

The Person with Disability's Entitlement Map — Every Scheme a Divyangjan Can Access in Odisha

This note is for social workers, NGOs working in disability and inclusion, DSWO officers, AWW and ASHA workers, school staff, and any person with a disability or their family members in Odisha. It maps every scheme available to a person with a disability (PwD) — and starts with t...

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The Foundational Reality: 80 Million Indians Without Documentation

Over 80 million Indians live with disabilities. The NSO (National Sample Organisation) survey found that in Odisha, only approximately 33% of disabled men and a similar proportion of women had a formal disability certificate. The remaining two-thirds — millions of people — are living with disabilities but accessing virtually none of the government schemes designed for them, simply because they lack the certificate.

This is not apathy or ignorance on their part. It is the result of a specific barrier: getting a disability certificate requires an assessment by a government medical board, which requires travelling to a district hospital — something that a person with a severe locomotor disability, visual impairment, or intellectual disability cannot easily do without support.

The most important action in this entire note is not applying for a pension or a scholarship. It is getting the **disability certificate and UDID card**. Everything else flows from that single document.

Step 0 — The Gateway: Disability Certificate and UDID Card

What Is the UDID?

The Unique Disability ID (UDID) card is India's national identity card for persons with disabilities — issued by the Department of Empowerment of Persons with Disabilities (DEPwD) under the

Ministry of Social Justice and Empowerment. It is a single card that:

- Certifies the nature and percentage of disability
- Replaces the need to carry multiple documents when accessing welfare schemes
- Is machine-readable and database-linked — any scheme officer can verify it instantly
- Is accepted for all government disability welfare schemes

Who Issues the Disability Certificate?

Disability certificates are issued by the **medical boards of district hospitals** — comprising the Chief Medical Officer or Sub-Divisional Medical Officer and relevant specialists (ENT, ophthalmologist, orthopaedic surgeon, audiologist, psychiatrist, etc. as required for the disability type).

21 Types of Disabilities Recognised Under the RPWD Act 2016

The Rights of Persons with Disabilities (RPWD) Act, 2016 recognises 21 disability types: Physical: Locomotor disability, visual impairment (blindness, low vision), hearing impairment (deaf, hard of hearing), speech and language disability, dwarfism, muscular dystrophy, cerebral palsy, acid attack victims, Parkinson's disease, multiple sclerosis, thalassemia, haemophilia, sickle cell disease. Mental/Intellectual: Intellectual disability, autism spectrum disorder, specific learning disability, mental illness, chronic neurological conditions. Multiple: Multiple disabilities including deaf-blindness.

Threshold for Scheme Benefits

Most government disability schemes require a minimum **40% disability** as certified by the medical board. For benchmark disability benefits (reservations, enhanced scholarships, some tax exemptions): **40% or more**.

How to Apply for UDID in 2026 (Online — 30 Minutes)

1. Visit www.swavlambancard.gov.in (the UDID portal)
2. Click "Apply for Disability Certificate"
3. Register with Aadhaar and mobile number
4. Fill the application form: personal details, type of disability, medical history
5. Upload: Aadhaar, existing disability certificate if any, photograph, address proof
6. Select the nearest government hospital for the medical board assessment
7. Attend the scheduled medical board on the appointed date
8. Certificate is digitally issued and the UDID card is sent to the address

For rural and remote communities: NGOs can conduct **facilitated UDID registration camps** — bringing smartphones, internet connectivity, and a CSC operator to the habitation, helping communities complete applications in bulk rather than requiring individual hospital

visits.

The disability assessment board visits — where specialists come to the community — can be requested formally through the CDMO (Chief District Medical Officer) by NGOs for communities with multiple unassessed PwDs.

Layer 1 — Pension (Monthly: Rs. 500-1,200)

Indira Gandhi National Disability Pension Scheme (IGNDPS)

The Central Government pension for PwDs — part of the National Social Assistance Programme (NSAP).

Eligibility:

- Age: 18-79 years
- Disability percentage: **80% or more** (severe or multiple disability)
- BPL household

Amount: Rs. 300/month from Central Government.

Note on threshold: IGNDPS requires 80%+ disability — which is a high bar. PwDs with 40-79% disability are not eligible for IGNDPS but may be eligible for state-level pensions and other schemes listed below.

Madhu Babu Pension Yojana (MBPY) — Odisha

Odisha's MBPY covers disabled persons — with a lower threshold than IGNDPS in some categories. MBPY combined with IGNDPS brings the total monthly pension to Rs. 500-1,200/month for severe disability cases.

Application: Through the Block Social Welfare Officer (BSWO) with UDID card, Aadhaar, and BPL ration card.

