

Disability-Inclusive Budgeting - Key Recommendations for the Union Budget 2026-27

(Based on Pacta x Politics and Disability Forum Joint
Consultation)

Submitted to the **Ministry of Finance** and the **Department
of Empowerment of Persons with Disabilities**

December 2025

To
The Secretary
Ministry of Finance, Government of India
&
The Secretary
Department of Empowerment of Persons with Disabilities
Ministry of Social Justice and Empowerment Government of India

Subject: Submission of Policy Memorandum on Budgetary Priorities for Disability Inclusion in the Union Budget 2026–27

Respected Sir/Madam,

On behalf of the Politics and Disability Forum and PACTA, we respectfully submit the enclosed policy memorandum titled “**Budget Recommendations for Disability Inclusion**” for consideration during the formulation of the Union Budget 2026–27.

This memorandum is the outcome of a structured policy research exercise and pre-budget deliberations with organisations of persons with disabilities, civil society institutions, parent associations, and policy practitioners. It seeks to contribute constructively to ongoing efforts of the Government of India to operationalise the Rights of Persons with Disabilities Act, 2016, and to strengthen India’s compliance with its constitutional and international obligations, including under the UN Convention on the Rights of Persons with Disabilities.

The submission focuses on addressing persistent gaps in disability-related public expenditure by advancing a rights-based, outcome-oriented, and fiscally responsible framework for disability inclusion. It places particular emphasis on:

1. Enhancing the adequacy, equity, and efficiency of disability-related budgetary allocations;
2. Improving visibility and accountability of disability expenditure across ministries through institutional mechanisms;
3. Strengthening the stewardship role of the Department of Empowerment of Persons with Disabilities in coordination with line ministries and States; and
4. Reframing disability expenditure as a long-term investment in human capital, accessibility, and inclusive economic growth.

The recommendations contained in the memorandum are evidence-based, costed where feasible, and designed to be implementable within India’s existing fiscal and administrative architecture. They are intended to complement ongoing policy initiatives and to support more effective utilisation of public resources for persons with disabilities across sectors such as social protection, education, livelihoods, health, accessibility, and disaster preparedness. We submit these recommendations in the spirit of constructive engagement and would welcome the opportunity to engage further with the Ministry of Finance and the Department of Empowerment of Persons with Disabilities for any clarifications.

Yours sincerely,

**Politics and Disability Forum
PACTA**

TABLE OF CONTENTS

01 | Executive Summary

02 | Introduction

03 | Macroeconomic and Fiscal Policy Framework

04 | Scheme Wise Analysis and Recommendations

05 | Institutional Infrastructure and Governance

06 | Cross-Cutting Priorities for Disability Inclusion

07 | Implementation Roadmap and Fiscal Projections

08 | Conclusion

Executive Summary: Budget Recommendations for Disability Inclusion

Participants: The Leprosy Mission Trust • SOLS ARC • Association of Persons with Disabilities (APD) • Centre for Inclusive Policy, Multiple Sclerosis of India

1. Strengthen Income Security for Persons with Disabilities

Enhance allocations for disability pensions based on global poverty line recommendations, recognising that survival and basic dignity remain a challenge for many persons with disabilities + there are additional costs of disability and inaccessibility of built environment.

Revise IGNDPS Pension

Revise the IGNDPS disability pension amount (currently ₹300/month) to reflect cost of living and inflation – remove conditions of ineligibility such as employment, BPL etc.

Increase Allocations

Increase allocations beyond the current ₹290 crore, moving towards income security rather than token welfare support.

Rights-Based Framework

Anchor disability pensions within a rights-based framework, aligned with the RPwD Act, 2016 and aligned with global standards on poverty.

2. Make Disability Visible in Budgets and Public Finance Reporting

Introduce a Disability Budget Statement at the Union level, similar to Gender and Child Budget Statements.

Mandate disability-disaggregated financial reporting – allocations, and usage across ministries and schemes.

- Encourage replication of good practices such as Assam's Disability Budget Statement at both Centre and State levels.
- Invest in improving disability-disaggregated administrative data systems, with a suggested global benchmark of 0.05% of GDP.

Align Union Budget planning with global best practices on disability-inclusive financing. Draw from:

UNICEF Framework (2025)

Financing the Acceleration of Disability Inclusion in Low- and Middle-Income Countries (UNICEF, 2025): suggests **0.1-0.5% of GDP** for Disability-related interventions

UN Guidelines

Guidelines for Disability-Inclusive Budgeting (UNICEF, UNDP, UN Women, UNPRPD)

Use these frameworks to develop medium-term expenditure strategies for disability inclusion.

Government schemes and budgetary guidelines should be structured by specific disability categories rather than being aggregated under a single line item, to ensure targeted, need-based interventions.

- For instance, while mental health funding is routed through the Ministry of Health and largely directed to institutions, individuals with intellectual disabilities often lack access to direct, community-based state support, highlighting the need for more inclusive and differentiated policy design.

3. Sharpen Centre's Stewardship on Disability

Budget allocations should be towards the further central DePwD's role of:

1

Stewardship of the RPwD Act

2

Disability data collection –
monitoring-usage

3

Public procurement aligned with
universal design principles

4

Issuing model funding frameworks

5

Supporting state capacity building

6

Monitoring implementation
outcomes/ accountability for
allocations at the state and
scheme level for demonstrated
impact

UDID Integration and Standardisation

- Allocate funds to streamline and standardise disability certification processes across states.
- Issue model guidelines to integrate UDID data into service delivery and monitoring systems.
- Support state-level capacity building to operationalise UDID beyond mere issuance of cards.

4. Livelihoods, Skilling & Rural Convergence

Require explicit budget line items for disability-inclusive skilling under:

01	02	03
NRLM (currently mentions 3% of the beneficiaries to be persons with disability)	Ministry of Skill & Development programs only data about number of Trainees with Disabilities available, not the budget spent	Department of Empowerment of Persons with Disabilities (DePWD) programmes under SIPDA

Ensure disability inclusion features clearly in NITI Aayog's Output–Outcome Framework for livelihoods and skilling.

5. Employment & Workplace Accessibility – New Scheme

Introduce new schemes allowing private employers to access fiscal support to retrofit workplaces for accessibility.	Extend similar support to community level skill development institutes and training centres to enable inclusive participation.
--	---

National Database of Employers

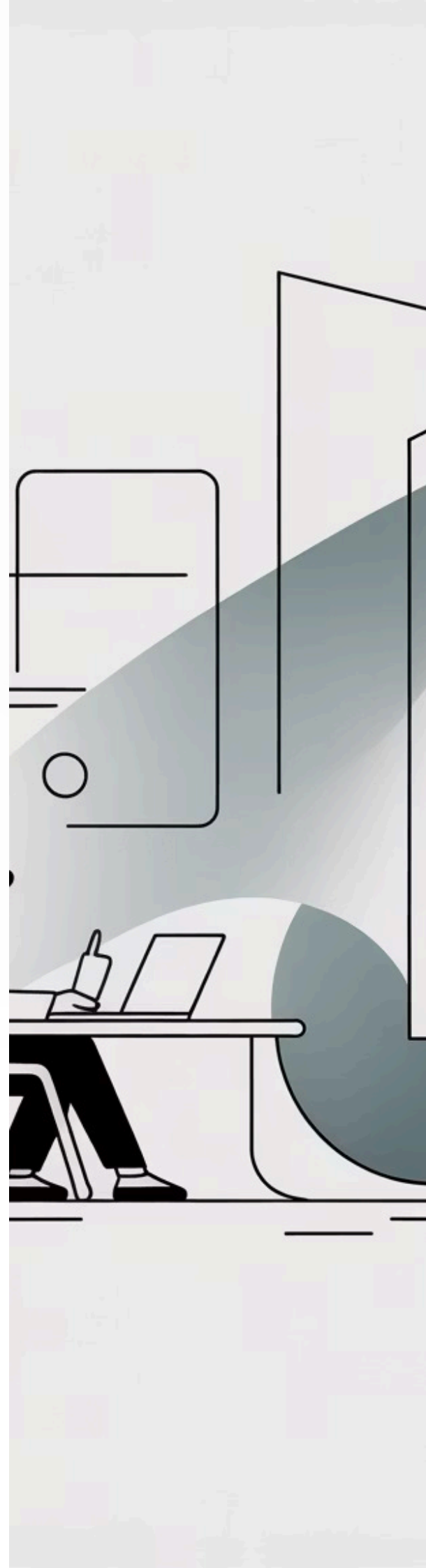
- | | |
|---|--|
| → Maintain a national database of employers with Equal Opportunity Policies (EOPs) that can help- | → Track skilled and employed PwDs |
| → Inform employment planning | → Link incentives to compliance |

6. Promote Entrepreneurship Among Persons with Disabilities – New Scheme

To foster economic independence and innovation, there is a critical need to establish a dedicated entrepreneurship grant and seed funding program specifically designed for persons with disabilities. This initiative aims to fill a significant void in national-level disability-specific enterprise financing, enabling PwDs to overcome systemic barriers and build successful ventures.

Rationale for a Dedicated Programme

- **Addressing Unique Barriers:** Persons with disabilities often face disproportionate challenges in accessing traditional credit, including societal biases, lack of collateral, and inaccessible application processes.
- **Gaps in Current Financing:** Existing financial mechanisms frequently overlook the specific needs and potential of PwD entrepreneurs, resulting in limited access to crucial early-stage capital.
- **Economic Empowerment:** Entrepreneurship offers a viable pathway to gainful employment and economic self-sufficiency for PwDs, fostering innovation and contributing to the national economy.



7. Inclusive Education: Budget Norms and Accountability

National Guidelines

Develop national guidelines for inclusive education budgeting, including indicative per-child allocations.

Reduce Inter-State Variation

Reduce wide inter-state variation by setting minimum funding benchmarks.

Strengthen Accountability

Strengthen accountability mechanisms for utilisation of inclusive education funds, not just allocation.

Link to Outcomes

Link education budgets to accessibility, assistive devices, and teacher training outcomes.

Address Scholarship Delays

To address chronic delays in disability scholarships that result in funds being credited after course completion, the following mechanisms can be adopted-

- time-bound scholarship disbursement norms
- real-time tracking dashboards
- accountability for processing delays

8. Accessibility, Universal Design & Social Audits

Accessibility & Universal Design in Public Expenditure

Mandate universal design standards in all public procurement, across infrastructure, transport, housing, and public services.

- Integrate accessibility requirements into state procurement rules and tendering processes. (states blindly adopt centre's model guidelines)
- Strengthen monitoring of compliance with existing accessibility guidelines, particularly in transport (railways, public transit).
- Ensure provisioning of learning devices and assistive technologies across all disability types, aligned with the WHO Priority Assistive Products List, through clear national guidelines on needs assessment and disability-wise norms for states.

Social Audits & Expenditure Accountability

Institutionalise disability-focused social audits for major schemes in disability similar to social audit initiatives in Sarva Shiksha Abhiyan, MNREGA, and National Health Mission.

Use audit findings to inform budget revisions, scheme redesign, and future allocations.

Ensure disability inclusion is a core audit parameter, not an add-on.

9. Disability Aids,

Despite a marginal increase in the ADIP Scheme budget under DEPwD, implementation remains heavily centralized through ALIMCO, limiting competition, innovation, and private sector participation in the disability aids ecosystem.

- Promote R&D and innovation in assistive technologies by enabling private enterprises through seed funding, concessional finance, and by repositioning ALIMCO as a facilitator rather than a dominant manufacturer, to improve scalability, affordability, and access.
- Provide Assistive aids for education as a budgetary component of Samagra Shiksha Abhiyan.

