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**Strengthening the Implementation of India's  
National Disability Pension Scheme (IGNDPS)  
- A Policy Memo**

## About Pacta

Pacta is a Bengaluru (India) based boutique law and policy think tank dedicated to supporting civil society organizations, universities, and non-profit initiatives. It has an unflinching commitment to provide legal and policy consulting support for public service delivery. Acknowledging the crucial role of research and scholarship for social development, Pacta engages in law and policy research through self-driven and collaborative projects. Focus areas are – Philanthropy, Disability, Education, Gender, and Information Technology.

## Acknowledgments

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# Strengthening the Implementation of India's National Disability Pension Scheme (IGNDPS) - A Policy Memo

## Executive Summary

Article 41 of the Indian Constitution directs the state to provide public assistance for people with disabilities. The Indira Gandhi National Disability Pension Scheme (IGNDPS) is a social protection policy providing financial support to Persons with disabilities (PWDs). However, the Indian Human Development Survey-II (IHDS-II), 2011-12 found that disability pension led to just a 1% reduction in poverty among households with a working member with a severe disability, whereas a 5% reduction in poverty was achieved by India's old age pension scheme.<sup>1</sup> Further, the IGNDPS had a low penetration in FY 2021–22 with only 4% of all persons with disabilities in India benefiting from the scheme.<sup>2</sup> The scheme's success remains limited due to restricted coverage, high inclusion and exclusion errors, and inadequate benefits for the target population. In this Policy Memo, we hypothesize some reasons for the limited success of the IGNDPS and provide recommendations to improve its implementation.

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<sup>1</sup> <https://www.developmentpathways.co.uk/wp-content/uploads/2021/02/India-disability-Feb-2021-1.pdf>

<sup>2</sup> <https://idronline-org.cdn.ampproject.org/c/s/idronline.org/article/advocacy-government/no-budget-for-persons-with-disabilities-in-india/?amp>

## Policy Background

The Rights of Persons with Disabilities (RPWD) Act, 2016 in line with the United Nations Conventions on the Rights of Persons with Disabilities (UNCRPD), provides social security measures for PWDs. Section 24 (3)(g) of the Act obligates the government to provide, “disability pensions to persons with disabilities subject to such income ceiling as may be notified”. The Act is conscious of the additional cost of disability as Section 24.1 specifies that the pension amount for the PWDs should be at least 25% higher than similar schemes applicable to others.<sup>3</sup>

The Ministry of Rural Development (MRD) introduced the National Social Assistance Programme (NSAP) in 1995, targeting the population below the poverty line. In 2009 the scheme was extended to cover PWDs under the Indira Gandhi National Disability Pension Scheme. The IGNDPS has the following eligibility criteria:

1. The applicant’s age should range between 18-79 years.
2. The applicant should be a resident of India.
3. The applicant should be a physically or mentally disabled person.
4. The applicant’s disability should be more than 80%.
5. Dwarfs are also eligible for this scheme.
6. The applicant should belong to the ‘Below Poverty Line’ category.

The scheme was introduced before the RPWD Act (2016) implementation and hence fails to follow the standards of benchmark disability under the current legislation. Some relevant factoids pertaining to the IGNDPS are below:

Table 1: Year-wise beneficiaries under IGNDPS.<sup>4</sup>

Year	No. of Beneficiaries (in lakhs)
2018-19	9,50,348
2019-20	10,09,687
2020-21	16,41,059
2021-22	10,63,970

<sup>3</sup> [https://www.indiacode.nic.in/bitstream/123456789/15939/1/the\\_rights\\_of\\_persons\\_with\\_disabilities\\_act%2C\\_2016.pdf](https://www.indiacode.nic.in/bitstream/123456789/15939/1/the_rights_of_persons_with_disabilities_act%2C_2016.pdf)

<sup>4</sup> <https://dashboard.rural.nic.in/dashboardnew/nsap.aspx>

2022-23	11,49,926
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Table 2: Year-wise budget allocation and spending under IGDPS<sup>5</sup>

Year	Budget Allocation (in INR crores)	Budget Spending (in INR crores)
2019-20	247.37	234.49
2020-21	297.37	263.17
2021-22	297.37	237.39

When analyzed in terms of budgetary allocation, disability-related social protection schemes amount to only 0.2% of the total disbursements and 0.04%<sup>6</sup> of GDP in India, compared to the average public spending on social protection for persons with disabilities across 56 countries which was 1.23%<sup>7</sup> in 2014.

