



ELDER SCHEMES 2026 PRELIMS

For the 2025–2026 period, the Union Government continues to implement several key schemes for senior citizens, focusing on financial security, healthcare, and social welfare. A major highlight for this period is the expansion of the Ayushman Bharat health coverage to all citizens aged 70 and above, regardless of income.

1. Ayushman Bharat (PM-JAY) for 70+:

The **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) for Senior Citizens** is a **centrally sponsored scheme** under the **Ministry of Health and Family Welfare (MoHFW)**. The **National Health Authority (NHA)** acts as the apex implementing agency at the central level, cooperating with State Health Agencies (SHAs) at the state level. AB-PMJAY functions as a crucial **umbrella scheme** under the broader **flagship initiative** of Ayushman Bharat, structurally offering universal health assurance to all Indian citizens aged 70 and above, irrespective of their socio-economic or income status.

Aims and Objectives

- **Achieve Universal Health Coverage:** Ensure financial protection against health shocks specifically for the vulnerable geriatric population.
- **Eliminate Out-of-Pocket Expenditure:** Drastically reduce catastrophic healthcare expenses that push elderly citizens and their families into economic debt.
- **Bridge Economic Divides:** Provide uniform secondary and tertiary hospitalization access to seniors regardless of their income slab.

Funding Mechanism

- **Cost-Sharing Ratio:** Funded jointly by the Central and State governments. The distribution is **60:40** for standard states, **90:10** for Northeastern and Himalayan states, and **100% Central funding** for Union Territories without legislatures.
- **Budgetary Commitment:** The Union Budget allocated **₹9,500 crore** to PM-JAY, an uptick from the previous year's allocation of ₹1,052 per family ceiling framework to address the expanded senior cohort.
- **Operational Transfer Modes:** States dispatch funds to empaneled hospitals via three systems: **Trust mode** (reimbursement directly through government trusts), **Insurance mode** (premiums paid to insurance firms), or a **Hybrid mode**.

Key Features



- **Universal Inclusivity:** Every citizen aged 70 or above qualifies automatically based on Aadhaar verification.
- **Coverage Ceiling:** Provides a health cover of ₹5 lakh per family per year for secondary and tertiary care hospitalisation.
- **Distinct Vay Vandana Card:** Senior citizens receive a unique **Ayushman Vay Vandana Card** for clear system identification.
- **Top-Up Framework:** Seniors belonging to families already covered under the baseline PM-JAY receive an **exclusive ₹5 lakh top-up annually** that does not have to be shared with family members under 70.
- **Stand-Alone Cover:** Eligible seniors in non-PM-JAY families receive the ₹5 lakh annual coverage on a senior-family basis.
- **Scheme Flexibility:** Seniors enrolled in alternate public health systems (e.g., CGHS, ECHS) are permitted to either transition to PM-JAY or retain their legacy plans.
- **Zero Waiting Periods:** Coverage spans 1,961 procedures across 27 specialties, actively including all pre-existing conditions from Day 1.

Achievements

- **Card Issuance:** Over **1.14 crore Ayushman Vay Vandana cards** have been generated for senior citizens.
- **Macro Impact:** Broadly, the baseline PM-JAY scheme has authorized **11.69 crore hospital admissions** totaling over **₹1.73 lakh crore**, preventing an estimated ₹1.52 lakh crore in out-of-pocket costs.
- **Hospital Empanelment:** Over **36,229 hospitals** are active, consisting of 19,483 public and 16,746 private medical facilities nationwide.

Criticisms and Challenges

- **Funding Sufficiency Concerns:** Industry experts flag that the budget layout might prove inadequate to absorb the strain of multi-million elderly additions coupled with gig-worker expansions.
- **State-Level Resentment:** Select major states refuse to execute the framework due to political friction or a preference for pre-existing state-sponsored health programs.
- **Private Hospital Hesitancy:** Low package rates defined by the government frequently induce friction, leading to delayed treatment or denial of services by elite private facilities.
- **Administrative Bottlenecks:** Delays in state-level reimbursement claims regularly disrupt hospital working capital, particularly within the dominant Trust mode framework.

2. National Programme for Health Care of the Elderly (NPHCE):



The **National Programme for Health Care of the Elderly (NPHCE)** is a **Centrally Sponsored Scheme** operating under the umbrella of the **National Health Mission (NHM)**.

Key Administrative and Structural Framework

- **Ministry:** [Ministry of Health and Family Welfare \(MoHFW\)](#).
- **Implementing Agency:** The Directorate General of Health Services (Dte.GHS) monitors it at the central level, while state and district health societies execute it on the ground.
- **Scheme Type:** **Centrally Sponsored Scheme** for the primary and secondary care components. The tertiary care component was repositioned as a dedicated central initiative called *Rashtriya Varisth Jan Swasthya Yojana*.
- **Classification:** It is an **umbrella health scheme component** integrated under the broader National Health Mission (NHM).
- **Funding Mechanism:** Cost-sharing ratio of **60:40** between the Centre and States for general states, **90:10** for Northeastern and Himalayan states, and **100%** central funding for Union Territories and tertiary institutions.

Aims and Objectives

- **Accessible and Affordable Care:** Provide dedicated, specialized, and comprehensive healthcare to senior citizens (aged 60 and above).
- **Promote Healthy Ageing:** Establish institutional frameworks to promote active and healthy ageing.
- **Capacity Building:** Train medical, paramedical professionals, and family caretakers in specialized geriatric medicine.
- **Integrated Convergence:** Create a strong referral network by converging with AYUSH, the National Rural Health Mission, and the Ministry of Social Justice and Empowerment.

Key Features

- **Tiered Healthcare Delivery:**
 - **Primary Level:** Weekly geriatric clinics at Primary Health Centres (PHCs) and bi-weekly clinics at Community Health Centres (CHCs).
 - **Secondary Level:** Dedicated 10-bedded geriatric wards and daily specialized OPDs at District Hospitals.
 - **Tertiary Level:** Regional Geriatric Centres (RGCs) with 30-bedded wards alongside premium National Centres for Ageing (NCAs).



- **Domiciliary Care:** Auxiliary Nurse Midwives (ANMs) and health workers conduct home visits for bedridden senior citizens.
- **Human Resource Development:** Post-graduate courses (MD in Geriatric Medicine) at Regional Geriatric Centres.
- **Free Aids & Appliances:** Distribution of supportive devices like calipers, spectacles, and walkers at the sub-centre level.

Program Status and Achievements (As of 2026)

- **Widespread Coverage:** The program has scaled dynamically, operationalizing geriatric services across more than **713 districts**.
- **Infrastructure Scaling:** Setting up of **2 National Centres for Ageing (NCAs)** (AIIMS New Delhi and Madras Medical College) and expanding **Regional Geriatric Centres (RGCs)** across 19 medical colleges.
- **Massive Outpatient Reach:** Millions of elderly citizens have received dedicated OPD consults, indoor admissions, and targeted physiotherapy/rehabilitation sessions across state facilities.
- **Longitudinal Evidence Generation:** Successful progression of the Longitudinal Ageing Study in India (LASI), building a massive repository of socio-economic and health data on aging to design upcoming policy updates.

Criticisms and Deficiencies

- **Severe Human Resource Deficit:** Acute shortage of trained geriatricians, specialized nurses, and physiotherapists at rural CHCs and PHCs.
- **Uneven Regional Implementation:** Wide disparities exist between states; infrastructure milestones are frequently delayed due to slow state-level fund matching and bureaucratic friction.
- **Inadequate Rural-Urban Equity:** While 70% of India's elderly reside in rural areas, advanced tertiary geriatric services remain heavily concentrated in urban medical centers.
- **Poor Domiciliary Outreach:** Home-based care and outreach programs suffer from a lack of field-level motivation and logistical transport challenges.
- **Low Awareness:** A significant portion of the rural elderly population remains completely unaware of dedicated free diagnostics and geriatric beds in public facilities



3. Senior Citizen Savings Scheme (SCSS):

The **Senior Citizen Savings Scheme (SCSS)** is a premium, government-backed savings instrument designed to offer a secure, regular income stream and financial stability to retirees in India.

Administrative Classification & Ministry

- **Type of Scheme:** It is a **Central Sector Scheme**. The central government fully designs, regulates, and guarantees the returns. It is not a centrally sponsored scheme, meaning state governments do not provide matching funding.
- **Umbrella Classification:** It functions as part of the **National Savings Schemes / Post Office Small Savings umbrella** managed by the central government.
- **Nodal Ministry:** The **Ministry of Finance** (Department of Economic Affairs) regulates the scheme.
- **Implementing Agencies:** The **Department of Posts (India Post)** and **authorized public and private sector commercial banks** across India execute the program directly with the public.

Aims and Objectives

- To deliver risk-free, **guaranteed returns** to elderly citizens.
- To supply a predictable, **steady cash flow** via mandatory quarterly interest disbursements.
- To safeguard the retirement corpus of individuals from volatile, market-linked macroeconomic pressures.

Funding Mechanism

The funding mechanism is **entirely investor-driven**. Depositors pool their individual retirement capital directly into the scheme. The capital received is credited into the **National Small Savings Fund (NSSF)** within the Public Account of India. The Central Government exercises a sovereign guarantee over these funds, utilizing the pool for internal financing while ensuring the fixed quarterly payouts are fundamentally risk-free to the senior citizen.

Core Features & Rules (Updated as of 2026)

- **Interest Rate:** Set at **8.2% per annum** for the current fiscal quarter, locked in for the entirety of the chosen tenure at the time of deposit.
- **Payout Schedule:** Interest is credited on a non-compounded, **quarterly basis** on the first working day of April, July, October, and January.
- **Investment Ceilings:** Minimum eligibility starts at **₹1,000**, with a maximum cap of **₹30 lakh** per individual (increased from the older ₹15 lakh limit).
- **Tenure:** A rigid lock-in of **5 years**, with the option to process multiple extensions in blocks of **3 years**.



- **Eligibility Age:**

- General citizens: **60 years and above.**
- Retired civilian employees (VRS/Superannuation): **55 to 60 years**, provided they open the account within one month of receiving retirement benefits.
- Retired defense personnel: **50 years and above.**

- **Tax Paradigm:**

- Principal deposits qualify for up to ₹1.5 lakh deductions under **Section 80C** (applicable only if opting for the Old Tax Regime).
- Tax Deducted at Source (TDS) applies if total earned interest exceeds **₹50,000** annually.
- As per recent system integrations, seniors can leverage unified **Form 15H automated submissions** across integrated systems to prevent unnecessary TDS deductions if their total income sits below taxable slabs.

System Achievements

- **Widespread Financial Inclusion:** Successfully absorbed trillions of rupees of retirement funds into formal public financing via extensive post office and rural bank branches.
- **Uncompromised Safety:** Maintained an unblemished record of zero default on capital and zero delays on interest distributions since inception in 2004.
- **Superior Safety Margin:** Consistently outpaced regular retail bank Fixed Deposit (FD) rates, protecting elderly investors from low-rate banking cycles.

Main Criticisms and Limitations

- **Lacks Inflation Indexing:** The interest rate remains statically fixed upon account opening, meaning it **does not dynamically adjust for high inflation cycles**, which can gradually lower real purchasing power over a 5-year span.
- **No Reinvestment Compounding:** Because interest is strictly forced out into savings accounts every quarter, investors lose the option to compound earnings to grow their aggregate wealth.
- **Stringent Liquidity Barriers:** Premature closure before 1 year strips all accumulated interest. Closures between 1 to 2 years penalize the saver 1.5% of the principal, and a 1% penalty applies after 2 years, rendering the fund poorly suited for sudden medical emergencies.
- **Rigid Operational Boundaries:** The accounts **cannot be held jointly** with anyone other than a spouse, creating logistical hurdles for elderly citizens wishing to manage funds with their children or legal caretakers



4. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):

The **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** is a non-contributory, social security initiative. It was launched by the Government of India in **1995** as the National Old Age Pension Scheme (NOAPS) and rebranded in **2007**.

Ministry and Implementing Agency

- **Ministry:** The scheme functions under the Ministry of Rural Development (MoRD).
- **Implementing Agency:** The **State Governments and Union Territory (UT) Administrations** act as the primary execution agencies. Nationally, the program is steered by the **National Social Assistance Programme (NSAP)** division. Local operations rely heavily on **Gram Panchayats** and **Municipal Corporations**.

Scheme Classification

- **Centrally Sponsored Scheme (CSS):** It is a **Centrally Sponsored Scheme**. The central government releases fixed financial assistance, while administrative execution and optional budgetary "top-ups" are managed by individual states.
- **Umbrella Status:** IGNOAPS is not an independent flagship program on its own. It is a core sub-scheme under the larger **umbrella framework** of the National Social Assistance Programme (NSAP).

Aims and Objectives

- **Social Security Provision:** To secure fundamental social protection for vulnerable, elderly citizens across India.
- **Financial Independence:** To offer essential financial aid to those who have minimal or no regular source of subsistence.
- **Dignified Aging:** To reduce economic gaps and enable senior citizens below the poverty line to live with basic dignity.

Funding Mechanism

- **Central Outlay:** The budget allocation for the overarching NSAP framework for 2025–26 is ₹9,652 crore, with **₹6,645.90 crore** strictly earmarked for IGNOAPS.
- **State Top-Ups:** The central government funds a fixed base rate. States use their own revenue to top up this base rate. For example, states like Delhi, Haryana, and Andhra Pradesh add substantial funds to provide much higher monthly payouts.

Features & Eligibility Criteria

- **Target Group:** Senior citizens belonging to households living **Below the Poverty Line (BPL)**.



- **Age Threshold:** Open to Indian citizens aged **60 years or above**.
- **Pension Tiers (Base Central Contribution):**
 - **Ages 60–79:** ₹200 per month.
 - **Ages 80+:** ₹500 per month.
- **Non-Contributory Nature:** Beneficiaries do not have to make premium payments or advance financial contributions to get the cash support.
- **Payment Delivery:** Funds are moved directly via **Direct Benefit Transfer (DBT)** into the bank or post office accounts of the recipients.

2026 Status and Achievements

- **Beneficiary Coverage:** Over **2.21 crore senior citizens** are actively covered under the national roll.
- **Digital Verification (2025–2026 Initiative):** The government rolled out an **Aadhaar-based Mobile Application for Digital Life Certification (DLC)**. This allows the elderly to complete their annual verification from home via facial recognition, reducing manual verification hurdles at state offices.
- **High Financial Execution:** Data from the NSAP Dashboard records major transaction flow through DBT, which helps curb institutional leaks and ghost beneficiaries.

Criticisms and Pain Points

- **Inadequate Pension Amount:** The primary criticism highlighted in a study submitted to the Ministry of Rural Development is that the central pension amount (base of ₹200) has remained unchanged since 2012. Due to inflation, the real value of the pension has **depreciated by roughly 45%** over the years. Experts advocate replacing it with an inflation-indexed *National Floor Pension*.
- **Targeting Errors (Inclusion/Exclusion):** Independent evaluation papers point out systematic targeting inaccuracies. Many qualified, destitute BPL individuals get excluded due to documentation issues, while local political networking occasionally channels benefits toward ineligible households.
- **Complex BPL Identification:** The absolute reliance on outdated BPL lists deprives newly impoverished elderly individuals from accessing timely pension support

5. Pradhan Mantri Vaya Vandana Yojana (PMVVY):

The Pradhan Mantri Vaya Vandana Yojana (PMVVY) closed for new subscriptions on **31 March 2023**. As of 2026, the government **has not extended the scheme for fresh enrolments**, making it a closed window.



However, all existing policies purchased before the cutoff date remain active and fully serviced for their complete **10-year policy tenure**.

Below is an overview of the PMVVY framework, administrative setup, and performance.

Administrative Framework

- **Nodal Ministry:** Operated under the **Ministry of Finance** via the **Department of Financial Services (DFS)**.
- **Implementing Agency:** Managed exclusively by the **Life Insurance Corporation (LIC) of India**. LIC handles fund collection, investment management, and pension disbursements.
- **Scheme Classification:** A **Central Sector Scheme**. It is fully funded by the Central Government of India. It functions as an **independent flagship financial inclusion scheme** for senior citizens, rather than under a broader umbrella initiative.

Aims and Objectives

- Provide **robust social security** to senior citizens aged 60 and above.
- **Protect the elderly against falling interest income** resulting from volatile or downward market conditions.
- Ensure financial independence for retirees by providing a **guaranteed, stable income stream**.

Funding Mechanism & Cost Structure

- **Subscription Price:** Funded through a lump-sum "**Purchase Price**" deposited by the investor to buy the pension policy.
- **Subsidy Burden:** The central government covers the **subsidy shortfall**. If the actual market return generated by LIC falls below the guaranteed rate, the Ministry of Finance reimburses LIC for the exact difference.
- **Expense Cap:** LIC's operational and management expenses were restricted to **0.5% per annum** of the fund value in the first year, and **0.3% per annum** for subsequent years.

Core Operational Features

The structural features for pre-existing accounts running through 2026 include:

Feature	Specification Details
Policy Tenure	Fixed lock-in period of 10 years .
Entry Age	Minimum 60 years completed ; no maximum age limit.
Investment Limits	Minimum investment of ₹1,62,162 and a maximum cap of ₹15 Lakh per individual.



Pension Quantum	Ranged between ₹1,000 to ₹10,000 per month depending on the initial investment amount.
Payout Choice	Flexible payment distribution choices: Monthly, Quarterly, Half-Yearly, or Annually.
Rate of Return	Locked in at 7.40% per annum for policies bought during its final iterations.
Liquidity Option	Policyholders can avail of a loan up to 75% of the Purchase Price after completing 3 years.
Tax Treatment	Contributions are exempted from Goods & Services Tax (GST) . Payouts are fully taxable as regular income.
Premature Exit	Permitted exclusively for critical or terminal illnesses of self or spouse, with a 98% refund of the investment.
Maturity / Death Benefits	Return of the full initial Purchase Price to the investor upon survival of 10 years, or to the nominee in case of death.

Achievements

- **Assured Protection:** Shielded senior citizens during periods of steep bank Fixed Deposit (FD) interest rate cuts, locking in predictable incomes for a decade.
- **Mass Resource Mobilization:** Mobilized vast retirement corpuses through LIC, channelling thousands of crores into long-term infrastructure and government securities.
- **Streamlined Direct Payouts:** Utilized electronic clearing systems to disburse monthly pensions directly to bank accounts without leakage.

Criticisms and Drawbacks

- **High Opportunity Cost:** Inflation regularly erodes fixed payouts. While the Senior Citizen Savings Scheme (SCSS) offers returns above 8% in 2026, PMVVY accounts remain locked into a lower 7.4% fixed rate.
- **Tax Inefficiency:** Lacks deductions under Section 80C for deposits, and the annuity payouts face regular income slab taxes, lowering net returns for higher-income seniors.



- **Strict Lock-in Barriers:** Restricting emergency cash withdrawals only to severe medical illnesses leaves elderly investors illiquid during general financial emergencies.
- **Fiscal Burden on Government:** The liability to fill the shortfall between market yields and guaranteed rates cost the exchequer substantial subsidy payouts, ultimately forcing the closure of the scheme

6. Atal Pension Yojana (APY):

Atal Pension Yojana (APY) is a government-backed, voluntary, contributory pension scheme designed to provide old-age income security to Indian citizens, with a primary focus on workers in the unorganised sector.