10. Disaster Preparedness & Health Services

Disaster Preparedness & Year-Marked Allocations

Introduce year-marked disability allocations for disaster preparedness and response, aligned with NDMA guidelines.

Evacuation Planning

Mandatory disability inclusion in emergency evacuation strategies.

Relief Camps


Ensure accessible and inclusive facilities within all relief camps.

Reconstruction Budgets

Allocate funds for disability-inclusive rebuilding and recovery efforts.


Diagnostics, Early Intervention & High-Cost Health Services

Allocate funds for **regional Centres of Excellence** to subsidise key services:




High-Cost Diagnostics

Including genetic testing and MRIs.



Early Intervention Services

Timely support for developmental needs.



Assessment for Invisible & Developmental Disabilities

Comprehensive evaluations for accurate diagnosis.

CHAPTER I | INTRODUCTION

Constitutional Rights and Fiscal Reality

The Constitution of India enshrines equality as a fundamental principle through Articles 14, 15, and 21. These are not abstract ideals but justiciable rights imposing positive obligations on the State. For persons with disabilities, realizing these constitutional guarantees requires affirmative action and reasonable accommodation—both demanding fiscal resources.

The Rights of Persons with Disabilities Act, 2016 represents a paradigm shift from charity-based welfare to rights-based empowerment. However, legislation without appropriation is aspiration without implementation. The current budgetary allocation to the Department of Empowerment of Persons with Disabilities renders full compliance impossible—this is not a policy choice but a legal failure.

The 2016 Act: Expanded Rights, Inadequate Resources



Expanded Definition

Increased disability categories from 7 to 21, including autism, cerebral palsy, muscular dystrophy, and multiple sclerosis



Enhanced Reservations

Increased quotas in education and employment to ensure greater participation



Accessibility Mandates


Required barrier-free environments in public spaces and services



Justiciable Mechanisms

Established enforcement systems for rights protection

The Act explicitly requires government to formulate policies, undertake research, ensure education and skill development, provide assistive devices, and establish comprehensive rehabilitation services. Courts have consistently held that fundamental rights cannot be made contingent on budgetary convenience.



International Obligations: The UNCRPD Commitment

India's Commitments

As a signatory to the UN Convention on the Rights of Persons with Disabilities since 2007, India has undertaken specific obligations:

- Article 9:
Accessibility
- Article 24:
Education
- Article 27:
Employment
- Article 28:
Adequate
standard of living
- Article 29:
Political
participation

Maximum Available Resources?

The UNCRPD requires States Parties to "undertake to the maximum of their available resources" measures to achieve full realization of economic, social, and cultural rights.

When a country allocates only **0.025% of its budget** to disability despite having one of the world's largest disabled populations, it raises serious questions about commitment to "maximum available resources."

The Population Crisis: Counting the Uncounted

2.7cr	21cr	8x
Official Count (2011)	WHO Estimate	Undercount Factor
Census enumerated persons with disabilities, representing 2.21% of population	Approximately 15% of population lives with disability—applied to 140 crore Indians	Realistic estimates suggest eight times more persons with disabilities than officially counted

The 2011 Census is acknowledged as a significant undercount. It was based on the 1995 Act recognizing only seven disability categories, whilst the 2016 Act expanded this to 21. Census enumerators received no specialized training on disability identification, and self-reported data lacked medical verification.

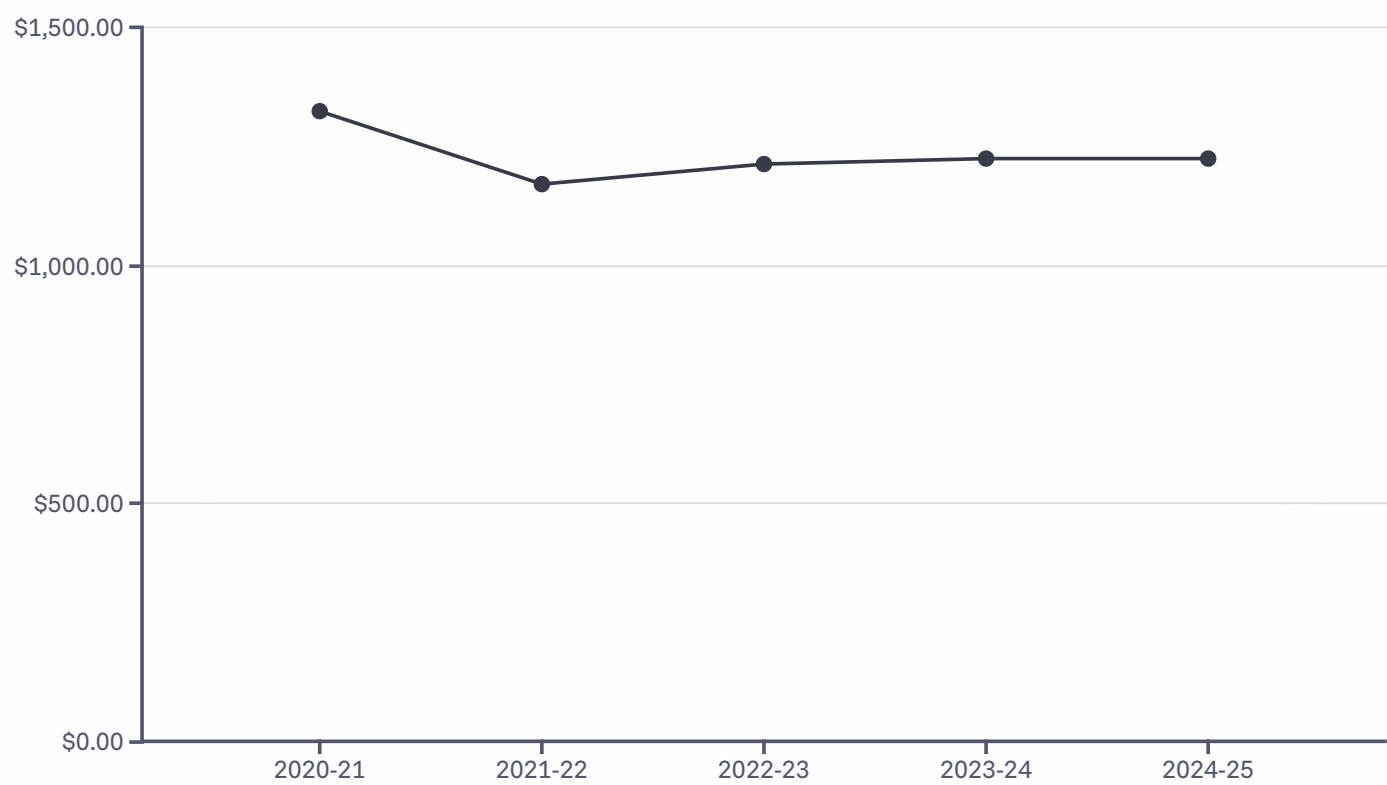
❏ **Critical Impact:** This data gap has profound implications for budgetary planning. The 15th Finance Commission relied on 2011 Census data, resulting in systematic under-resourcing across the disability ecosystem.

Who Are We Missing?

Expanded Categories Individuals with autism, cerebral palsy, muscular dystrophy, multiple sclerosis, Parkinson's disease, haemophilia, thalassemia, and sickle cell disease were not included in 2011 count	Non-Visible Disabilities Mental health conditions, intellectual disabilities, and chronic neurological conditions were significantly under-identified due to stigma and lack of awareness	Intersectional Marginalization Women with disabilities, rural populations, and SC/ST/OBC communities with disabilities face compounded discrimination and underreporting
---	---	--

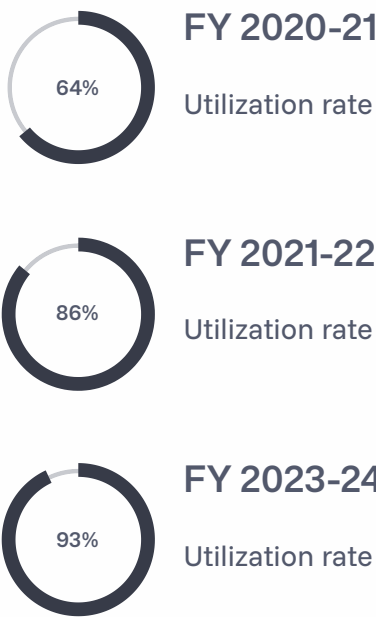
The demographic characteristics further complicate the picture. Disability prevalence increases with age, and India's population is ageing. The UN projects that by 2050, India will have 319 million people over 60, many of whom will acquire disabilities.

Budget Stagnation: Five Years of Inertia



The budgetary allocation to DEPwD has remained stagnant at approximately **0.025% of the Union Budget** over the past five years. The increase from FY 2023-24 to 2024-25 was a mere ₹12 lakh—less than the cost of organizing a single district-level awareness camp. This stagnation occurred whilst India's Union Budget expanded from approximately ₹35 lakh crore to over ₹50 lakh crore. Disability allocation remained static, representing a declining share of national priorities.

The Underutilization Paradox



A Troubling Pattern

More troubling than inadequate allocation is chronic underutilization. Cumulative underutilization over four years exceeds **₹1,000 crore**—nearly equivalent to an entire year's budget.

This presents a paradox: a severely under-resourced department consistently failing to utilize even its inadequate allocation. The government has interpreted this as evidence that "there is no demand," leading to the perverse conclusion that allocation should be reduced further.

Why Funds Go Unspent: Systemic Barriers



Delayed State Proposals

States face capacity constraints in proposal preparation. Many lack dedicated disability cells with qualified personnel. Proposals are often rejected as incomplete, requiring multiple revisions.



Utilization Certificate Bottleneck

States must submit UCs for previously released funds before receiving new tranches. UC processing at both state and central levels is slow, often taking 6-12 months.



Scheme Design Flaws

Eligibility criteria are either too restrictive or too complex. The recent complications in disability certification following the Puja Khedkar controversy exemplify how well-intentioned measures create new barriers.