**How many PWDs does the IGDPS reach?** The Census 2011, estimates that there are 2.68 Crore Persons with Disabilities in India. Considering the coverage of 11,49,926 PWDs under the IGDPS (in 2022-23), the scheme benefits a meager 4% of the total population of PWDs. From a comparative perspective, 22% of India's population is estimated to be below the poverty line (which itself is critiqued as a conservative estimate of India's poverty prevalence).<sup>8</sup>

A statistical analysis of data from the 76th round of the Survey on Persons with Disabilities (2018) reveals that 5% of the persons with disabilities have severe (80% or more) disability and are below the poverty line (using INR 3125 as per-capita monthly consumption expenditure (PMCE) (Annexure I). Applying this to the Census, 2011 data, we arrive at an estimate of 13,40,000 persons with 80% disabilities, below the poverty line. The IGDPS scheme excludes children with disabilities below 18 years (CwDs) which according to Census 2011 data is 29% of total PWDs. Upon excluding CwDs from the number of people with 80% or more disability and below the poverty line (13,40,000) PWDs who are eligible to receive a pension under the IGDPS is 9,51,400. The actual reported coverage of the scheme (11,49,926 beneficiaries in 2022-23) relative to our above estimate of eligible beneficiaries is thus 120%. Though optimistic

<sup>5</sup> [https://pacta.in/Disability\\_Budget\\_Insights.pdf](https://pacta.in/Disability_Budget_Insights.pdf)

<sup>6</sup> [https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few\\_final.pdf](https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few_final.pdf)

<sup>7</sup> <https://social.un.org/publications/UN-Flagship-Report-Disability-Final.pdf>

<sup>8</sup> <https://pib.gov.in/newsite/printrelease.aspx?relid=108291>

at first sight, it is important to point out that these estimates are based on the Census data which is now over a decade old. Secondly, the census itself is critiqued for under-reporting the prevalence of disability (at 2.2%), which stands at 15% according to the World Bank.<sup>9</sup> Even so, pension coverage for a minuscule 4% of people with disability implies that the policy has gaps in its implementation.

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<sup>9</sup><https://documents1.worldbank.org/curated/en/665131468331271288/pdf/627830WP0World00PUBLIC00BOX361491B0.pdf>

## **Gaps in Implementation Effectiveness of the IGNDPS**

Recent studies have reiterated that households with people with disabilities bear a higher financial burden. A 2023 study on understanding the economic impact of disability in India reveals that the extra costs of maintaining household living standards, when at least one of the members lives with a disability, lie in the range of 12%-26% of average household monthly consumption expenditure.<sup>10</sup> Hence, a disability pension should consider the extra costs of disability to estimate poverty levels. Some shortcomings of the scheme and indicators of poor implementation are below:

### **1. IGNDPS Only Covers PWDs with Severe (80%) or Multiple Disabilities**

The dichotomy between the standard of disability envisaged under the present law (RPWD Act, 2016) and the extent of disability under the IGNDPS leaves out several deserving beneficiaries. Eligibility under the pension scheme is restricted to PWDs with 80% disability or multiple disabilities. This criterion follows from the Persons with Disabilities (Equal Opportunities Protection of Rights and Full Participation) Act, 1995, which defines persons having at least 40% disablement as a “person with a disability”, and 80% disablement as a condition for severe and multiple disabilities.<sup>11</sup> The RPWD Act, of 2016, replaced the Act of 1995 and introduced “benchmark disability” as 40% disability or more.<sup>12</sup> People with less than 40% are recognized as persons below the benchmark disability.

The RPWD Act, 2016 provides for special provisions for persons with benchmark disabilities including free education for children with benchmark disabilities<sup>13</sup>, reservation in higher educational institutions<sup>14</sup>, identification of posts for reservation<sup>15</sup>, etc. However, IGNDPS still follows the norm of 80% disability or multiple disabilities. States like Rajasthan<sup>16</sup>, Uttar Pradesh<sup>17</sup>, etc. have relaxed the eligibility criterion by providing it to Persons with Benchmark Disability i.e. 40%.

