSRs, maximum are outside Bihar and that they do not want to work with organisations based in Bihar.”

- Vikram Kant Mishra, Founder, SAMVET

“To build partnerships with potential funders, we often have to travel to mainland India to meet stakeholders in person and advocate for support. Funders are reluctant to visit Manipur because it is situated near the Myanmar border.”

- Pauzagin Tonsing, Director, Centre for Community Initiative

“There are certain location preferences that corporates have, that also influence the choice of funding. It could be a place where their offices are, or their factories are. There are fewer CSRs working in aspirational districts, because aspirational districts don’t have industry in the first place. It’s also influenced sometimes by opportunities for volunteering, Because CSR projects are often used as a channel of employee engagement. The ability for their own employees to go and be part of the programme, see the programme, or contribute makes, a bit of a difference as well ”

- Saurabh Adeeb, COO, Give

Short Funding Cycles

Donor preference for short-term funding was reported 20 times among CSR-supported organisations (38) and 21 times among organisations relying on individual donors (40). CSR funding is typically annual, requiring NPOs to repeatedly renegotiate or search for new funding partners. But, disability interventions require long-term engagement, making one-year funding structurally misaligned. Organisations experience funding gaps lasting months between cycles. A 2024 study in Kerala found that funding received by NPOs working in disability is often short-term and project-based, making organisations vulnerable to “funding dry-ups” when specific initiatives conclude.³⁸

“Many projects in the field are initiated and concluded within the same year, reflecting the annual funding cycle typically followed. However, disability interventions require high-touch, long-term, and holistic engagement. If multi-year projects were designed and implemented, the pressure to demonstrate outcomes prematurely at the output stage could be reduced, thereby improving the overall effectiveness and sustainability of interventions. Multi-year unrestricted funding would be highly valuable, though only a few funders currently offer it.”

- Sahana L,
Lead, Strategic Initiatives,
Association of People with Disability (APD)

“The one-year funding cycle poses significant challenges, as the short-term nature of such support makes it difficult for the organisation to plan and implement multiple activities effectively. It also creates uncertainty about whether the same agency will continue its support in subsequent years.”

- Kopele Tapa,
Special Education Teacher,
Bumblebee Inclusive School

“It has been observed that CSR funding is generally structured on an annual basis, making it difficult to accommodate longer-term projects that focus initially on ecosystem development before producing measurable outcomes.”

- Moses Chowdari,
COO,
EnAble India

³⁸ (PDF) Empowering Persons with Disabilities through Grassroots Organisations: A Case Study of Disabled People's Organisations in Kerala

Non-transparent Funder Practices

Non-profits report significant challenges related to complex and sometimes opaque donor selection processes. CSR funding approvals typically involve multiple levels of internal review, extensive documentation, and detailed due diligence procedures. Reporting requirements can be substantial and may involve extensive documentation. Bharat NGO Report 2025 reports that nearly half of disability NPOs face challenges related to project documentation. CSR grant agreements may also impose operational constraints, such as requirements to maintain separate bank accounts, strict reporting formats, and prior approval for budget reallocations. Smaller organisations often struggle to meet these compliance requirements.

“When we submit a proposal, we clearly identify our non-negotiables core elements of the programme that cannot be compromised. However, funders often question those non-negotiable items.”

- Renjana Rishi,
Catalyst,
Fourth Wave Foundation

CSR Preference for Funding Government Initiatives

Disability non-profits report a growing trend in which CSR funds are increasingly channelled through government initiatives rather than directly through non-profit organisations.³⁹ Corporate donors may choose to contribute to large national programmes such as PM CARES or government relief funds, which provide scale, visibility, ease of disbursement and compliance. While such contributions may support important public initiatives, they can reduce the amount of CSR funding available for non-profit organisations implementing disability programmes at the community level.

³⁹ <https://idronline.org/news/nine-corporates-contributed-nearly-inr-1800-crore-to-pm-cares-fund/>

An abstract painting with a textured surface. The top half is dominated by various shades of blue and teal, with some white and grey tones. The bottom half features a mix of green, yellow, and black, with some blue and white accents. The overall style is expressive and layered.

**Opportunities:
Reconfiguring Disability
Funding Using Existing
& Emerging Pathways**

Opportunities: Reconfiguring Disability Funding Using Existing & Emerging Pathways

1. Integrate Disability As a Cross Cutting Lens

Embedding disability as a lens in better resourced and higher-priority sectors for government and philanthropies, such as education, livelihoods, health, gender, rural development and poverty eradication will help disability to piggyback on other sectors. Initiatives for universal education, adequate and affordable healthcare and livelihood opportunities will achieve co-benefits of reaching individuals with disabilities too.

Intersectional funding i.e. funding programmes and interventions that acknowledge disability inclusion were described by the Harish and Bina Shah Foundation (HBS) and Tech Mahindra Foundation allows for implicit disability inclusion.

2. Leverage emerging areas like mental health and elder care which have synergies with disability

Philanthropy and non-profits can leverage emerging sectors of mental health and elder care, which have strong conceptual and programmatic overlaps with disability. As India's ageing population grows and mental health gains greater policy and philanthropic attention, these sectors offer opportunities to integrate disability perspectives into broader programmes on care-giving, independent living, and community support. Positioning disability within these expanding funding areas can help unlock new resources and partnerships that may otherwise remain inaccessible to disability-focused organisations alone. Such convergence can also encourage cross-sector collaboration between ministries, funders, and service providers.