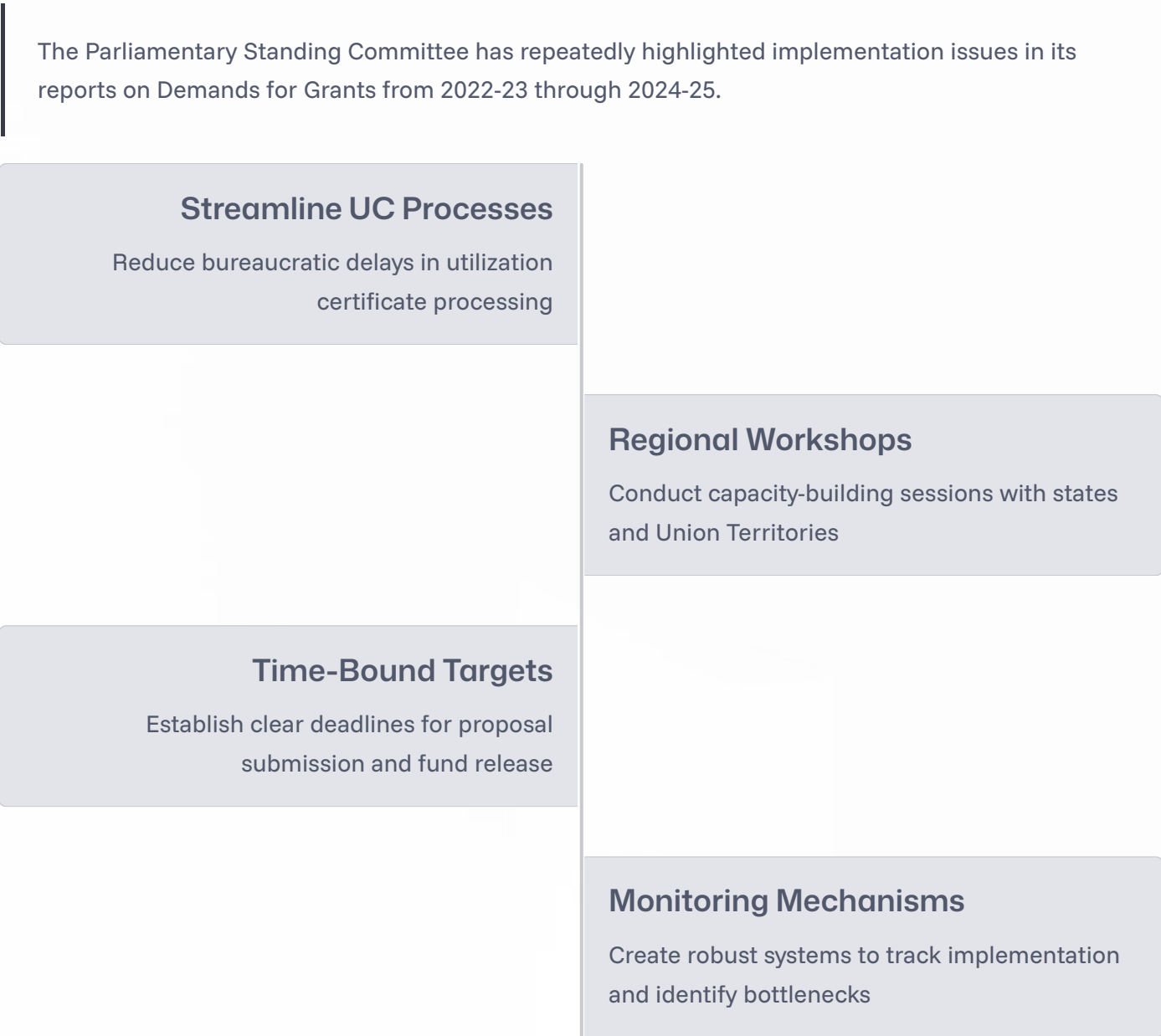
Academic-Financial Year Misalignment

Educational institutions operate on academic calendars whilst government operates on financial years, causing scholarship disbursements to spill over and appear as underutilization.



Underutilization stems from systemic barriers in fund flow mechanisms, not lack of need. Risk-averse bureaucratic culture discourages proactive spending, with officials preferring to let funds lapse rather than risk allegations of irregular expenditure.

Parliamentary Oversight and Recommendations



Some improvements have occurred—the introduction of the State/UT Nodal Agency system through PFMS has improved fund tracking, and e-Anudaan portals have digitised application processes—but fundamental problems persist.

Research Methodology and Analytical Framework

Data Sources	Stakeholder Consultation	Analytical Lenses
<ul style="list-style-type: none">Demand for Grants documents (FY 2019-20 to 2024-25)Parliamentary Standing Committee reportsEconomic Surveys and Finance Minister's budget speechesScheme guidelines and notificationsInternational OECD and UN data	<p>Single round of pre-budget consultations was conducted on 19 December 2024 with disability organisations, parent associations, and persons with disabilities.</p>	<p>Adequacy: Is allocation sufficient for population and need?</p> <p>Equity: Does allocation address disparities across disability types and geographies?</p> <p>Efficiency: Do mechanisms ensure funds reach beneficiaries?</p>

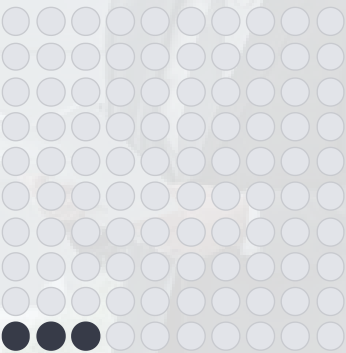
This memorandum views disability budgeting through three critical lenses: adequacy, equity, and efficiency. Each scheme is assessed against these criteria, with recommendations targeting identified gaps. The overall picture that emerges is robust: India's disability budgeting is inadequate in quantum, inequitable in distribution, and inefficient in implementation.

CHAPTER II | Macroeconomic and Fiscal Policy Framework

Disability inclusion represents a fundamental economic imperative for India, yet policy discourse continues to frame persons with disabilities primarily as welfare recipients rather than economic actors. This outdated perspective has profound implications for budgeting, treating disability spending as consumption rather than investment with measurable returns.

The Economic Cost of Exclusion

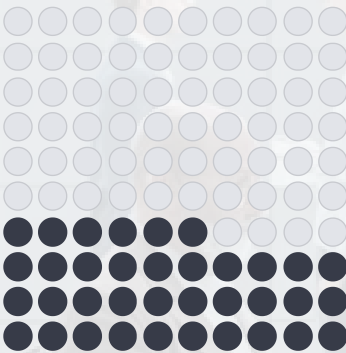
International evidence comprehensively demonstrates that disability exclusion carries enormous economic costs. The World Bank estimates that excluding persons with disabilities costs India between 3-7% of GDP annually through lost productivity, reduced household incomes, and increased social protection costs. Globally, the annual cost of disability exclusion reaches \$1.37 to \$1.94 trillion according to The Lancet.



3-7%

GDP Loss

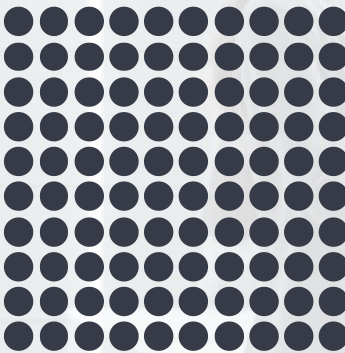
Annual cost to India from disability exclusion



36%

Labour Participation

Compared to 50%+ for general population



£249B

Purple Pound

UK spending power of disabled consumers annually

Five Mechanisms of Economic Value Creation

Disability inclusion generates economic value through multiple interconnected pathways that extend far beyond simple welfare provision. Understanding these mechanisms is essential for reframing disability spending as strategic investment.



Workforce Participation

Persons with disabilities contribute through productive labour, entrepreneurship, and innovation when barriers are removed



Consumer Market

Disabled persons and families represent substantial untapped consumer spending power



Universal Benefits

Accessible infrastructure serves entire population—curb cuts benefit wheelchair users, parents with prams, and elderly persons



Reduced Costs

Upfront inclusion investment decreases long-term social protection expenditure



Innovation Economy

Assistive technology creates new industries and export opportunities—Jaipur Foot fitted to 1.8 million worldwide

The Demographic Imperative

India's working-age population will peak around 2050, creating the world's largest workforce. Realising this demographic dividend requires ensuring all segments contribute economically. Excluding 10% of the working-age population due to disability fundamentally undermines India's demographic advantage.

10%

Working-age population excluded due to disability

Population ageing will triple the elderly population by 2050, dramatically increasing disability prevalence. Without investment in accessibility and assistive technology now, India faces a future where growing numbers of elderly persons with disabilities overwhelm social protection systems whilst contributing little economically.

3x

Projected growth in elderly population by 2050

Positive Returns on Accessibility Investment

Conventional cost-benefit analysis of accessibility investments demonstrates positive returns across multiple contexts. These are not merely social goods but economically sound investments that generate measurable value.

Australian Study

Every dollar spent on accessibility features yielded \$2.50 in economic benefit—a benefit-cost ratio of 2.5:1

European Commission

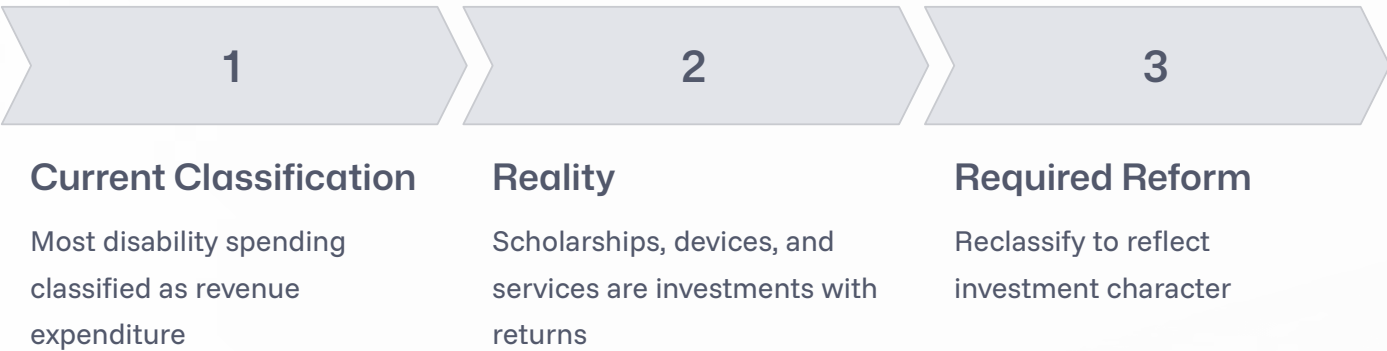
Web accessibility costs just 0.5% of total website development, whilst benefits in increased reach far exceed this investment

Infrastructure Retrofits

Longer payback periods but positive net present value over infrastructure lifetime

Reforming Fiscal Classification

India's fiscal architecture creates perverse incentives for disability budgeting. The Union Budget's classification of expenditure into revenue (consumption) and capital (investment) obscures the investment character of disability spending. Scholarships represent human capital formation, assistive devices are productive capital equipment, and rehabilitation services restore economic functionality.

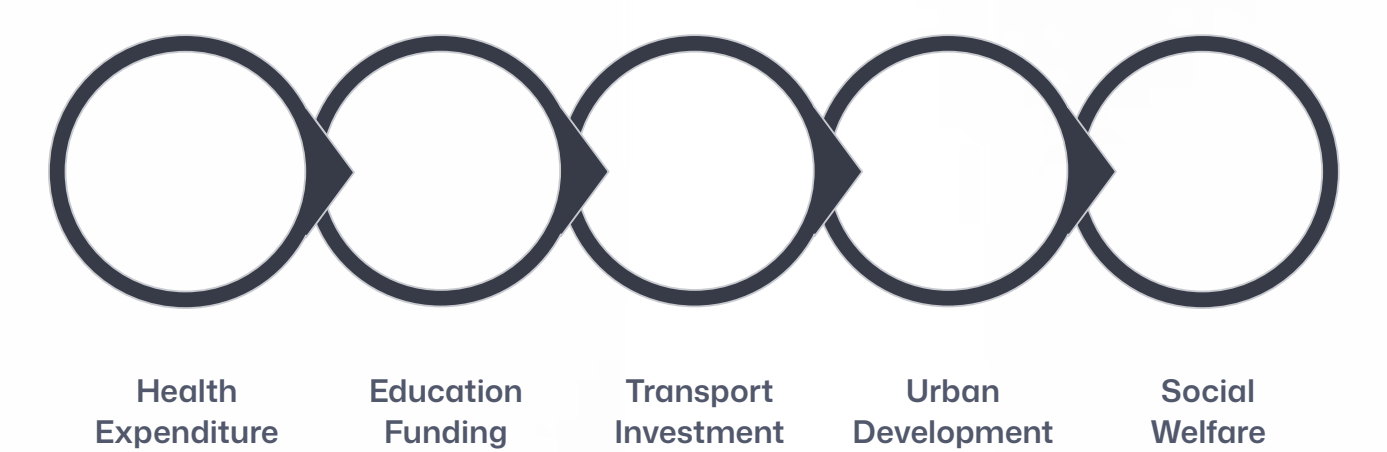


The arbitrary treatment of identical spending as "investment" for the general population but "welfare" for persons with disabilities reflects ableist biases embedded in fiscal frameworks. Government should reclassify certain disability expenditures or exempt social sector spending with demonstrated investment characteristics from fiscal rules targeting revenue expenditure reductions.

