

Barriers Beyond Policy: How Poverty-Linked Stressors Shape the Success of Inclusive Education for Students with Disabilities

Shiv Hariharan

Singapore American School

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ABSTRACT

India's National Education Policy (NEP) 2020 positions inclusive education as a rights-based mandate. Yet, its translation into everyday realities remains uneven. This paper argues that the gap between policy intent and outcomes is best understood through the intersection of poverty and disability—two conditions that are often examined separately but, in practice, reinforce one another in a myriad of ways. Drawing on existing literature and a case study of Samagra Shiksha, it traces how poverty-linked stressors shape unequal educational access and outcomes. For students with disabilities, constraints compound alongside existing systemic gaps, including inadequately trained teachers, infrastructural shortfalls, and limited institutional support. While policy frameworks provide formal guarantees, their design and implementation often rests on assumptions that do not hold true in low-income contexts and households. It also highlights how features intended to promote inclusion, such as home-based education and digital platforms, inadvertently reproduce exclusions when detached from material economic realities. By foregrounding the poverty–disability nexus, it demonstrates that inclusion cannot be achieved through uniform interventions or expanded access alone. Instead, it requires a shift toward frameworks that integrate social, economic, and infrastructural realities into policy design.

Introduction

In 2020, the National Education Policy (NEP), hastily approved in the middle of the COVID-19 pandemic, spurred a complete overhaul of the Indian educational system. On paper, it brought inclusive education to the fore through a rights-based approach, affirming that students, regardless of social or economic background, must receive quality education across all schooling stages, in line with SDG4 of the 2030 UN Agenda (Ministry of Human Resource Development, 2020). Five years since, several important questions have been raised pertaining to the inclusion it purports: has this mandate truly reached Indian classrooms? Beyond its ambitious rhetoric, has there been meaningful progress? Or has the policy sidestepped the structural problem altogether?

Disability and poverty—which share a mutually reinforcing relationship—impact education in many ways. Poverty makes children less likely to be enrolled in school, increases the likelihood of absenteeism, and restricts access to learning resources. While the Right to Education (RTE) Act mandates free education up to age 14, it is widely known that education is still not entirely free (Joshi & Mehta, 2025). Hidden costs include miscellaneous fees, uniforms, books, stationary, and transportation, which place a burden especially on low-income families.

Poverty also reframes schooling into an opportunity cost, pushing many children to supplement family income than attend school (Islam & Hoque, 2022). It also exacerbates gender inequalities, especially in rural areas, oftentimes leaving girls at a double disadvantage (Joshi & Mehta, 2025). Underfunded schools lack basic facilities like classrooms, clean toilets, and qualified teachers, affecting student drive and motivation (Barrett et al., 2019). These social and economic dimensions coincide with—and possibly explain—India’s massive school dropout crisis; why out of 6.5 million children that dropped out of school between 2019 and 2024, the highest rates were concentrated among marginalized and low-income families (Iqbal, 2026).

For students with mental and physical disabilities—especially those from low-income households—these disadvantages compound. They already face poorer outcomes: 45% of India’s population with disabilities is illiterate, compared to 26% of the general population (Yadavar, 2017). As a result, they face not only the aforementioned socio-economic barriers but also face added barriers that limit their full, equal participation. In a UNESCO report, teachers highlight a lack of sufficient training and confidence in teaching children with disabilities, under-resourced classrooms, large class sizes, and limited administrative support (Minati Panda, 2025). Ground data substantiates this picture too: four in five schools have ramps, but only a few have handrails, a basic safety requirement, while two in three schools lack toilets for children with special needs (Jadhav, 2026). These infrastructural gaps coincide with sharp dropoffs in enrollment rates, explaining why fewer children with special needs make it to higher grades compared to their counterparts in India.

While poverty and disability are often studied in isolation, this paper seeks to examine how their intersecting effect compounds exclusion within educational systems. This relationship is of particular importance, especially in contexts of inclusive policy, research, and development, as it shifts attention to the grounded, lived realities of students with disabilities. In doing so, it enables a more nuanced understanding of how structural inequalities operate in practice, and in turn, supports the design of more responsive, meaningful interventions over time.

Background

Disability and poverty operate in a cycle, each reinforcing the other (Banks et al., 2017). While an extant body of literature explicates this link, there is relatively little understanding on how these mechanics take effect in the context of education.