Disability allocations as a part of India's federal mental health budgets have more than tripled over the last six years from less than ₹20000 crore in 2021-22 to about ₹70000 crore in 2025-26.⁴⁰

⁴⁰ <https://www.pacta.in/research-reports/disability-budgets-in-india-2021-2026>

3. Use Aspirational Districts Programmes and Higher Poverty Index Districts to Synergise Interventions in New Geographies

Redirecting philanthropic capital towards areas with higher multidimensional poverty index ratings and underfunded states, such as Bihar, Uttar Pradesh, Jharkhand, and Meghalaya can ensure that disability interventions reach populations facing layered vulnerabilities of poverty, exclusion, and limited access to services.

Associating with India's Aspirational Districts (ADs) can bring several strategic, reputational, and operational benefits, especially for non-profits, CSR players, and implementing partners working on development. These aspirational districts are "priority geography" for the central government, so alignment would deliver gains positioning philanthropists at the front line of national-level development drivers.

4. Ride the Organisational Development Wave

- Organisational Development initiatives such as workshops, playbooks, mentorships, and boot camps in domains of communications, partnerships, compliance, fund raising, impact measurement, helps strengthen disability NPO capabilities.
- Platforms, shared resource hubs, and mentorship networks could enable organisations, particularly smaller and community-based groups, to better communicate their work, learn about opportunities, and meet funder requirements.

Association of Persons with Disability's (APD) programme on Organisational Development for Disability NPOs: APD's organisational development support for disability non-profits illustrates how a large disability organisation can play an ecosystem-building role. Through its strategic partnerships model, APD strengthens smaller NPOs by providing programmatic support, management capacity-building, operational systems, and, in some cases, financial support. This enables local organisations to deliver disability programmes with stronger technical standards while retaining their local knowledge and community reach.

5. Co-opt Intermediaries in the Inclusion Movement

Intermediaries can play a critical role in strengthening the disability funding ecosystem by improving the discovery of disability NPOs and shaping more inclusive, mutuality-based funding practices. Platforms that curate organisations, conduct due diligence, and convene funders can reduce information gaps and build confidence among donors to invest in disability. They can also influence how funders engage, moving from compliance-heavy, transactional approaches to more trust-based, long-term partnerships.

Intermediaries like Dasra and Sattva have successfully elevated themes such as gender and climate within philanthropy; a similar approach can help position disability as both a cross-cutting and priority area for funding.

6. Collectivise Funders and Disability NPOs to Create Shared Infrastructure

- **Non-profit Collectives & Collaboratives - Pool Networks, Wisdom & Resources**

Disability organisations currently operate in fragmented networks, often working in isolation despite addressing overlapping issues. Establishing collaborative platforms that bring together non-profits working in disability could help facilitate knowledge sharing, joint advocacy, and coordinated programmatic efforts. Such platforms could also enable organisations to pool data, expertise, learnings and failures across different disability domains: such as education, rehabilitation, livelihoods, and accessibility, and present a more unified voice when engaging with funders and policymakers.

The Disability NPOs Alliance (DNA) is an example of a collective of disability-focused non-profits that seeks to strengthen collaboration and coordination within the sector. By bringing together organisations working across different disability domains and geographies, DNA has the opportunity to create a platform for shared learning, joint advocacy, and collective problem-solving. Such networks can help reduce fragmentation among disability non-profits and enable a stronger, more unified voice when engaging with policymakers and funders. Collectives like DNA also have the potential to pool knowledge, coordinate programmes, and amplify sector-wide priorities. However despite such intention, the DNA has struggled to stay united following certain leadership instabilities.

- **Funder Collaboratives - Pool Funds & Share Risks**

Philanthropic funding for disability remains fragmented, with individual funders supporting isolated projects. Funder collaboratives could help pool philanthropic capital and coordinate investments across organisations working in disability inclusion. By sharing due diligence, research, and monitoring frameworks, collaborative funding models could reduce duplication and enable larger, longer-term and trust based investments in the sector.

India Climate Collaborative (ICC) a philanthropic collaborative platform that brings together multiple donors to coordinate climate funding in India. ICC functions as a philanthropy platform that aggregates and aligns multiple funders around climate action priorities in India. It was launched in 2020 with the aim of increasing and coordinating climate philanthropy. The ICC acts as, a funder collaborative: Multiple philanthropies pool or coordinate funding around climate initiatives; a strategic platform: it identifies priority areas where philanthropic capital can have catalytic impact; a grantmaking mechanism: ICC runs programmes and pooled funds that support NPOs and research organisations; a convening body: it connects funders, civil society, government, and experts.