Budget Tagging: International Best Practice

Budget tagging—the systematic identification, tracking, and assessment of public expenditure directed towards specific policy objectives—has emerged as a powerful accountability tool. Initially developed for environmental objectives, the methodology has been successfully applied to gender, children, climate adaptation, and increasingly to disability inclusion.

The fundamental premise is that policy objectives spanning multiple sectors cannot be advanced effectively if spending remains opaque and uncoordinated. Disability is paradigmatic: relevant expenditure occurs across health, education, transport, urban development, skill development, and social welfare. Without tagging, determining actual spending levels and alignment with policy priorities becomes impossible.



Global Disability Budget Tagging Models

Australia	Philippines	South Africa	European Union
Comprehensive 2011 review identified over AUD 13 billion in disability spending across 20 portfolios, informing National Disability Insurance Scheme design	Pioneered tagging in 2012 following Magna Carta. Tagged expenditure increased 200%+ from PHP 1.2 billion to PHP 3.8 billion within four years	Integrates disability into broader social budgeting with intersectional approach addressing race, disability, and gender dimensions	Structural funds require member states to report disability inclusion spending and demonstrate UNCRPD compliance

Implementing Disability Budget Tagging in India

For India, implementing comprehensive disability budget tagging requires a systematic five-step approach that transforms how government tracks and accounts for disability-related expenditure.

01	02	03
Develop Comprehensive Taxonomy	Establish Marker System	Mandate Ministry Tagging
Create classification system spanning explicit disability programmes and mainstream programmes with disability components across Union, state, and local budgets	Differentiate programmes where disability is primary focus versus significant objective versus incidental benefit	Require all Ministries to identify disability-relevant expenditure in annual budget memoranda and Outcome Budgets
04	05	
Create Disability Budget Statement	Independent Verification	
Consolidate tagged expenditure in statement presented with Union Budget, analogous to Gender Budget Statement	Establish third-party audit mechanisms to verify tagging accuracy and assess actual impact on outcomes	

Benefits and Impact of Budget Tagging

Transparency and Accountability

- Evidence-based advocacy by disability organisations
- Identification of gaps and inconsistencies
- Enhanced political accountability through visible expenditure
- Legislators can ask pointed questions about spending patterns

Policy and Resource Improvements

- Strengthened policy coherence as gaps become apparent
- Easier resource mobilisation with established baselines
- Behavioural effects—Ministries think systematically about disability
- Demonstrated international success in increasing allocations

"Budget tagging is not merely an accounting exercise but a tool for shifting mindsets. When Ministries must identify disability-relevant expenditure, they begin to think systematically about disability in service delivery."

Addressing Implementation Concerns

Critics raise legitimate concerns about implementation costs and bureaucratic burden. However, these challenges are manageable and substantially outweighed by benefits.

Setup Costs

Initial investment required for training, classification systems, and software modifications. Marginal annual costs modest given existing digital budget management systems (PFMS, iFMS)

Ring-Fencing Concerns

Tagging provides visibility and accountability, not rigid earmarking. Ministries retain allocation flexibility whilst being transparent about disability inclusion implications

Proven Feasibility

Gender Budget Statements introduced in 2005-06 demonstrate that cross-cutting budgeting tools can be successfully implemented in India's system



Finance Commission and Fiscal Federalism

India's federal fiscal architecture, mediated through Finance Commissions, profoundly impacts disability programme delivery. Most DEPwD schemes operate as Centrally Sponsored Schemes requiring state matching contributions or co-implementation. However, the Finance Commission process has historically paid limited attention to disability-specific needs.

The 15th Finance Commission made limited provisions for disability, mentioning persons with disabilities primarily in health systems context without recommending specific-purpose grants or weighting disability prevalence in horizontal devolution formulae. This creates significant unfunded mandates for states under the RPwD Act.

Inter-State Disparities in Disability Spending

Dramatic variation exists across states. Kerala, Tamil Nadu, and Andhra Pradesh maintain robust state-level disability programmes, often supplementing central schemes with state funds. These progressive states have higher per-capita spending, better institutional infrastructure, and more active disability commissions.

Conversely, many north Indian states have minimal state-level programmes and depend almost entirely on central schemes. Some struggle to provide even mandated state shares for CSS, causing fund release delays. The result: persons with disabilities in progressive states receive substantially better services —not due to inherent resource differences but because fiscal federalism mechanisms don't incentivise state spending on disability.



Progressive States

Higher service delivery levels



Lagging States

Minimal state programmes

The Path Forward: Constitutional Mandate and Action

Constitutional provisions under Article 280 support Finance Commission engagement with disability inclusion. The Commission must make recommendations on augmenting state resources and "any other matter referred to the Commission by the President in the interests of sound finance." The 16th FC's Terms of Reference explicitly include reviewing fiscal situations, suggesting performance-based incentives, and recommending governance improvements.



These reforms represent a transformative shift from siloed, welfare-based approaches to integrated, rights-based, whole-of-government disability inclusion. The moment for action is now.

CHAPTER III | SCHEME WISE ANALYSIS AND RECOMMENDATION

Deendayal Divyangjan Rehabilitation Scheme: Strengthening Civil Society Partnerships

The Deendayal Divyangjan Rehabilitation Scheme (DDRS) serves as the primary mechanism through which the Department of Empowerment of Persons with Disabilities supports civil society organisations engaged in disability rehabilitation. NGOs and voluntary organisations have historically played a crucial role in disability services in India, often filling gaps left by limited government infrastructure, particularly in rural and remote areas.

DDRS provides grants-in-aid to these organisations for projects encompassing early intervention, education, vocational training, day care, community-based rehabilitation, and production-cum-training centres. The scheme's recent performance reveals both strengths and concerning gaps that require immediate attention.

Current Performance: Strong Utilisation, Stagnant Reach

Financial Performance

Fund utilisation has been relatively strong, consistently exceeding 90% of revised estimates over the past four years. In FY 2023-24, actual expenditure was ₹129.97 crore against a revised estimate of ₹130 crore, representing 99.98% utilisation. The scheme supported 335 NGOs benefiting 30,589 persons with disabilities.

Concerning Trends

The number of beneficiaries has remained stagnant, fluctuating between 30,000 and 35,000 annually over the past five years. The target has consistently been set at 40,000, meaning the scheme has underperformed against its own objectives by 15-25% every year.

335

NGOs Supported

Static participation from 300-400 organisations annually

30,589

Beneficiaries Reached

Consistently below 40,000 target

99.98%

Fund Utilisation

Strong financial performance in FY 2023-24

Geographic and Digital Barriers

Geographic distribution of supported NGOs is highly uneven. Analysis of grant releases shows concentration in a handful of states—Maharashtra, Tamil Nadu, Karnataka, Kerala, and Andhra Pradesh account for nearly 50% of beneficiary NGOs. Large swathes of north India, the northeast, and central India have minimal NGO participation.

Digital Divide Challenge

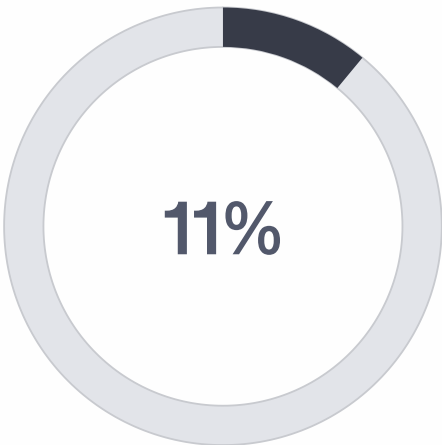
The recent shift to online application processing through the e-Anudaan portal, whilst improving transparency, has created new barriers. Many smaller NGOs, particularly those in rural areas, lack the technical capacity to navigate digital platforms.

Documentation Requirements

The requirement to register on NGO Darpan, link with PFMS, and upload extensive documentation online assumes digital literacy and stable internet connectivity that cannot be taken for granted.

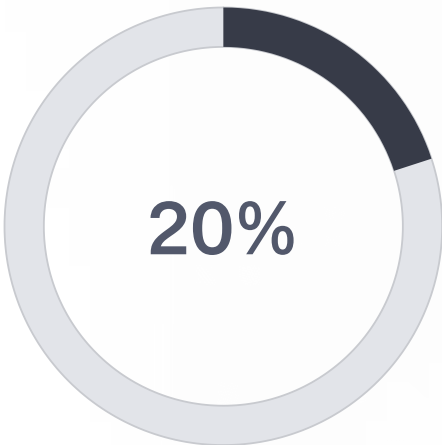
District Disability Rehabilitation Centres: A Critical Gap

The most glaring gap under DDRS is the District Disability Rehabilitation Centre (DDRC) sub-component. The DDRC model envisions at least one comprehensive rehabilitation centre in each of India's districts, providing early intervention, assessment, therapeutic services, assistive devices, parent counselling, and referral services.



Current Coverage

Only 85-90 DDRCs operational out of 787 districts



Projected Coverage

Even with 51 new approvals, total would reach only 140 DDRCs

Modernising the DDRC Model

01

Mobile Outreach Teams

Conducting screening camps in rural areas to identify children early

02

Tele-rehabilitation Platforms

Enabling remote consultation with specialists for families in remote locations

03

Integration with Health Systems

Connecting with Anganwadi and primary health systems for early identification

04

Parent Training Programmes

Enabling families to provide home-based intervention effectively

05

Assistive Device Production

Manufacturing low-cost assistive devices and educational materials locally

06

Data Systems Integration

Feeding into district health profiles for evidence-based planning

DDRS Recommendations: Two-Pronged Approach

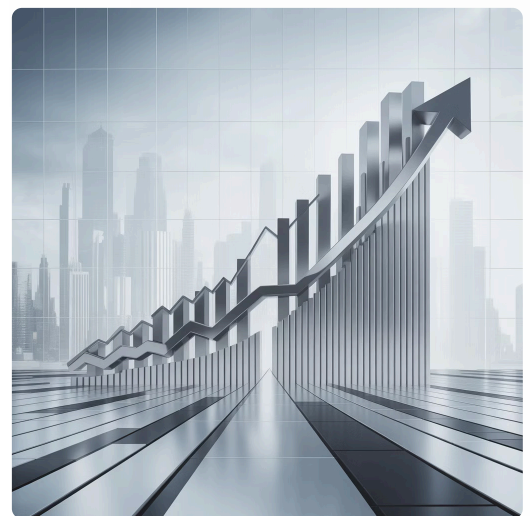
We recommend that DDRS be allocated **₹250 crore in FY 2025-26**, an increase of 51.5% over the current budget estimate. This allocation should be structured in two components to address distinct objectives.

Component 1: ₹150 Crore

Continue supporting NGO-led rehabilitation projects with reforms including revised beneficiary targets to 50,000, tiered eligibility criteria, geographic weightage for underserved regions, increased grant quantum ceilings, and technical assistance for digital platforms.

Component 2: ₹100 Crore

Ring-fenced exclusively for DDRC expansion with the explicit goal of establishing 115 new DDRCs in FY 2025-26, bringing the total to approximately 200 operational centres.



DDRC Expansion Strategy

Implementation of 115 new DDRCs requires a systematic approach with substantial setup grants and ongoing support mechanisms.

1

Priority District Identification

Districts currently without any DDRC, aspirational districts, districts with high disability prevalence, districts with poor health infrastructure, tribal-majority and SC-majority districts.

2

Setup Grant Structure

₹75 lakh per new DDRC: ₹40 lakh for infrastructure, ₹25 lakh for first-year operations, ₹10 lakh for capacity building and community mobilisation.