Layer 2 — Assistive Devices: ADIP Scheme (Value: Rs. 30,000-1,00,000 free)

Assistance to Disabled Persons (ADIP Scheme)

ADIP provides **certified, modern assistive devices completely free** to eligible PwDs — wheelchairs, prosthetics, hearing aids, white canes, Braille kits, tricycles, orthotic devices, communication devices for speech/language disabilities, and other aids.

Eligibility:

- Indian citizen with 40%+ disability
- Annual family income not exceeding Rs. 20,000/month (Rs. 2.4 lakh/year)
- Must not have received similar assistance in the preceding 3 years

Value: Devices worth Rs. 30,000-1,00,000 at no cost. Devices come with a **2-year warranty and free training on use.**

How to access: Through ALIMCO (Artificial Limbs Manufacturing Corporation of India) and approved NGOs conducting ADIP distribution camps. In Odisha, ALIMCO camps are periodically organised in district towns — NGOs can request camp scheduling for underserved blocks through the DSWO.

The hearing aid gap: Hearing impairment is among the most prevalent disabilities in tribal Odisha — and hearing aids under ADIP cost Rs. 10,000-50,000 at market rates. Under ADIP, they are free. Yet the majority of hearing-impaired persons in rural Odisha have never received a hearing aid, primarily because they don't know ADIP exists.

Layer 3 — Health Insurance (Annual value: Up to Rs. 5-10 lakh)

GJAY (Gopabandhu Jana Arogya Yojana) + AB-PMJAY

All PwDs from BPL households with NFSA ration cards are eligible for GJAY — cashless treatment at Odisha government hospitals (free) and empanelled private hospitals (up to Rs. 5 lakh/year, Rs. 10 lakh for households with a woman beneficiary).

For conditions requiring expensive hospitalisation — orthopaedic surgery, eye surgery, cochlear implant surgery, mental health hospitalisation — GJAY coverage is transformative.

Niramaya Health Insurance (for Autism, Cerebral Palsy, Mental Retardation, Multiple Disabilities)

A specialised health insurance scheme for persons with intellectual and developmental disabilities under the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities (National Trust Act, 1999). Provides Rs. 1 lakh/year health cover at a premium of Rs. 250/year (BPL) — covering OPD, dental, and hospitalisation not covered by other government schemes.

Layer 4 — Education Scholarships

Pre-Matric Scholarship for Students with Disabilities (Central)

PwD students in Classes 9 and 10 with 40%+ disability and family income below Rs. 2.5 lakh:

- Day scholars: Rs. 700/month + Rs. 2,000/year book allowance
- Hostellers: Rs. 900/month + Rs. 2,000/year book allowance

Application through NSP (scholarships.gov.in) — annual window typically August-November.

Post-Matric Scholarship for Students with Disabilities

PwD students in Class 11 and above (including college, professional courses, and research):

- Full fee reimbursement at government institutions
- Maintenance allowance: Rs. 1,200-1,550/month (hostellers) depending on course level
- Additional disability allowance

EMRS (Eklavya Model Residential School) — Age Relaxation for ST Children with Disabilities

ST children with disabilities receive a **2-year age relaxation** for EMRS admission through EMRSST — meaning a child who would normally age out at 12 can apply until 14. This is a critical provision that is almost never communicated to tribal families with disabled children.

Samagra Shiksha — Inclusive Education

Every child with a disability is entitled to free education in a government school under Samagra Shiksha's Inclusive Education component:

- Transport allowance (where the child cannot reach school independently)
- Aids and appliances through the school
- Reader allowance (for visually impaired students)
- Specialist support teachers (where available)
- Rs. 200/month stipend for girls with disabilities

Layer 5 — Employment and Livelihood

Reservation in Government Employment

Under the RPWD Act 2016: **4% reservation in all government jobs** (Central and state) for persons with benchmark disabilities. Categories:

- 1% for Blind / Low Vision
- 1% for Deaf / Hard of Hearing
- 1% for Locomotor disability (including Cerebral Palsy, leprosy-cured, dwarfism, acid

attack victims, muscular dystrophy)

- 1% for Autism, Intellectual Disability, Specific Learning Disability, Mental illness, and Multiple Disabilities

In practice: Most PwDs from rural Odisha do not access this reservation because they cannot compete in government job examinations without prior preparation support. NGOs can specifically provide coaching support for PwDs who have the educational qualification but lack competitive exam preparation.

Divyangjan Reservation in Skill Development

PMKVY 4.0: At least 3% of seats in every PMKVY Training Centre are reserved for PwDs. Training is free. Stipend during training: Rs. 500/day.

DDU-GKY: Priority placement assistance for PwD trainees after skill training.