7. Strengthen Government Signals Through Budgets and Convenings

- Government compliance with RPwD Act, 2016 mandate of five per cent reservation in all poverty alleviation and various developmental schemes with priority to women with benchmark disabilities⁴¹ signals government prioritisation for disability and will unlock philanthropic funding to disability.
- Niti Aayog's output outcomes framework⁴² offers an opportunity to upgrade disability outcomes monitoring systems to more meaningful and impact based performance indicators across ministries. This signal of seriousness of intent can encourage complementary philanthropic investment.
- **In India, States are the primary fiscal drivers of disability support (70.2%),** while Union contributions are concentrated in limited components. Across major categories, state allocations significantly exceed central allocations: **the most striking example is cash transfers, where states allocate approximately ₹10,008.42 crore compared to the Union's ₹290 crore (Indira Gandhi National Disability Pension Scheme (IGNDPS)).**⁴³ Thus, advocacy for strengthening budgetary allocations for disability should also focus on state and district levels.
- Regular convenings of government agencies inviting philanthropic funders, researchers, disability innovators and disability NPOs helps align priorities and identify emerging opportunities for collaboration. Policy dialogues can also help bridge the gap between grassroots experiences and national policy frameworks, ensuring that disability inclusion strategies are informed by the realities faced by organisations working on the ground.

The state of Assam, takes a structured approach to disability planning and coordination by providing India's only state disaggregated budget. Expanding such practices across states could help move disability from symbolic policy commitments toward sustained institutional priority.

***Purple Fest**, organised by the Government of Goa with the support of various national institutions, is one of India's largest disability inclusion festivals. It brings together persons with disabilities, civil society organisations, policymakers, corporate actors, and technology innovators to discuss issues related to accessibility, assistive technology, employment, inclusive education, and disability rights. The event combines cultural programming with policy discussions and sector dialogues, creating a space where disability inclusion is positioned not only as a welfare issue but also as a matter of social participation and economic opportunity. By increasing the visibility of disability issues and showcasing initiatives from across the country, Purple Fest can help draw attention from corporate CSR programmes, philanthropic donors, and technology companies interested in accessibility innovations.*

*At the international level, the **Zero Project Conference**, held annually in Vienna, convenes policymakers, disability advocates, researchers, social entrepreneurs, and philanthropic actors from around the world. The conference focuses on identifying and promoting innovative practices and policies that advance the rights of persons with disabilities, particularly in areas such as inclusive education, employment, accessibility, and assistive technology. The Zero Project's model of identifying and amplifying successful solutions has helped channel attention and resources toward initiatives that demonstrate scalable impact.*

⁴¹ Section 37 (b), RPwD Act, 2016

⁴² <https://dmeo.gov.in/sites/default/files/2025-06/OOMF%202025-26%20Signed%28English%29.pdf>

⁴³ <https://inclusive-policy.org/data-india/>

8. Initiate Regulatory Innovation, Sandboxes for Proportionate Compliance

Traditional grant-based philanthropy and public funding alone may not be sufficient to support innovation and scale within the disability sector. New funding mechanisms and regulatory sand[es (relaxing some charity laws for organisations working in disability using a risk-proportionate approach aligned with the size and capacity of organisations) can help disability NPOs and funders, experiment with blended finance models, outcome-based financing instruments, and community-based financing models.

The government's approach in providing regulatory relaxations for MSME in India can, if extended to non-profits, also benefit the sector. The government can simplify legal and procedural requirements that determine non-profit eligibility for funding, particularly for smaller and community-based organisations working in disability. While compliance and accountability are important, regulatory frameworks such as registration, reporting, and grant eligibility conditions should be. Such reforms would enable a broader set of non-profits to participate in delivering disability programmes and strengthen the sector's overall capacity.

9. Transition Private Philanthropy Towards Trust-Based Philanthropy

More trust-based philanthropy, based on mutuality and interdependence particularly by high-net-worth individuals (HNIs, UHNIs) and philanthropic foundations, can play a catalytic role in the disability non-profit ecosystem in India. Unlike CSR that prioritises scale based, short-term outputs, or metric driven outcomes, trust based philanthropy enables experimentation, ecosystem development, and long-term institutional support for disability organisations. Additional to statutory requirements, funders layer complex procedures, and documentation albeit unintentionally, excluding grassroots disability organisations that lack administrative resources but deliver critical services. Streamlining documentation requirements, harmonising reporting across schemes, and providing clearer guidance on eligibility can improve access to funding.

10. Create New Funding Instruments for Disability Sector

Blended finance is an innovative approach to development financing that strategically combines public, philanthropic, and private capital to fund sustainable development initiatives, particularly in low income and developing countries.⁴⁴ Blended finance uses public or philanthropic funds (concessional capital) to reduce risk and attract private sector investment into projects that generate social or environmental impact. It is particularly relevant for sectors like disability, where initiatives often struggle to secure commercial funding due to higher perceived risks or lower financial returns, but have significant social value.

Accessible and Assistive Technology Growth Fund (ATGF)⁴⁵

The Accessible and Assistive Technology Growth Fund (ATGF) is a pioneering blended finance initiative designed to scale access to assistive technology (AT) globally. Today, over 2.5 billion people rely on assistive technologies such as wheelchairs, hearing aids, prosthetics, and accessible digital tools. However, access remains highly unequal—particularly in low- and middle-income countries, where more than 900 million people lack the assistive products they need, a gap expected to widen significantly by 2050. ATGF addresses this challenge by combining catalytic (first-loss) capital with private investment, enabling funding to flow into assistive technology enterprises that may otherwise be perceived as high-risk. The fund is sponsored by the UK Foreign, Commonwealth & Development Office (FCDO), developed by the Global Disability Innovation Hub, and managed by SEAF (Small Enterprise Assistance Funds). With a target size of USD 100 million, ATGF invests in high-growth companies working across areas such as mobility solutions, cognitive and sensory aids, accessible medical devices, AI-driven services, and digital platforms. Typical investments range from USD 2–5 million, complemented by a dedicated technical assistance facility that provides strategic and operational support to portfolio companies.