Existing scholarship documents how economic constraint shapes educational access and outcomes. Poverty drives lower attendance (Mizunoya et al., 2018), is correlated with low levels of educational attainment across social groups (Tilak, 2018), imposes a high burden on household expenditure (Mehrotra, 2010), affects the quality of education one can receive (Drèze & Kingdon, 2001), and impacts one's ability to succeed in the classroom (Ferguson et al., 2007). Similarly, students with disabilities face lower educational attainment and have long reported unequal access to educational services (Aruldas et al., 2023). While the combined influence of poverty stressors and disabilities on education has received relatively less attention (Rashmi & Mohanty, 2024), there is evidence pointing to strong associations. Bradley & Corwyn (2002) note that students with intellectual disabilities belonging to families with higher socio-economic status (SES) are afforded enhanced access to educational resources and opportunities, translating to better academic outcomes. Low SES families, in comparison, cannot afford the same. Singal (2011) also outlines deep intersections between poverty and disability, showing the necessity of mapping these intersectionalities while interrogating the educational landscape.

In India, policy and legislative frameworks form the backbone of inclusive education. Aside from the aforementioned NEP and RTE, the Rights of Persons with Disabilities (RPwD) Act also provides a strong legislative framework, mandating the admission of children with disabilities aged 6–18 years without discrimination, even going beyond the 14 years age limit of the RTE Act; and the accessibility of facilities, infrastructure, support, and transportation (Rights of Persons with Disabilities Act, 2016). All three legislative and formal efforts are widely cited as central to India's goals towards building an inclusive education system. Programs and initiatives also play a crucial role and include the Integrated Education for Disabled Children (IEDC), Sarva Shiksha Abhiyan (SSA), Inclusive Education of the Disabled at Secondary Stage (IEDSS); School Readiness Program Centres (SRPCs), Karnataka—all of which have made notable contributions to inclusive education in the past (Grimes & Cruz, 2021).

Progress, however, remains mixed. Enrollment rates still continue to decline sharply at higher education levels (Jadhav, 2026). This is compounded by a persistent rural–urban divide, with disparities particularly stark in remote regions. Enrollment is shifting toward private unaided schools, raising further concerns for inclusion. These schools—especially low-fee ones—are often less accessible to marginalized groups and tend to offer weaker inclusive support, and most interventions remain concentrated in government schools (Jadhav, 2026). However, this pattern

may not be accounted for in standard readings of poverty. It is this misreading that (Chambers, 1997) noted, saying that poverty tends to be understood in a universal, reductionist, standard, static, and controlled way, while many poor people's realities are local, complex, diverse, dynamic and unpredictable.

Through a case study of the Samagra Shiksha (SS) program, a landmark initiative in this space, this paper reveals how inclusive education in India is often structurally misaligned with the intersecting effects of poverty and disability. While schemes expand formal access and embed inclusion on paper, they rely on a flattened view of its target population, leaving several intersectional nuances amiss. The result is a gap between policy intent and delivery, producing exclusions despite many commendable gains.

Discussion

Samagra Shiksha (SS) is a flagship pan-India program that subsumed three earlier schemes—Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE)—to put forth a new, integrated approach to inclusive education in 2018. The strides made under these programs are evident, and include widening access for children with disabilities, and increasing enrollment and retention in low-resource settings (Grimes & Cruz, 2021). But a key question remains: does SS account for the lived realities of poverty—and, more critically, the compounded effects of poverty and disability?

On paper, its inclusion measures are substantive: preventing discrimination through a zero-rejection policy; financial support through increased allocations for uniforms, and textbooks; bettering educational quality through improved learning materials and curriculums; and expanding access through flexible educational options like distance learning, vocational pathways, and home-based education (Grimes & Cruz, 2021; Samagra Shiksha, n.d.). The latter is recommended in the case of severe or multiple disabilities—and 72,186 such students were covered up to grade 12, in 2023-24 under the program.

Under SS, government resource persons identify out-of-school children with disabilities, conduct case-based assessments, design individualized intervention plans delivered in 15-day cycles, and train parents to continue instruction at home (Gokarn, 2025). However this design—home education as an alternative to mainstream formats—does not account for the multidimensional realities of poverty. The key blindspot being its assumptions of household capacity that many families simply do not have. In low-income households, both parents often work long, physically demanding jobs, leaving little time to be involved in children's education. Expanding parental roles to encompass caregiving, teaching, and therapy imposes significant, untenable demands.