Originally, a task force under the chairmanship of Dr. Mihir Shah recommended providing benefits under IGNDPS to persons with benchmark disabilities irrespective of

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<sup>10</sup> [https://www.researchgate.net/publication/371692232\\_Economic\\_Case\\_for\\_Investing\\_in\\_Disability\\_Report](https://www.researchgate.net/publication/371692232_Economic_Case_for_Investing_in_Disability_Report)

<sup>11</sup> [https://www.indiacode.nic.in/repealed-act/repealed\\_act\\_documents/A1996-1.pdf](https://www.indiacode.nic.in/repealed-act/repealed_act_documents/A1996-1.pdf)

<sup>12</sup> The Rights of Persons with Disabilities Act, 2016. Section 2 (r).

<sup>13</sup> The Rights of Persons with Disabilities Act, 2016. Section 31.

<sup>14</sup> The Rights of Persons with Disabilities Act, 2016. Section 32.

<sup>15</sup> The Rights of Persons with Disabilities Act, 2016. Section 33.

<sup>16</sup> <https://www.indiafilings.com/learn/rajssp-rajasthan-social-security-pension-scheme/#:~:text=A%20person%20with%2040%25%20of,of%20height%20is%20also%20eligible.>

<sup>17</sup> <https://www.indiafilings.com/learn/viklang-pension-yojana/>

age.<sup>18</sup> Along similar lines, the draft National Policy for Persons with Disabilities (2022)<sup>19</sup> envisaged that State/Union Territories should provide universal coverage for persons with benchmark disabilities. However, the IGNDPS scheme has not yet expanded the eligibility criteria to include people with benchmark disabilities in alignment with the RPWD Act, of 2016.

## 2. IGNDPS Excludes Children with Disabilities

The IGNDPS covers PWDs above 18 years of age, denying pension benefits to children with disabilities. An absence of a disability pension for families of children with disability exacerbates their vulnerabilities, especially in the absence of any unemployment allowance. The Expert Group on Socio-Economic Caste Census, 2011, recommends that the Government should provide assistance to parents of young disabled children up to 18 years to provide support with school fees and medical assistance.<sup>20</sup>

One explanation for exclusion of children from IGNDPS could be that there are several schemes that exclusively support children with disabilities. For instance, Rashtriya Bal Swasthya Karyakarm<sup>21</sup> for early identification and intervention, Umbrella Integrated Child Development Services<sup>22</sup> for early childhood care and education, Samagra Shiksha Abhiyan<sup>23</sup> for school education, Vikaas<sup>24</sup> for daycare and Sambhav for aids and assistive devices, etc.<sup>25</sup> Still, parents of children with disabilities have to incur several out-of-pocket expenses such as assistive devices, rehabilitation services, personal assistance, or adaptations to housing and vehicles<sup>26</sup> causing an additional financial burden. Extension of the IGNDPS to children with disabilities will mitigate this additional financial burden.

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<sup>18</sup> [https://eparlib.nic.in/bitstream/123456789/64060/1/15\\_Estimates\\_34.pdf](https://eparlib.nic.in/bitstream/123456789/64060/1/15_Estimates_34.pdf)

<sup>19</sup> <https://disabilityaffairs.gov.in/upload/uploadfiles/files/Draft%20Copy%20New%20National%20Policy%20May%202022%20.pdf>

<sup>20</sup> [https://rural.nic.in/sites/default/files/Report\\_of\\_the\\_expert\\_group\\_on\\_SECC\\_2011\\_0.pdf](https://rural.nic.in/sites/default/files/Report_of_the_expert_group_on_SECC_2011_0.pdf)

<sup>21</sup> <https://nhm.gov.in/index4.php?lang=1&level=0&linkid=499&lid=773>

<sup>22</sup> <https://pib.gov.in/PressReleasePage.aspx?PRID=1784152>

<sup>23</sup> <https://dsel.education.gov.in/scheme/samagra-shiksha>

<sup>24</sup> [https://thenationaltrust.gov.in/upload/uploadfiles/files/vikas\\_eng.pdf](https://thenationaltrust.gov.in/upload/uploadfiles/files/vikas_eng.pdf)