⁴⁴ <https://www.unesco.org/en/dtc-finance-toolkit-factsheets/blended-finance>

⁴⁵ https://www.seaf.com/wp-content/uploads/2025/10/SEAF-Impact-Report-2025_compressed_12MB.pdf

An abstract painting with a highly textured surface. The top half features thick, impasto brushstrokes in warm tones of red, orange, and yellow, with some white highlights. The bottom half is dominated by dark, vertical, and somewhat chaotic brushstrokes in shades of black, grey, and dark brown, creating a sense of depth and shadow. The overall effect is one of raw, expressive energy.

Annexures

Annexures

Annexure 1: Types of Philanthropic Funding for Disability in India

In India, philanthropy is composed of CSR, HNI, UHNI, Retail and Foreign donors. In the last five years, private philanthropy has grown at roughly 9% annually.⁴⁶ However, this expansion has been largely domestic. Foreign contributions declined between 2014- 2018, partly due to tighter regulatory frameworks such as the Foreign Contribution Regulation Act (FCRA).⁴⁷

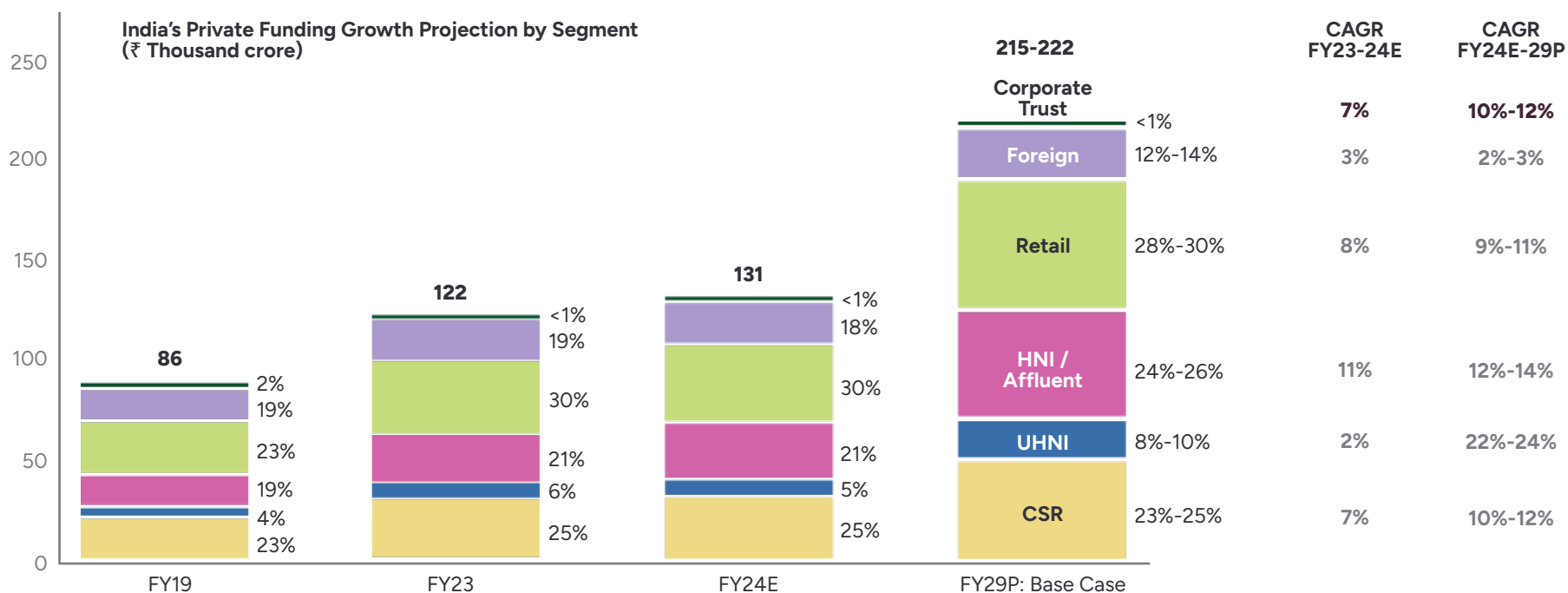


Figure 17: India's Private Funding Growth Projection by Segment

⁴⁶ India Philanthropy Report 2025 - Mumbai

⁴⁷ Social Spending during COVID-19 Impact on Disability Institutions and Persons with Disabilities in India