3

Handholding Support

Partnership with existing high-performing DDRCs or CRCs to mentor new DDRCs during their first two years of operation.

4

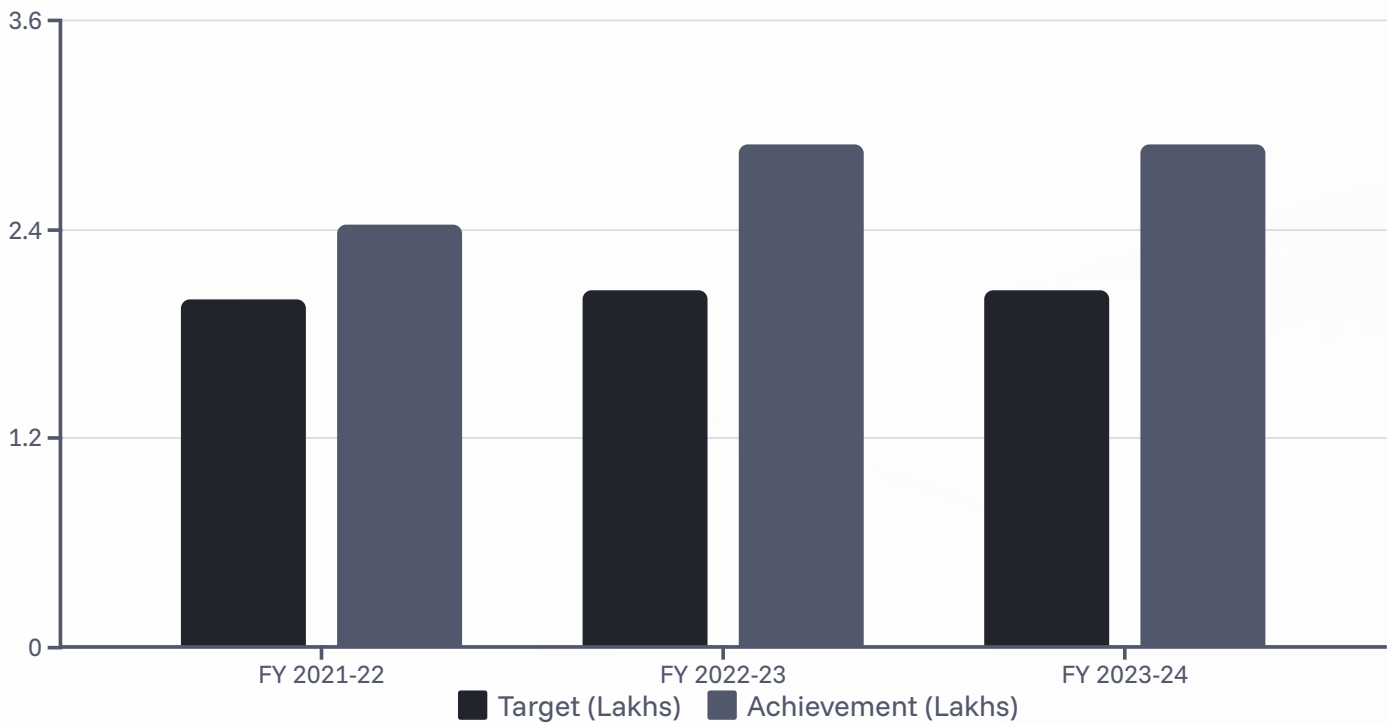
Performance Monitoring

Outcome-oriented metrics including children screened, services provided, persons assessed, linkages to schemes, and parent satisfaction scores.



ADIP: Best-Performing Scheme with Unmet Demand

The Assistance to Disabled Persons for Purchase/Fitting of Aids/Appliances (ADIP) represents one of DEPwD's best-performing schemes in terms of both utilisation and beneficiary satisfaction. The scheme's straightforward objective—providing assistive devices to reduce the impact of disability—delivers tangible, visible outcomes.



The scheme has consistently exceeded not just budget estimates but even revised estimates, indicating unmet demand significantly exceeding current provision. The scheme is supply-constrained, not demand-constrained.

Key Improvements

- Eligibility reduced from 80% to 40% disability, dramatically expanding eligible population
- Age limits for children extended from 12 to 18 years
- Self-certification for income reducing documentation burden
- Visible disabilities receive aids without waiting for certificates

Persistent Challenges

- Allocation hasn't kept pace with demonstrated demand
- High-cost items like cochlear implants undersupplied
- Geographic disparities with remote areas underserved
- Quality assurance concerns with some devices
- Awareness gaps among eligible persons

ADIP Recommendations: Scaling Impact

We recommend allocating **₹450 crore to ADIP in FY 2025-26**, representing a 42.8% increase over FY 2024-25 BE. This allocation would enable targeting 3.5 lakh beneficiaries, an increase of 21% over recent achievement levels.



Income Ceiling Revision

Increase to ₹50,000 per month with inflation indexation



Technology Expansion

₹50 crore for modern assistive technology including smartphones and AI devices



ALIMCO Capital Grant

₹50 crore one-time investment for production capacity expansion



Quality Assurance

Strengthened testing, feedback surveys, and repair networks



Diversified Distribution

Beyond camps: facility-based distribution, home delivery for severe disabilities, and mobile vans for remote villages.



Awareness Campaign

₹20 crore for national mass media campaign and district-level awareness camps to drive uptake.

SIPDA: From Underperformance to Transformation

The Scheme for Implementation of Persons with Disabilities Act (SIPDA) represents the most critical yet most underperforming scheme in DEPwD's portfolio. As the umbrella programme meant to operationalise the RPwD Act 2016, its decline from ₹240 crore (FY 2022-23) to ₹135 crore (FY 2024-25) signals systemic failure.

We recommend restoration and enhancement to **₹300 crore in FY 2025-26**, structured with component-wise ring-fenced allocations:

Component	Allocation	Purpose
Accessible India Campaign	₹100 crore	1,000+ government buildings, 100 railway stations, 50 airports
UDID Universal Coverage	₹80 crore	Target 5 crore registrations by March 2026
State Accessibility Projects	₹70 crore	Formula-based and performance-based allocation
Technical Support & Capacity Building	₹30 crore	Training 1,500+ officials and auditors
Research & Innovation	₹20 crore	Disability-focused research and technology development

Scholarship Schemes: Consolidation and Reform

DEPwD operates multiple scholarship programmes collectively forming the largest share of its budget, covering 60,000+ beneficiaries annually. However, schemes face process delays, inadequate amounts, and coverage gaps that undermine their effectiveness.



Increase total scholarship budget to **₹1,035 crore for FY 2025-26**: Pre-Matric & Post-Matric (₹600 crore), National Fellowship (₹250 crore for 1,000 fellows), National Overseas Scholarship (₹150 crore for 250 scholars), and Free Coaching (₹35 crore for 5,000 beneficiaries).

Skill Development and Economic Empowerment

PM-DAKSH: Reverse Merger Decision

The proposed merger of PM-DAKSH with PMKVY represents administrative efficiency overriding substantive outcomes. PM-DAKSH addresses disability-specific needs that will be lost in mainstream merger.

Recommendation: Reverse merger and continue as standalone scheme with ₹200 crore allocation for FY 2025-26, targeting 50,000 trained persons with disabilities.



VISVAS Yojana: Scaling Proven Success

The interest subvention scheme demonstrated viability in FY 2024-25 with 7.96 lakh claims received against a target of 6.96 lakh—115% achievement. Yet allocation was inadequate, leaving massive unmet demand.



Target Achievement

Exceeded goals in FY 2024-25



Recommended Increase

Allocate ₹150 crore for FY 2025-26

Enhanced Features: Increase subvention from 5% to 7%, raise loan limits to ₹5 lakh (individual) and ₹10 lakh (SHG), simplified documentation with UDID as primary ID, 30-day processing mandate, and intensive IEC campaign (₹10 crore) targeting rural areas.

CHAPTER IV | INSTITUTIONAL INFRASTRUCTURE AND GOVERNANCE

India is embarking on an ambitious journey to create a more inclusive society through two groundbreaking initiatives. These programmes represent a fundamental shift in how the nation approaches disability rights and accessibility, setting concrete targets and establishing accountability mechanisms to ensure meaningful progress for millions of citizens.

UDID Universal Coverage Initiative

The Universal Disability Identification (UDID) programme aims to revolutionise disability documentation across India. By March 2026, the initiative targets an ambitious 5 crore registrations, creating a comprehensive database that will enable better service delivery and policy planning.

This digital transformation will streamline access to benefits, reduce bureaucratic hurdles, and provide crucial data for evidence-based policymaking. The programme represents a significant step towards recognising and supporting every individual with disabilities across the nation.



Target Registrations

By March 2026



Mobile Camps

Nationwide reach

Four Pillars of UDID Expansion



Mandatory Integration

Seamless connection with government services and benefit schemes, ensuring automatic eligibility verification and reducing documentation requirements for citizens.



10,000 Mobile Camps

Bringing registration services directly to remote and underserved communities, eliminating travel barriers and ensuring no one is left behind in the digital transformation.



Self-Certification Expansion

Empowering individuals through simplified registration processes, reducing dependency on medical professionals for certain disability categories and accelerating enrolment.



SMS-Based Applications

Leveraging mobile technology to enable registration via text messages, making the process accessible even in areas with limited internet connectivity.

Accessible India 2.0: Building Inclusive Infrastructure

The Accessible India 2.0 initiative sets concrete, measurable targets for transforming the nation's physical infrastructure. Unlike previous programmes, this initiative establishes hard targets with clear accountability mechanisms, ensuring that accessibility becomes a reality rather than merely an aspiration.

01

Government Buildings

50 buildings per state, totalling over 1,000 facilities nationwide

02

Transport Hubs

100 railway stations and 50 airports achieving full accessibility standards

03

Urban Centres

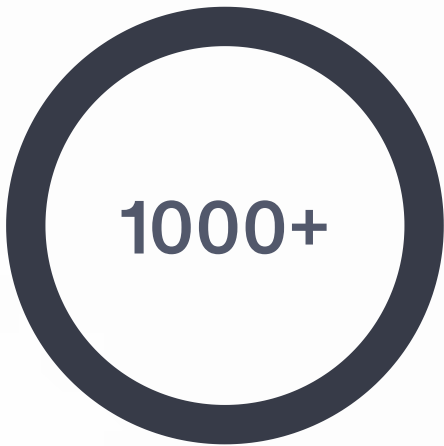
25 cities receiving comprehensive accessibility certification

04

Public Monitoring

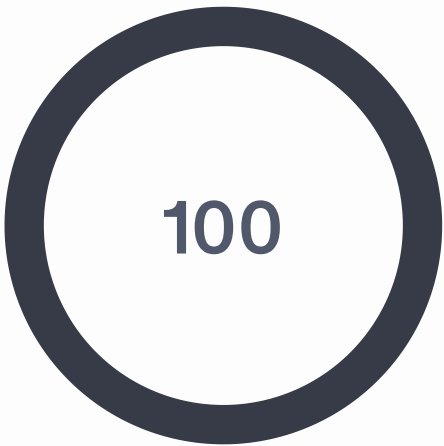
Real-time dashboard tracking progress and ensuring accountability

Infrastructure Transformation Targets



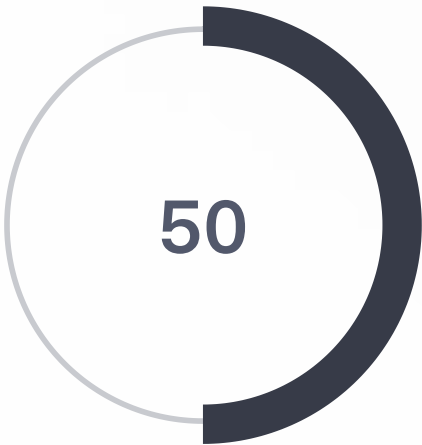
Government Buildings

Accessible facilities across all states



Railway Stations

Major transport hubs upgraded



Airports

Aviation infrastructure modernised



Certified Cities

Urban centres achieving full compliance

Real-Time Accountability Through Technology

Public Dashboard Tracking

A revolutionary real-time public dashboard will track progress across all Accessible India 2.0 targets, ensuring transparency and accountability. Citizens, advocacy groups, and policymakers can monitor implementation status, identify gaps, and celebrate achievements.