<sup>25</sup> <https://thenationaltrust.gov.in/content/innerpage/aids-and-assistive-devices.php#:~:text=Sambhav%20is%20a%20new%20scheme.friendly%20and%20accessible%20to%20PwD.>

<sup>26</sup> [https://www.unicef.org/media/120461/file/Combatting\\_the\\_Cost\\_of\\_Exclusion\\_for\\_Children\\_with\\_Disabilities\\_and\\_Their\\_Families.pdf](https://www.unicef.org/media/120461/file/Combatting_the_Cost_of_Exclusion_for_Children_with_Disabilities_and_Their_Families.pdf)



### 3. IGNDPS Uses BPL as the Poverty Targeting Approach, Which

The IGNDPS scheme targets populations below the poverty line (BPL). BPL Targeting leads to high barriers, and one study estimated that 84% of PWDs with severe disabilities and in the lowest income decile are excluded from the national disability pension.<sup>27</sup> While income or consumption-based poverty line may serve the purpose of tracking a decline in poverty, it does not convey any information about how vulnerable the people just above the poverty line are.<sup>28</sup>

According to official sources, the BPL Census of 2002 (conducted by the Ministry of Rural Development (MRD) along with States/UTs) is used to identify beneficiaries under IGNDPS.<sup>29</sup> The 2002 BPL Census uses a better methodology than its predecessors through the use of an indicator-based scoring approach (with 13 indicators of material poverty like clothing, landholding, food security, etc) instead of using operating income or consumption expenditure as an identification criterion for poverty. However, even this approach has shortcomings. It continues to overlook the capabilities of an individual.<sup>30</sup> According to Amartya Sen, “You cannot draw a poverty line and then apply it across the board to everyone the same way, without taking into account personal characteristics and circumstances.”<sup>31</sup> Eligibility should be based on vulnerability rather than income alone. For example, certain groups of the population move in and out of poverty at frequent intervals based on the seasonality of work. If social protection programs targeted to address poverty use income as an eligibility criterion, the program may not provide coverage to vulnerable groups.<sup>32</sup>

As an alternative to BPL, SECC-2011 tracks the deprivation of households focusing on the multi-dimensionality of poverty. It also provides a socio-economic profile of old age, widows, and differently-abled, and has been available in the public domain since 2015. It is collected using different questions for rural and urban areas. The data establishes the target population by excluding households based on the deprivation criteria stated. This data has been used to identify beneficiaries under policies like National Food Security Act (NFSA), Housing for All, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), etc. The Sumit Bose Committee (2017) recommended that

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<sup>27</sup> <https://www.developmentpathways.co.uk/wp-content/uploads/2021/02/India-disability-Feb-2021-1.pdf>

<sup>28</sup> <https://idronline.org/article/inequality/indias-official-poverty-line-excludes-many-households/>

<sup>29</sup> [https://rural.nic.in/sites/default/files/NSAP\\_FAQ.pdf](https://rural.nic.in/sites/default/files/NSAP_FAQ.pdf)

<sup>30</sup> <http://indiaenvironmentportal.org.in/files/How%20to%20Identify%20the%20Poor.pdf>

<sup>31</sup> <https://www.iadb.org/en/news/webstories/2001-07-01/amartya-sen-and-the-thousand-faces-of-poverty%2C9286.html#:~:text=%E2%80%9CYou%20cannot%20draw%20a%20poverty,of%20income%20on%20each%20individual.>

<sup>32</sup> <https://journals.sagepub.com/doi/pdf/10.1177/09737030211062091>

the government use SECC 2011 data to identify beneficiaries for all centrally sponsored, central, and state government schemes as far as possible. The expert committee on SECC recommends that disabled persons residing in households that do not meet any automatic exclusion criteria should be covered under the pensions scheme. The government has acknowledged that using SECC data for NSAP is crucial for its success but has not yet adopted the SECC data for selecting its beneficiaries.<sup>33</sup>