Annexure 1: Types of Philanthropic Funding for Disability in India

Type of Donor	Examples of Donors Supporting Disability in India	Legal Framework Governing This Funding	Estimated Annual Giving in India
<p>CSR (Corporate Social Responsibility) Companies in India are legally required to spend part of their profits on social causes. This is known as CSR funding. Many companies support non-profits working in education, health, skilling, and sometimes disability.</p>	<p>Tech Mahindra Foundation, HT Parekh Foundation, Wipro Foundation, Bajaj Finserv Foundation, UBS Optimus Foundation</p>	<p>Companies Act 2013, Section 135 – mandates companies meeting certain thresholds to spend 2% of average net profits on CSR. CSR Rules 2014 govern implementation, reporting, and eligible activities under Schedule VII.</p>	<p>~₹37,180 crore annually</p>
<p>HNI (High Net-Worth Individuals) Wealthy individuals (typically ₹200–1000 crore net worth) who donate personal wealth to social causes. Their giving is often through family foundations or direct donations to NPOs.</p>	<p>Nikuj Jhaveri, Mariwala Health, Upadhyaya Foundation,</p>	<p>Non-profits must have 12A/80G registration and CSR 1 to be eligible to receive CSR donations.</p>	<p>~ ₹30,030 crore annually</p>
<p>UHNI (Ultra High Net-Worth Individuals) Extremely wealthy individuals (typically ₹1000 crore+ net worth). They often create large philanthropic foundations that fund long-term social programmes and systemic initiatives.</p>	<p>Azim Premji (Azim Premji Foundation), Shiv Nadar (Shiv Nadar Foundation), Tata Trusts, Rohini Nilekani Philanthropies</p>	<p>Non-profits must typically be operational for at least 3 years before becoming eligible.</p>	<p>~ ₹8,580 crore annually</p>

Table 4: Types of Philanthropic Funding for Disability in India

Annexure 1: Types of Philanthropic Funding for Disability in India

Type of Donor	Examples of Donors Supporting Disability in India	Legal Framework Governing This Funding	Estimated Annual Giving in India
<p>Retail / Individual Donors Everyday citizens donating small amounts of money to NPOs, charities, religious institutions, or crowdfunding campaigns. Often done online, through events, or through religious giving traditions.</p>	<p>Platforms such as GiveIndia, Ketto, Milaap; many disability NPOs raise funds through these platforms.</p>	<p>Governed by Income Tax Act Non-profits must have 12A/80G registration to receive donations.</p>	<p>~ ₹42,900 crore annually</p>
<p>Foreign Donors / International Philanthropy Donations from foreign foundations, international NPOs, or global philanthropic organisations to Indian non-profits. Often supports research, advocacy, or large programmes.</p>	<p>Ford Foundation, Bill & Melinda Gates Foundation, CBM Global Disability Inclusion</p>	<p>Governed by the Foreign Contribution Regulation Act (FCRA), 2010. FCRA has onerous reporting and compliance mandates for non-profits. Non-profits must have FCRA registration and 12A/80G registration to receive donations. Non-profits must typically be operational for at least 3 years before becoming eligible.</p>	<p>~₹24,310 crore annually</p>

Table 4 (continued): Types of Philanthropic Funding for Disability in India

*Data from 2025⁴⁸ illustrates a 3X growth of CSR spending from an initial spend of just over ₹10,000 crore in 2014-15 to over ₹30,000 crore by FY 2023–24. CSR funding is not evenly distributed across sectors.⁴⁹ Education receives the largest share (35% of CSR funding); Health and livelihoods also dominate. Disability rarely appears as a standalone priority and is often subsumed under broader inclusion or welfare categories - CSR spending on the “differently abled” as a thematic category was ₹234 crore (0.9% of total CSR spend in 2022).

⁴⁸ Bharat-CSR-Performance-Report-2025-1.pdf

⁴⁹ Bharat-CSR-Performance-Report-2025-1.pdf

Annexure 2: Three Decision-making Logics in Philanthropy

Dimension	Trust-based Philanthropy “Seeing is believing”	Impact-based Philanthropy “Evidence is important”	Compliance-based Philanthropy “Ticking the checkboxes”
Who funds this type of philanthropy	Household / retail givers, Individual philanthropists, HNIs/UHNIs, family foundations, and some long-horizon philanthropic institutions.	Philanthropic foundations, and some CSR programmes that emphasise impact frameworks and strategic programme portfolios.	CSR programmes, pooled funds (Living My Promise and Social Venture Partners(SVP)), intermediaries (Dasra, Sattva)operating through formal pipelines
Primary evaluation question	Do we believe in this organisation?	Does the programme produce measurable outcomes?	Does the organisation meet our eligibility criteria?
Factors in decision matrix	Prior work, community embeddedness, demonstration of credibility, and promise of “systems change” determines selection.	Potential for outcomes and impact determines selection for funding.	Fulfilment of Checklist criteria - legal eligibility requirements, documentation standards, alignment with priorities of the funder determines selection for funding.
What capacities do such funders have?	Personally or through teams engage with organisations.	Funders have systems and teams that engage with NPOs to demonstrate impact. Funders seek demonstrable outcomes, scalability, and evidence that programmes can produce replicable results.	These funders have teams and systems to establish compliance with their checklist.
Proclivity for long term funding (recurring grants for many years)	High – Funding decisions may evolve through trust built over time.	Medium- high if their priorities are met	Low - Funders are not long term, and move on to new orgs in each funding cycle.