This digital transparency mechanism represents a fundamental shift in governance, making accessibility progress visible and measurable. The dashboard will display completion rates, quality assessments, and timelines for each target, creating unprecedented public oversight.

Live Progress Updates

Real-time data on infrastructure modifications and certifications

State-Wise Comparison

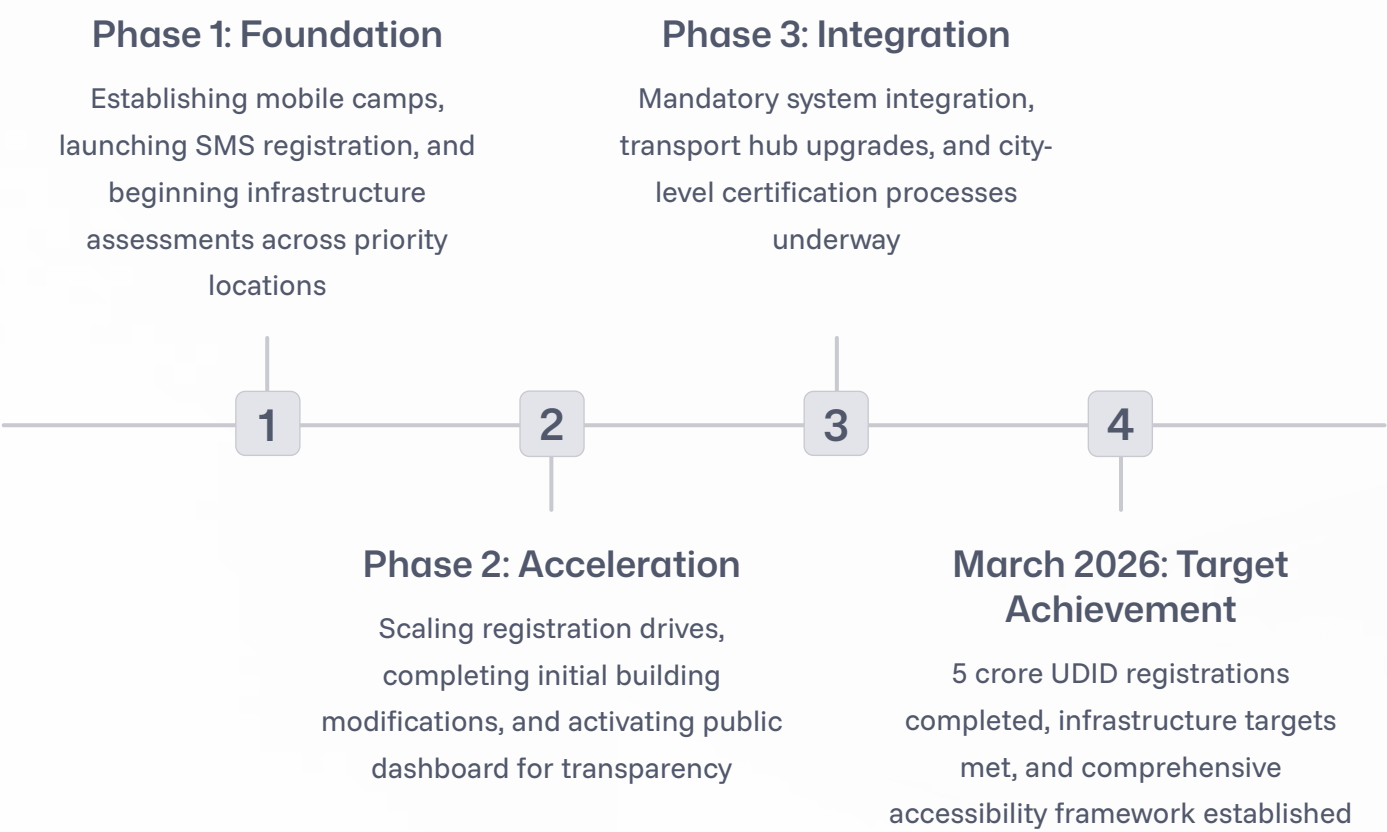
Performance metrics enabling healthy competition between regions

Citizen Feedback

Direct reporting mechanisms for accessibility issues and concerns



Timeline and Implementation Strategy



CHAPTER V | CROSS CUTTING PRIORITIES FOR DISABILITY INCLUSION

India's approach to disability inclusion requires comprehensive reform across multiple domains. Whilst significant progress has been made through legislation such as the Rights of Persons with Disabilities Act, implementation gaps persist due to inadequate funding, limited research infrastructure, and insufficient public awareness. This chapter outlines three critical cross-cutting priorities that form the foundation for meaningful disability inclusion: establishing a robust research and innovation ecosystem, launching sustained awareness campaigns to transform societal attitudes, and strengthening social protection mechanisms through enhanced pensions and dedicated health insurance.

These priorities are interconnected and mutually reinforcing. Research drives evidence-based policy and innovation in assistive technology. Awareness campaigns challenge discriminatory attitudes and promote rights-based approaches. Social protection provides the economic security necessary for persons with disabilities to participate fully in society. Together, these initiatives represent a holistic strategy for advancing disability inclusion across India, addressing both immediate needs and long-term systemic change.



The Research and Innovation Imperative

India currently spends negligible amounts on disability research, creating a cascade of challenges that undermine effective policy implementation and service delivery. This research deficit has resulted in heavy dependence on imported assistive technology that is often unaffordable and unsuitable for Indian contexts. Without robust domestic research infrastructure, policymakers lack context-specific evidence to design effective interventions, and innovation in disability solutions remains severely constrained.

The absence of comprehensive epidemiological studies means that even basic data on disability prevalence and patterns remains uncertain. This knowledge gap makes it impossible to accurately plan services, allocate resources efficiently, or measure progress towards inclusion goals. Furthermore, critical intersections between disability and other social determinants, such as caste, gender, and poverty—remain poorly understood, limiting the effectiveness of targeted interventions.

Current Challenges

- Dependence on imported assistive technology
- Lack of context-specific evidence
- Limited innovation ecosystem
- Insufficient epidemiological data
- Poor understanding of intersectionality

National Disability Research Fund

<div>₹100 Crore Annual Fund</div> <div>Dedicated allocation for disability research and innovation across multiple domains</div>	<div>Competitive Grants</div> <div>₹10-50 lakh per project awarded to institutes, universities, and private sector</div>	<div>Collaborative Approach</div> <div>Partnerships with IITs, CSIR labs, national institutes, and universities</div>
---	---	--

The proposed National Disability Research Fund would establish a systematic mechanism for supporting disability research and innovation across India. With an annual allocation of ₹100 crore, this fund would provide competitive grants ranging from ₹10 lakh to ₹50 lakh per project, enabling researchers across national institutes, universities, Indian Institutes of Technology, Council of Scientific and Industrial Research laboratories, and the private sector to pursue innovative solutions to disability challenges.

Research Priority Areas

Assistive Technology Development

Creating low-cost, context-appropriate Indian solutions for Indian needs, reducing import dependence

Inclusive Education Models

Testing and evaluating innovative approaches to inclusive education across different contexts

Accessibility Innovation

Developing affordable solutions for built environment and digital accessibility challenges

The research fund would prioritise six critical areas that address India's most pressing disability inclusion challenges. Low-cost assistive technology development would focus on creating affordable, locally-manufactured solutions tailored to Indian contexts and needs. Disability and development studies would examine the complex intersections between disability and other social determinants such as caste, gender, and poverty, providing nuanced understanding for targeted interventions. Inclusive education model testing would evaluate innovative approaches to integrating children with disabilities into mainstream education systems. Accessibility innovation would develop cost-effective solutions for making both physical infrastructure and digital platforms accessible. Epidemiological studies would establish comprehensive data on disability prevalence, patterns, and trends across India.

Transforming Attitudes Through Awareness

Disability inclusion ultimately requires fundamental societal attitudinal change. Despite legislative progress, persistent stereotypes, discrimination, and widespread ignorance of disability rights continue to create barriers to full participation. Current awareness spending stands at approximately ₹20 crore annually, a grossly inadequate investment given the scale of attitudinal barriers that persons with disabilities face daily across education, employment, public spaces, and social interactions.

Stereotypes portraying persons with disabilities as objects of pity, charity cases, or burdens on society remain deeply entrenched. Many Indians remain unaware of the rights guaranteed under the Rights of Persons with Disabilities Act, including rights to education, employment, accessibility, and non-discrimination.

Current Reality

Minimal awareness spending of ~₹20 crore results in:

- Persistent discriminatory stereotypes
- Widespread ignorance of disability rights
- Employer misconceptions and hesitancy

₹100Cr

Proposed Annual Allocation

For sustained mass media campaigns

Comprehensive Awareness Strategy

1	Rights Education Comprehensive campaigns explaining rights under the RPwD Act, empowering persons with disabilities and educating the general public
2	Anti-Discrimination Messaging Challenging stereotypes and prejudices through powerful storytelling and evidence-based communication
3	Role Model Celebration Showcasing achievements of persons with disabilities across fields to inspire and change perceptions
4	Sign Language Promotion Encouraging learning and use of Indian Sign Language to facilitate communication and inclusion
5	Employer Sensitisation Demonstrating benefits of hiring persons with disabilities and addressing workplace misconceptions
6	Family Support Guiding parents of children with disabilities on available services, rights, and inclusive education options

The recommended ₹100 crore annual allocation would enable sustained, multi-faceted awareness campaigns spanning six critical themes. This represents a five-fold increase over current spending, reflecting the scale of attitudinal change required. The strategy would employ a multi-channel approach utilising television primetime slots, radio including community radio stations, print media in vernacular newspapers, digital platforms leveraging social media influencers, outdoor advertising through hoardings, and experiential activities such as public events and school programmes.

Social Protection: The Foundation of Inclusion

Whilst research and awareness address knowledge gaps and attitudes, meaningful inclusion requires robust social protection mechanisms that provide economic security for persons with disabilities. Currently, social protection for persons with disabilities in India remains inadequate, with pension amounts insufficient to meet basic needs and health insurance coverage failing to address disability-specific requirements. Although these programmes primarily fall under other departments, the Department of Empowerment of Persons with Disabilities must coordinate enhanced social security measures.

The Indira Gandhi National Disability Pension Scheme currently provides only ₹300-500 per month—an amount far below what is needed for dignified living. This inadequate support forces many persons with disabilities into dependence on families or institutions, undermining community living and social participation. Similarly, whilst Ayushman Bharat provides health coverage, it does not adequately address disability-specific needs such as assistive devices, ongoing therapy services, and mental health support.

Current Pension Reality

IGNDPS provides only ₹300-500/month—insufficient for basic needs and dignity

Health Coverage Gaps

Existing insurance fails to cover assistive devices, therapy, and disability-specific needs

Enhanced Pension Proposal

The Department of Empowerment of Persons with Disabilities should advocate within government for increasing the Indira Gandhi National Disability Pension Scheme from its current ₹300-500 per month to ₹1,500 per month. This enhancement would require approximately ₹5,000 crore annually and would fall under the Ministry of Rural Development's National Social Assistance Programme. However, DEPwD must prepare a comprehensive cost-benefit analysis demonstrating that enhanced pension actually reduces downstream costs by enabling community living rather than forcing institutionalisation.