#### **4. IGDPS Offers a Low Pension Amount**

The pension provided under the IGDPS scheme is abysmally low. The central government's contribution to IGDPS was Rs 200 when the scheme was introduced in 2009.<sup>34</sup> It was increased to Rs 300<sup>35</sup> in the year 2013 which has remained constant even in 2023. A research study on the economic gradient on the onset of disability in India finds that the average Monthly Per Capita Expenditure (MPCE) in 2018 was Rs 2297.<sup>36</sup> Further, as per the Sustainable Development Goal (SDG) to eradicate poverty and provide an adequate standard of living, the poverty line is defined at Rs 2500 a month. To this, if we add 25% extra support provided to PWDs (as specified in Section 24.1 of the RPWD Act, 2016) the amount would be Rs 3125. The Expert Committee on Socio-Economic Caste Census recommends that the amount of pension should be annually increased as per Consumer Price Index and argues that states should provide equal assistance as the Centre.<sup>37</sup> Despite this, the scheme offers a very modest amount as a disability pension and only 15% of beneficiaries receive more than 2000 INR (26 USD) per month.<sup>38</sup>

The Central government *recommends* that the state should provide an amount equivalent to the Centre to be able to provide a decent level of assistance in line with RPWD, 2016.<sup>39</sup> However, the RPWD act also leaves the discretion of assistance to states based on their economic capacity. Due to the lack of a mandate, the amount reaching beneficiaries is highly skewed across the states. It ranges from INR 300 in Bihar to INR 3000 in Andhra Pradesh.<sup>40</sup>

#### **5. Document Requirements under IGDPS Impede Securing Entitlements**

##### **A. Challenges in availing of Aadhar Card**

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<sup>33</sup> <https://www.social-protection.org/gimi/RessourcePDF.action?id=56925>

<sup>34</sup> <https://www.myscheme.gov.in/schemes/nsap-igndps>

<sup>35</sup> [https://rural.nic.in/sites/default/files/NSAP\\_Suo\\_moto\\_disclosure\\_for\\_RTI\\_01112021\\_0.pdf](https://rural.nic.in/sites/default/files/NSAP_Suo_moto_disclosure_for_RTI_01112021_0.pdf)

<sup>36</sup> <https://bmcpublihealth.biomedcentral.com/articles/10.1186/s12889-021-10826-5>

<sup>37</sup> [https://rural.nic.in/sites/default/files/Report\\_of\\_the\\_expert\\_group\\_on\\_SECC\\_2011\\_0.pdf](https://rural.nic.in/sites/default/files/Report_of_the_expert_group_on_SECC_2011_0.pdf)

<sup>38</sup> [https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few\\_final.pdf](https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few_final.pdf)

<sup>39</sup> <https://disabilityaffairs.gov.in/upload/uploadfiles/files/Draft%20Copy%20New%20National%20Policy%20May%202022%20.pdf>

<sup>40</sup> [https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few\\_final.pdf](https://inclusive-policy.org/wp-content/uploads/2021/05/too-little-too-few_final.pdf)

The benefit of IGNDPS is conditioned on the possession of an Aadhar number. However, its provision and access remain a challenge for persons with disabilities resulting in exclusion. For instance, a news report in 2017 found that about 9% of the 59,081 beneficiaries of the disability pension scheme in the state of Uttarakhand had not received pensions for over a year after the scheme was linked with Aadhaar.<sup>41</sup> Section 7 of the Aadhaar Act, permits the Central or State Government to make Aadhaar mandatory for the provision of any subsidy, benefit, or service from the public treasury.<sup>42</sup>

A study commissioned to identify challenges resulting from mandating Aadhar for PWDs raised several concerns. One such finding was that - Though a notification issued by the Direct Benefit Transfer Mission stated that in case of a failure of fingerprint authentication, alternatives like iris scan, Quick Response (QR) codes, or mobile-based one-time pin (OTP) may be explored, such alternatives were rarely used on the ground.<sup>43</sup>

Further, PWDs have reported that the difficulty to access the Aadhar is exacerbated due to physical and digital inaccessibility - "enrolment centers not being wheelchair friendly, insensitive attitude of enrolment staff resulting in multiple rounds of visits to the enrolment centers, etc. These challenges add to physical, mental, and monetary costs for PWD, which prevents them from availing the benefits of the scheme."<sup>44</sup>

#### B. Challenges in availing of the Disability Certificate

According to the NSS Survey on Persons with Disabilities (2017-18), only 28.8%<sup>45</sup> of PWDs have a state-issued disability certificate, which is a pre-requisite to avail pension under the scheme. Effectively, this prevents approximately 70% of PWDs from availing the pension scheme. There are several on-ground challenges to securing a disability certificate - one rule requires that the disability certificate can only be issued in the district (as per the proof) of residence or where the person has previously undertaken treatment for a disability.<sup>46</sup> This implies people who relocate from their hometown to a new city/state or have not undertaken treatment for disability in the relocated city