Core Administrative Framework

- **Nodal Ministry:** Operated under the Union Ministry of Finance (Department of Financial Services).
- **Implementing Agency:** Administered by the statutory [Pension Fund Regulatory and Development Authority \(PFRDA\)](#) using the National Pension System (NPS) architecture.
- **Scheme Type:** **Central Sector Scheme** (100% funded and designed by the Central Government of India).
- **Classification:** Classified as a **Flagship Scheme** under the Government's social security and financial inclusion portfolio (part of the *Jan Suraksha* initiatives).

Aims & Objectives

- **Universal Social Security:** Broaden old-age protection coverage across the country.
- **Protect Vulnerable Groups:** Reduce the threat of old-age poverty among the poor, underprivileged, and informal workforce.
- **Instil Retirement Discipline:** Encourage voluntary savings for post-retirement years among individuals lacking formal pension mechanisms.

Key Features & Eligibility

- **Eligibility Criteria:**
 - Open to all Indian citizens holding a valid savings bank or post office account.
 - Entry age is restricted between **18 and 40 years**, requiring a minimum contribution window of 20 years.
 - **Exclusion:** Since October 1, 2022, any individual who is or has been an **income tax payer is ineligible** to join.
- **Guaranteed Pension Options:** Subscribers can select a fixed monthly pension of **₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000** payable after attaining 60 years of age.



- **Triple-Benefit Model:**

1. *Subscriber:* Lifelong fixed monthly pension post-60.
2. *Spouse:* Upon the subscriber's demise, the identical pension amount continues for the spouse's lifetime.
3. *Nominee:* After the death of both the subscriber and spouse, the total accumulated pension corpus is returned to the nominee.

Contribution Flexibility: Premiums are auto-debited via a linked bank account on a monthly, quarterly, or half-yearly basis. Subscribers can upgrade or downgrade their selected pension slabs once a year.

Funding Mechanism

- **Contributory Structure:** Primarily funded by regular, age-calibrated premiums deposited by the subscriber. Premium rates scale higher based on entering age and selected pension tiers.
- **Government Guarantee / Gap Funding:** The Central Government guarantees the absolute return. If the accumulated investment market returns fall short of funding the targeted pension tiers, the government provides **gap funding** to make up the deficit.
- **Historical Co-contribution:** The legacy 50% government co-contribution (up to ₹1,000 annually for 5 years) remains active only for early adopters who joined between June 2015 and March 2016; it is closed to newer cohorts.

Strategic Update & Milestone Status (As of 2026)

- **Timeline Extension:** The Union Cabinet extended financial and funding support for APY's promotional activities, capacity building, and gap funding liabilities through **FY 2030–31**.
- **Historic Enrollment Growth:** Total gross enrollments officially **crossed 9 crore (90 million) subscribers**.
- **Record Annual Intake:** The Financial Year **2025–26 registered 1.35 crore new subscribers**, marking the highest single-year addition since inception.
- **Financial Scale:** Assets Under Management (AUM) expanded to **₹51,416 crore**, with an additional dedicated APY Gap Fund managing ₹1,457 crore to absorb long-term liability commitments.
- **Demographic Push:** Gender-inclusive reach has expanded, with women representing approximately **49% of all active enrollments**.

Analysis of Achievements & Criticisms

Major Achievements



- **Unprecedented Scale:** Has successfully scaled to become one of the largest mass-pension networks globally by linking formal banking grids like the Department of Posts and Regional Rural Banks.
- **Financial Literacy:** Instilled structured, formal micro-savings routines into rural habitations and urban unorganised pockets.
- **Strong Retention (Persistency):** Regular investment discipline remains highly resilient, especially within the maximum ₹5,000 tier and among female investors.

Prominent Criticisms & Hurdles

- **Inadequate Pension Slabs against Inflation:** The maximum pension ceiling remains locked at ₹5,000 per month. Economists highlight that real-world purchasing power decays rapidly, making this limit insufficient for basic cost-of-living adjustments decades from now.
- **Concentration in Lower Slabs:** Over 86% of the subscriber base is enrolled in the lowest ₹1,000 monthly pension tier, meaning real old-age wealth generation remains minimal for the vast majority.
- **Early Exit Friction:** The scheme imposes rigid exit barriers, penalising premature withdrawals unless driven by terminal medical conditions or extreme crises

7. Atal Vayo Abhyudaya Yojana (AVYAY):

The **Atal Vayo Abhyudaya Yojana (AVYAY)** is a **Central Sector Scheme** operating as an **umbrella scheme** under the **Ministry of Social Justice and Empowerment (MoSJE)**, Government of India. Formulated by revamping the former National Action Plan for Senior Citizens (NAPSrC) in April 2021, the scheme is centrally designed to address the multifaceted challenges faced by the rapidly growing elderly demographic in India.

Aims & Objectives

The core purpose of AVYAY is to improve the quality of life of senior citizens across India through structured socio-economic interventions.

- **Basic Amenity Provision:** Ensure access to free shelter, nutrition, healthcare, and recreation for vulnerable and indigent elderly individuals.
- **Active & Productive Ageing:** Establish institutional support mechanisms to help older adults stay physically active and productively engaged within the workforce and community.
- **Intergenerational Bonding:** Promote and nurture healthy social interaction and mutual respect between youth and senior citizens.



- **Capacity Building:** Provide technical and operational capability support to State governments, Non-Governmental Organisations (NGOs), and Local Bodies.

Funding Mechanism

- **Central Funding Focus:** As a Central Sector Scheme, it receives **100% financial funding** directly from the Central Government budget.
- **Financial Allocations:** The resources are drawn from the General Budgetary Support (GBS) and the Senior Citizens Welfare Fund (SCWF).
- **Grant-in-Aid:** Funds are directly distributed to implementing bodies, covering up to 100% of the operational project costs for verified senior care initiatives.

Key Components & Features

The umbrella framework functions through various specialised sub-schemes and digital portals:

- **Integrated Programme for Senior Citizens (IPSRc):** Provides financial aid to run Senior Citizen Homes, Continuous Care Homes, Mobile Medicare Units, and Physiotherapy Clinics.
- **Rashtriya Vayoshri Yojana (RVY):** Distributes high-quality Bureau of Indian Standards (BIS) assistive living devices (such as wheelchairs, spectacles, and hearing aids) to low-income seniors suffering from age-related infirmities.
- **SACRED Portal (Senior Able Citizens for Re-Employment in Dignity):** A virtual platform bringing together job-seeking senior citizens and private sector companies to offer flexible, experience-driven livelihood tracks.
- **SAGE Initiative (Seniorcare Ageing Growth Engine):** Drives the growth of the "Silver Economy" by financing innovative startups that engineer unique elder-care products and systems.
- **Elderline (14567):** A dedicated National Toll-Free Helpline that handles calls regarding senior grievances, emotional support, and legal information rescue.

Implementing Agencies

The scheme follows a multi-tier implementation network co-managed under the nodal supervision of the **Department of Social Justice and Empowerment:**

1. **Voluntary Organisations & NGOs:** Primary executioners running local Senior Citizen Homes.
2. **Artificial Limbs Manufacturing Corporation of India (ALIMCO):** The designated central public sector undertaking responsible for executing the Rashtriya Vayoshri Yojana component.
3. **National Institute of Social Defence (NISD):** Serves as the prime institution coordinating training for professional Geriatric Caregivers.



Key Achievements (Updated to 2026)

- **Senior Citizen Homes Expansion:** By late 2025/2026, the active network expanded to encompass approximately **696 operational Senior Citizen Homes** spread across 29 States and UTs, providing entirely free welfare amenities to thousands of indigent residents.
- **Elderline Saturation:** The **14567 Elderline** achieved comprehensive multi-state operational status, acting as a direct institutional safety net for elderly grievance rescue.
- **Geriatric Cadre Building:** Successfully trained **over 3,180 professional Geriatric Caregivers** through NISD modules to satisfy local healthcare and companionship demands.
- **Silver Economy Kickstart:** Capitalized multiple medical and wellness startups via **SAGE equity investments** of up to ₹1 Crore per project, expanding specialized consumer choice for the senior bracket.

Criticisms & Structural Challenges

- **Regional Disparities:** The geographical setup of senior care homes remains heavily skewed, with a dense concentration of facilities in Southern states (e.g., Tamil Nadu and Andhra Pradesh) and prominent "Gap Districts" completely devoid of state-backed homes in Northern and North-Eastern regions.
- **NGO Dependency Bottlenecks:** Heavy operational dependence on voluntary organizations creates execution bottlenecks, including administrative delays in Grant-In-Aid disbursements through the E-Anudaan portal.
- **Private CSR Underutilization:** Despite clear policy structures under the Companies Act to channel Corporate Social Responsibility (CSR) funds towards senior citizen care, the lack of a standardized shelf of bankable projects has kept corporate resource flow very minimal.
- **Digital Literacy Barriers:** Portals like SACRED and SAGE require digital access and literacy, creating usability barriers for the most rural and low-income segments of the elderly population

8. Tax Benefits (2025-26)

- **Interest Deduction:** The limit for tax deduction on interest for senior citizens is doubled from ₹50,000 to **₹1 lakh**.
- **NSS Withdrawals:** Withdrawals from old National Savings Scheme (NSS) accounts made after August 2024 are exempt from tax

9. Ayushman Vay Vandana Card:



The **Ayushman Vay Vandana Card** is a universal healthcare initiative launched to provide free, comprehensive health insurance to all senior citizens in India aged 70 years and above, regardless of their socio-economic status. It operates as a dedicated, senior-centric vertical under the government's major healthcare platform.

Administrative Framework

Parameter	Classification
Nodal Ministry	Ministry of Health and Family Welfare (MoHFW)
Implementing Agency	National Health Authority (NHA) at the central level, in coordination with State Health Agencies (SHAs).
Scheme Category	It is part of a Centrally Sponsored Scheme , where financial costs are shared between the Central Government and State Governments in a 60:40 ratio (90:10 for Northeastern/Himalayan states, and 100% centrally funded for UTs without legislatures).
Nature of Scheme	It is a component of India's flagship public health insurance scheme, Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).

Aims & Objectives

- **Universal Senior Care:** Eliminate income barriers to provide equal health protection to poor, middle-class, and upper-class elderly citizens.
- **Mitigate Out-of-Pocket Expenditure:** Insulate senior citizens and families from devastating medical costs during secondary and tertiary hospitalisations.
- **Dignified Aging:** Ensure seamless, cashless, and self-reliant access to critical medical services at the twilight of life.

Funding Mechanism



- **Cost-Sharing Model:** Funded through the budgetary allocations of AB PM-JAY using the standard Center-State financial sharing ratio.
- **Premium Subsidy:** The government directly pays insurance premiums/payout packages to hospitals via the NHA system, keeping it completely premium-free for the beneficiaries.

Key Features

- **Annual Coverage:** Provides a distinct **₹5 Lakh free health cover** per year.
- **Coverage Structure:**
 - Seniors in families *already covered* by PM-JAY get an **exclusive top-up of ₹5 Lakh** (not shared with the family).
 - Seniors *not covered* by PM-JAY get a **shared ₹5 Lakh cover** per year with other family members aged 70+.
- **Universal Eligibility:** Applicable to all Indian citizens aged **70 years and above**, entirely bypassing economic or deprivation criteria.
- **Immediate Treatment Protection:** Covers all pre-existing diseases from Day 1 of enrollment.
- **Flexible Co-existence:** Seniors choosing to maintain private insurance or the Central Government Health Scheme (CGHS) can still register for this card.
- **Nationwide Portability:** Allows cashless treatment across any of the thousands of empaneled public or private hospitals in India.

Program Performance & Achievements (As of 2026)

- **Rapid Card Issuance:** Over **96.73 lakh Ayushman Vay Vandana cards** have been created for senior citizens across implementing States and UTs.
- **Healthcare Delivery:** More than **10.33 lakh hospital admissions** have been authorized, translating to targeted medical treatments worth **₹2,154.37 crore**.
- **Gender Parity:** The initiative has driven strong gender inclusivity, successfully routing over **3.93 lakh admissions** (amounting to ₹820.42 crore) specifically to female senior citizens.
- **Geographic Expansion:** Universal healthcare infrastructure was strengthened with the integration of Delhi and Odisha into the PM-JAY architecture, standardising senior healthcare coverage nationally.

Criticism & Systemic Challenges

- **Exclusion of Younger Seniors:** Parliamentary panels and health activists have heavily criticized the **strict 70-year age floor**, demanding that the eligibility criteria be rationalized to 60 or 65 years to match India's structural retirement age.



- **Hospital Resistance & Package Rates:** Many private hospitals delay or deny treatments, citing unrevised, low government package rates and prolonged settlement delays for medical claims.
- **Rural-Urban Disparity in Infrastructure:** Private hospital empanelment lags significantly in rural areas, forcing elderly patients to travel long distances for specialized tertiary care.
- **Awareness Gaps:** Significant data and penetration gaps remain in remote and tribal regions, where illiterate or isolated elderly populations face hurdles completing Aadhaar-based e-KYC self-registration

10. National Programme for Health Care of the Elderly (NPHCE):

The **National Programme for Health Care of the Elderly (NPHCE)** is a **Centrally Sponsored Scheme** operational under the **Ministry of Health and Family Welfare (MoHFW)**, with its primary health component integrated under the **National Health Mission (NHM)** as the core implementing framework.

At the tertiary care level, the scheme is known as the **Rashtriya Varisth Jan Swasthya Yojana (RVJSY)**, while the overarching welfare of senior citizens is managed under an umbrella scheme called the **Atal Vayo Abhyudaya Yojana (AVYAY)** by the Ministry of Social Justice and Empowerment.

Aims and Objectives

- **Comprehensive Care:** Provide dedicated, accessible, affordable, and high-quality long-term preventive, curative, and rehabilitative services to senior citizens (aged 60 and above).
- **Architecture for Ageing:** Create a brand new health service infrastructure tailored specifically for geriatric needs.
- **Capacity Building:** Train medical professionals, paramedical staff, and family care providers in specialised geriatric medicine.
- **Community Integration:** Deliver health interventions through community-based primary health approaches and strong referral systems.

Funding Mechanism

- **Cost-Sharing Model:** Implemented on a cost-sharing ratio between the Central and State governments.
- **Ratio Split:** **60:40** for general category states (originally 75:25 / 80:20 in earlier plan periods), **90:10** for Northeastern and Himalayan states, and **100%** centrally funded for Union Territories without legislatures and Tertiary components.

Core Features & Implementation Framework



The program delivers a tiered "package of services" based on the level of the health facility:

Healthcare Tier	Structural Facility & Services Provided
Primary (Sub-Centres / HWCs)	Domiciliary visits for bedridden elderly, health education, and distribution of supportive assistive devices (calipers, walkers).
Primary (PHCs)	Weekly dedicated geriatric clinics, routine health assessments (BP, blood sugar), and free basic medicines.
Secondary (CHCs / District)	Bi-weekly clinics at CHCs. Dedicated 10-bedded Geriatric Wards at District Hospitals with physiotherapy and diagnostic units.
Tertiary (Regional / National)	Specialized OPDs, 30-bedded geriatric departments , and PG courses (MD in Geriatric Medicine) across 18 Regional Geriatric Centres (RGCs) and 2 National Centres for Ageing (NCAs) (All India Institute of Medical Sciences New Delhi and MMC Chennai).

Current Status & Achievements (As of 2026)

- **Widespread Coverage:** The primary and secondary care frameworks have expanded to cover over **713 districts** across the country.
- **Massive Patient Footfall:** Over 61.8 lakh elderly individuals have accessed specialized OPD services, lakhs have utilized indoor wards, and over 21.73 lakh lab tests have been conducted under the program.
- **Human Resource Development:** Creation of dedicated postgraduate seats (MD Geriatric Medicine) to fulfill the country's lack of trained geriatricians.
- **Data-Driven Policy:** Successfully conducted the **Longitudinal Ageing Study in India (LASI)**, a globally recognized representative panel survey to guide future geriatric health policies.
- **Convergence:** Successfully converged with the Ayushman Bharat scheme (AB PM-JAY), which now provides **free, unlimited ₹5 lakh health insurance coverage for all senior citizens aged 70+** regardless of income status.



11. Rashtriya Vayoshri Yojana (RVY):

The **Rashtriya Vayoshri Yojana (RVY)** is a **Central Sector Scheme** funded entirely by the Central Government through the **Senior Citizens' Welfare Fund**. It operates as a sub-component under an umbrella framework.

Scheme Framework

- **Nodal Ministry:** [Ministry of Social Justice and Empowerment](#), Government of India.
- **Implementing Agency:** **Artificial Limbs Manufacturing Corporation of India (ALIMCO)**, a Public Sector Undertaking (PSU) under the ministry.
- **Scheme Type:** **Central Sector Scheme** (100% centrally funded). It is structurally integrated as a component under the **umbrella scheme** known as **Atal Vayo Abhyuday Yojana (AVYAY)**.

Aims, Objectives, & Key Features

Parameter	Specifications & Rules
Primary Objective	To restore near-normalcy in bodily functions by providing free-of-cost physical aids and assistive living devices to vulnerable elderly populations suffering from age-related disabilities.
Target Disabilities	Low vision, hearing impairment, loss of teeth, and loco-motor disabilities.
Revised Eligibility Criteria	Indian citizens aged 60 years and above who either belong to the Below Poverty Line (BPL) category OR have a monthly income not exceeding ₹15,000 .
Devices Provided	Walking sticks, elbow crutches, walkers, tripods/quadpods, hearing aids, wheelchairs, artificial dentures, and spectacles.
Distribution Mode	Devices are allocated via Camp Mode through a two-step district process: Assessment Camps followed by Distribution Camps .



Special Clauses

As a mandate, **30% of total beneficiaries** in every district must be **women**. For senior citizens aged **80 years or more**, devices are delivered directly to their **doorsteps**.

Maintenance

Beneficiaries receive **one year of free maintenance** for all distributed devices directly

Warranty

from [ALIMCO](#).

Funding Mechanism

- **Funding Source:** Financed utilizing the **Senior Citizens' Welfare Fund (SCWF)**.
- **Fund Composition:** This corpus is populated by **unclaimed deposits** transferred from small savings schemes, Public Provident Funds (PPF), and Employee Provident Funds (EPF).
- **Fund Routing:** Capital is released directly to ALIMCO based on district requirements; **no funds are routed through State or UT budgets**.

Achievements & 2026 Status Update

- **Beneficiary Milestone:** **7.93 lakh senior citizens** have successfully received free assistive devices.
- **Third-Party Evaluation:** A parliamentary report revealed that a comprehensive third-party study rated the scheme as **highly productive** and **well-aligned** with low-income elderly needs, markedly improving functional independence.
- **Geographical Footprint:** The camp-based model has scaled up effectively across **all districts nationwide**.

Criticisms & Systemic Challenges

- **The "One-Time Fix" Flaw:** The scheme functions primarily on a **single-off distribution model**. Critics highlight that aging populations require device replacements or upgrades every 2–3 years, which the scheme fails to cover.
- **Logistical Barriers:** Elderly individuals in remote rural zones struggle to reach regional assessment camps due to **poor transport and physical infrastructure**.
- **Awareness Gaps:** Many eligible BPL seniors remain excluded due to a **lack of awareness** about camp schedules and strict bureaucratic documentation rules (such as mandatory tracking via Aadhaar linkage)



12. Elderline (14567): A national toll-free helpline providing information, guidance, and emotional support for senior citizens across India.

13. Senior Citizen Savings Scheme (SCSS):

The **Senior Citizen Savings Scheme (SCSS)** is a premier, government-backed small savings program in India launched in 2004. It operates as a **Central Sector Scheme**, meaning it is 100% funded by the Central Government. Functionally, it is classified under the **Umbrella Scheme for Small Savings Instruments** rather than a standard social welfare flagship scheme.