Table 5: Three Decision-making Logics in Philanthropy

Annexure 2: Three Decision-Making Logics in Philanthropy

Dimension	Trust-based Philanthropy “Seeing is believing”	Impact-based Philanthropy “Evidence is important”	Compliance-based Philanthropy “Ticking the checkboxes”
Funder–funded equity (mutuality → dependence)	<p>Relatively high mutuality. Relationships tend to be partnership-oriented, with greater flexibility and dialogue between funder and organisation, as such funders have a strong conviction in their philosophy of philanthropy.</p> <p>Sense of proportionality is strong – in the selection and disbursement process</p>	<p>Moderate mutuality. There is collaboration around programme design and evaluation, but the relationship is structured around performance expectations and reporting frameworks set by the funder.</p> <p>Involves complex paper work; engagement with funders is resource intensive for the NPO.</p>	<p>CSR programmes, pooled funds (Living My Promise, Social Venture Partners (SVP), intermediaries (Dasra, Sattva) operating through formal pipelines</p>
Risk Approach	<p>Open to fail – failure is not defined as a binary; and may not affect future disbursements</p>	<p>Failure to demonstrate impact will affect future funding cycles</p>	<p>Compliance with checklist is used to minimise risk</p>
Features of Successful Recipients	<p>Organisations with strong founders or leadership credibility; organisations would be community-embedded and mission-driven; smaller or emerging organisations whose work the funder has personally seen or experienced</p>	<p>Organisations that demonstrate structured programmes, monitoring systems, and the potential to scale across geographies or populations; typically mid-sized or large NPOs with measurable programme frameworks, that are poised to scale</p>	<p>Organisations that meet legal eligibility requirements and documentation standards that reflect the priorities of the funder; typically NPOs with administrative capacity to comply with reporting formats, financial documentation, and grant management processes</p>

Table 5 (continued): Three Decision-making Logics in Philanthropy

Annexure 3: Profile of the Survey Respondents

Age of the Surveyed NPOs:



Figure 18: Age of the Surveyed NPOs

Size of the Surveyed NPOs:

Staff size varies substantially, though Nearly half of the organisations operate with large teams:



Figure 19: Size of the Surveyed NPOs

Annual Expenditure of the Surveyed NPOs:

Budgets range widely and most organisations fall in mid-to-large expenditure categories:

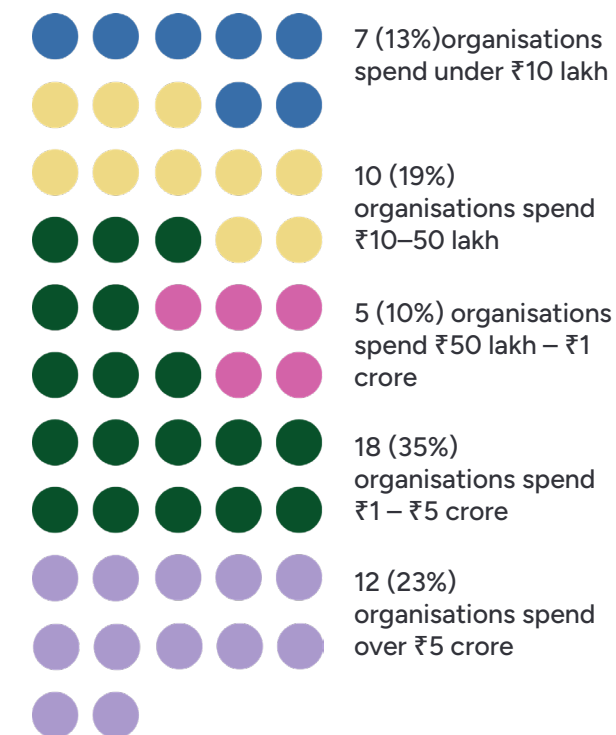


Figure 20: Annual Expenditure of the Surveyed NPOs

Annexure 3: Profile of the Survey Respondents

Funding Sources of the Surveyed NPOs:

	CSR	Philanthropic Foundations	Foreign Funds	Government	Multilateral Organisations (for e.g., UN/ UNICEF etc.,)	Self Endowed or Revenue Generated	Individual Donors	HNIs	Number of Organisations in each budget type
<10 lakh	2	0	1	0	0	1	6	0	7
10-50 lakh	3	2	1	2	0	6	7	3	10
50 lakh to 1 crore	4	2	2	3	0	1	3	0	5
1 crore - 5 crore	17	12	12	4	0	8	13	4	18
Above 5 crore	12	9	11	6	0	7	12	8	12

Table 6: Funding sources of the surveyed NPOs

Services Provided by the NPOs:

Service Provided	Count in Survey
Livelihood/employment and vocational training/skilling	42
Education	41
Therapy/treatment (physical/mental)	37
Policy and research	33
Rights-based work for persons with disabilities	25
Assistive aids and devices	24
Sports	12
Other	7

Table 7: Services Provided by the Surveyed NPOs

Service Provided	Count in Secondary Data
Livelihood/employment and vocational training/skilling	88
Education	112
Therapy/treatment	74
Advocacy	40

Table 8: Services Provided by the NPOs in the Secondary Data

Annexure 3: Profile of the Survey Respondents

Roles Played by the NPOs:

Role	Count in Survey
Implementing partner	41
Capacity building partner	31
Knowledge partner	28
Technology partner	8
Funding partner	6
Other	1

Table 9: Roles Played by the Surveyed NPOs

Role	Count in Secondary Data
Implementing partner	93
Capacity building partner	65
Knowledge partner	61
Technology partner	24
Other	9