Same constraints apply to mainstream and special schools. In many informal settlements, getting a child to school means confronting the absence of basic mobility infrastructure in neighborhoods, such as navigable pathways or wheelchair access, which oftentimes forces mothers to physically carry children to school, leading to long-term health strain (Gokarn, 2025).

While SS mandates non-discriminatory admission and provisions for mobility support to get children to school, it does not, by itself, address the unique structural barriers that low-income families face. This can be seen as part of a broad design problem: the presumption of stable, resource-ready households, which overlooks the complex and precarious realities that shape the lives of families in poverty. Among qualitative findings from Aruldas et al. (2023), one mother notes: “There is no bus in this village. We used to go by auto, it is ₹100 to drop him at school and ₹100 in the evening... he studied like this for two years... so we stopped him as we found it difficult,” highlighting the lived realities of this nexus.

The growing digital emphasis under Samagra Shiksha further complicates inclusion. While initiatives such as DIKSHA hold promise in expanding access to learning resources, their effectiveness is constrained by the digital divide (Oxfam India, 2022). Unequal access to devices, reliable internet, and digital literacy affect low-income families at disproportionate rates, and without sustained investment in infrastructural expansion, these initiatives risk excluding economically marginalized student groups.

Inconsistent teacher training is also a frequently cited issue surrounding SS. State-level data provides a revealing picture of its extent: Jharkhand has only 384 special educators against a stipulated requirement of at least 4,800—leaving a deficit of over 4,400 teachers (B, 2025); while Telangana, despite a norm of one special educator per school, none are appointed across nearly 16,000 inclusive schools (Singh, 2021). This issue extends to the wider system: only 1.2 lakh special educators are registered, but the population with disabilities is recorded at 2.68 crore (K.S, 2024).

Equally crucial is examining the impact of this shortage, and those most affected. While urban areas have some special educators, their presence in rural regions is close to negligible (Das, 2025). Yet, ironically these are the same areas where the majority of low-income and children with disabilities reside. A lack of incentivization and adequate facilities further discourages teachers from accepting placements in such regions, compounding the problem.

Lastly, exclusion also extends to the National Education Policy (NEP) 2020—the very framework underpinning SS. Tribal students with disabilities, often economically marginalized, face compounded barriers going beyond infrastructure. Many government schools still lack basic accessible facilities such as ramps, inclusive toilets, and tactile paths. But in examining the

experiences of tribal students with disabilities, Das & Kerketta (2025) name language as an additional yet inadequately addressed barrier to inclusive education. Regions like Vidarbha, where nearly 25% of students with disabilities speak Gondi, experience a mismatch with dominant-language schooling in Marathi, Hindi, or Oriya, which becomes an added limitation to social inclusion, participation, and access. As contended in the paper, these limitations stem from a flattened understanding of disability within policy design, one that overlooks its multidimensional and intersectional nature. Disability and poverty are both mediated by gender, caste, and region in significant ways, each intensifying exclusion. Any meaningful model of inclusion must therefore account for this intersectionality, rather than treating these realities as a uniform experience.

Conclusion

Evidence from the paper points to a clear gap between the promise of inclusive education and its delivery on the ground. Despite some successes, there is a pressing need for more comprehensive resource allocation to achieve actual inclusivity under SS. This is substantiated by data: of the ₹41,250 crore estimated spending for SS only ₹38,000 crore was actually spent (The Wire Analysis, 2026).

Further, parents and children with disabilities often note a lack of agency in deciding their own education due to a largely medicalized approach, where a team of professionals—doctors, specialists, and teachers—determines appropriate measures. A more integrated framework that includes all stakeholders is needed. Clearer, accessible guidance on home-based education is also essential, alongside stronger support systems for the mental health and wellbeing of parents who are required to assume additional caregiving and teaching responsibilities.

Stronger accountability mechanisms, improved teacher training, and clearer, more accessible implementation frameworks are also essential to making education truly inclusive. More fundamentally, the NEP and its delivery mechanisms must move beyond formal commitments toward a rights-based approach in practice and recognize the intersections between disability, poverty, caste, gender, and other structural variables. Without accounting for these layered inequalities, inclusion risks remaining procedural, improving equity, participation, and long-term mobility for some, while leaving out the most vulnerable.

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