Administrative Architecture

- **Nodal Ministry:** [Ministry of Finance](#) (Department of Economic Affairs).
- **Implementing Agencies:** India Post (Post Offices) and designated public/private sector commercial banks.

Aims & Objectives

- **Financial Stability:** To provide a safe, guaranteed, and reliable avenue of investment for retirees.
- **Regular Income:** To ensure regular cash flow via quarterly payouts to meet post-retirement living expenses.

Funding Mechanism

- **Investor Corpus:** Funded directly by individual retiree deposits.
- **Sovereign Guarantee:** The Central Government guarantees the principal amount and interest payments via the National Small Savings Fund (NSSF).

Core Features (Updated for 2026)

- **Interest Rate:** Stays fixed at **8.2% per annum** for the first quarter of FY 2026–27. Rates are reviewed quarterly by the government, but once invested, the rate is locked in for the entire tenure.
- **Deposit Limits:** Minimum deposit of ₹1,000 up to a **maximum ceiling of ₹30 lakh** per individual.
- **Tenure:** Fixed for **5 years**, with an option to extend once for an additional **3 years**.
- **Payout Frequency:** Interest is disbursed automatically on the first working day of April, July, October, and January.
- **Eligibility:**
 - Individuals aged 60 years and above.



- Retired civilian employees (aged 55–60) and retired defence personnel (aged 50–60), provided they invest within one month of receiving retirement benefits.
- **Tax Implications (2026 Update):**
- Principal deposits qualify for up to ₹1.5 lakh deduction under Section 80C, applicable **only under the Old Tax Regime**.
- **Budget 2025/2026 Update:** The TDS threshold on interest earned has been increased from ₹50,000 to **₹1 lakh per year**, reducing tax deduction hassles at source for moderate portfolios.

Key Achievements

- **High Post-Tax Yield:** Outperforms traditional bank Fixed Deposits (FDs), which hover around 7%–7.5% for seniors.
- **Financial Inclusion:** Deep retail reach across rural and semi-urban India using the extensive India Post network.
- **Enhanced Capital Cap:** Doubling the deposit ceiling from ₹15 lakh to ₹30 lakh allows seniors to secure up to ₹41,000 monthly when investing jointly with a spouse.

Main Criticisms & Disadvantages

- **Taxation on Interest:** Despite high rates, interest earned is fully taxable according to individual income slabs, reducing the real rate of return for seniors in high tax brackets.
- **Strict Liquidity Constraints:** Premature closure before 1 year forfeits all interest. Premature withdrawals between 1 to 2 years attract a 1.5% penalty, and 1% after 2 years.
- **No Credit Facility:** Unlike bank FDs or Public Provident Funds (PPF), investors **cannot take a loan** against their SCSS account balance during emergencies.
- **No Inflation Indexing:** Returns are fixed, meaning capital purchasing power erodes during high-inflation economic phases.

14. PM-SPECIAL (Training of Geriatric Care Givers) scheme:

The official central initiative governing this domain is the **PM-SPECIAL (Training of Geriatric Care Givers)** scheme.

Core Administrative Framework

- **Ministry:** Ministry of Social Justice and Empowerment (MoSJ&E).



- **Implementing Agency:** Department of Social Justice & Empowerment (DoSJ&E) acting through the **National Institute of Social Defence (NISD)**.
- **Scheme Nature:** It is a **Central Sector Scheme**. Funding flows 100% directly from the Central Government to the empanelled training institutions.
- **Classification:** It acts as a dedicated standalone central sub-scheme, historically linked to the wider **Atal Vayo Abhyuday Yojana (AVYAY)** umbrella framework.

Aims and Objectives

- **Bridge the Supply-Demand Gap:** Address the severe shortage of specialized, professional workforce required for India's rapidly growing elderly population.
- **Standardize Training:** Establish a formal, high-quality training curriculum approved by the health ecosystem to replace unorganized, uncertified care channels.
- **Multi-Disciplinary Expertise:** Equip a dedicated workforce to manage age-related illnesses, holistic well-being (including AYUSH/Naturopathy frameworks), emergency crises, and terminal care.
- **Dignified Livelihoods:** Provide marginalized youth and economically weaker individuals (minimum 10th pass) access to structured employment.

Funding Mechanism

- **Zero Trainee Cost:** Eligible candidates receive **free-of-cost training** and skill development courses.
- **Institutional Disbursement:** The MoSJ&E pays training costs directly to government and private empanelled Training Partners (TPs).
- **Standardized Costing:** Reimbursements strictly follow the standard cost norms set by the Ministry of Skill Development & Entrepreneurship (MSDE).
- **No Individual Stipend:** Trainees do not receive monthly stipends or direct cash allowances while pursuing the course. Assessment and one-time re-assessment fees are covered by the government.

Key Program Features

- **Four Specific Job Roles:** Skilling maps directly to four National Skills Qualifications Framework (NSQF) courses:
 1. *Geriatric Caregiver (Institutional & Home Care):* 480 hours.
 2. *Elderly Caretaker (Non-Clinical):* 360 hours.
 3. *Elderly Care Companion:* 450 hours.
 4. *Wellness Therapist for Elderly:* 570 hours.



- **Digital Integration:** Applications, registrations, and batch tracking operate seamlessly through the **Skill India Digital Hub (SIDH)**.
- **Mandatory Practical Infrastructure:** Guidelines enforce a balance of institutional learning, field visits to old age homes, and hands-on clinical placement at tie-up hospitals.
- **Mandatory Industry Tie-ups:** Training centers must partner with hospitals, nursing homes, or private home-care agencies to enable compulsory On-Job Training (OJT) and structural placements.

Status and Achievements (As of 2026 Update)

- **Budgetary Scaling Up:** The **Union Budget 2026–27** massively scaled up the national mandate, establishing an aggressive target to train **1.5 lakh caregivers in a single fiscal year** to combat rapid demographic shifts.
- **Standardized Curriculum:** The Healthcare Sector Skill Council fully formalized the qualification packs, creating a standard certification recognized across hospitals and home care ecosystems nationwide.
- **Ecosystem Integration:** NISD expanded its footprint by integrating standard guidelines with state-level welfare departments (such as Odisha's ABADANA), establishing unified training paradigms across state borders.

Criticisms and Operational Challenges

- **Absence of Stipends:** The lack of direct monetary stipends during the multi-hundred-hour training courses deters low-income youth from enrolling, as they cannot afford the temporary loss of daily wages.
- **Rural Healthcare Gap:** While over 70% of India's elderly live in rural areas, empanelled private training centers and partner tertiary hospitals remain highly clustered in urban areas, leaving rural districts isolated.
- **Informal Market Under-Cutting:** Uncertified domestic help agencies continue to dominate the home-care market by offering cheaper, unregulated labor, which undercuts the wages of professionally certified caregivers.
- **Lack of Long-Term Wage Protection:** The scheme assists with initial structural placement, but lacks statutory minimum wage protections or social security benefits specific to domestic geriatric workers

15. Medical Subsidies: Budget 2026 introduced duty exemptions on **17 cancer drugs** and various medicines for rare diseases, specifically targeting the high medical costs faced by seniors.

TAX BENEFITS

- o **Higher Exemption Limit:** Under the New Tax Regime, the basic exemption limit for seniors is now ₹4,00,000.



- o Standard Deduction: Pensioners can claim a standard deduction of ₹75,000 under the New Tax Regime for FY 2025–26.
- o Interest Deduction: The limit for tax deduction on interest income for seniors has been doubled to ₹1 lakh.

16. National Social Assistance Programme (NSAP):

The **National Social Assistance Programme (NSAP)** is a **flagship umbrella welfare scheme** categorized as a **Centrally Sponsored Scheme (CSS)**. Administered by the **Ministry of Rural Development (MoRD)**, it serves as a critical social security safety net for vulnerable citizens living below the poverty line (BPL) across both rural and urban areas.

Aims and Objectives

- **Constitutional Realization:** Fulfills the Directive Principles of State Policy under **Article 41** of the Constitution, which mandates public assistance for old age, sickness, and disability.
- **Minimum Protection:** Secures a national minimum standard of social assistance for the poor without replacing state welfare initiatives.
- **Income Support:** Provides financial and food security to vulnerable groups to mitigate destitution.

Funding Mechanism

- **100% Central Assistance:** The Central Government provides 100% of the funds to States/UTs according to specific guidelines and demographic caps.
- **State Top-Ups:** States and UTs are strongly encouraged to provide additional financial top-ups. While the central contribution is fixed, actual pension payouts to citizens vary based on how much individual states contribute on top of the central fund.

Implementing Agency

- **Nodal Ministry:** [Ministry of Rural Development \(MoRD\)](#), Government of India.
- **State Level:** Varied line departments manage the scheme locally. Most regions use **Social Welfare Departments**, but states like Karnataka use the Revenue Department and others use Rural Development units.
- **Grassroots Execution:** **Gram Panchayats** and **Municipalities** are responsible for the proactive identification and social verification of beneficiaries.

Core Components (Sub-Schemes)



NSAP acts as an umbrella mechanism coordinating 5 major sub-schemes:

1. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** Monthly pension of ₹200 for BPL individuals aged 60–79; increases to ₹500 for those aged 80 and above.
2. **Indira Gandhi National Widow Pension Scheme (IGNWPS):** Monthly pension of ₹300 for BPL widows aged 40–59.
3. **Indira Gandhi National Disability Pension Scheme (IGNDPS):** Monthly pension of ₹300 for BPL individuals aged 18–79 with severe or multiple disabilities ($\geq 80\%$ disability); increases to ₹500 at age 80.
4. **National Family Benefit Scheme (NFBS):** One-time lump sum assistance of ₹20,000 to a BPL household upon the natural or accidental death of its primary breadwinner (aged 18–64).
5. **Annapurna Scheme:** Provides 10 kg of free food grains per month to eligible senior citizens who remain uncovered by standard old-age pensions.

2026 Status and Achievements

- **Fiscal Commitment:** For the latest cycle, the scheme operates on an allocation of **₹9,652 crore**, prioritizing old-age pensions which consume over ₹6,645 crore of the total budget.
- **Beneficiary Saturation Goal:** In 2026, the framework shifted focus toward a "**Saturation Policy**", aiming to enroll 100% of eligible unreached individuals to leave no citizen behind.
- **Massive Reach:** The framework actively supports approximately **3.09 crore beneficiaries** across India, positioning it as one of the largest safety-net infrastructures globally.
- **Digital Transparency:** Over **94% of funds** are routed through Direct Benefit Transfer (DBT) and integrated with the Public Financial Management System (PFMS) to stop leaks and remove duplicate or fraudulent profiles.
- **Facial Authentication Lifecycle:** Following its mid-2025 launch, the **Aadhaar-based Digital Life Certificate (DLC) mobile application** has phased out time-consuming manual annual verifications for elderly and disabled recipients.

Criticisms and Core Challenges

- **Stagnant Central Rates:** The baseline central contribution (e.g., ₹200/month for standard old-age) has remained unchanged for over a decade and is **not indexed to inflation**, heavily eroding real purchasing power.
- **Regional Disparities:** Because states add arbitrary top-ups (ranging from ₹50 to ₹3,800), citizens in wealthier states receive decent payouts, while those in fiscally strained states endure low allocations.



- **Exclusion Faults:** Demanding stringent BPL cards and official disability documentation continues to exclude highly isolated, illiterate, or homeless individuals who need social support the most

17. SACRED Portal: An online employment exchange designed to help seniors find flexible work or consultation roles post-retirement.

The **Senior Able Citizens for Re-employment in Dignity (SACRED) Portal** is an online employment exchange platform designed to bring job-seeking senior citizens and private or public employers onto a single digital marketplace.

Aims and Objectives

- **Dignified Re-employment:** Provide citizens aged 60 and above a platform to find jobs matching their unique experiences and capabilities.
- **Economic Self-Reliance:** Ensure senior citizens can live self-reliant, healthy, and financially secure lives post-retirement.
- **Utilising Human Capital:** Channel the extensive, time-tested experience and stability of active elders back into India's economic growth and nation-building.

Administrative and Scheme Architecture

- **Nodal Ministry:** Developed and monitored by the [Ministry of Social Justice and Empowerment \(MoSJ&E\)](#).
- **Implementing Agency:** The primary structural portal development was handled by the **National Informatics Centre (NIC)**, while designated technical agencies handle day-to-day platform maintenance under ministry guidelines.
- **Scheme Categorisation:** It operates under a **Central Sector Scheme** architecture, meaning it is 100% funded and directly guided by the Central Government.
- **Umbrella Structure:** It is **not a standalone flagship scheme**; instead, it operates as a sub-scheme component under the comprehensive **Atal Vayo Abhyuday Yojana (AVYAY)** umbrella scheme.

Funding Mechanism

- **Platform Development:** Initial one-time funding of **₹10 Crore** was issued for building the IT infrastructure.



- **Maintenance Support:** An allocated maintenance grant of **₹2 Crore per year** for an initial period of 5 years.
- **Publicity & Awareness:** An additional annual allocation of **₹10 Crore** dedicated toward marketing and promoting the platform to prospective commercial firms and corporate human resource divisions.

Core Features

- **Virtual Matching Engine:** Algorithmic matching of a senior citizen's past work experience, educational profile, and core skills with active demands posted by companies.
- **Interactive Keyword Search:** Senior applicants select specific task-based keywords, allowing registered companies to locate profiles automatically.
- **Diverse Employer Onboarding:** Allows registration for private firms, public enterprises, Self-Help Groups (SHGs), educational entities, and non-profit organisations.
- **No User Charges:** Registration and application submissions on the portal are entirely free of cost for senior citizens, with voluntary organizations assisting digitally illiterate elders.

Status, Achievements, and Performance Metrics

- **Macro Target Base:** Addresses a critical demographic segment; as of mid-2026, the share of the elderly population in India has risen to approximately **12.5% of the total population**.
- **Slow Registration Momentum:** Initial assessments recorded roughly 4,500+ senior citizens registered on the system.
- **Corporate Hiring Action:** Major corporate stakeholders and banking institutions (such as [State Bank of India](#)) published internal guidelines to leverage the portal for filling specific consultancy, administrative, and least-attrition roles.

Criticism and Structural Shortcomings

- **Severe Placement Bottlenecks:** Despite thousands registering online, the absolute conversion rate into actual jobs has remained remarkably low due to a supply-demand mismatch in the flexible-hour elderly job market.
- **The Digital Literacy Gap:** Because the system operates entirely as an interactive IT portal, a massive block of rural and semi-urban indigent senior citizens cannot navigate it without persistent third-party physical intervention.
- **Private Sector Hesitancy:** Many corporate human resource units remain hesitant to hire older workers due to structural concerns regarding statutory healthcare benefits, insurance liabilities, and rapid shifts in office tech.



- **Lack of Public Awareness:** Like many senior care platforms, the portal suffers from a general lack of visibility among both targeted elderly communities and corporate recruiters, pointing to sub-optimal deployment of publicity funds

18. Anubhav Bolta Hai: A government initiative to document and share the life experiences and motivations of senior citizens to foster intergenerational bonding

The **Anubhav Portal** (complemented by the **National Anubhav Awards Scheme**) is a central institutional framework designed to document India's administrative history by archiving the career milestones, innovations, and insights of retiring government officials.

Core Institutional Framework

- **Ministry:** [Ministry of Personnel, Public Grievances & Pensions](#).
- **Implementing Agency:** Department of Pension & Pensioners' Welfare (DoPPW).
- **Scheme Categorization:** It is a **Central Sector Scheme** funded 100% by the Central Government.
- **Nature of Scheme:** It operates as a dedicated **Umbrella/Flagship digital governance initiative** under the digital reforms banner to capture institutional memory for state-building.
- **Funding Mechanism:** Fully financed through the central budgetary allocations earmarked for administrative reforms and pensioners' welfare under the DoPPW.

Aims & Objectives

- **Document Governance History:** To establish a permanent, digital repository of India's administrative timeline narrated through personal memoirs.
- **Replicate Best Practices:** To cultivate a cultural framework where institutional knowledge and path-breaking case studies are accessible to guide future governance.
- **Motivate Workforce:** To provide corporate satisfaction to retiring staff while simultaneously motivating serving civil servants.
- **Nation Building:** To gather and channel the skills of senior veterans into voluntary civic contributions post-retirement.

Key Features

- **Eligibility Framework:** Open to retiring and retired employees of the Central Government, Central Public Sector Enterprises (CPSEs), and Public Sector Banks (PSBs).



UNIQUE UPSC CIVIL SERVICE (IAS/IPS...) COACHING INSTITUTION

ONLINE COURSE DETAILS

Duration : 12 months

Mode : Through online class

Timing : 9.00 p.m to 10.30 p.m

Total Fees structure income slab wise:

Below ₹1 lakh per annum	: ₹3000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹6000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹12000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹24000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹36000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹50000/-
Above ₹10 lakh pa	: ₹60000/-

Course include:

- Inclusive coverage of all Preliminary subjects (includes CSAT)
- Inclusive coverage of all Mains subject (includes Ethics subject)
- Monthly preliminary mock test

NOTE: Income here include individual's self income and family income

OFFLINE COURSE DETAILS

Duration : 12 month (paid) + Free access to all till succeeding in civil service exam

Mode : Physical classroom+ Online

Timing : 7.30 a.m to 9.30 p.m

Total Fees structure income slab wise:

Below ₹1 lakh per annum	: ₹6000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹12000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹24000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹36000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹50000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹60000/-
Above ₹10 lakh pa	: ₹80000/-

Course includes:

- Includes above all Online course features
- Regular mains writing practice and mock test
- Regular mock interviews
- Regular intensive current affairs discussion
- Skill development course includes spoken English)
- Topic wise group discussions
- Ethics based leaders stage talk
- Real time one to one mentorship
- Regular Subject wise seminars
- Access to library and books

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- **Submission Window:** Employees can upload write-ups starting **8 months** prior to their retirement up to **3 years** post-retirement.
- **Verification Protocol:** Submitted write-ups go through a rigid verification process where respective line ministries or departments assess them for quality and accuracy before public display.
- **Annual Incentivization:** Outstanding submissions are celebrated annually via the [National Anubhav Awards](#). Winners receive a medal, certificate, and a cash reward of ₹10,000.

Progress and Achievements (Updated 2026)



- **Decade of Operations:** The platform successfully marked its 10th anniversary, expanding its quantitative footprint significantly.
- **Record Submissions:** Driven by the **National Anubhav Awards Outreach Campaign**, published write-ups scaled past an all-time high, accumulating **over 12,500 published memoirs**. In the cycle ending March 2026 alone, a record **2,141 write-ups** were added.
- **Broadened Inclusivity:** The 2025–2026 award cycles successfully integrated personnel from non-ministerial cadres like Public Sector Banks (e.g., SBI) and CPSEs (e.g., BHEL) onto the podium.
- **Gender Representation:** Women employees achieved distinct recognition, accounting for **one-third (33%)** of the total awardees in recent cycles.
- **Expanded Reach:** Over **105 government organisations** and 42 ministries are actively utilizing the framework to funnel senior expertise into the open portal.

Criticisms & Structural Challenges

- **Uneven Participation:** A heavy skew persists in submissions. Security arms like the **CRPF, CISF, and DRDO** dominate the write-up ecosystem, leaving several critical civil infrastructure departments underrepresented.
- **Stringent Data Rejections:** The zero-tolerance policy for missing documentation or poor narrative formatting results in significant submission rejections, discouraging less tech-savvy retirees.
- **Policy-Insight Delays:** Though thousands of memoirs are stored, there is limited evidence of an automated mechanism translating these qualitative archives directly into active, actionable legislative or procedural reforms

19. SAGE (Seniorcare Ageing Growth Engine): A portal designed to support startups developing innovative products for the elderly. The government provides **equity support** of up to ₹1 crore per project to foster the "Silver Economy".