Table 10: Roles Played by the NPOs in the Secondary Data

Beneficiaries Served by the NPOs:

Organisations' response on age category of direct beneficiaries in Pacta's survey:

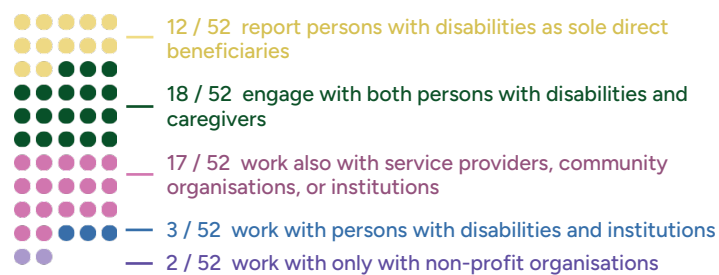


Figure 21: Age Categories of Direct Beneficiaries of Surveyed NPOs

Distribution of organisations based on type of direct beneficiaries:



Figure 22: Types of Direct Beneficiaries of the NPOs in the Survey and Secondary Data

Annexure 3: Profile of the Survey Respondents

Geographies of Operation:

The organisations in the survey demonstrate a mixed pattern of localised and geographically dispersed operations. 23 organisations operate within a single state, while the remainder function across multiple states, and one organisation reported nationwide coverage. This indicates the coexistence of community-anchored service providers and network-oriented organisations with wider programmatic outreach.

Among single-state organisations, operations are concentrated in a small set of states rather than evenly distributed. Telangana accounts for the highest number (6), followed by Tamil Nadu (3), and Karnataka (3), with isolated representation across several other states. Multi-state organisations show clustering pattern, with Karnataka, Telangana, Maharashtra, and Uttar Pradesh appearing most frequently in operational coverage. The concentration in these states likely reflects network-based participation in the survey and stronger organisational ecosystems in certain regions rather than national distribution of services.

The organisations in the survey primarily operate across mixed settlement contexts rather than within a single geographic setting. Of the 52 organisations, only 21 operate exclusively in one type of settlement — 20 in urban areas and just 1 in rural areas — while none operate solely in tribal regions. In contrast, 31 organisations work across multiple settlement types, including 19 operating across both urban and rural areas and 11 working across urban, rural, and tribal contexts. Only one organisation reported operating across rural and tribal areas without an urban base.

Disability as a Focus Area for the NPOs:

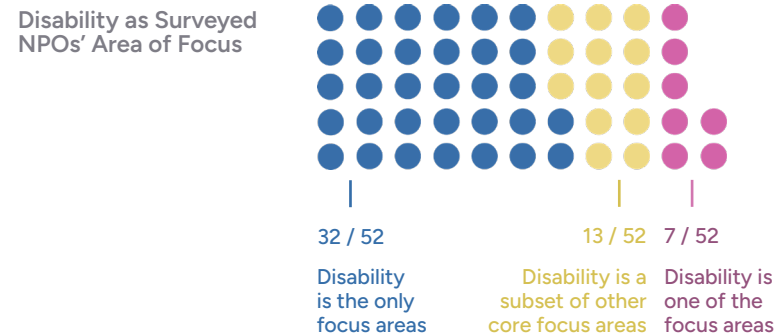


Figure 23: Disability as Surveyed NPOs' Area of Focus

Disability Categories of the NPOs:

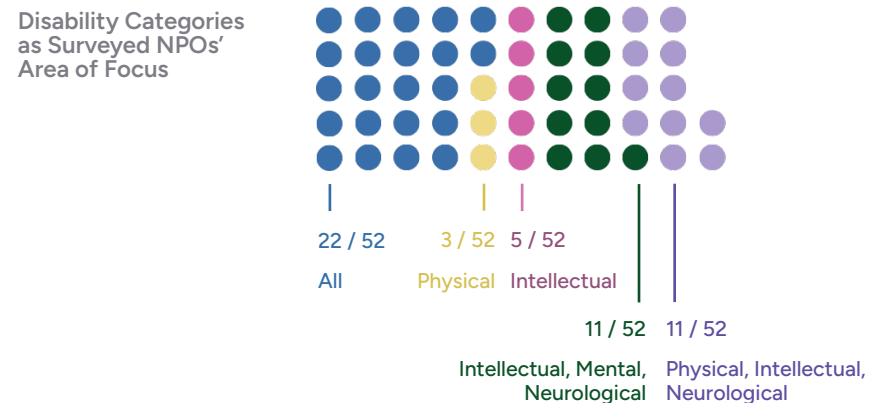


Figure 24: Disability Categories as Surveyed NPOs' Area of Focus

Annexure 4: Profile of Disability NPOs who Participated in the FGDs

S.No	Name of the NPO	Name of the Person who Attended
1.	Sadhana Institute for the Intellectually challenged	Madhusudhan Reddy
2.	Vaani Deaf Children's Foundation	Sumedha Vijaylaxmi Joglekar
3.	Nayi Disha	Shanti Vemuri
4.	Sol's ARC	Gaurav Jogal
5.	Fourth Wave Foundation	Renjana Rishi,G Ravi
6.	Adventure Beyond Barriers Foundation	Divyanshu Ganatra
7.	WinVinaya Foundation	Shiva Jaygopal
8.	Jai Vakeel Foundation	Archana Chandra
9.	XRCVC	Ketan
10.	Equibeing Foundation	Dr. Ananthalakshmi Venkitaraman
11.	Vidhi Legal Policy	Damini Ghosh
12.	Anushkaa Foundation	Suresh Subhranian
13.	YLAC/ Nipman foundation	Nipun Malhotra