National Handicapped Finance and Development Corporation (NHFD) Concessional loans for PwDs for self-employment and education:

- Self-employment loans: Up to Rs. 5 lakh at 5% interest (women PwDs: 4%)
- Education loans: Up to Rs. 15 lakh at 4% interest
- Micro-credit: Up to Rs. 25,000 at 5% interest through SHG/MFI channel

Deendayal Disabled Rehabilitation Scheme (DDRS)

Government funding for NGOs running rehabilitation centres, special schools, vocational training centres, and supported employment programmes for PwDs. For NGOs: DDRS is the funding mechanism for disability-focused programmes. For PwDs: DDRS-funded organisations provide free rehabilitation services.

Layer 6 — Tax and Income Benefits

Income Tax Deduction (Section 80U, Income Tax Act 2025)

For a PwD who is an income taxpayer:

- 40-79% disability: Rs. 75,000 deduction from taxable income
- 80%+ disability (severe): Rs. 1,25,000 deduction from taxable income

No documentation required beyond the UDID card — claim directly when filing ITR.

Income Tax Deduction for Caregiver (Section 80DD)

For a family member who is financially supporting a PwD dependent:

- 40-79% disability: Rs. 75,000 deduction

- 80%+ disability: Rs. 1,25,000 deduction

This directly incentivises family support for disabled members.

Layer 7 — Transport and Travel Concessions

Indian Railways: 75% concession on Second Class fares, 50% on Sleeper/AC for PwDs (with valid UDID or disability certificate). Escort accompanying a severe PwD also gets 50% concession.

Odisha State Road Transport: Free or concessional bus travel for PwDs on OSRTC buses — verify current scheme at OSRTC office.

PMJJBY and PMSBY: A PwD with a PMJDY bank account is entitled to Rs. 2 lakh life insurance (PMJJBY, Rs. 436/year) and Rs. 2 lakh accident insurance (PMSBY, Rs. 20/year). For PwDs whose disability arose from an accident — and who face compounded risk — PMSBY is specifically important.

Layer 8 — Legal Rights Under RPWD Act 2016

The Rights of Persons with Disabilities Act, 2016 is the foundational law — and most PwDs and their families do not know its provisions:

Right to education: Every child with disability has a right to free and appropriate education in an inclusive setting until age 18. Schools cannot refuse admission on grounds of disability.

Right to accessibility: All government buildings, transport, websites, and services must be accessible to PwDs.

Right to legal capacity: PwDs cannot be declared legally incapacitated simply on grounds of disability — they retain the right to make their own decisions.

Right against discrimination: Employers with 20+ workers cannot discriminate in hiring and must provide reasonable accommodation.

Grievance mechanism: Every State Commissioner for Persons with Disabilities (Odisha: State Commissioner's office, Bhubaneswar) handles complaints of discrimination and denial of rights.

The UDID-to-Entitlement Checklist

For a PwD who has just received their UDID card:

Action	Where	Priority
Apply for IGNDPS + MBPY pension	BDO / Block Social Welfare Officer	Immediate (if 80%+ disability, BPL)
Apply for ADIP assistive devices	ALIMCO camp / DSWO	Immediate
Get GJAY card	Mo Seva Kendra	Immediate
Open individual PMJDY account	Bank Mitra	If not already done
Enrol in PMJJBY + PMSBY	Bank/Bank Mitra	Immediate
Apply for NSP scholarship (if in school)	scholarships.gov.in	Before November each year
Apply for NHFDC self-employment loan	NHFDC or OSCDC	If planning enterprise
Claim IT deduction (Section 80U/80DD)	Income Tax Return	If earning or family member earning

What NGOs Can Do That Families Cannot Do Alone

UDID registration camps: Bring the application process to the community. One NGO-organised camp with a CSC operator and a medical board request to the CDMO can get UDID cards for an entire habitation's PwDs.

ADIP camp request: Formally write to the DSWO requesting an ALIMCO distribution camp for a specific block — specifying the estimated number of PwDs needing assistive devices.

School inclusion monitoring: Verify that every child with disability in partner NGO communities is enrolled in school and accessing the Samagra Shiksha inclusive education provisions.

NHFDC loan facilitation: For PwDs who want to start self-employment, JaBaSu helps navigate the NHFDC concessional loan process through the Odisha Scheduled Castes and Scheduled Tribes Development Finance Cooperative (OSCDC).

Last verified: June 2026. UDID portal: www.swavlambancard.gov.in. ADIP devices: Rs. 30,000-1,00,000 free for 40%+ disability, income below Rs. 2.4 lakh/year. IGNDPS requires 80%+ disability, BPL. RPWD Act 2016: 4% reservation in government employment. Section 80U / 80DD deductions: Rs. 75,000 (40-79%) and Rs. 1,25,000 (80%+) under Income Tax Act 2025.

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