The **Seniorcare Ageing Growth Engine (SAGE)** initiative is a targeted national program designed to act as a "**one-stop access**" portal for credible eldercare products and services by boosting private sector innovation.

Administrative Framework

- **Nodal Ministry:** [Ministry of Social Justice and Empowerment \(MoSJ&E\)](#).



- **Implementing Agencies:** Managed jointly by the MoSJ&E and the [National Institute of Social Defence \(NISD\)](#), with financial structuring handled by **IFCI Venture Capital Funds Ltd.**
- **Scheme Classification:** It operates as a **Central Sector Scheme** (100% funded directly by the Central Government).
- **Umbrella Architecture:** SAGE is a sub-scheme component under the **Atal Vayo Abhyuday Yojana (AVVAY)**, which serves as the overarching umbrella scheme for senior citizens.

Aims & Objectives

- Promote the "**Silver Economy**" by encouraging tech-driven and social enterprises to tap into the eldercare ecosystem.
- Identify, evaluate, and aggregate innovative products, services, and structural solutions for senior citizens.
- Facilitate affordable access to specialized care across critical sectors like health, housing, financial tools, and legal guidance.

Funding Mechanism & Features

- **Equity Participation:** The government provides financial back-up via equity investments of **up to ₹1 Crore per selected start-up.**
- **Ownership Cap:** Total government equity shareholding in any funded start-up is legally restricted to a **maximum of 49%.**
- **Dedicated Venture Fund:** Financed using allocations from the **Senior Citizen Welfare Fund (SCWF)**, which leverages unclaimed public deposits.
- **SAGE Portal:** A transparent, single-window online database where independent expert committees screen and list certified, reliable start-ups.

Achievements & Progress (As of 2026)

- **Demographic Target Preparation:** Built a pipeline of specialized elder-tech businesses to brace for India's shifting demographics, with senior citizen population percentages rising toward an **estimated 12.5% share by the end of 2026.**
- **Ecosystem Creation:** Scaled the program to fund dynamic start-ups focusing on mental health tools, dementia assistance, smart tracking wearables, and legal tech for the elderly.
- **Strategic Partnerships:** Successfully deployed capital through the [IFCI Venture SAGE Fund](#), leveraging the expertise of public financial institutions to perform corporate diligence on private social-impact firms.



Key Criticisms & Challenges

- **Affordability Gap:** Most tech-driven solutions designed by funded start-ups are expensive, heavily skewing benefits toward **urban, affluent elderly populations** rather than rural or Below Poverty Line (BPL) seniors.
- **Low Digital Literacy:** The reliance on a digital portal creates a massive barrier for elderly citizens who suffer from cognitive decline or lack access to mobile infrastructure.
- **Limited Scale:** The ₹1 Crore funding cap per start-up has been flagged as insufficient to address massive infrastructure deficits, like building capital-intensive assisted-living facilities or specialized hospitals on a national scale.
- **Bureaucratic Onboarding:** Strict blind review mechanisms and multi-ministerial screenings have historically caused delays in fund disbursements for early-stage social entrepreneurs

20. Integrated Programme for Senior Citizens (IPSrC): Provides grants-in-aid to NGOs and state governments to run and maintain Senior Citizen Homes (Old Age Homes)

The **Integrated Programme for Senior Citizens (IPSrC)** is a dedicated **Central Sector Scheme** designed to cater to the critical vulnerabilities of the elderly in India. It operates as a vital component under the broader, **umbrella scheme known as the Atal Vayo Abhyuday Yojana (AVYAY)**.

Aims and Objectives

The overarching aim of IPSrC is to **improve the quality of life of senior citizens** by providing holistically integrated basic amenities.

- **Basic Infrastructure:** Provide secure shelter, nutrition, primary medical care, and recreational avenues to destitute, indigent older persons.
- **Active Ageing:** Foster opportunities that encourage productive, meaningful, and healthy ageing.
- **Bond Building:** Support socio-cultural programmes aimed at strengthening intergenerational ties between youth and seniors.
- **Knowledge & Advocacy:** Fund institutional research, public advocacy campaigns, and data compilation on demographic ageing.

Administrative and Funding Framework

Parameter	Operational Detail
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Nodal Ministry Ministry of Social Justice and Empowerment.

Nature of Scheme Central Sector Scheme (100% financed directly by the Central Government).

Umbrella Context Component of the umbrella plan **Atal Vayo Abhyuday Yojana (AVYAY)**.

Funding Mechanism Disbursed as **Grant-in-Aid** directly to executing partners via the digital E-Anudaan portal.

Implementing Agencies Non-Governmental Organisations (NGOs), Voluntary Organisations, Registered Public Trusts, Panchayati Raj Institutions (PRIs), Local Municipal Bodies, and state-vetted youth wings like Neelam Yuva Kendra Sangathan (NYKS).

Core Structural Features

- **Senior Citizen Homes (Sr.CH):** Grants support homes maintaining a baseline capacity of 25 destitute senior citizens, or 50 senior women in dedicated female facilities.
- **Continuous Care Homes (CCH):** Specialized facilities tailored for senior citizens suffering from severe chronic illnesses, advanced mobility degradation, or degenerative mental conditions like Alzheimer's disease and Dementia.
- **Mobile Medicare Units (MMUs):** Clinical vehicles deployed specifically across slums, isolated rural geographies, and Aspirational Districts. Each functional unit is mandated to complete at least 10 transit trips and cover a minimum of 400 elderly patients monthly.
- **Physiotherapy Clinics:** Standalone clinics supported to provide physical rehabilitation, treating a minimum of 50 senior citizens monthly.
- **Regional Resource and Training Centres (RRTCs):** Regional hubs (such as HelpAge India) funded at ₹19.58 lakh annually to conduct stakeholder capacity building, project inspections, and state-level policy coordination.

Current Status and Achievements (Updated 2026)

- **Institutional Footprint:** A total of **696 Senior Citizen Homes** are operational across 29 States and Union Territories.



- **Capacity Expansion:** The government targeted and selected **84 brand-new Senior Citizen Homes** to bridge regional gaps.
- **Systemic Mapping:** State governments utilize a centralized data repository on the E-Anudaan portal to explicitly mark "Gap Districts" lacking any state-vetted elderly shelters, allowing fast-tracked NGO project allocation.
- **Ecosystem Convergence:** IPSrC operates in close technical synergy with other AVYAY components—such as the **SAGE portal** (fostering silver-economy startups), **Elderline (14567)** for rapid grievance redressal, and free technical aid distributions via Rashtriya Vayoshri Yojana (RVY).

Key Criticisms and Institutional Lacunae

- **Urban-Centric Distortions:** Evaluative studies reveal a heavy bias toward urban and semi-urban hubs, leaving remote tribal or rural landscapes underserved despite the rapid collapse of traditional rural joint-family structures.
- **Over-Dependence on Voluntarism:** Reliance on external NGOs translates to extreme regional variations in infrastructure quality, staff capabilities, and institutional transparency.
- **Fiscal Insufficiency:** The strict annual grant limits clash with high inflationary climbs in medical care, specialized catering, and geriatric nursing costs, preventing many homes from expanding baseline capacities.
- **Geriatric Specialization Deficit:** Critics point to a persistent lack of formally trained geriatric medical officers and professional mental health counsellors at these care centres, leaving psychological isolation unaddressed



DISABLE

The Union Government's 2025–2026 schemes for persons with disabilities (PwDs) focus on livelihood, assistive technology, and social security. The [Department of Empowerment of Persons with Disabilities \(DEPwD\)](#) received an allocation of **₹1,275 crore** for this fiscal year.

1. Divyangjan Kaushal Yojana:

The **Divyangjan Kaushal Yojana (DKY)** is a specialized skill development scheme formulated as a **Central Sector Scheme** under the **Ministry of Social Justice and Empowerment**.

Aims and Objectives

- **Dignified Livelihoods:** Ensure sustainable, independent, and dignified livelihood opportunities for Persons with Disabilities (PwDs).
- **Targeted Employability:** Shift focus from generic vocational training to placement-linked, industry-driven skill acquisition.
- **Niche Sector Alignment:** Prepare candidates for structured, task-oriented roles where digital and cognitive capabilities outweigh physical constraints.

Funding Mechanism & Scheme Classification

- **Financial Allocation:** Allocated a dedicated budget of **₹200 crore** for the fiscal year 2026–27.
- **Funding Pattern:** 100% funded directly by the Central Government of India (Central Sector Scheme).
- **Scheme Architecture:** Operates as a focused component under the wider **umbrella framework** of the National Action Plan (NAP) for Skill Development of PwDs and the PM-DAKSH-DEPwD framework.

Implementing Agency

- **Nodal Department:** The Department of Empowerment of Persons with Disabilities (DEPwD).



- **Execution Partners:** Implemented via the PM-DAKSH portal in active collaboration with specialized training institutes, private sector employers, and the Skill Council for Persons with Disability (SCPwD).

Key Features

- **Group-Specific Customization:** Training programs are dynamically modified to cater to the distinct physical and functional needs of different disability groups.
- **High-Growth Target Sectors:** Focuses primarily on Information Technology (IT), Animation, Visual Effects, Gaming and Comics (AVGC), Hospitality, and the Food & Beverages sectors.
- **Process-Driven Job Roles:** Focuses on mapping beneficiaries to task-oriented, systems-driven employment roles that leverage specialized abilities.
- **Geo-Tagged Bridging:** Integrates data with portals like *Divyangjan Rozgar Setu* to connect trained individuals directly with private corporations based on location.

Achievements (Updated as of 2026)

- **Training Footprint:** Reached a cumulative target footprint benefiting **1.44 lakh persons with disabilities**.
- **Successful Certifications:** Over **93,700+ PwD candidates** have successfully completed customized training programs to scale up their corporate readiness.
- **Corporate Integration:** Successfully expanded recruitment channels in emerging digital economies (like AVGC) by proving that process-oriented roles can be seamlessly performed by PwDs.

Criticism

- **Recycled Welfare Models:** Groups like the [National Platform for the Rights of the Disabled \(NPRD\)](#) argue that the scheme is simply a repackaging of older, underperforming skill-training programs that historically struggled with long-term placement retention.
- **Paltry Funding Allocation:** Critics highlight that a ₹200 crore budget is inadequate to address the vast demographic needs of India's 2.6+ crore disabled population.
- **Infrastructure Deficits:** Activists point out that skilling schemes are bottlenecked by systemic structural gaps, such as the severe lack of accessible public transport and training centres built with functional PwD accommodations

2. Divyang Sahara Yojana: Aimed at establishing modern, retail-style **Assistive Technology Marts** across India to provide timely access to high-quality assistive devices.



The **Divyang Sahara Yojana** is a welfare initiative announced in the Union Budget 2026–27 to provide timely, affordable, and high-quality assistive devices to persons with disabilities (Divyangjan) and senior citizens.

Core Institutional Framework

- **Ministry:** It operates under the **Ministry of Social Justice and Empowerment (MoSJE)**, specifically overseen by the **Department of Empowerment of Persons with Disabilities (DEPwD)**.
- **Implementing Agency:** The primary implementing agency is the **Artificial Limbs Manufacturing Corporation of India (ALIMCO)**.
- **Scheme Classification:** It operates as a **Central Sector Scheme** (100% funded and directly implemented by the Central Government through its public sector undertaking, ALIMCO).
- **Flagship vs. Umbrella Status:** It serves as a newly targeted, standalone **flagship initiative** under the broader umbrella of disability empowerment frameworks aligned with the *Rights of Persons with Disabilities Act*.

Aims & Objectives

- **Universal Tech Access:** To ensure eligible individuals have timely access to modern, high-tech assistive devices.
- **Self-Reliance:** To bridge the functional gap between physical impairment and active societal participation, allowing independent living.
- **Domestic Manufacturing:** To reduce India's heavy reliance on expensive imported high-tech disability components by boosting indigenous production.

Funding Mechanism

- **Budget Allocation:** The Central Government allocated a dedicated **₹100 crore** for the fiscal year 2026–27 to roll out this specific scheme.
- **Capital Infusion:** Funds are directed directly to ALIMCO for capital scaling, alongside a separate allocation pool for fitting and purchasing assistance.

Key Features

- **AI Integration & R&D:** Deep investment into advanced research, establishing an R&D centre at the Andhra Pradesh MedTech Zone to incorporate Artificial Intelligence into smart prosthetics and digital hearing instruments.
- **Assistive Technology Marts:** Setting up 80 modern, retail-style experience centres across the country where beneficiaries can physically see, test, and purchase customized aids.



- **PM Divyasha Kendras (PMDVKs):** Modernizing 100 existing one-stop hubs to work as complete Assistive Technology Service Hubs offering evaluation, fabrication, and after-care services.
- **Diverse Device Portfolio:** Distribution goes beyond basic wheelchairs to advanced e-Braille readers, low-vision/low-hearing tools, and cognitive-assistive technologies.

2026 Updates & Implementation Status

Following its announcement in February 2026, the government hosted national policy webinars in March 2026 to coordinate tech transfer and deployment with think tanks like NITI Aayog. State-level integrations are currently being deployed, such as synchronizing Unique Disability ID (UDID) databases with regional portals to facilitate seamless distribution.

Achievements & Positive Impact

- **Scale-Up of Hubs:** Successfully converted existing distribution clinics into operational multi-service retail marts to eliminate middle-men.
- **Boost to Startups:** Triggered local production chains, opening avenues for Indian medical-tech startups and MSMEs to participate in indigenous component manufacturing.

Criticisms & Vulnerabilities

- **Inadequate Budgeting:** Activist groups argue that ₹100 crore is too small to cover India's massive population of disabled citizens.
- **"Repackaged" Scheme Label:** The National Platform for the Rights of the Disabled (NPRD) heavily criticized the scheme, calling it a mere **repackaging of existing budgetary support** to ALIMCO without introducing foundational structural rights or direct financial cash increments.
- **Stagnant Basic Welfare:** Critics point out that focusing on high-tech devices diverts attention from the long-standing, stagnant amounts allocated for basic disability pensions

3. Sugamya Bharat App (Revamped): A digital accessibility hub launched to help users locate accessible public spaces, report infrastructure grievances, and access a directory of schemes.

The **Sugamya Bharat App (SBA)** is a core, tech-driven component of the [Accessible India Campaign \(Sugamya Bharat Abhiyan\)](#), originally launched in 2021 and fully **revamped at the Purple Fest** to establish India's primary digital accessibility hub.



Administrative Framework & Scheme Nature

- **Ministry:** Ministry of Social Justice and Empowerment (MoSJE).
- **Implementing Agency:** Department of Empowerment of Persons with Disabilities (DEPwD).
- **Scheme Categorisation:** It operates under a **Central Sector Scheme** framework. Funding is allocated directly by the Central Government to the DEPwD.
- **Umbrella Structure:** It forms a crucial element of the government's **flagship umbrella campaign** for the universal empowerment of Divyangjan.

Aims and Objectives

- **Crowdsourcing Solutions:** Empower citizens to flag and report infrastructural accessibility barriers based on *Jan-Bhagidari* (public participation).
- **Universal Inclusion:** Provide equal, self-reliant living opportunities for Persons with Disabilities (PwDs) and elderly citizens.
- **Cross-Sectoral Access:** Create a barrier-free environment across physical infrastructure, public transportation, and Information and Communication Technology (ICT) ecosystems.

Core Features of the Revamped App

- **AI-Powered Chatbot:** Provides real-time assistance and automated guidance for users navigating accessibility issues.
- **Geo-Tagged Multi-Media Uploads:** Allows users to snap and upload geo-tagged photos directly linking targeted local authorities to the exact barrier location.
- **Centralised Information Hub:** Integrates a comprehensive directory of active government schemes, disability job boards, resources, and scholarships into a single interface.
- **Enhanced Assistive Tech:** Includes screen reader compatibility, voice navigation, colour contrast configurations, text-to-speech engine shifts, and interface styling for 23 Indian languages.
- **Accessibility Mapping Tool:** Features a community-driven layout where users can locate and rate public spaces based on real-world accessibility.

Funding Mechanism

- **Direct Central Outlay:** Financed completely through the budgetary allocations of the Central Sector components of the MoSJE.



- **Corporate and CSR Partnerships:** The revamp design and operational modules were built with technical and funding support from the [SBI Foundation](#), National Association for the Blind (NAB) Delhi, iSTEM, and Mission Accessibility.

Performance & Key Achievements

- **Complaint Resolution:** The app successfully processed **2,705 total complaints, resolving 1,897 cases.**
- **User Footprint:** Gathered over 14,358 registered users and achieved more than 83,791 app downloads across Android and iOS.
- **Synergy with Infrastructure:** Supported the target assessment of 1,671 public structures, driving a financial release of ₹562 crore specifically allocated to retrofit regional government setups.

Criticisms & Pain Points

- **Digital Divide Hurdles:** Prominent disability advocates critique the extreme app-centric dependency. A massive majority of PwDs reside in rural or low-income segments with no functional smartphone access.
- **Pending Grievances:** State-level administrative execution remains uneven, leaving a substantial backlog of active consumer complaints unresolved for long periods.
- **Superficial Closure Rates:** Critics reveal that multiple cases are tagged as "resolved" on official government tracking dashboards merely by forwarding them to municipal boards, without actual on-ground physical fixes occurring for the user

4. **ADIP (Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances):** Provides financial aid for durable, modern aids like motorized tricycles, cochlear implants, and hearing aids. It is approved for continuation until March 31, 2026.

The **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP)** scheme is a major [Central Sector Scheme](#) run entirely by the **Ministry of Social Justice and Empowerment**, Government of India. First launched on **January 1, 1981**, the scheme functions as an independent, flagship welfare initiative and has been approved for extended continuation through **March 31, 2026**.

Aims and Objectives

- **Promote Rehabilitation:** Enhance the physical, social, and psychological recovery of Persons with Disabilities (PwDs).



- **Reduce Disability Impact:** Provide durable and modern assistive tools to minimise the physical limitations caused by disabilities.
- **Independent Functioning:** Improve self-reliance, arrest the progression of disabilities, and prevent secondary health complications.
- **Enhance Economic Potential:** Empower beneficiaries to access livelihood and educational opportunities.

Funding Mechanism

- **100% Central Allocation:** As a Central Sector Scheme, the central government funds the entire expenditure directly.
- **Direct Grant Disbursal:** The Ministry transfers funds directly to chosen implementing bodies.
- **Income-Based Subsidies:**
 - **Full Cost Covered:** Free assistive devices for PwDs earning up to **₹30,000 per month** (updated self-certification ceiling).
 - **50% Cost Covered:** Beneficiaries earning between **₹30,001 and ₹40,000 per month** receive a 50% subsidy.

Key Features

- **Modern Standards:** Only scientifically manufactured, high-quality, **ISI-certified products** are distributed.
- **Comprehensive Inclusion:** Covers devices for locomotor, visual, hearing, intellectual, and developmental conditions (including Autism).
- **Medical Intervention:** Funds essential corrective surgical and medical procedures required before fitting an assistive device.
- **Camp and Mobile Outreach:** Relies heavily on regional assessment camps, distribution drives, and specialized mobile vans for remote areas.