 <div>Current Pension ₹300-500/month</div>	 <div>Proposed Pension ₹1,500/month</div>	 <div>Annual Budget Impact ~₹5,000 crore</div>	 <div>Long-term Benefits Reduced downstream costs & enabled community living</div>
--	---	--	--

Aarogya Divyang Health Insurance



Enhanced Coverage

₹10 lakh annual limit vs. ₹5 lakh under Ayushman Bharat



Assistive Devices

Coverage up to ₹2 lakh for assistive devices and equipment



Mental Health Services

Comprehensive coverage for mental health and therapy services



No Waiting Period

Immediate coverage for disability-related conditions

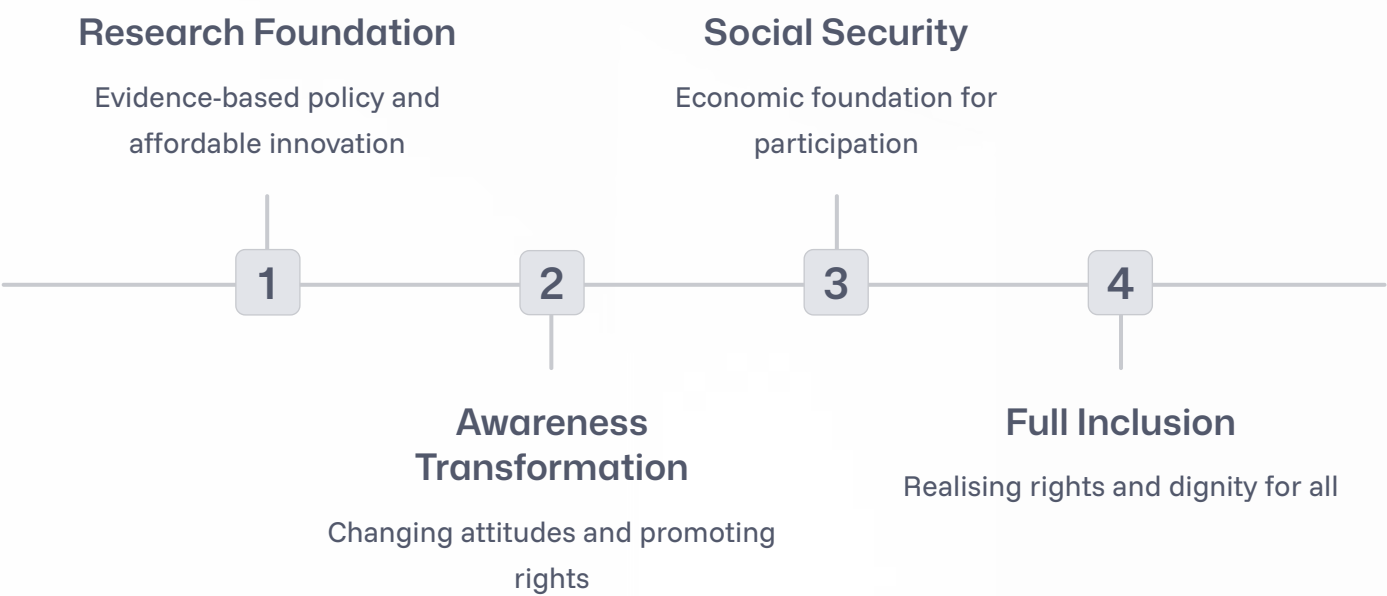
A dedicated "Aarogya Divyang" health insurance scheme would address the specific healthcare needs of persons with disabilities that are inadequately covered under existing programmes. This scheme would offer a ₹10 lakh annual coverage limit—double the ₹5 lakh provided under Ayushman Bharat—recognising the higher healthcare costs often faced by persons with disabilities. Critically, the scheme would include coverage for assistive devices up to ₹2 lakh, mental health services, and ongoing therapy—all essential components currently excluded or inadequately covered.

The scheme would eliminate waiting periods for disability-related conditions, ensuring immediate access to necessary care. It would be fully subsidised for persons with disabilities below the poverty line, with others paying only ₹500 annually. With a budget of ₹1,500 crore targeting 1 crore enrollments, this scheme could be housed under the Ministry of Health and Family Welfare with coordination from DEPwD. This dedicated health insurance would significantly reduce out-of-pocket healthcare expenses that currently push many families with disabled members into poverty, whilst ensuring access to disability-specific healthcare needs.

Integrated Approach to Disability Inclusion

These three cross-cutting priorities—research and innovation, awareness and advocacy, and social protection—form an integrated framework for advancing disability inclusion across India. Each component addresses distinct but interconnected barriers to full participation. Research generates the evidence and innovations necessary for effective policy and affordable solutions. Awareness campaigns transform the societal attitudes that create invisible barriers to inclusion. Social protection provides the economic foundation that enables persons with disabilities to exercise their rights and participate fully in society.

The total investment required across these priorities is substantial but justified by both rights-based imperatives and economic rationale. The ₹100 crore research fund would catalyse innovation and evidence generation. The ₹100 crore awareness allocation would drive attitudinal change at scale. Enhanced pensions of ₹5,000 crore and health insurance of ₹1,500 crore would provide essential social security. Together, these investments represent less than 0.02% of India's GDP but would fundamentally transform the lives of millions of persons with disabilities.



Implementation requires coordinated action across multiple ministries and departments, with DEPwD playing a central coordinating role. Success depends on sustained political commitment, adequate resource allocation, effective monitoring mechanisms, and meaningful participation of persons with disabilities in design and implementation. These cross-cutting priorities provide the foundation upon which all other disability inclusion initiatives must build, creating an enabling environment where persons with disabilities can exercise their rights, pursue their aspirations, and contribute fully to India's development.

CHAPTER VI | IMPLEMENTATION ROADMAP AND FISCAL PROJECTIONS

This chapter presents a comprehensive, phased approach to transforming disability sector funding in India over the next five years. Recognising both fiscal constraints and the critical need for enhanced support, we propose a strategic roadmap that begins with foundation-building in FY 2025-26 and scales systematically to achieve full programme maturity by FY 2027-31. The approach balances immediate needs with long-term sustainability, ensuring that every rupee invested delivers measurable impact for persons with disabilities across the nation.

Our three-phase strategy addresses absorption capacity concerns whilst maintaining momentum towards universal coverage. By starting with proven performers and high-impact schemes, we build implementation capacity and demonstrate results that justify subsequent expansion. This roadmap represents not merely an expenditure plan, but a strategic investment in human capital, economic productivity, and social justice that will yield returns far exceeding the initial outlay.

Phased Allocation Strategy

Understanding that successful implementation requires both adequate resources and institutional readiness, we have designed a three-phase approach that progressively builds capacity whilst delivering immediate impact. This strategy acknowledges fiscal realities whilst refusing to compromise on the fundamental rights and needs of persons with disabilities. Each phase builds upon the successes and learnings of the previous one, creating a sustainable pathway to comprehensive disability inclusion.

01	02	03
Foundation Phase	Expansion Phase	Maturity Phase
FY 2025-26: Establishing core infrastructure and proving implementation capacity with ₹2,350 crore investment in priority areas.	FY 2026-27: Scaling successful programmes and introducing new initiatives based on Phase 1 learnings with ₹3,200 crore allocation.	FY 2027-31: Achieving full programme capacity with universal coverage and comprehensive social protection at ₹4,000+ crore annually.

This phased approach ensures that we build robust systems capable of delivering quality services at scale, rather than rushing to expand programmes without adequate infrastructure. The cumulative five-year investment of approximately ₹17,000 crore represents a transformational commitment that will fundamentally reshape disability support in India.

Phase 1: Foundation Building

FY 2025-26: ₹2,350 Crore Investment

The foundation phase focuses on priority areas with demonstrated demand and implementation readiness, ensuring immediate impact whilst building the systems necessary for future expansion. This represents just 0.05% of the projected Union Budget of ₹47 lakh crore, yet addresses critical gaps that have persisted for years. By concentrating resources on proven performers and essential services, we create a solid base for subsequent phases.



ADIP Programme

₹450 crore for assistive devices—a proven performer with established distribution networks and measurable outcomes.



Scholarships

₹800 crore for educational support—high impact area with fixable processes that directly enable social mobility.



DDRS & DDRC

₹250 crore for critical service delivery infrastructure including district-level rehabilitation centres nationwide.



SIPDA Partial

₹200 crore focused on Accessible India Campaign and UDID system—foundational digital infrastructure.

Infrastructure & Systems

- Composite Regional Centres: ₹250 crore
- National Institutes: ₹150 crore
- Capacity building & IT: ₹100 crore
- Research & awareness: ₹100 crore

Strategic Reserve

₹50 crore contingency allocation ensures flexibility to address unforeseen challenges and opportunities that emerge during implementation.

Phase 2: Strategic Expansion

FY 2026-27: ₹3,200 Crore Allocation

Building upon the foundations established in Phase 1, the expansion phase scales successful programmes whilst introducing carefully selected new initiatives. This 36% increase in allocation reflects growing implementation capacity and demonstrated results from the foundation phase. By this stage, systems are mature enough to absorb additional resources efficiently, and state-level capacity has been strengthened through technical assistance and learning from early implementation.

1

Full SIPDA Restoration
₹300 crore to complete the Accessible India Campaign across all states, ensuring comprehensive coverage of accessibility standards.

2

PM-DAKSH Continuation
₹200 crore for skill development programmes that have demonstrated success in Phase 1, with expanded sectoral coverage.

3

VISVAS Scale-Up
₹150 crore for sign language interpretation services, building on pilot successes to achieve nationwide coverage.

4

Scholarship Expansion
₹1,000 crore representing 25% increase to reach more students and raise stipend amounts based on inflation and needs assessment.

Enhanced continuing commitments of ₹1,200 crore ensure that Phase 1 programmes maintain momentum whilst scaling to meet growing demand. An additional ₹350 crore is allocated for new initiatives identified through Phase 1 learnings, ensuring the strategy remains responsive to emerging needs and opportunities. This phase represents the transition from proving concepts to achieving scale.

Phase 3: Achieving Maturity

FY 2027-31: ₹4,000+ Crore Annually

The maturity phase, coinciding with the 16th Finance Commission period, represents the full realisation of our vision for comprehensive disability inclusion. With mature schemes, built state capacity, and operational new programmes, this phase delivers universal coverage and comprehensive social protection. Annual allocations exceeding ₹4,000 crore reflect not merely increased spending, but the full operationalisation of systems capable of delivering quality services to all persons with disabilities across India.

Universal UDID Coverage

Every person with disability registered and accessing services through seamless digital infrastructure.

Accessibility Achieved

All states meeting accessibility targets in public buildings, transport, and digital platforms.

Comprehensive Protection

Universal pension coverage combined with insurance schemes providing complete social security.

Innovation Ecosystem

- Research centres operational nationwide
- Innovation fund yielding indigenous assistive technology
- Private sector partnerships delivering affordable solutions
- Knowledge networks sharing best practises

Full Capacity Operations

All schemes operating at designed capacity with efficient delivery mechanisms, real-time monitoring, and continuous improvement systems ensuring maximum impact per rupee invested.

The cumulative five-year investment from 2025-26 to 2029-30 totals approximately ₹17,000 crore—a transformational commitment that positions India as a global leader in disability inclusion whilst fulfilling constitutional and legal obligations to persons with disabilities.