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<sup>41</sup>[https://timesofindia.indiatimes.com/india/53000-lose-pension-for-lack-of-aadhaar/articleshow/62101189.cms?utm\\_source=contentofinterest&utm\\_medium=text&utm\\_campaign=cppst](https://timesofindia.indiatimes.com/india/53000-lose-pension-for-lack-of-aadhaar/articleshow/62101189.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst)

<sup>42</sup> [https://uidai.gov.in/images/circular\\_section\\_7\\_of\\_aadhaar\\_act\\_15092016.pdf](https://uidai.gov.in/images/circular_section_7_of_aadhaar_act_15092016.pdf)

<sup>43</sup> [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3700984](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3700984)

<sup>44</sup> Exclusive Pacta Interview with a Person with Disability, with sensory and motor nerve disorders

<sup>45</sup> [https://www.thehinducentre.com/resources/article30980158.ece/binary/Report\\_583\\_Final\\_0\\_compressed.pdf](https://www.thehinducentre.com/resources/article30980158.ece/binary/Report_583_Final_0_compressed.pdf)

<sup>46</sup> [https://documents.doptcirculars.nic.in/D2/D02adm/36035\\_1\\_2012-Estt.Res.-29112013.pdf](https://documents.doptcirculars.nic.in/D2/D02adm/36035_1_2012-Estt.Res.-29112013.pdf)

would face challenges in securing the need to visit the home district to get a disability certificate. To add to this, UDID has been made compulsory to avail of disability schemes from April 2023.<sup>47</sup> The impact of this rule will need to be studied post-implementation.

## **6. Lack of effective social audit of the NSAP schemes.**

A lack of initiative by states to conduct a social audit of IGNDPS makes it difficult to identify the on-ground issues/challenges faced by persons with disabilities with respect to the scheme. In 2018, a letter issued by MRD stated that states/union territories have not conducted the social audit as per NSAP Guidelines, 2014.<sup>48</sup>

The Ministry of Rural Development earmarks 0.5% of the total budgetary allocation for social audit.<sup>49</sup> At the current allocation of the scheme, approximately Rs. 46 crore is available to all States and UTs to conduct social audits. The social audit of schemes under NSAP is undertaken by potential beneficiaries starting from the planning stage to its implementation. It is recognized to be crucial to maintain transparency, and accountability and to improve people's participation. Social Audit Guidelines and Standard Operating Procedure (SOP) were prepared to launch the pilot in 22 states to address the failure to audit. The reports from this pilot social audit are available for 13 states and UTs for 2021-22 on the NSAP website namely Assam, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Odisha, Rajasthan, Uttar Pradesh, Tamil Nadu, Gujarat, and West Bengal. Common themes (non-exhaustive list) from the social audit report of the IGNDPS are provided below.<sup>50</sup> (refer Annexure II for state-wise implementation gaps)

### **A. Limited Awareness**

The coverage of the IGNDPS pension is abysmally low. Pilot social audit in 7 out of 13 states identifies that there is limited awareness of the scheme among the beneficiaries. In the audit reports of Himachal Pradesh and Rajasthan, no beneficiaries were found for IGNDPS (in the districts selected for audit). In fact, the social audit in UP, Rajasthan was instrumental in generating an overwhelming number of new applications for IGNDPS.

### **B. Administrative Loopholes**

The pilot audit report of all the 13 states under study reported administrative issues experienced by the beneficiaries. These include irregular payments, missing payments,

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<sup>47</sup> <https://www.goa.gov.in/wp-content/uploads/2023/04/MoSJE-DoEoPWD.pdf>

<sup>48</sup> <https://rural.nic.in/sites/default/files/Letter%20to%20States%2CSOP%2Cguidelines.pdf>

<sup>49</sup> [https://nsap.nic.in/Guidelines/social\\_audit\\_guidelines.pdf](https://nsap.nic.in/Guidelines/social_audit_guidelines.pdf)

<sup>50</sup> <https://nsap.nic.in/ReportAuditReport.do?method=initialiseAdtRpt>

long pending pension applications, difficulty in withdrawing money due to lack of banking correspondence or denial faced from bank authorities, etc.