Implementing Agencies

The **Artificial Limbs Manufacturing Corporation of India (ALIMCO)**—a non-profit Central Public Sector Enterprise (CPSE) under the Ministry—serves as the primary manufacturer and implementing body. Other sanctioned implementation partners include:

- **National Institutes** operating under the DEPwD (e.g., SVNIRTAR, NIEPMD).
- **Composite Regional Centres (CRCs)** and District Disability Rehabilitation Centres (DDRCs).
- Non-Governmental Organizations (**NGOs**) and State Corporations.



2026 Status & Recent Updates

- **ARJUN MIS Portal:** Integration of the *ARJUN Portal* enables beneficiaries to register online, upload proof of identity, and self-track application status directly.
- **UDID Database Integration:** Streamlined identification via direct API integration with the **Unique Disability ID (UDID) database**.
- **Administrative Simplification:** Abolished the requirement for state-level government recommendations to fast-track fund releases to NGOs and agencies.
- **Self-Certification:** Introduced self-attestation for income criteria to minimize documentation delays.

Key Achievements

- **Massive Beneficiary Base:** Provided high-tech aids and tools to over **32.67 lakh Divyangjan** with a total budget deployment exceeding **₹2,616 crore**.
- **Cochlear Implants:** Successfully financed and facilitated more than **6,819 pediatric cochlear implant surgeries** across India.
- **Mobility Distribution:** Delivered **1,09,425 motorized tricycles** to severely locomotion-impaired citizens.
- **World Recognition:** Set **ten Guinness World Records** during massive, well-coordinated regional distribution mega-camps.
- **High Fund Utilization:** Maintained a consistent fund utilization rate averaging over **94% to 98%** in consecutive fiscal cycles.

Main Criticisms & Systemic Challenges

- **Lack of Follow-Up Care:** Critics highlight that the scheme operates primarily on a "camp-distribution model" with **minimal post-fitting maintenance** or therapy support.
- **Procedural Bottlenecks:** Budget audits (including Parliamentary Standing Committee reviews) point out **shortfalls in timely fund distribution**, occasionally delaying help to rural applicants.
- **Geographical Imbalance:** Distribution networks heavily favor states with active NGOs or established ALIMCO centers, leaving several remote northeastern blocks underserved.
- **Quality Concerns:** Despite strict ISI certification rules, field studies report instances of heavy, outdated device designs that beneficiaries find difficult to use daily

5. Deendayal Divyangjan Rehabilitation Scheme (DDRS): Funds NGOs and voluntary organizations to run special schools, vocational centers, and early intervention clinics.



The **Deendayal Divyangjan Rehabilitation Scheme (DDRS)**—formerly known as the "Scheme for Promoting Voluntary Action for the Disabled"—is a **Central Sector Scheme** under the [Ministry of Social Justice and Empowerment](#). It operates as a **flagship scheme** specifically designed to provide **financial grant-in-aid to Non-Governmental Organisations (NGOs)** and voluntary organisations. This funding facilitates the comprehensive human resource development, education, and socio-functional rehabilitation of Persons with Disabilities (PwDs) across India.

Governance and Administrative Structure

- **Ministry:** Governed directly by the Ministry of Social Justice and Empowerment.
- **Implementing Agency:** Executed at the national level by the Department of Empowerment of Persons with Disabilities (DEPWD). At the grassroots level, the project implementation agencies (PIAs) are **registered NGOs, public trusts, and charitable companies**.
- **Scheme Type:** It is a **Central Sector Scheme**. The Central Government funds 100% of the financial outlays directly. It does not share financial cost-splits with State Governments like a Centrally Sponsored Scheme.
- **Classification:** It acts as a **flagship initiative** for voluntary disability rehabilitation, separate from the broader infrastructural umbrella schemes like the [Scheme for Implementation of the Rights of Persons with Disabilities Act \(SIPDA\)](#).

Aims and Objectives

- **Equal Opportunities:** Create an enabling micro-environment ensuring equity, social justice, and financial empowerment for PwDs.
- **Voluntary Action:** Incentivise civic society and voluntary sector participation to effectively execute the Rights of Persons with Disabilities (RPWD) Act, 2016.
- **Holistic Rehabilitation:** Enable disabled individuals to reach their maximum physical, sensory, intellectual, and psycho-social functional capabilities.
- **Mainstreaming:** Facilitate a smooth transition for students from specialized alternative learning environments into regular, mainstream schools.

Funding Mechanism

- **Grant-in-Aid Model:** The Government covers up to **90% of the admissible project costs** via direct grants to NGOs.



- **Admissible Recurring Items:** Funds cover staff honorariums, specialized raw materials, rent, utilities, transport, and student stipends.
- **No User Fees:** Implementing NGOs are strictly barred from collecting any fees or transport charges from the scheme's beneficiaries.
- **North-East & Remote Relaxations:** The Ministry offers specific financial and timeline relaxations for projects executed in the North-Eastern Region or areas struck by natural calamities.

Core Features & Model Projects

The scheme funds specific model intervention categories tailored to different lifecycle stages of PwDs:

- **Early Intervention & Pre-Schools:** Focuses on early childhood screening to mitigate developmental delays.
- **Special Schools:** Supports institutional models for children with intellectual, visual, hearing, or multiple disabilities.
- **Half-Way Homes:** Provides temporary psycho-social rehabilitation centers for treated and controlled mentally ill individuals.
- **Community-Based Rehabilitation (CBR):** Supports home-management and outreach programs across rural sectors.
- **Vocational Training:** Conducts skill-development courses aimed at securing formal or self-employment.

2026 Status Update

- **New Digital Governance Portal:** DEPwD permanently migrated all DDRS and District Disability Rehabilitation Centre (DDRC) proposal operations to a newly streamlined online processing portal. This update officially replaces the older e-Anudaan platform to ensure fast, paperless grant processing.
- **Advance Fund Revisions:** Recent policy adjustments ensure systematic advance fund disbursements to vetted NGOs, maintaining project continuity even during regional administrative gaps.
- **Cross-Disability Convergence:** Project parameters prioritize alignment with the expanded 21 disability classes outlined under modern statutory provisions.

Achievements vs. Criticisms

Component

Achievements

Criticisms & Structural Faults



Outreach	Consistently funds approximately 600 NGOs annually , supporting over 35,000 disabled beneficiaries.	Severe Regional Imbalances: Massive geographic disparity exists, with less than 10% of total allocated funds successfully reaching Western Indian states.
Inclusion	Transformed specialized individual tracking through integration with the Unique Disability ID (UDID) database.	Low Public Awareness: Broad information deficits persist among regional voluntary groups and rural PwDs.
Targeting	Expanded specialized project profiles for high-need domains like cerebral palsy and leprosy-cured individuals.	Underachievement Gaps: Physical targets face regular shortfalls (e.g., serving only 16,668 individuals against a past target of 40,000).
Infrastructure	Established localized institutional links with physical support schemes such as District Disability Rehabilitation Centres (DDRCs) .	NGO Funding Delays: Strict bureaucratic process conditions create cash flow deficits for smaller, rural-based NGOs.

6. SIPDA (Scheme for Implementation of Rights of Persons with Disabilities Act, 2016): Focuses on creating barrier-free environments, accessible websites, and infrastructure through the **Accessible India Campaign**.

The **Scheme for Implementation of the Rights of Persons with Disabilities Act, 2016 (SIPDA)** is a **Central Sector Scheme** structured as an **umbrella programme** to provide financial and technical support for implementing the legal mandates of the RPwD Act, 2016. It is managed by the **Ministry of Social Justice and Empowerment** through its nodal **Department of Empowerment of Persons with Disabilities (DEPwD)**.

Core Structure and Governance

- **Ministry:** [Ministry of Social Justice and Empowerment](#).
- **Implementing Nodal Agency:** Department of Empowerment of Persons with Disabilities (DEPwD).



- **Grassroot Implementing Agencies:** State Governments, Union Territory (UT) administrations, Central Ministries, Urban Local Bodies, autonomous bodies, National Institutes (like [NIEPID](#) and NIEPVD), and empanelled Non-Governmental Organisations (NGOs).
- **Nature of Scheme:** A **Central Sector Scheme** where **100% of the funding** is directly provided by the Central Government of India.
- **Scheme Categorisation:** It operates as an **umbrella scheme** coordinating multiple standalone sub-schemes and national campaigns.

Aims and Objectives

- **Enforce Statutory Mandates:** Provide financial backing to meet the legal requirements outlined in the Rights of Persons with Disabilities (RPwD) Act, 2016.
- **Enhance Multi-Sectoral Collaboration:** Support implementing bodies to take collaborative action across urban, rural, transport, and economic domains.
- **Promote Equal Opportunity:** Establish equal access for Persons with Disabilities (PwDs) to education, job spaces, public recreation, and digital environments.
- **Ensure Dignity and Autonomy:** Build societal and structural mechanisms that nurture independence and eliminate discrimination.

Key Features and Sub-Schemes

The umbrella structure of SIPDA drives several high-impact components:

- **Accessible India Campaign (Sugamya Bharat Abhiyan):** Focuses on retrofitting public buildings, optimizing transport ecosystems (railways, airports, buses), and making public ICT spaces barrier-free.
- **National Action Plan (NAP) for Skill Development:** Imparts specialized vocational and employment training to PwDs aged 15 to 59 years through the integrated PM-DAKSH-DEPwD Portal.
- **District Disability Rehabilitation Centres (DDRCs):** Establishes medical, therapeutic, and rehabilitative outreach centers directly at the district level.
- **Universal ID for Persons with Disabilities (UDID):** Powers a centralized national database to issue single-source [Unique Disability Identity Cards](#) for simplified government benefit distribution.
- **Assistive Educational Support:** Financial grants dedicated to the development and modernization of low-cost assistive tools, including Braille presses and digitized content formats.

2026 Status, Financials, and Recent Achievements



- **Transition from Welfare to Economic Inclusion:** Following adjustments in the Union Budget, SIPDA's programmatic direction shifted towards transforming PwDs into active contributors to economic growth rather than passive recipients of welfare.
- **Consolidated Portals:** The operation of the **Divyangjan Kaushal Vikas** module (for localized skill training) and the **Divyangjan Rozgar Setu** module (which matches geo-tagged PwD applicants with private sector employers) reached full nationwide integration.
- **Institutional Sports Support:** SIPDA directly funded the expansion of the world-class *Atal Bihari Vajpayee Training Centre for Disability Sports* in Gwalior to boost international Paralympic participation.
- **Widespread Digitization:** Over 3,000 official government portals across central and state domains have completed cross-disability accessibility audits and retrofits under SIPDA standards.

Major Criticisms and Implementation Challenges

- **Frequent Administrative Revisions:** A parliamentary standing committee highlighted that sub-schemes under SIPDA were amended too frequently. This caused procedural confusion among state-level stakeholders, executed without consulting the apex Central Advisory Board.
- **Funding Disproportion:** While the programmatic responsibilities under SIPDA expanded from six sub-schemes to thirteen, the matching budget allocations grew by less than 10%, straining the resources allocated to independent projects.
- **Uneven Regional Implementation:** Severe geographical disparities remain. Multiple states have struggled to utilize funds because of a lack of localized Empanelled Training Partners (ETPs), leading to single-pool fund reallocations.
- **Last-Mile Public Infrastructure Inoperability:** Though targeted structures are made compliant, overall city navigation networks, footpaths, and secondary public transportation hubs remain largely inaccessible to wheelchair or blind users

7. Indira Gandhi National Disability Pension Scheme (IGNDPS): Offers a monthly pension to adults (18–79 years) with severe disabilities (80% and above) who are below the poverty line (BPL).

The **Indira Gandhi National Disability Pension Scheme (IGNDPS)** is a **Centrally Sponsored Scheme** implemented under an **umbrella programme**. It provides monthly social security pensions to individual citizens living below the poverty line (BPL) who have severe or multiple disabilities.

Administrative Framework



- **Ministry:** Implemented under the [Ministry of Rural Development \(MoRD\), Government of India](#).
- **Umbrella Scheme:** It is a core component of the National Social Assistance Programme (NSAP).
- **Scheme Nature:** It is a **Centrally Sponsored Scheme** (not a Central Sector scheme), meaning the financial liability is shared between the Centre and the States.
- **Implementing Agency:** At the central level, the MoRD administers it. At the state/local level, it is executed by **State Social Welfare Departments** via **Gram Panchayats** and **Urban Local Bodies (Municipalities)**.

Aims and Objectives

- **Social Protection:** To fulfill the Directive Principles of State Policy (specifically **Article 41** of the Constitution) by providing public financial assistance in cases of disablement.
- **Basic Income Security:** To reduce financial dependency and poverty among severely disabled individuals belonging to marginalized economic groups.

Funding Mechanism

- **Central Contribution:** The Central Government transfers fixed monthly funds per beneficiary directly to State/UT accounts via Direct Benefit Transfer (DBT) channels.
- **State Top-ups:** States are actively encouraged to match or exceed the central share using their own budgetary allocations, leading to variant final pension payouts across India.

Core Features & Eligibility Criteria

- **Age Bracket:** Beneficiaries must be between **18 and 79 years old** to receive the baseline rate.
- **Disability Threshold:** The applicant must have a **disability level of 80% or above** (severe or multiple disabilities). Dwarfs are specifically included.
- **Economic Status:** The applicant's household must be designated as **Below the Poverty Line (BPL)** according to government criteria.
- **Base Pension Amounts:**
 - Age 18–79 years: **₹300 per month** from the Centre.
 - Age 80 years and above: **₹500 per month** from the Centre.
- **Application Mode:** Accessible online through the National Social Assistance Programme Portal or the universal **UMANG App**.

Key Updates and Achievements (As of 2026)



- **Digital Life Certification:** In mid-2025, the Ministry of Rural Development rolled out an **Aadhaar-based Mobile Application for Digital Life Certification (DLC)**. This replaced the tedious manual physical verification process for disabled beneficiaries.
- **Fund Dispersion:** For the fiscal cycles leading up to 2026, hundreds of crores have been disbursed continuously under NSAP, supporting a steady registry of over 8.8 lakh severely disabled beneficiaries nationwide.
- **State Initiatives:** Multiple states have leveraged the IGNDPS framework to introduce higher integrated payouts; for instance, the [Government of Tamil Nadu provides ₹1,000 per month](#) and other states scale it even higher to ensure dignified living.

Criticisms and Gaps

- **Stagnant Cash Outlays:** The Central pension rate (₹300) has remained **unrevised since 2012**, making it abysmally low when adjusted for current consumer price index inflation.
- **Exclusionary Criteria:** Requiring an 80% disability cap explicitly **excludes over 95% of the total disabled population** in India, including children under 18 who require immense parental financial care.
- **Outdated Databases:** Eligibility identification heavily relies on highly outdated BPL censuses, meaning thousands of recently impoverished disabled people remain out of the security safety net.
- **Lack of Uniformity:** Because state-level co-contributions are voluntary rather than mandatory, a beneficiary in a fiscally weak state receives far less than one residing in a proactive, high-budget state

8. Scholarships for Students with Disabilities: Includes pre-matric, post-matric, and higher education scholarships for PwDs. The National Scholarship Portal manages these applications.

The **Scholarships for Students with Disabilities** operates as a single, comprehensive financial support system in India.

Classification & Administrative Framework

- **Type of Scheme:** It is a **Central Sector Scheme**, meaning it is 100% funded and implemented directly by the Central Government.
- **Scheme Category:** It is a structured **Umbrella Scheme** that merges multiple stand-alone educational assistances into one single policy.
- **Nodal Ministry:** Managed entirely under the **Ministry of Social Justice and Empowerment**.



- **Implementing Agency:** Executed directly by the **Department of Empowerment of Persons with Disabilities (DEPwD)**.

Aims & Objectives

- **Promote Inclusive Education:** Reduce dropout rates of students with benchmark disabilities at the secondary and higher education tiers.
- **Financial Mitigation:** Relieve families of additional financial pressures brought on by specialized study requirements.
- **Enable Dignified Livelihood:** Empower beneficiaries to acquire professional and technical capabilities to attain economic self-reliance.

Funding Mechanism

- **Source of Funds:** Allocated entirely from the Consolidated Fund of India under Central Sector allocations.
- **Disbursement Process:** Provided directly to verified bank accounts via Direct Benefit Transfer (DBT) utilizing the National Scholarship Portal (NSP) system.

Structure & Core Features

The umbrella layout features six specialized components categorized across distinct educational benchmarks:

Component

Name	Scope & Targets	Eligibility Criteria	Key Fiscal Allowances
Pre-matric	Classes IX and X	$\geq 40\%$ disability; ₹2.5 Lakh annual family income.	Monthly maintenance fee, books grants, and transport allowance.
Post-matric	Class XI to Post-Graduation	$\geq 40\%$ disability; ₹2.5 Lakh annual family income.	Coverage of tuition fees; up to ₹1,200/month hosteller allowance.
Top Education	Graduate/PG degrees in premier notified institutes.	$\geq 40\%$ disability;	Tuition reimbursement up to ₹1 Lakh/year, computer/aids grant, books



₹8.0 Lakh annual family funds.
income.

National Overseas	Masters and Ph.D. programs abroad.	Age \leq 35 years; family income	Covers international tuition fees, living allowances, and travel passages.
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₹6 Lakh/year.

National Fellowship	M.Phil. and Ph.D. programs in India.	UGC-recognized research scholars; no parental income limit.	₹31,000/month (JRF) ₹35,000/month (SRF) plus essential allowance.
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Free Coaching	Competitive exams (Groups A, B, C & entrance tests).	Specified benchmark disability;	Coverage of full coaching subsidies and local monthly stipend.
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₹6.0 Lakh annual family income.

Operational Updates (As of 2026)

- **UDID Integration:** Possession of a Unique Disability ID (UDID) or mandatory online UDID registration is strictly enforced to curb duplicate or fraudulent applications.
- **Biometric Aadhaar Authentication:** Mandatory Aadhaar-based biometric validation is deployed at the institute level to verify beneficiary identity prior to fund clearance.
- **Institutional Expansion:** The DEPwD Portal added 135 new premier institutes under the Top Class Education track to expand multi-disciplinary study scopes.

Documented Achievements

- **Drop-out Reduction:** Institutional track records indicate lower secondary-to-higher secondary transition leakage among vulnerable student clusters.
- **Mitigated Economic Pressures:** Central evaluation surveys highlight that over 90% of participating guardians reported immediate drops in out-of-pocket educational debt.



- **Accountability Overhaul:** Shifting operations directly to the National Scholarship Portal minimized systemic bureaucratic delays and removed intermediary leakages via strict automated DBT.

Criticism & Policy Bottlenecks

- **Outdated Income Ceilings:** The family income boundary for Pre-matric and Post-matric tracks has stayed stagnant at ₹2.5 Lakh per annum, blocking economically vulnerable lower-middle-class disabled applicants due to general inflation.
- **Complex Digital Barriers:** Rural students face digital hurdles due to periodic server time-outs on the National Scholarship Portal, coupled with regional verification delays at school and district levels.
- **Sibling Constraints:** The rigid application cap of a maximum of two disabled children per household restricts larger families or specialized institutional homes from utilizing the system equitably.
- **Limited Seat Allocations:** Rigid maximum limits, such as keeping the highly sought-after National Fellowship capped at just 200 select scholars nationwide per fiscal year, leave many qualifying researchers without any state funding.

9. NIRAMAYA Health Insurance Scheme: Provides up to ₹1 lakh insurance coverage for medical needs, therapies, and surgeries, specifically for those with autism, cerebral palsy, and multiple disabilities.

The **Niramaya Health Insurance Scheme** is a unique, dedicated central initiative launched to provide affordable health insurance to **Persons with Disabilities (PwDs)**.