Diversified Financing Strategy

Achieving our ambitious targets requires a sophisticated financing strategy that extends beyond traditional Union Budget allocations. Whilst the Union Budget remains the primary source—growing from 0.05% to approximately 0.08% over five years—we propose leveraging multiple financing mechanisms to create a sustainable, diversified funding base. This approach reduces fiscal pressure on the central government whilst building broader stakeholder commitment to disability inclusion.



This diversified approach not only mobilises additional resources but also builds broader ownership of disability inclusion across government, private sector, and civil society. By demonstrating that disability is everyone's responsibility, we create sustainable financing mechanisms that extend far beyond traditional budget cycles.

Comprehensive Risk Mitigation

Any ambitious reform faces implementation challenges. We have identified five critical risk categories and developed specific mitigation strategies for each. This proactive approach ensures that potential obstacles are addressed before they derail progress, whilst building flexibility into the system to adapt to unforeseen circumstances. Successful implementation depends not on avoiding all risks, but on managing them intelligently through robust systems and contingency planning.

<div><div>Absorption Risk</div><div>Mitigated through parallel capacity building, technical assistance to states, and phased approach allowing learning and adaptation between phases.</div></div>	<div><div>Utilisation Risk</div><div>Addressed through performance incentives, real-time monitoring enabling mid-year reallocation, and consequence frameworks for persistent underperformance.</div></div>	<div><div>State Cooperation Risk</div><div>Managed through Finance Commission grants creating independent fiscal space, performance-based additional allocation, and technical support reducing compliance burden.</div></div>
<div><div>Political Economy Risk</div><div>Sustained advocacy highlighting legal obligations, economic rationale, and electoral benefits—persons with disabilities and families represent 15-20% of electorate.</div></div>	<div><div>Fiscal Constraint Risk</div><div>Reframe as investment not expenditure, demonstrate returns through rigorous evaluation, prioritise high-impact schemes, and leverage non-budget resources.</div></div>	

These mitigation strategies are not merely contingency plans but integral components of our implementation approach. By building risk management into the design from the outset, we create resilient systems capable of delivering results even when facing inevitable challenges. The phased approach itself serves as the ultimate risk mitigation tool, allowing course corrections based on real-world experience whilst maintaining momentum towards our ultimate goals of universal disability inclusion and comprehensive social protection.

Chapter VII | Conclusion

India stands at a pivotal moment in disability policy where progressive legislation meets the test of implementation, and where political commitment must be matched by fiscal reality.

Progressive Legal Framework

The Rights of Persons with Disabilities Act 2016 stands amongst the world's most progressive disability laws, establishing comprehensive rights and protections for persons with disabilities.

Political Commitment

Successive governments have expressed commitment to disability inclusion, recognising it as essential to India's development vision.

The Missing Element

What remains conspicuously absent is adequate fiscal backing to transform law and rhetoric into lived reality for millions of Indians with disabilities.

India possesses the legal architecture and political will for disability inclusion. The challenge now is marshalling the financial resources necessary to make these commitments tangible in the lives of persons with disabilities across the nation.

The Evidence-Based Case

This memorandum has systematically documented the underfunding of disability programmes, analysed the consequences of resource inadequacy, and presented evidence-based recommendations for course correction. The headline ask—increasing the Department of Empowerment of Persons with Disabilities allocation to 0.05% of the Union Budget, translating to ₹2,350 crore for FY 2025-26—represents both ambition and modesty.

Ambitious Relative to Current Spending

Represents a 92% increase over existing allocation levels, signalling transformative commitment to disability inclusion.

Modest by International Standards

Developed countries typically spend 1-2% of GDP on disability programmes—our ask remains far below these benchmarks.

Aligned with Constitutional Obligations

Represents minimum necessary investment to fulfil fundamental rights guaranteed under the Constitution and RPwD Act.



Specific, Implementable Interventions

Beyond quantum, we have detailed precisely how enhanced resources should be deployed. These are not abstract recommendations but specific, costed, implementable interventions addressing identified gaps in India's disability ecosystem.

1

Restore SIPDA

Operationalise the RPwD Act through the Scheme for Implementation of Persons with Disabilities Act

2

Scale ADIP

Meet assistive device demand through expanded Assistance to Disabled Persons programme

3

Reform Scholarships

Ensure timely disbursement through process improvements and digital systems

4

Reverse PM-DAKSH Merger

Restore dedicated skill development programming for persons with disabilities

5

Establish DDRCs

Create District Disability Rehabilitation Centres in all districts nationwide

6

Build Capacity Through NDATI

Strengthen institutional capacity via National Disability Training Institute

7

Create Research Ecosystems

Establish evidence base for policy through dedicated research infrastructure

8

Launch Awareness Campaigns

Transform societal attitudes through comprehensive public education initiatives



The Macroeconomic Case

The macroeconomic case for disability inclusion is compelling. Far from being a cost, disability inclusion is economically productive, generating returns through increased workforce participation, expanded consumer markets, and reduced long-term social protection costs.

3-7%

GDP Loss from Exclusion

The World Bank estimates that disability exclusion costs India 3-7% of GDP annually

₹6-14L

Annual Economic Impact

Translates to ₹6-14 lakh crore annually—five to ten times the entire Union Budget allocation to social welfare

10:1

Return on Investment

Even modest improvements in inclusion yield returns vastly exceeding costs of intervention

Disability inclusion is not expenditure—it is investment with demonstrable economic returns. Every rupee spent on accessibility, education, and employment support generates multiples in economic productivity and reduced dependency costs.

The Political Case

The political case is strong. Persons with disabilities and their families constitute an estimated 15-20% of India's electorate—over 160 million voters. This community has historically been neglected but is increasingly organised and vocal.

Meaningful investment in disability inclusion would not only be morally right but politically astute, building loyalty amongst a substantial voting bloc whilst demonstrating commitment to inclusive development. The disability community represents a significant political constituency whose support can be earned through genuine policy action backed by adequate resources.

Moreover, disability inclusion resonates with broader societal values. Families across India are touched by disability—whether through a child with autism, an elderly parent with mobility limitations, or a relative injured in an accident. Policies that support persons with disabilities enjoy wide public support across demographic and political divides.

160M+

Voter Base

Persons with disabilities and families

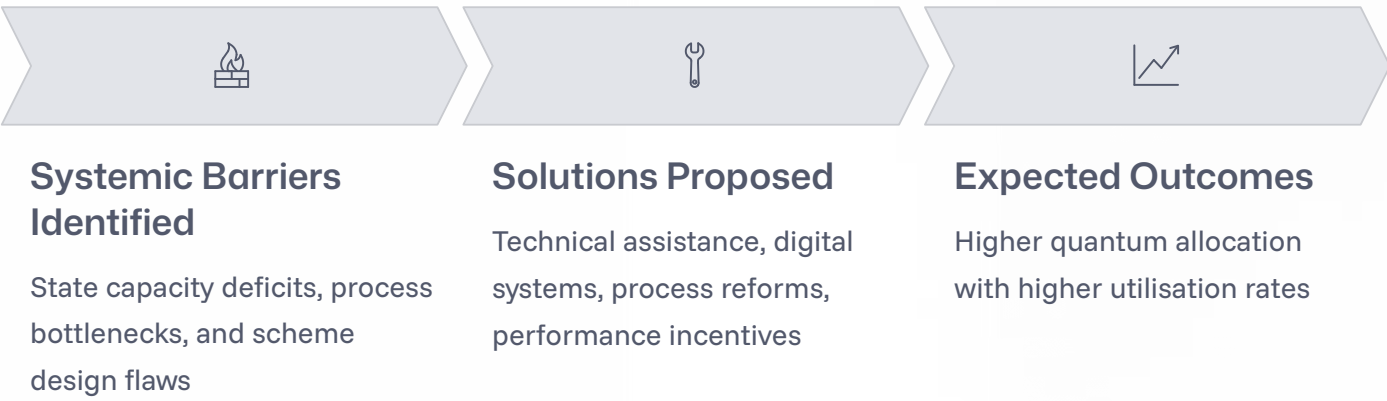
15-20%

Electoral Share

Of India's total electorate

Addressing Implementation Challenges

The implementation case, admittedly, is complex. Historical underutilisation of allocated funds cannot be ignored. However, our analysis reveals that underutilisation stems from systemic barriers—state capacity deficits, process bottlenecks, design flaws—not lack of need or demand.



Every recommendation in this memorandum addresses these barriers through technical assistance, digital systems, process reforms, performance incentives, and capacity building. Enhanced allocation accompanied by these reforms would achieve both higher quantum and higher utilisation—transforming resources into outcomes. The solution is not to accept low allocation as inevitable, but to simultaneously increase resources whilst removing barriers to their effective deployment.



A Historic Opportunity

The Union Budget 2025-26 presents an opportunity to signal a new era in India's disability policy. As the final budget before the 16th Finance Commission's recommendations take effect, it can set the trajectory for the next five years and beyond.

1

Budget 2025-26

Substantial allocation increase signals commitment

2

Structural Reforms

Accompanying process improvements ensure effective utilisation

3

Five-Year Trajectory

Sets foundation for sustained investment through Finance Commission period

4

Transformative Impact

Demonstrates substantive commitment beyond rhetoric

A substantial allocation increase, accompanied by structural reforms, would demonstrate that India's commitment to its citizens with disabilities is not merely rhetorical but substantive backed by the fiscal resources necessary to translate policy into practice and law into lived experience.

Specific Recommendations

We urge the Ministry of Finance and Ministry of Social Justice and Empowerment to take the following concrete actions:

- 1

Allocate Minimum ₹2,350 Crore
To the Department of Empowerment of Persons with Disabilities for FY 2025-26, representing 0.05% of Union Budget
- 2

Institute Disability Budget Tagging
Across all ministries from FY 2026-27 to ensure comprehensive tracking of disability-related expenditure
- 3

Request Finance Commission Action
Ask 16th Finance Commission to include disability-specific grants to states in its recommendations
- 4

Commission Comprehensive Survey
Update disability data from 2011 Census through dedicated national survey to inform evidence-based policy
- 5

Accept Scheme-Specific Recommendations
Implement the detailed programme reforms outlined throughout this memorandum
- 6

Establish Accountability Mechanisms
Ensure allocation translates to outcomes through monitoring, evaluation, and performance frameworks

The Cost of Inaction

The cost of inaction is measured not in unutilised funds but in unrealised lives—children denied education, youth denied employment, adults denied participation, elderly denied dignity. Every year of inadequate funding is a year of continued exclusion for millions of Indians with disabilities.

"This is not charity. This is justice. This is not welfare. This is investment. This is not a favour. This is a constitutional obligation."

India's vision of inclusive development—"Sabka Saath, Sabka Vikas"—rings hollow if 10% of the population remains systematically excluded. The constitutional promise of equality and dignity, the statutory mandate of the RPwD Act, the international commitment under the UN Convention on Rights of Persons with Disabilities, and the economic imperative of inclusive growth all converge on a single conclusion: disability inclusion requires resources, and current allocation is manifestly inadequate.

<div>Constitutional Promise</div> <div>Equality and dignity for all citizens</div>	<div>Statutory Mandate</div> <div>RPwD Act implementation requirements</div>
<div>International Commitment</div> <div>UNCRPD treaty obligations</div>	<div>Economic Imperative</div> <div>Inclusive growth benefits entire nation</div>

We look forward to a Union Budget 2025-26 that marks the beginning of India's journey towards genuine disability inclusion—backed not just by laws and policies, but by the fiscal commitment necessary to make them real. The time for action is now. The path forward is clear. What remains is the political will to walk it.

PRESENTED BY



&



Contact

politicsanddisability@gmail.com

hello@pacta.in