The Gram Panchayats/ Municipalities are expected to report every case of death of a pensioner to the sanctioning authorities. However, the pilot social audit for Assam found that pension was being provided to 30 of the deceased beneficiaries.

#### C. Lack of Efficient Beneficiary Identification

The pilot social audit in 11 out of 13 states highlights issues of non-maintenance of the BPL list of beneficiaries. According to the NSAP guidelines, the annual verification of the beneficiaries has to be undertaken by states under an authorized officer. No beneficiary should be excluded in case their name is not on the BPL List. In addition, states are expected to maintain registers including information such as grievance redressal, gram sabha minutes, attendance, pending applications details, new applications list, applications sanctioned, applications rejected, etc.

Finding from the social audit of the scheme in Rajasthan reveals that, beneficiaries are required to visit e-Mitra to get verified under the scheme, paying Rs 50 for the process. Further, Gram Panchayats (GPs) are responsible to undertake verification without any charges; however, the GP's offices were found not to be equipped with verification machines. The Government of Rajasthan has attempted to streamline the process by making it online, but lack of awareness, technical know-how, and facilities like mobile phones, and internet connectivity pose serious challenges.

#### D. Lack of administrative data

The audit reports of 8 out of 13 states highlight that the data on the NSAP website has discontinuities. For instance, it fails to report the inability of beneficiaries to withdraw their pension amount for 6 months in Tamil Nadu. The Ministry of Rural Development has developed IT-enabled software to be used by states/union territories to enable sanctioning and disbursement of pensions and monitoring. This software allows for the capture of beneficiary data, new beneficiaries, fund flow, and data on discontinuing beneficiaries on account of death, migration, ineligibility, etc. An absence of effective real-time tracking by states despite the provision of the NSAP- MIS portal leaves a lot of gaps in the implementation of the scheme.

## Way Forward

India's approach to inclusiveness through its public employment program, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) provides important lessons on inclusiveness for other nations. The programme — besides being one of the world's largest employment guarantee programme also includes persons with disabilities. Despite being well-intentioned, the implementation of the Indira Gandhi National Disability Pension Scheme (IGNDPS), has witnessed limited success for the aforementioned reasons.

There has been a consistent increase in budgetary allocation to the Ministry of Rural Development (currently, 16% in 2023-24) which houses the IGNDPS. However, the fund allocation for IGNDPS has remained stagnant at around INR 290 Crores over the last 5-6 years. Low budgetary allocations are exacerbated when funds are underutilized (which occurred in the years 2019-20 and 2021-22). Under-spending has increased from 13 crores to 60 crores over the last three years from 2019-20 to 2021-22.<sup>51</sup> It is important to note that if funds continue to be underutilized, it will lead to a further downward revision of fund allocation. Thus, it is crucial to close implementation gaps and ensure effective and successful disbursements to justify enhanced budgetary allocations for the IGNDPS in the future and to uphold the spirit of “no one is left behind” enshrined in the Sustainable Development Goals.

The following recommendations are made to strengthen the implementation of the IGNDPS:

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<sup>51</sup> [https://pacta.in/Disability\\_Budget\\_Insights.pdf](https://pacta.in/Disability_Budget_Insights.pdf)