Scheme Framework & Governance

- **Type of Scheme:** It is a **Central Sector Scheme**. It is 100% funded and designed by the Central Government of India rather than cost-shared with states.
- **Classification:** It is a **targeted welfare scheme** operating under the broader umbrella of disability empowerment frameworks, rather than a standalone national flagship scheme like Ayushman Bharat.
- **Nodal Ministry:** Managed by the **Ministry of Social Justice and Empowerment**, specifically via the Department of Empowerment of Persons with Disabilities (Divyangjan).
- **Implementing Agency:** **The National Trust** (established under the National Trust Act, 1999). The on-ground enrollment is facilitated by Registered Organizations (ROs) and NGOs.

Aims and Objectives



- **Financial Shielding:** Provide affordable health insurance coverage up to ₹1,00,000 annually on a reimbursement basis.
- **Specific Target Alignment:** Protect individuals diagnosed with four specific developmental conditions: **Autism, Cerebral Palsy, Intellectual Disability** (Mental Retardation), and **Multiple Disabilities**.
- **Promote Healthcare Seeking Behavior:** Inculcate health-services seeking habits among families of vulnerable citizens to improve overall quality of life.
- **Address Service Gaps:** Offer coverage for critical needs typically excluded by mainstream commercial health insurance plans (e.g., therapies and outpatient care).

Funding Mechanism

- **Premium & Administrative Structure:** Funded primarily through the central budgetary support allocated to the National Trust.
- **Minimal Beneficiary Co-payment:** The premium is heavily subsidized and structured as a one-time annual enrollment fee:
 - **Below Poverty Line (BPL):** ₹250 initial enrollment; ₹50 annual renewal.
 - **Above Poverty Line (APL):** ₹500 initial enrollment; ₹250 annual renewal.
 - **Legal Guardians (Non-parents):** Free registration/renewal in specific situations to protect destitute individuals.
- **State Interventions:** Some states (such as [Kerala's Department of Social Justice](#)) opt to clear the beneficiary share entirely out of state funds.

Key Features & Revised Benefit Sub-Limits (As of 2026)

The scheme offers a standard **₹1 Lakh aggregate cap** per individual per financial year. It does not mandate pre-insurance medical examinations and functions across India in any hospital. The coverage follows a rigid sub-limit breakdown:

Section Code	Healthcare Service Sub-Category	Capping Limit (INR)
Section I	Overall Hospitalization Limit	₹55,000
Section I (A)	Corrective/Congenital Surgeries	₹40,000 (Max ₹15k for non-disability specific)



Section I (B)	Non-Surgical or General Hospitalization	₹15,000
Section II	Overall Out-Patient Department (OPD)	₹19,000
Section II (A)	General OPD Treatment, Pathology & Labs	₹15,000
Section II (B)	Dental Cover & Preventive Dentistry	₹4,000
Section III	Ongoing Therapies (Physio, Speech, etc.)	₹20,000 (Requires 6-month doctor slip)
Section IV	Alternative Medicine (AYUSH)	₹4,000
Section V	Attendant Transportation Costs	₹2,000

Achievements

- **Grassroots Financial Upliftment:** Primary data assessments show that nearly **67% of the active beneficiaries** belong to Below Poverty Line (BPL) families, effectively serving marginalized households.
- **Rural Penetration:** Over **70% of enrolled individuals** reside in rural segments, expanding targeted governance where physical infrastructure is lacking.
- **Digital Integration:** The enrollment and e-card distributions are fully synchronized via the **Unique Disability ID (UDID)** system, which vastly simplifies validation and minimizes identification fraud.
- **Therapy Cost Mitigation:** For thousands of families managing long-term cerebral palsy or autism care, the continuous reimbursement structure for specialized therapies has prevented acute household debt.

Main Criticisms & Functional Challenges

- **No Cashless Facility:** The scheme runs strictly on a **reimbursement basis**. Poor families must pay hefty private hospital bills out of pocket upfront, acting as an immediate barrier to emergency treatments.



- **Low Enrollment Rates:** Despite millions of qualifying citizens across India, enrollment data indicates fewer than 200,000 active enrollments nationwide. A severe lack of awareness persists among diagnostic pediatricians and caregivers.
- **Outdated Financial Capping:** The **₹1,00,000 total cover** hasn't scaled adequately against 2026 inflation indexes. Major multi-stage corrective surgeries easily breach the ₹40,000 sub-limit cap.
- **Burdensome Claims Processing:** Families routinely experience friction due to intensive documentation. The strict mandate for original physical diagnostic films (e.g., MRI/X-ray) and precise six-month renewals creates high logistical overhead

10. Unique Disability ID (UDID): The primary identity card (Swavlamban Card) required to access most of these benefits. Applications are made through the UDID Portal.

The **Unique Disability ID (UDID)** project—also known as the [Swavlamban Card](#) initiative—is a government programme launched in **September 2016**. It establishes a **National Database for Persons with Disabilities (PwDs)** and issues a single, digitally verifiable identity card with universal nationwide acceptance.

Institutional Framework & Scheme Classification

- **Ministry:** Operated under the [Ministry of Social Justice and Empowerment](#).
- **Implementing Agency:** Managed directly by the Department of Empowerment of Persons with Disabilities (DEPWD). Competent medical boards notified by State/UT governments perform the ground-level evaluations.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded and implemented directly by the Central Government) run as a sub-scheme under the umbrella program *Scheme for Implementation of Persons with Disabilities Act (SIPDA)*.
- **Nature:** It is a **flagship technology project** aimed at digital public infrastructure for the disability sector.

Aims and Objectives

- **National Database:** Create a single [centralised repository](#) to map all PwDs across rural and urban India.
- **Uniform Certification:** Standardize and replace non-uniform, fragmented paper disability certificates issued by different states.
- **Seamless Benefit Delivery:** Streamline accessibility to financial assistance, reservations, and welfare subsidies across state borders.



- **Eliminate Fraud:** Eradicate duplication of records and forge-proof the assessment process.
- **Hierarchical Tracking:** Trace physical and financial tracking of benefits from village to national levels.

Funding Mechanism

- **Central Outlay:** Funded fully by the Central Government via DEPwD budgets.
- **State Support:** The Centre provides financial assistance to states specifically for software maintenance, IT upgrades, data migration, and hosting local assessment camps.

Core Technical Features

- **18-Digit Unique Number:** Contains a highly structured [18-character numeric code](#) mapping State, District, Medical Office, Disability Type, and Birth Year.
- **Universal Validity:** Legally valid [across all states and union territories](#), irrespective of the holder's home domicile.
- **21 Disability Categories:** Seamlessly covers all [21 types of specified disabilities](#) mandated under the *Rights of Persons with Disabilities (RPwD) Act, 2016*.
- **Aadhaar e-KYC Mandate:** Integrated mandatory Aadhaar-based e-KYC validation to enable self-service profile and address changes.
- **Color-Coded Cards:** White, yellow, or blue bands on physical cards indicate the percentage/severity of disability for rapid scanning.

Current Status & Achievements (As of 2026)

- **Issuance Milestone:** Over **1.33 crore (13.3 million) UDID cards** have been generated and dispatched nationwide.
- **Mandatory Enrolment:** The government made UDID cards [strictly mandatory to access any central disability schemes](#) and assistive device distributions (such as the ADIP Scheme).
- **API Integration:** Rolled out Data Sharing APIs allowing railways, transport departments, and banks to seamlessly verify disability data online without manual paperwork.
- **Digital Onboarding:** Thousands of regional government hospitals and medical boards are natively synchronized into the [centralised UDID web engine](#).

Criticisms and Implementation Challenges



- **Low Population Coverage:** Despite progress, the issued cards cover less than half of India's estimated PwD population, meaning millions remain digitally excluded from basic rights.
- **Extreme Administrative Backlogs:** Over [11 lakh applications remain frozen in pending backlogs](#), frequently stalling for more than six months due to understaffed district medical boards.
- **Digital and Linguistic Barriers:** The heavy reliance on an [online-only application portal](#) excludes rural, impoverished, and digitally illiterate applicants who cannot easily scan documents or complete e-KYC.
- **Frontline Non-Recognition:** Ground-level staff (such as state bus conductors or local ticket offices) frequently reject the card, demanding original paper certificates or physical Aadhaar cards instead.
- **Portal and Network Inelasticity:** Rigid system accessibility windows [and frequent server crashes](#) limit when on-call medical practitioners can process and upload assessments

11. National Fund for PwDs: Supports various assistive technological developments and emergency aid

The **National Fund for Persons with Disabilities (PwDs)** is a dedicated Trust established under **Section 86 of the Rights of Persons with Disabilities (RPwD) Act, 2016**. It operates under the **Ministry of Social Justice and Empowerment**, specifically managed by the [Department of Empowerment of Persons with Disabilities \(DEPwD\)](#).

Scheme Classification

- **Scheme Nature:** It is a **Central Sector Trust Fund**. The funding does not run on a traditional Centre-State split model but operates directly through central allocation and accrued interest.
- **Umbrella Alignment:** It operates alongside the [Scheme for Implementation of the Rights of Persons with Disabilities Act \(SIPDA\)](#), which serves as the principal **umbrella program** for disability rights in India.

Aims and Objectives

- **Gap Funding:** To provide financial support in **core rehabilitation and empowerment areas** that are left uncovered by existing budgetary programs of the Central Government.
- **Talent Nurturing:** To support persons with benchmark disabilities who have excelled in sports, fine arts, music, dance, film, theatre, or literature at the State level to participate in **National and International events**.
- **Livelihood Promotion:** To finance exhibitions and workshops that showcase and market products, paintings, and handicrafts made by PwDs.



- **High-Support Management:** To address specific, custom requirements of individuals with **high support needs** as recommended by designated Assessment Boards.

Funding Mechanism

- **Resource Synthesis:** The fund was built by amalgamating the erstwhile *National Fund for People with Disabilities (1983)* and the *Trust Fund for Empowerment of PwDs (2006)*.
- **Interest Liquidity:** Core funds are securely invested in fixed deposits or bonds with the **Reserve Bank of India (RBI)**. The **accrued interest** serves as the primary capital for releasing financial grants.
- **Grant Limits:** National-level events can receive up to **₹20 Lakh**, while regional events can get up to **₹15 Lakh**. For individual mobility equipment, funding is capped at **₹1 Lakh**.

Core Features

- **Implementing Agency:** It is managed by a **Governing Body** chaired by the Secretary of [DEPwD](#), who acts as the primary executing and implementing framework.
- **Strict Eligibility:** Financial assistance targets individuals with a minimum **benchmark disability of 40%**.
- **Income Caps:** Family income must not exceed **₹3 Lakh per annum** for national events and **₹6 Lakh per annum** for international platforms.
- **Direct Disbursement:** Funds are released electronically to validated implementing partners or individual beneficiaries via the National Fund Portal.

Recent Status & Achievements (Up to 2026)

- **Academic Extensions:** Guidelines updated to provide **100% tuition fee reimbursements** for blind and deaf students pursuing high-end STEM subjects from Classes 9 to 12.
- **Global Exposure:** Enabled hundreds of state-level PwD athletes and artists to access international competitive arenas by sponsoring mandatory logistical costs.
- **Infrastructure Synergy:** Leveraged world-class institutions like the *Atal Bihari Vajpayee Training Centre for Disability Sports* in Gwalior to fast-track training setups funded through the ministry ecosystem.

Criticisms & Bottlenecks

- **Severe Underutilization:** Parliamentary and independent evaluations highlight a systematic **underutilization of allocated budgets**. For example, administrative delays often result in a significant percentage of the allocated funds returning unspent at the close of fiscal cycles.



- **Treasury Bottlenecks:** Delays in transition to the mandatory **Treasury Single Account (TSA)** system by state-level channels have paralyzed rapid fund disbursement to regional NGOs.
- **Budgetary Reductions:** Citing the low expenditure rates caused by administrative bottlenecks, the central budget for disability wings experienced **mid-term funding slashes** (e.g., allocations for primary disability wings dropped from ₹1,325 crore down to ₹1,275 crore).
- **Bureaucratic Rejections:** Civil society groups cite that over-stringent medical verification processes tied to the [Unique Disability ID \(UDID\)](#) portal cause high application rejection rates, filtering out needy individuals with dynamic or invisible conditions

12. Divyangjan Swavalamban Yojana (DSY): Offers concessional loans for self-employment through the National Handicapped Finance and Development Corporation (NHFDC).

The **Divyangjan Swavalamban Yojana (DSY)** is a **Central Sector Scheme** designed to provide concessional credit to Persons with Disabilities (PwDs) for income generation, higher education, and economic self-reliance.

Classification & Administrative Framework

- **Scheme Type:** It is a **Central Sector Scheme** (100% funded directly by the Government of India).
- **Hierarchy:** It functions as a prominent individual-centric **component scheme** under the broader **umbrella framework** administered by the National Divyangjan Finance and Development Corporation (NDFDC).
- **Ministry:** Operating under the **Ministry of Social Justice and Empowerment**.
- **Department:** Handled by the **Department of Empowerment of Persons with Disabilities (DEPwD)**.
- **Implementing Agency:** **National Divyangjan Finance and Development Corporation (NDFDC)**—formerly NHFDC—acts as the apex body. It distributes loans via State Channelising Agencies (SCAs), Public Sector Banks (e.g., PNB, IDBI), and Regional Rural Banks (RRBs).

Aims and Objectives

- **Economic Empowerment:** Providing needy disabled individuals with concessional credit to start or expand business ventures.
- **Skill Development Support:** Financing vocational and skill training programs to increase self-employment readiness.
- **Educational Advancement:** Providing educational loans for pursuing higher studies in India and abroad after Class 12.



- **Assistive Technology Access:** Extending credit for purchasing, fitting, or converting vehicles and equipment into disabled-friendly modes.

Funding Mechanism & Financial Features

- **Maximum Loan Limit:** Up to **₹50.0 Lakhs** per individual beneficiary.
- **Interest Rate Structure:** Rates scale progressively based on the loan size:
 - Up to ₹50,000: 5% per annum.
 - Above ₹50,000 to ₹5.0 Lakhs: 6% per annum.
 - Above ₹5.0 Lakhs to ₹15.0 Lakhs: 7% per annum.
 - Above ₹15.0 Lakhs to ₹30.0 Lakhs: 8% per annum.
 - Above ₹30.0 Lakhs to ₹50.0 Lakhs: 9% per annum.
- **Special Rebate:** A **1% interest rebate** is extended to female beneficiaries and persons with severe disabilities (excluding Orthopaedically Handicapped) for loans up to ₹50,000.
- **Repayment Horizon:** Flexible repayment schedules decided case-by-case, spanning up to **10 years**.

Eligibility Criteria

- **Disability Status:** Any Indian citizen with **40% or more disability**, as defined under the Rights of Persons with Disabilities (RPwD) Act, 2016.
- **Age Limit:** Above **18 years** (relaxed to **14 years** for individuals with intellectual disabilities). Age bars do not apply to educational credits.

2026 Status & Recent Updates

- **Tech-Driven Integration (2025–2026):** Loan distribution and monitoring are increasingly tracked using Mandatory Aadhaar-based e-KYC and integrated directly via the newly revamped **Suganya Bharat App** and **UDID portal**.
- **Synergy with Budget 2026:** While DSY continues as a core credit infrastructure tool, the Union Budget 2026 has introduced the complementary *Divyangjan Kaushal Yojana*. This expands skill integration options in IT, AVGC, and hospitality to feed into DSY entrepreneurship loops.
- **Budget Expansion:** The overall DEPwD allocation surged by roughly **30% to ₹1,670 crore** for the 2026-27 financial layout, enabling stronger back-end capital guarantees for these credit mechanisms.

Achievements

- **Financial Inclusion:** Rescued thousands of rural and semi-urban PwDs from local, high-interest moneylender traps by transitioning them to mainstream banking institutions.



- **Gender-Targeted Growth:** The interest rebate scheme successfully incentivized thousands of women with disabilities to become self-reliant micro-entrepreneurs.
- **Asset Creation:** Assisted millions nationwide in modifying standard machinery and purchasing customized commercial vehicles, paving the way for independent livelihoods.

Criticism & Structural Bottlenecks

- **Underutilization of Funds:** Bureaucratic friction between central ministries and the regional State Channelising Agencies often results in sanctioned money sitting underutilized.
- **Cumbersome Documentation:** Disabled applicants frequently encounter physical and systemic hurdles when arranging collateral, co-applicants, and certified disability percentages at local bank branches.
- **Awareness Gaps:** Implementation remains heavily skewed toward urban and semi-urban pockets due to limited digital literacy regarding online NDFDC portals and application processing apps in deep rural regions.

13. **VIKAAS (Daycare) and GHARAUNDA (Group Home):** Focus on daytime care, therapy, and long-term residential support for adults with severe disabilities.

Both **VIKAAS** and **GHARAUNDA** are welfare schemes run by the [National Trust](#) under the **Ministry of Social Justice and Empowerment**, Government of India. They specifically cater to Persons with Disabilities (PwDs) suffering from four conditions under the National Trust Act, 1999: **Autism, Cerebral Palsy, Intellectual Disability (Mental Retardation), and Multiple Disabilities.**

Core Administrative Framework

- **Ministry:** [Ministry of Social Justice and Empowerment](#) (Department of Empowerment of Persons with Disabilities / Divyangjan).
- **Implementing Agency:** The **National Trust** executing through its network of empanelled NGO-run **Registered Organisations (ROs)** across India.
- **Scheme Nature:** Both are **Central Sector Schemes**. Funding flows directly from the Central Government/National Trust to the ROs; states do not share budgetary contributions.
- **Flagship/Umbrella Status:** These are core component schemes operating under the **National Trust Welfare Umbrella Framework**. In several operational models, VIKAAS has been integrated into the integrated **Disha-cum-Vikaas** model to provide uninterrupted day-care support.

Comprehensive Profiles: VIKAAS vs. GHARAUNDA



Parameter	VIKAAS (Daycare Scheme)	GHARAUNDA (Group Home Scheme)
Aims & Objectives	To provide a daycare environment to enhance interpersonal, cognitive, and vocational skills in PwDs as they transition into adulthood, while offering daytime relief to their primary caregivers.	To guarantee a lifelong, assured shelter and professional care system with standard living conditions for adult PwDs, addressing caregivers' concerns regarding "What happens after us?"
Target Age Group	PwDs aged 10 years and above .	Adult PwDs aged 18 years and above .
Core Features	<ul style="list-style-type: none"> Operates minimum 6 hours a day (between 8 AM to 6 PM) for at least 21 days a month. Focuses on Activities of Daily Living (ADL) coaching and age-appropriate vocational training. Optional transport facility provided by the RO. 	<ul style="list-style-type: none"> Operates 24/7 as a permanent group residential facility. Delivers basic medical care, professional nursing, clothing, nutrition, and recreation. Mandatory links to product work centres to support workplace integration.
Batch Size & Limits	Standard batch of 30 PwDs per centre (maximum cap of 39 beneficiaries per centre).	Standard batch of 20 PwDs per centre (maximum cap of 26 beneficiaries per centre).
Funding Mechanism	<ul style="list-style-type: none"> 100% funding for Below Poverty Line (BPL) beneficiaries. Mandates a 1:1 ratio between Low Income Group (LIG) and Above-LIG slots. Above-LIG slots are paid seats funded by families to maintain center operational costs. 	<ul style="list-style-type: none"> Setup grant offered to ROs for basic infrastructure. Recurring monthly per-capita sustenance grant funded by the National Trust for BPL/LIG individuals. Maintains a dedicated state-approved Crisis Fund for emergency situations.