S.No	Name of the NPO	Name of the Person who Attended
14.	EnAble India	Moses Chowdari
15.	The Association of People with Disability	Sahana L
16.	Tara Trust	Smita Mohan
17.	Samvet	Bikram
18.	Rashtriya manavadhikar foundation	Pammi Choudhary
19.	Bharat Vikas Viklang Nyas	Vimal Jain
20.	Samait Shala	Kushal Dattani
21.	Torchit	Hunny Bhagchandani
22.	Centre for community initiative	Pauzagin Tosing
23.	Shishu sarothi centre for rehabilitation and training for multiple disability	Ketaki Bardalai
24.	Bumblebee Inclusive School	Kopele Tapa
25.	SELCO foundation	Dibyajyoti Gogoi
26.	Politics and Disability Forum	Shashank Pandey

Table 11: Profile of Disability NPOs who Participated in the FGDs

Annexure 5: Profile of the Funders Interviewed

S.No	Name of the NPO/ Funder	Name of the person who attended
1.	Systems Plus Group of Companies	Nikunj Jhaveri
2.	Mariwala Health Initiative	Mohammad Nawazuddin
3.	Give	Saurabh Adeeb
4.	Ajit Issac Foundation	Sweetie Thomas
5.	Tech Mahindra Foundation	Chetan Kapoor
6.	Upadhyaya Foundation	Siddarth Aggarwal
7.	Ex APPI	Neelima Karath
8.	Bajaj Finserv	Aman Kaur
9.	Harish and Bina Shah Foundation (HBS) Foundation	Amira Shah Chhabra
10.	UBS Foundation	Sarah Veilex
11.	Sanjay Palsamudram	Independent

Table 12: Profile of the Funders Interviewed

Annexure 6: Impact Frameworks Used by Funders

Impact Rating Tool (IRT) Used By UBS Optimus Foundation To Guide Funding Decisions

The UBS Optimus Foundation uses an internal “Impact Rating Tool (IRT)” as a key part of its grant decision process.

Purpose: The IRT is an internal assessment framework used to score and approve grant proposals. It includes criteria such as staff headcount and organisational capacity, alignment with UBS’s focus areas (education, health, climate & environment), and questions about scale and sustainability of the proposed intervention.

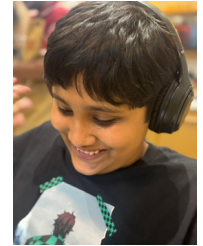
Key Components: For each project, the IRT requires defining target outcomes and metrics. UBS has pre-set KPIs by thematic area – for example, in education portfolios they may track access, learning outcomes, and employment skills; in integrated family support projects they may track community participation and social-emotional learning. The foundation does not share the IRT with grantees; instead they fill it out themselves to derive an “Impact Measurement/Management Plan (IMP)”. This IMP specifies the expected impact (e.g., “X families’ vulnerability reduced by 2025” or a similar outcome target).

Usage: The IRT is completed by UBS staff during application review. Every funded project must articulate how it meets UBS’s criteria and commits to specific targets in its IMP. The tool is reported on internally and is used to monitor outcomes once a grant is made.

The requirement to define “scale potential” and “sustainability” which are part of the IRT questioning means that proposals must address long-term impact. In practice, this made UBS look for grants where the disability NPO can demonstrate a clear theory of change and measurable results. UBS allows more flexible (unrestricted) funding over time once a strong relationship is built, but currently the IRT enforces a structured, metric-driven funding process.⁵⁰

⁵⁰ In the thematic area of disability, UBS contributes ~ \$500,000 on an annual basis. Disability NPOs funded by UBS include Perkins International, Pratham UK, Hope and Homes for Children.

The artworks featured in the report are done by a young artist, Jay Khandelwal.



JAY KHANDELWAL is a 14 year old cheerful child who was diagnosed with autism when he was eighteen months old but that doesn't define him. He is a naughty and fun loving child who loves to paint, swim, travel with his family and is called the sunshine at his school.

He is self taught and draws inspiration from nature and picturesque landscapes he has visited. He surprises everyone with his vivid and bold choice of colours and fearless strokes. Art for him is a way of not only expressing himself but also give him a sense of calmness.

His artwork has garnered a lot of appreciation both in terms of adorning over hundred walls across homes and offices, both India and overseas.


He has also earned recognition in various competitions and has participated across multiple exhibitions including those at the Nehru Centre in London, Art Entrance Gallery in Kalaghoda Mumbai, Gallery FPH, The India Habitat Centre and Lokayata Gallery in New Delhi and The Taj Art Gallery, Taj Mahal, Mumbai. He is one of the artists on the Atypical Art platform. Artjuna café in Goa has a section exhibiting his work. Recently his artwork was a part of a prestigious charity auction at Willingdon Sports Club, Mumbai and fetched maximum price amongst the displayed pieces. It's still early days in his art journey which gets more picturesque with each passing day.

His work can be followed :
Instagram @sonshinejay

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