Recommendation in Brief	Recommendation in Detail
<b>Recommendation 1: Relax the eligibility norms of the IGNDPS scheme</b>	The scheme should be modified to make eligibility criteria inclusive of children with disabilities and extend disability pension to all persons with benchmark disability i.e at 40%.
<b>Recommendation 2: Effective targeting methodology should be used for the IGNDPS scheme</b>	Various expert committees have recommended that the Ministry of Rural Development use SECC, 2011 data to identify NSAP beneficiaries. However, the data was last updated in 2011, leading to high inclusion and exclusion errors. The targeting for beneficiaries of the welfare schemes can instead be undertaken on a real-time basis through the Social Registry as envisaged by Niti Aayog and the Ministry of Electronics and Information Technology. <sup>52</sup>
<b>Recommendation 3: Upward Revision of disability pension amount under IGNDPS</b>	The current disability pension is abysmally low and needs to be adjusted regularly based on the Consumer Price Index. Further, states should be mandated to (at least) match the central government's contribution.
<b>Recommendation 4: Synchronization between Central and State policy under IGNDPS</b>	Various states have implemented the disability pension scheme based on different eligibility criteria. For instance, Rajasthan has reduced the severity of disability to 40% whereas Tamil Nadu has specified an additional criterion - that the person should be 'destitute'. This is a digression from the IGNDPS policy formulated by the Central government. The term "destitute" applies to a person without any income, and should not have any relatives (son, grand-son, husband, wife or other related persons normally living together) with an exception for persons whose relatives mentioned above are themselves in the BPL category. Therefore, a lack of synchronization leaves out beneficiaries and prevents state-wise comparison of the scheme's implementation.
<b>Recommendation 5: Regularization of the Social Audit Process for the IGNDPS Scheme.</b>	The social audit plays an important role in evaluating the scheme's effectiveness for the target beneficiaries. The Ministry of Rural Development should ensure timely appropriation of budgetary costs to enable states to undertake the social audit. The Ministry should also drive accountability of all the states to conduct social audits periodically and make audit reports public.

<sup>52</sup> <https://economictimes.indiatimes.com/news/economy/policy/one-database-for-all-welfare-schemes-in-works/articleshow/95054769.cms>

Recommendation in Brief	Recommendation in Detail
<p><b>Recommendation 6: Regular updating of data on Identified beneficiaries under IGNDPS</b></p>	<p>As specified in the NSAP Guidelines, states must ensure that all the local authorities maintain updated records of beneficiaries and funds. This data should then be uploaded to the NSAP-MIS portal of the Ministry of Rural Development.</p>
<p><b>Recommendation 7: Strengthen accurate data on PWDs in India to evaluate accurate coverage of IGNDPS</b></p>	<p>The Census 2011 and NSS 76th Round on Survey of Persons with Disabilities are the two main sources of the prevalence of disability in India. They report disability prevalence at 2.2 %. This number is contested as it grossly underestimates persons with disabilities in India. Further, there is a dearth of disability-specific disaggregated data across sectors of health, education, poverty alleviation, employment, justice, etc. Therefore, reliable data should be collected to ensure equitable participation of persons with disabilities as envisaged under the scheme.</p>



## ANNEXURES

### **Annexure I: Computation of percentage of PWDs with severe disabilities (80% or more) below the poverty line as per monthly consumption expenditure of INR 3125.**

Step 1: Extract the variables of interest i.e household ID, percentage of the severity of a disability, and weight variables (MULT) from the schedule titled "Availability of facilities and difficulties faced by the persons with at least one disability". The final weight is calculated using  $MULT/100$ .

Step 2: Extract the variables of interest i.e household ID, usual monthly household consumption expenditure, household size, and weight variables (MULT) from the schedule titled "Household Characteristics". Using monthly consumption expenditure and household size, per capita monthly expenditure is imputed.

Step 3: The above two datasets were then merged using a common identifier i.e household id.

Step 4: In the merged dataset a binary variable was created which is 1 if the severity of disability is equal to 3, as coded in the dataset for 80% disability or above and registered monthly consumption expenditure of less than 3125. All the remaining observations are coded 0.

Step 5: Group-wise weighted percentage of the new variable is being imputed, which identifies that 5% of observations satisfy both the mentioned conditions.

**Annexure II: Commonly identified implementation gaps from pilot social audit reports  
across 13 states in 2020-21.**

Implementation Gap	States Reporting the Gap	No of states
Limited Awareness	Assam, Himachal Pradesh, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Rajasthan, Uttar Pradesh, Tamil Nadu, Gujarat	10
Ineffective Administration of the Scheme	Assam, Himachal Pradesh, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Rajasthan, Uttar Pradesh, Tamil Nadu, Gujarat, West Bengal	11
Lack of mechanism to identify beneficiaries	Assam, Himachal Pradesh, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Rajasthan, Uttar Pradesh, Tamil Nadu, Gujarat	11
Inadequate Real-time Data for Monitoring and Evaluation	Assam, Himachal Pradesh, Jharkhand, Maharashtra, Mizoram, Odisha, Rajasthan, Tamil Nadu,	8