Recent Status & Achievements



- **Financial & Infrastructure Scaling:** Backed by record-high outlays from the Ministry of Social Justice and Empowerment, funding efficiency has risen significantly, driving speedier direct benefit processing.
- **Digital Integration:** Registrations, compliance monitoring, and financial payouts are now fully handled through the National Trust digital portal via the NGO Darpan platform, vastly reducing administrative paperwork and tracking delays.
- **Caregiver Relief & Inclusivity:** The schemes have successfully extended physical, emotional, and economic security to thousands of marginalized BPL families, specifically enabling women caregivers to re-enter the workforce during the day.
- **Livelihood Handholding:** Multiple centres have successfully established institutional tie-ups with regional exhibitions and state melas, enabling residents to sell handicrafts and retain the generated income.

Key Criticisms & Implementation Gaps

- **Severe Regional Imbalance:** Centers remain overwhelmingly concentrated in urban areas and specific progressive states, leaving PwDs in remote, rural, and northeastern regions with highly restricted access.
- **Restrictive Batch Caps:** The strict caps of 30 beneficiaries for VIKAAS and 20 for GHARAUNDA create long waiting lists, leaving thousands of applicants without alternatives.
- **Low Penetration for Severe Conditions:** Private NGOs frequently show hesitation in admitting individuals with high-support or profound multiple-disability profiles due to a shortage of specialist caretakers and clinical infrastructure.
- **Outdated Financial Assistance Rates:** ROs consistently report that the state per-capita subsistence grants fall short of addressing actual inflation, forcing centers to heavily depend on corporate donations or private philanthropy to maintain care standards.

14. PM-DAKSH-DEPwD Portal: A digital "one-stop hub" for skill training (Divyangjan Kaushal Vikas) and employment (Divyangjan Rozgar Setu).

The [PM-DAKSH-DEPwD Portal](#) is a dedicated digital platform designed to streamline skill development and facilitate employment opportunities for Persons with Disabilities (PwDs) across India.

Administrative and Structural Framework

- **Ministry:** Implemented under the [Ministry of Social Justice and Empowerment](#), Government of India.



- **Implementing Agency:** Executed by the **Department of Empowerment of Persons with Disabilities (DEPwD)** in coordination with empanelled government and private Training Partners (ETPs).
- **Scheme Type:** It operates as a **Central Sector Scheme** where 100% of the funding is provided directly by the Central Government.
- **Classification:** It is a **flagship digital initiative** that serves as the execution engine for the [National Action Plan for Skill Development of PwDs \(NAP-SDP\)](#) umbrella framework.

Aims and Objectives

- **Skill Enhancement:** Provide accessible, market-relevant vocational training to PwDs to improve capability and income prospects.
- **Bridge the Job Gap:** Act as a direct digital intermediary connecting skilled PwD job seekers with inclusive employers and private corporations.
- **Promote Self-Reliance:** Support financial independence through specialized Entrepreneurship Development Programmes (EDP).

Funding Mechanism

- **Fully Funded by Centre:** Financial outlays are covered entirely via central grants through the **Scheme for Implementation of Rights of Persons with Disabilities Act (SIPDA)**.
- **Zero Cost to Trainees:** All skill development courses are delivered entirely **free of cost** to eligible PwD candidates.
- **Direct Benefit Transfer (DBT):** Stipends during training periods and post-assessment rewards are credited directly into the bank accounts of beneficiaries.

Key Features of the Portal

- **UDID Integration:** Seamless, authenticated registration using the candidate's **Unique Disability ID (UDID)** card.
- **Divyangjan Kaushal Vikas Module:** A specialized segment providing end-to-end processing for finding localized training, course details, and digital learning materials.
- **Divyangjan Rozgar Setu Module:** A specialized job aggregation dashboard providing geo-tagged vacancy alerts tailored to specific disability categories.
- **Corporate Onboarding:** Built-in mechanism for employers (such as Amazon and Youth4Jobs) to register, list vacancies, and source inclusive talent.

Achievements (As of 2026)

- **Beneficiary Milestones:** The portal lists **1.44 lakh total beneficiaries**, with over **94,165 PwDs successfully trained** and more than **28,000 candidates placed** in active job roles.



- **High Alignment Rating:** Official parliamentary review data shows that over **90% of beneficiaries** report that the vocational courses align with their career goals and local market ecosystems.
- **Empowering Demographics:** Marked improvement in non-material indicators such as self-esteem and social recognition, notably among women with disabilities.
- **Corporate MoUs:** Successful formal tie-ups with leading logistics, real estate, and tech companies to list live opportunities on the portal.

Criticisms and Challenges

- **Low Placement Conversion:** Despite robust training figures, data indicates that **less than half of the total trained candidates** have achieved formal employment linkages, highlighting a persistent post-training gap.
- **Awareness Gaps:** Spreading digital literacy and awareness about the portal among remote or rural marginalized PwD communities remains a major execution challenge.
- **Infrastructure Disparities:** A lack of physical accessible training centres in non-metropolitan districts creates a barrier for candidates trying to finish the offline portions of hybrid courses.
- **Physical On-the-Job Constraints:** Arranging seamlessly accessible workspaces for mandatory On-the-Job Training (OJT) with private sector partners continues to encounter friction

15. Accessible India Campaign (Sugamya Bharat Abhiyan): Ongoing efforts to make public buildings and digital spaces barrier-free

The **Accessible India Campaign** (Sugamya Bharat Abhiyan) is a nationwide **flagship campaign** aimed at achieving **universal accessibility for Persons with Disabilities (PwDs)**. It operates as a part of an **umbrella scheme** known as the *Scheme for Implementation of the Rights of Persons with Disabilities Act (SIPDA)*.

Ministry and Implementing Agency

- **Ministry:** [Ministry of Social Justice and Empowerment](#).
- **Implementing Agency:** Department of Empowerment of Persons with Disabilities (DEPWD).

Scheme Nature and Funding Mechanism

- **Scheme Classification:** It functions under SIPDA, which is a **Central Sector Scheme** (100% funded directly by the Central Government of India).



- **Funding Mechanism:** Financial aid is disbursed directly to Central Ministries, State Governments, and Union Territories to retrofit public infrastructure. Over ₹562 crore has been released exclusively for retrofitting target buildings.

Core Features

The campaign targets three main pillars to eliminate societal and structural barriers:

- **Built Environment Accessibility:** Incorporating ramps, tactile paths, braille-equipped lifts, and disabled-friendly toilets in all prominent public spaces.
- **Transportation System Accessibility:** Enhancing airports, railway stations, bus terminals, and public carriers to host universal access standards.
- **Information and Communication Technology (ICT) Ecosystem:** Transforming public websites, documents, and media broadcasts to support screen-readers and sign language.

Core Status and Cumulative Achievements

The campaign objectives have evolved into a continuous endeavor seamlessly integrated across ministries:

Pillar Sector	Key Component	Target	Status & Verified Milestones
Built Infrastructure	Public Buildings Audited & Enhanced	Buildings &	1,671 buildings audited; features integrated into 1,748 buildings (including 1,100 Central Govt structures). 71% of government-aided schools are now barrier-free.
Aviation Sector	Accessible Airport Infrastructure	Airport	100% of International Airports (35/35) and 55 out of 69 Domestic Airports are fully equipped with basic features like ramps and ambulifts.
Rail & Roadways	Trains, Stations, and Buses	Stations,	709 major railway stations are made accessible. Over 51,041 public buses are retrofitted with boarding features.
Digital Ecosystem	Online Portals & TV Broadcasts	Portals &	95 Central Government websites and 676 State/UT websites are made compliant with standard web accessibility guidelines. Over 3,000 websites are hosted via the secure,



accessible *S3WaaS* platform.

Media & Sign Language & Communication Inclusivity Over **1,013 personnel trained** via the Indian Sign Language Research and Training Centre (ISLRTC). Massive digital text-to-sign language translation initiatives for school books are set for completion.

Key Initiative Launches

- **Revamped Sugamya Bharat App:** Upgraded to serve as India's premier digital accessibility hub, featuring community-driven accessibility mapping, voice navigation, and direct grievance redressal.
- **Sector-Specific Guidelines:** Standardized frameworks are finalized across critical ministries like Tourism, Financial Services, and Road Transport to mandate uniform accessibility design.

PIB +2

Key Criticisms

- **Missed Targets and Extensions:** The campaign missed its original deadlines multiple times, causing targets to be repeatedly deferred and eventually integrated indefinitely under the broader SIPDA format.
- **Low Penetration in Mass Transport:** Out of the vast nationwide fleet of over 1.45 lakh public buses, the percentage of fully accessible low-floor buses remains remarkably low, limiting independent intercity transit for PwDs.
- **Lack of Uniform Enforcement:** While Central Government infrastructure shows significant improvement, progress across municipal offices, rural state institutions, and tier-2/tier-3 cities remains sluggish and highly uneven.
- **The "Retrofitting" Compromise:** Critics note that modifying pre-existing infrastructure yields suboptimal results compared to universal design philosophies natively integrated during initial building constructions

16. Sugamya Bharat Yatra: A specific 2025–26 campaign where PwDs assess public space accessibility using the AI-enabled "Yes to Access" app.

The **Sugamya Bharat Yatra** (and the underlying parent campaign, **Sugamya Bharat Abhiyan** / Accessible India Campaign) is a **Central Sector Scheme** funded entirely by the Government of India. It functions as a **flagship initiative** integrated under the umbrella of the **Scheme for Implementation of the Rights of Persons with Disabilities Act (SIPDA)**.



Administrative Structure

- **Ministry:** [Union Ministry of Social Justice and Empowerment \(MSJE\)](#).
- **Implementing Agency:** [Department of Empowerment of Persons with Disabilities \(DEPwD\)](#).
- **Strategic Partners:** The initiative collaborates with the [Office of the Chief Commissioner for Persons with Disabilities \(CCPD\)](#), Samarthyam, and the Association for Persons with Disabilities.

Department of Empowerment of Persons with Disabilities (DEPwD) +3

Aims, Objectives, and Core Features

- **Universal Accessibility:** Eliminating physical and technological barriers for Persons with Disabilities (PwDs) across all public spaces.
- **Three Strategic Pillars:** Standardising and auditing the **Built Environment** (ramps, lifts), **Transportation** (airports, trains, buses), and **ICT Ecosystems** (websites, media).
- **Experiential Sensitisation:** Using live "Accessibility Walks" and smartphone crowdsourcing to build empathy among civic planners, architects, and the public.
- **AI Integration:** Deploying artificial intelligence to evaluate infrastructure via dedicated applications.

Funding Mechanism

- **Central Sector Funding:** Financed 100% through central budget allocations via SIPDA.
- **Direct Disbursements:** Funds are distributed directly to central ministries (like CPWD) and State/UT governments for retrofitting.
- **Scale of Allocation:** Annual actual expenditures for the parent department have scaled upwards to over **₹1,143 crore**.

Current Updates (As of 2026)

- **App Upgrade:** The [Sugamya Bharat Mobile Application](#) was completely overhauled into a revamped "digital accessibility hub" featuring assistive tech compatibility, multi-language support, and a comprehensive benefits directory.
- **Yes to Access Launch:** Rollout of the **AI-enabled 'Yes to Access' application**, allowing Divyangjan to map, rate, and report physical barriers on-site.
- **Curriculum Expansion:** Collaboration with **IIT-Kharagpur** to introduce mandatory accessibility design courses across 27 premier national institutions.

Key Achievements



- **Public Infrastructure:** Conducted accessibility audits across 1,671 major government buildings, with structural enhancements integrated into over 1,748 sites.
- **Aviation & Railways:** Outfitted 35 international and 55 domestic airports with ambulifts, braille elevators, and ramps. 709 major railway stations are upgraded with full short-term accessibility features.
- **Web Inclusivity:** Brought 627 primary Central and State government websites into full compliance with global digital accessibility parameters.
- **Grievance Redressal:** Out of more than 2,700 public infrastructure complaints logged by users, the platform successfully resolved 1,897 cases.

Criticisms and Bottlenecks

- **Declining Resolution Rates:** [Hindustan Times](#) analysis revealed that while app complaint resolutions initially stood above 87%, compliance dropped sharply to under 47% in subsequent evaluation periods due to state-level execution delays.
- **Lagging Road Transport:** Full accessibility across public roadways remains low; less than 6% of public buses nationwide are fully accessible to wheelchair users.
- **Missed Timelines:** The original targets under the broader campaign framework faced repeated extensions due to uneven pace across state municipal bodies.
- **Enforcement Deficit:** Activists point out that accessibility modifications are frequently treated as optional retrofits rather than strict prerequisites during structural plan approvals

17. Pradhan Mantri Divyasha-Vayoshri Kendras (PMDVKs): These are being expanded into **Assistive Technology Service Hubs** to provide localized assessment, customization, and maintenance services.

Pradhan Mantri Divyasha-Vayoshri Kendras (PMDVKs), also formally operating as **Pradhan Mantri Divyasha Kendras (PMDKs)**, are dedicated walk-in service and distribution hubs designed to provide integrated welfare services, early screening, and **free assistive devices under one roof to senior citizens and persons with disabilities (Divyangjan)**.

Key Institutional Framework

- **Ministry:** Under the Department of Empowerment of Persons with Disabilities (DEPwD), **Ministry of Social Justice and Empowerment**, Government of India.



- **Implementing Agency: Artificial Limbs Manufacturing Corporation of India (ALIMCO)**, a Central Public Sector Enterprise (CPSE) and Mini-Ratna Category II corporation.
- **Scheme Nature:** Operating under a **Central Sector Scheme** framework. It acts as the direct service execution channel for central sector initiatives like the **ADIP Scheme** and **Rashtriya Vayoshri Yojana (RVY)**.
- **Flagship vs. Umbrella Status:** PMDVK is a specific **flagship delivery vehicle** rather than an overarching financial umbrella scheme. It executes the objectives of the National Programme for the Welfare of Divyangjan and Senior Citizens.

Aims and Objectives

- **One-Stop Integration:** Establish multi-functional nodes to manage **assessment, counselling, device distribution, and post-distribution care** at a single physical campus.
- **Proximity-Driven Welfare:** Reduce transit and logistical struggles by ensuring an operating center is available within every **100-kilometer radius** in India.
- **Restoring Autonomy:** Provide standard and highly customized bio-medical equipment to elevate physical normalcy, personal dignity, and economic self-reliance.

Funding Mechanism

- **100% Central Funding:** Financed completely by the Government of India through direct budgetary line allocations under its standard central sector programs.
- **Scheme Convergence:** Funds flow through channeled allocations via:
 1. **ADIP Scheme:** Provisions assistive tools specifically for registered Divyangjan beneficiaries.
 2. **Rashtriya Vayoshri Yojana (RVY):** Provisions daily living aids for eligible senior citizens belonging to low-income profiles or BPL.
- **Bypassing State Sanctions:** Funds bypass traditional state-level matching grants. Funding to ALIMCO or regional centers is disbursed directly based on camp requirements and database-logged demand metrics.

Core Features

- **Comprehensive Diagnostics:** Centers are equipped with functional **audiometry spaces** for precision mapping of hearing impairment, alongside custom prosthetics fitment spaces.
- **Advanced Rehabilitation Tech:** Offers varied mobility solutions, including motorized wheelchairs, advanced tactile smart sticks, spinal/lumbar belts, and tailored artificial limbs.
- **Specialized Focus Zones:** Built-in functional segments optimize distribution of advanced [Braille appliances](#) and specialized learning toolkits for the visually and mentally impaired.

Status and Achievements



- **Expanding Footprint:** The initiative has steadily accelerated its geographical layout, scaling effectively from an original baseline to **over 100 functional centers** nationwide.
- **Mass Beneficiary Delivery:** Over **1.40 lakh individual beneficiaries** have been physically serviced via walk-ins and distribution campaigns, with lakhs of medical appliances handed out free of cost.
- **Tech-Driven Tracking:** Beneficiary tracking and distribution records are linked seamlessly with the Unique Disability ID (UDID) database via API. Real-time logging through the official **ARJUN Portal** restricts fraud and duplicate claims.
- **Distant-Reach Capabilities:** Deployed customized **mobile-van fleets** via ALIMCO to organize specialized remote camps across terrain-locked states in the North-Eastern region.

Criticisms and Constraints

- **Uneven Geographic Concentration:** Despite the 100km radius objective, multiple backward districts, particularly in interior central and eastern states, still face a structural deficit in accessible walk-in infrastructure.
- **Administrative Friction:** The implementation of supporting programs (such as the broader AVYAY umbrella or local camp grants) continues to experience minor blockages from **incomplete documentation, delayed submissions, and pending utilization certificates** from local administrative units.
- **Maintenance Deficits:** While initial distributions are heavily recorded, follow-ups reveal that a lack of local technical support makes it difficult for rural beneficiaries to access repair and servicing support once warranties expire

18. Kadam Knee Joint: An indigenously developed, durable prosthetic knee joint created by IIT Madras.

The **Kadam Knee Joint** is India's first indigenously developed polycentric prosthetic knee. It is a medical technology innovation rather than a standalone government welfare scheme.

It is officially integrated, manufactured, and distributed under the **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) Scheme**, which is a **Central Sector Scheme** managed by the **Ministry of Social Justice and Empowerment**.

Administrative Framework

- **Ministry:** Ministry of Social Justice and Empowerment (MoSJE), Government of India.
- **Implementing Agency:** **Artificial Limbs Manufacturing Corporation of India (ALIMCO)** manufactures and distributes it at scale. The TTK Center for Rehabilitation Research and Device Development (R2D2) at IIT Madras acts as the primary research and design partner.



- **Scheme Nature:** It falls under a **Central Sector Scheme** (100% funded by the Central Government via the ADIP program).
- **Scheme Classification:** It forms a technology milestone within the **Umbrella Scheme for Empowerment of Persons with Disabilities**.
- **Funding Mechanism:** Core research and development were funded by the **Society for Biomedical Technology (SBMT)** under DRDO and [IIT Madras](#). Mass commercial distribution is subsidized through the ADIP scheme budget allocation.

Aims & Objectives

- **Indigenous Rehabilitation:** Provide high-quality, "Made in India" assistive devices to above-knee amputees.
- **Socioeconomic Inclusion:** Enhance community participation, access to education, and livelihood opportunities.
- **Affordability:** Dismantle dependence on costly imported prosthetic components.
- **Anatomical Comfort:** Replicate natural human gait patterns for users walking on uneven, rural Indian terrains.

Core Technical Features

- **Polycentric 4-Bar Geometry:** Employs a patented multiple-axes design that provides superior control and geometric stability during motion.
- **High Flexion Angle:** Offers a maximum knee bend of over 160 degrees, allowing users to comfortably sit in confined, public transport spaces like buses and auto-rickshaws.
- **Customizable Mechanics:** Includes adjustable stability settings and frictional swing controls to match individual walking speeds and residual muscle strength.
- **Material Rigidity:** Constructed using high-strength aluminum alloy (Al 6061 T6) and stainless steel (SS 304).
- **Safety Compliance:** Certified under ISO 10328 international standards for proof, ultimate, and fatigue strengths up to 30 lakh cycles.

Achievements (Updated as of 2026)

- **Mass Scale Transfer:** The official technology rollout expanded significantly, transitioning smoothly from initial laboratory phases to heavy-volume public manufacturing by ALIMCO.
- **Unmatched Affordability:** Reduced the cost barrier by 4 to 5 times. Standard imported single-axis equivalents cost upward of ₹50,000, whereas Kadam's mechanical assembly remains available at a fraction of the cost.
- **Widespread Distribution:** Successfully integrated into national divyangjan camp distribution networks, supplying functional limbs free of cost or at highly subsidized rates to thousands of rural above-knee amputees.

Criticisms & Limitations



- **Purely Mechanical Function:** It is entirely passive and lacks microprocessor capability. Active patients demanding smart, real-time computerized adaptability on highly variable surfaces are limited by its mechanical parameters.
- **Socket Dependence:** The extensive 160-degree range of motion remains physically restricted by the fitment quality of the custom-made socket wrapping the residual limb.
- **Awareness Gaps:** Rural healthcare institutions and localized primary health centers frequently lack the technical alignment training necessary to scale proper fitment, resulting in regional service bottlenecks

19. Braille Book Portal: A digital platform to increase the availability of accessible reading materials.

The official digital platform for accessible literature in India is **Sugamya Pustakalaya**. It functions as the central **Braille Book Portal**, integrated closely with the government's physical infrastructure flagship program known as the [DALM Project](#) (Project on Financial Support for Development of Accessible Learning Materials).

Administrative & Regulatory Framework

- **Ministry:** [Ministry of Social Justice and Empowerment](#) (specifically the Department of Empowerment of Persons with Disabilities - DEPwD).
- **Implementing & Nodal Agency:** **National Institute for the Empowerment of Persons with Visual Disabilities (NIEPVD)**, Dehradun.
- **Partners:** Developed as a collaborative effort between NIEPVD, Tata Consultancy Services (TCS), and the Daisy Forum of India (DFI).
- **Scheme Type:** It is implemented under a **Central Sector Scheme** framework funded 100% by the Central Government via the [SIPDA](#) (Scheme for Implementation of the Persons with Disabilities Act).
- **Umbrella Status:** It falls under the **umbrella framework of the [Sugamya Bharat Abhiyan](#)** (Accessible India Campaign).

Aims and Objectives

- **Universal Accessibility:** Provide a single-window platform for persons with print disabilities to access books in accessible formats.
- **Eliminate Duplication:** Ensure different Braille presses and organizations do not waste resources translating or digitizing the same book.
- **Lifecycle Educational Support:** Provide free school textbooks up to Class XII and expand coverage seamlessly into higher education.
- **Standardization:** Integrate national scripts under the recently unified [Standard Bharati Braille Code](#).



Funding Mechanism

- **Central Sector Funding:** Financed completely by the Government of India through SIPDA.
- **Institutional Subsidies:** Non-recurring and recurring grants are routed through NIEPVD to [networked Braille presses](#) to cover production, paper, and translation overheads.
- **Zero-Cost End-User Distribution:** Digital downloads from the portal and physical books printed by partnered presses are given **free of cost** to students with benchmark disabilities.

Key Features

- **Multi-Format Repository:** Offers books not just in Digital Braille, but also in Talking Books (narrated audio), EPUB, and large print.
- **Linguistic Diversity:** Catalogues materials across multiple regional languages using standardized [Bharati Braille Unicode mappings](#).
- **Institutional Workflow Sharing:** Universities, NGOs, and public libraries can register as institutional members to convert, upload, and share texts safely within copyright exemptions.
- **Global Linkages:** Integrated with international online libraries to allow Indian users to access foreign-published accessible literature.

Key Achievements (Updated to 2026)

- **Mass Production Metrics:** Through the ecosystem's 25 interconnected modern Braille presses, over **13.93 crore (139.3 million) Braille pages** have been embossed and distributed.
- **Beneficiary Footprint:** Over **1,74,121 visually impaired students** across India have received zero-cost learning materials directly via the combined portal and DALM framework.
- **Technological Standardization:** Successful deployment of the updated **Draft Bharati Braille 2.1 (2026 standards)**, allowing full Unicode compatibility for seamless screen-reader and electronic Braille-display mapping.

Criticisms & Challenges

- **Urban-Rural Digital Divide:** Poor internet connectivity and a lack of reliable electricity in rural areas limit deep-rural download utility from the portal.
- **High Assistive Hardware Costs:** While the digital books are free, the electronic refreshable Braille displays and hardware needed to read them remain prohibitively expensive for low-income households.
- **Shortage of Educators:** A significant scarcity of certified Braille-literate instructors in mainstream schools hinders the tactile training required to use these resources optimally.
- **Audio Substitution:** Rising reliance on basic audio tools has led to a noticeable decline in physical tactile Braille reading skills, impacting overall cognitive and linguistic literacy development.



20. National Disability Information Helpline (14456): Launched in January 2024 to provide 24/7 telephonic assistance regarding government benefits and services.

21. High-Power Spectacles: Developed by CSIR-CSIO for individuals with low vision to improve optical clarity. The **High-Power Spectacles developed by CSIR-CSIO** are lightweight, plastic aspheric high-powered lenses specifically designed as a **Low-Vision Aid (LVA)** to empower individuals with severe visual impairments. Launched officially by the Ministry of Social Justice and Empowerment, this assistive technology serves as an affordable, comfortable alternative to conventional, heavy glass vision aids to enhance the daily independent living of *Divyangjan* (persons with disabilities).

Key Specifications & Technical Features

- **Dioptre Power Combinations:** Available in standard high-power formats including **+12D, +16D, +20D, and +26D**, with options to customize for specific user prescriptions.
- **Aspheric Design:** Uses advanced aspheric geometry to reduce peripheral distortion and maximize optical clarity across the lens surface.
- **Lightweight Build:** Formulated from high-refractive-index plastic instead of heavy traditional glass, reducing standard spectacle weight significantly.
- **Reduced Fatigue:** Spectacle-mountable design engineered for prolonged use with minimal eye strain or physical discomfort.

Strategic Impact & Commercial Scale-up

The [CSIR-Central Scientific Instruments Organisation \(CSIR-CSIO\)](#) designed this technology to bridge the accessibility gap for affordable assistive devices in India. To transition this from a laboratory innovation to a mass-market utility, [CSIR-CSIO issued an Expression of Interest \(Eoi\)](#) to identify industry partners for manufacturing scale-up, ensuring wide and low-cost public distribution.

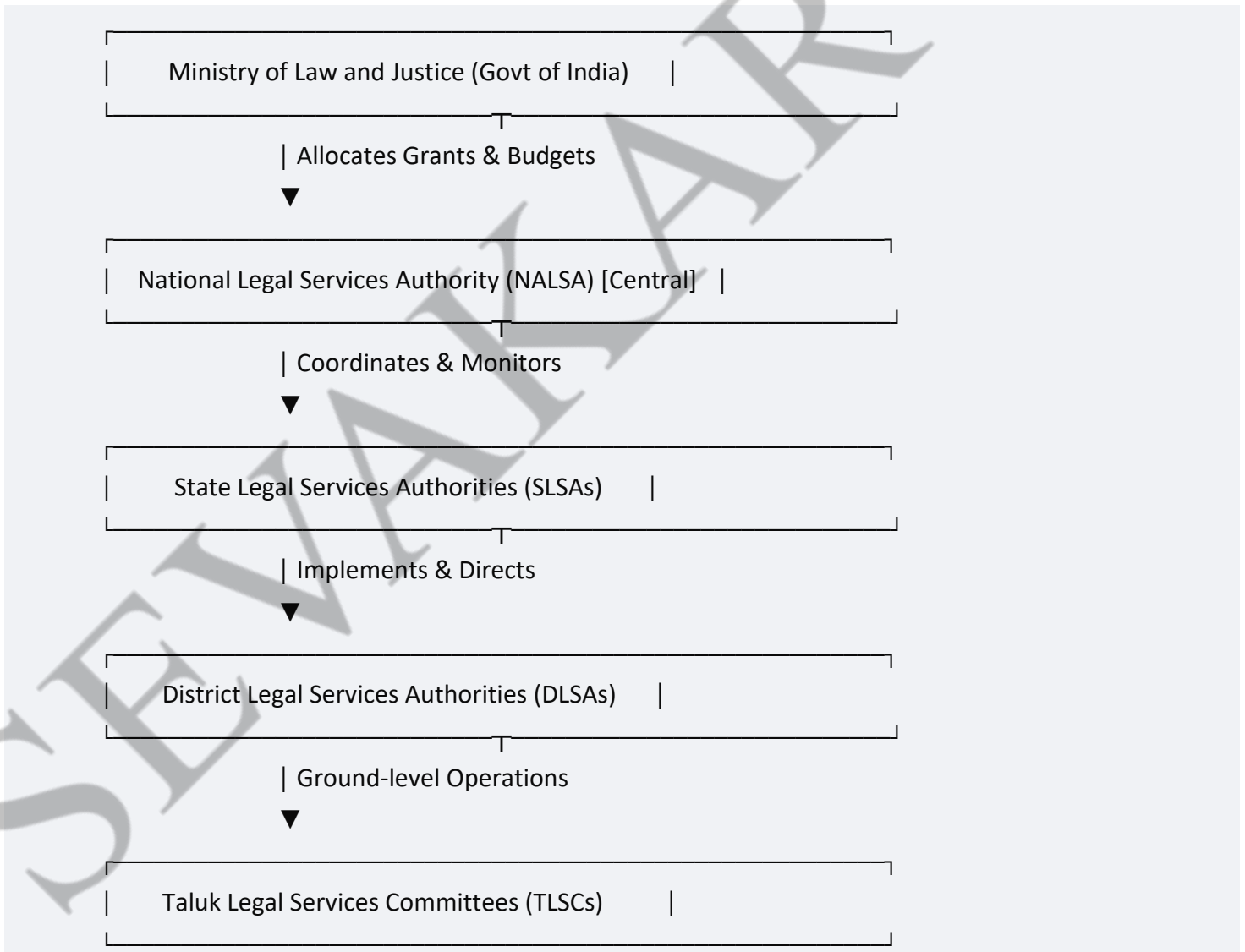
If you would like to know more, please let me know if you want to explore the **manufacturing partnership details**, the **eligibility criteria** for receiving assistive devices under government schemes, or other **assistive technologies** developed by CSIR



22. NALSA Scheme 2024: A specific legal services initiative launched in September 2024 for persons with mental illness and intellectual disabilities.

The **National Legal Services Authority (NALSA)**, while functioning as a statutory regulatory and monitoring body rather than a standard commercial welfare scheme, drives India's legal aid framework. It implements dedicated legal aid programs—including the milestone **NALSA (Child-Friendly Legal Services for Children) Scheme, 2024** and the **NALSA (Legal Services to the Mentally Ill and Persons with Intellectual Disabilities) Scheme, 2024**—functioning as an institutional **Umbrella Framework** overseen by the **Ministry of Law and Justice, Government of India**.

Core Administrative and Institutional Framework



- **Under Which Ministry:** It operates under the aegis of the **Ministry of Law and Justice**.



- **Implementing Agencies:** The primary statutory implementing agency is **NALSA**, which acts at the central tier. Execution is systematically decentralised across **37 State Legal Services Authorities (SLSAs)**, **715 District Legal Services Authorities (DLSAs)**, and **2,475 Taluk Legal Services Committees (TLSCs)**.
- **Scheme Classification:** NALSA's primary driven infrastructure, such as the *Legal Aid Defense Counsel System (LADCS)*, is explicitly classified as a **Central Sector Scheme**.
- **Flagship vs. Umbrella Status:** It operates as an **Umbrella framework**. Instead of a singular project, it manages a wide ecosystem of targeted, subject-matter-specific national schemes designed to fulfill the mandate of Article 39A of the Indian Constitution.

Aims, Objectives, and Key Features of the 2024 Schemes

The landmark upgrades executed in 2024 revised, consolidated, and modernised older protocols into highly focused intervention models:

1. NALSA (Child-Friendly Legal Services for Children) Scheme, 2024

- **Aims & Objectives:** To guarantee free legal aid to ensure that children have the right to file or defend a case. It aims to foster a trauma-informed, multidisciplinary environment matching the psychological and legal needs of minors.
- **Key Features:** Consolidates the 2015 Child Protection Scheme and the 2021 Differently-Abled Children Scheme into a single text. It creates a workforce of panel lawyers and Para-Legal Volunteers (PLVs) trained specifically in POCSO laws, juvenile justice, and child protection.

2. NALSA (Legal Services to the Mentally Ill and Persons with Intellectual Disabilities) Scheme, 2024

- **Aims & Objectives:** To eliminate barriers to justice for individuals suffering from mental illness or structural cognitive disabilities.
- **Key Features:** Directs the operationalisation of specialized legal assistance centers called '**Manonyay**' Units (**Legal Services Units for Persons with Mental Illness & Persons with Intellectual Disabilities**) across districts and taluks to assist vulnerable demographics.

Funding Mechanism

- **Source of Capital:** Funding relies on **Central Sector allocations** through **Grants-in-aid** allocated by the Ministry of Law and Justice directly to NALSA's Central fund.
- **Fund Disbursement:** NALSA distributes these central grants down to the respective **SLSAs and DLSAs**.
- **Operational Modernization:** Fund management is tracked electronically under the central **Public Financial Management System (PFMS)** utilizing a *Treasury Single Account (TSA)* hybrid tracking model to enhance transactional transparency.

2026 Status Update and Ecosystem Expansion

By May 2026, NALSA has widened its umbrella with several next-generation strategic schemes launched through late 2025 and early 2026:



- **NALSA SPRUHA Scheme (2025/2026):** Focuses on providing holistic legal, economic, and psychological support mechanisms to the families and dependent children of prison inmates to combat social stigma.
- **Veer Parivar Sahayata Yojana:** Launched to give dedicated, institutional free legal protection and legal clinics directly to active/retired defense personnel and their families via Sainik Boards.
- **JAGRITI Initiative:** A grassroots transparency push integrating permanent legal clinics with local self-government bodies (Gram Panchayats).
- **Human-Wildlife Conflict Scheme:** Addresses fast compensation processing and statutory safety litigation for tribal/forest residents facing economic loss from wildlife damage.

Achievements (Data Updated through 2026)

- **Criminal Justice Overhaul (LADCS):** The **Legal Aid Defense Counsel System (LADCS)** is fully operational across **680 districts**. Over **8.71 lakh criminal disputes have been disposed of**, providing legal defense to more than 2.76 lakh Under-Trial Prisoners (UTPs), which resulted in the direct release of **59,630 UTPs**.
- **Grassroots Outreach:** During the current financial block, more than **16.60 lakh citizens** received free consultations or active court representations. Additionally, **4.91 lakh legal literacy camps** successfully engaged over **4.04 crore people**.
- **Targeted Interventions:** The 'Manonyay' units have expanded across 30 tribal-dominated blocks in states like Odisha, directly benefiting thousands of differently-abled individuals via targeted field camps.

Criticisms and Structural Bottlenecks

- **Technical Glitches in Fund Utilization:** A primary structural issue reported to Parliament highlighted that due to technical errors within the newly rolled-out **TSA/TSA Hybrid module of the PFMS digital payment pipeline**, multiple SLSAs and DLSAs failed to utilize their fully allocated legal defense funds.
- **Variable Quality of Legal Representation:** Despite strict institutional guidelines, panel lawyers face systemic criticism over low pay structures, which occasionally compromises the quality of defense compared to private legal counsels.
- **Awareness Deficits in Complex Sub-Schemes:** While overall legal camp numbers are high, targeted interventions like the *2024 Intellectual Disability protocols* struggle with low systemic adoption in remote tribal or rural belts due to localized cultural taboos and a shortage of specialized, trauma-trained PLVs

23. Infosys Springboard Skill Programme: An MoU-based initiative to provide employability skills and digital literacy to Divyangjan.

The **Infosys Springboard** is **not a government scheme**, meaning it is **neither a Central Sector Scheme nor a Centrally Sponsored Scheme**, and it does not fall under the category of a government flagship or umbrella initiative.



Infosys +1

Instead, it is a **Corporate Social Responsibility (CSR) initiative** conceptualised, funded, and executed entirely by [Infosys Limited](#) and the [Infosys Foundation](#). Because it is a private CSR initiative, **no government ministry or public fund is directly involved** in its administrative setup, though Infosys collaborates extensively with public entities like the [All India Council for Technical Education \(AICTE\)](#) and various state skill development corporations to scale its implementation.

Infosys +4

Aims and Objectives

- **Democratise Digital Literacy:** Deliver free, corporate-grade technical education across India to bridge the digital divide.
- **Enhance Employability:** Equip students from Class 6 to working professionals with industry-relevant 21st-century talents.
- **Support NEP 2020:** Align modular curriculums with India's National Education Policy 2020 to promote practical, vocational learning.
- **Bridge Learning to Livelihood:** Shift from mere certificate distribution to creating [sustainable job pathways](#) for graduate and undergraduate youth.

TheCSRUniverse +4

Funding Mechanism & Implementing Agency

- **Funding Mechanism:** 100% self-funded through Infosys' CSR commitments under the Environmental, Social, and Governance (ESG) Vision 2030 framework. In 2025, the Infosys Foundation committed an additional **₹200+ crore** exclusively for the first phase of its expanded Livelihood Program.
- **Implementing Agency:** Infosys Limited operates as the primary implementer alongside its philanthropic wing, the **Infosys Foundation**. Ground execution is amplified through 20+ non-profit partners, including the NIIT Foundation, ICT Academy, and Magic Bus.

Infosys +6

Core Features



- **AI-Powered Learning Architecture:** Driven by the proprietary Infosys Wingspan platform, providing cloud-based, personalized student dashboards.
- **Premium Content Access:** Offers over 20,000 free courses built in tandem with tier-one global learning providers like Coursera and Harvard Business Publishing.
- **Tech and Soft Skills Playgrounds:** Features cloud labs, interactive coding sheets, programming challenges, and dedicated virtual labs for experiential learning.
- **Multilingual Options:** Courses are systematically localized into over 20 major Indian languages (including Hindi, Marathi, and Tamil) to expand rural outreach.
- **Virtual Proctored Assessments:** Rigorous virtual assessment frameworks that grant formal, corporate-vetted certification upon successful completion.

Infosys +6

📌 Achievements (Updated to 2026)

- **Massive User Scalability:** The program surpassed its core ESG target by expanding its active digital ecosystem to over **5 million registered learners** across India.
- **Livelihood Generation:** Following the mid-2025 rollout of the Springboard Livelihood Program, the platform facilitated over **80,000 job placements** in FY25 alone, tracking towards a target of 500,000 employed youth by 2030.
- **Institutional Footprint:** Successfully integrated into standard college curriculums via formal MoUs with more than **3,000 universities** and technical boards.
- **Structured Internships:** Rolled out consecutive flagship virtual training cohorts, with the **Infosys Springboard Virtual Internship 7.0 launching in early 2026**, offering extensive hands-on project pathways.
- **Last-Mile Rural Delivery:** Deployed the **Springboard Makers Lab on Wheels** mobile units to deliver physical STEM, AR, and VR kits directly to underprivileged and rural school systems.

foundit +4

📌 Criticisms and Operational Hurdles

- **High Assessment Barriers:** Learners note that certification exams demand exceptionally high passing bars (often **90% to 100% scores** required), causing a high drop-out rate among self-paced students.



- **The "Skilling but No Hiring" Dilemma:** Student reviews point out that completing virtual internships rarely translates into direct employment offers or interviews within Infosys itself. The program acts primarily as a training gateway, leaving students to navigate the external job market independently.
- **Sudden Domain Shifts:** Users have flagged structural inconsistencies during registration cohorts, where selected technical tracks (such as specialized Artificial Intelligence tracks) were abruptly altered or merged into broad data streams mid-program.
- **Strict Eligibility Gatekeeping:** The stringent criteria for flagship virtual internships—barring anyone who missed immediate course pathway deadlines by even a day—frequently draws complaints from students juggling university examinations

SEVAKAR IAS