

**The Hindu Important News Articles For UPSC CSE**

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**Page 01 : GS III : Indian Economy / Preliminary Examination**

According to recent data released by the Ministry of Statistics and Programme Implementation (MoSPI), India's retail inflation based on the Consumer Price Index (CPI) has risen to 3.9% in the month of May. This rate was 3.5% in April. This increase has been observed primarily due to a surge in the prices of food items (especially tomatoes and rice) and fuel. This figure is the highest in the last 16 months (since January 2025), posing a new challenge for the country's macroeconomic management and policymakers.

**Key Points & Data Analysis**

- Inflation Trend:** The 3.9% retail inflation rate in May is the fastest pace since January 2025 (when it was 4.06%). This indicates that prices are rising again after a slowdown or stability over the past few months.
- Food Inflation as Key Driver: \* Tomato Prices:** The inflation rate for tomatoes among vegetables rose from 35.3% in April to 48.4% in May. This reflects the impact of seasonal supply constraints and extreme weather.
  - Cereals:** Prices of cereals increased by 0.28%. For the first time since January 2026, a positive growth (Positive Territory) has been observed in cereal prices, mainly driven by a 0.23% increase in rice prices.

- Other Major Components:** The inflation rate for the 'Housing, water, electricity, gas, and other fuels' group (which is the second-largest component of the CPI basket - 17.6%) rose marginally from 1.71% in April to 1.73% in May.

**Core Concepts for UPSC**

- Consumer Price Index (CPI):** It measures price changes from the perspective of a retail buyer. It is released monthly by the Central Statistics Office (CSO) under the Ministry of Statistics and Programme Implementation (MoSPI).
- RBI's Inflation Targeting:** The Reserve Bank of India (RBI), through the Monetary Policy Committee (MPC), has a statutory mandate to keep inflation at 4% (i.e., within the range of 2% to 6%). The current rate of 3.9% is within this tolerance band, but it is reaching very close to the ideal target of 4%.

## Food prices take retail inflation to 3.9% in May

**Ashokamithran T.**  
MUMBAI

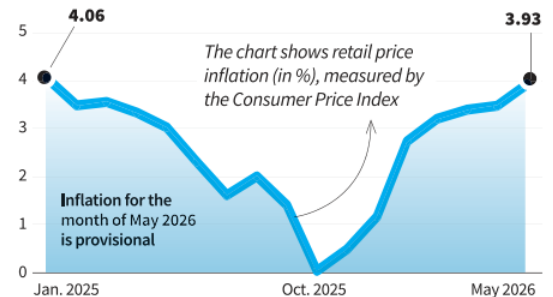
Retail inflation, as measured by the Consumer Price Index, increased to 3.9% in May as food prices rose, according to data from the Ministry of Statistics and Programme Implementation released on Friday. The inflation rate was 3.5% in April.

Retail prices moved at the fastest pace since January 2025, when the index increased 4.06%, making the May figure the highest in 16 months.

Several food staples saw a faster rate of inflation or slowing rate of deflation. Cereal prices increased 0.28%, entering the posi-

### Inching higher

Combination of low base and cost pass-through from West Asia war into food and fuel increase retail inflation print



tive territory for the first time since January 2026. Most of the increase came from rice, prices of which increased 0.23%. Tomato prices increased 48.4% in May, from 35.3% in April.

Housing, water, electricity, gas and other fuels inflation – the second largest group of items constituting 17.6% of the retail basket – quickened to 1.73% in May, from 1.71% a month before.

- **Headline vs Core Inflation:** \* **Headline Inflation:** It includes highly volatile items like food and fuel (the current 3.9% reflects this).
  - **Core Inflation:** It excludes food and fuel from the index. Due to volatility in food prices, headline inflation is currently rising.

### Implications on the Economy

- **Pressure on Monetary Policy:** Although inflation is still below the RBI's 4% target, its continuous rise may deter the RBI's Monetary Policy Committee (MPC) from cutting interest rates (Repo Rate), keeping credit expensive for economic growth.
- **Household Budget and Purchasing Power:** Rising prices of essential commodities like food and fuel reduce the real disposable income of the general public, especially low and middle-income families.
- **Rural Demand:** If the cost of agricultural inputs and cereal prices continue to rise like this, it could impact consumption patterns in the rural economy.

### Conclusion

The retail inflation reaching 3.9% in the month of May indicates that the Indian economy is still vulnerable to supply-side shocks, particularly in the agriculture and food sectors. Although this figure is safe within the RBI's prescribed policy range (2%-6%), the gradual rise seen in food items (such as tomatoes and rice) is a wake-up call for policymakers to remain vigilant.

In the future, relying solely on monetary measures to keep inflation stable will not be enough; for this, the government will have to take fiscal and administrative steps like improving cold storage infrastructure, efficient supply chain management, and strengthening agri-logistics to mitigate the impact of seasonal fluctuations.

### UPSC Prelims Exam Study Questions

**Question: A rise in food inflation primarily represents:**

- (a) Demand-side inflation only
- (b) Supply-side pressures in the economy
- (c) Fiscal deficit expansion only
- (d) Exchange rate appreciation

Ans: (b)

### UPSC Mains Practice Questions

**Question:** Food inflation continues to remain a major challenge for macroeconomic stability in India. Examine the causes and suggest suitable policy measures. (15Marks, 250Words)

**Page 03 : GS III : Internal Security / Preliminary Examination**

Recently, the 57th Director General-Level Border Coordination Conference between India's Border Security Force (BSF) and Border Guard Bangladesh (BGB) was organized in New Delhi. During this four-day conference, serious discussions took place between the two countries on border management, human trafficking, drug smuggling, and especially the sensitive issue of 'illegal and forced border crossings' (Pushbacks/Push-ins) that has emerged in recent times. These talks took place at a time when reports of sporadic tensions regarding 'pushbacks' have emerged between the border forces of both countries at certain locations.

**Key Points & Areas of Concern**

- **Illegal and Forced Border Crossings (Pushbacks vs Push-ins):**

- **BSF's Stand:** The Indian border force maintains the stance that suspected citizens illegally entering India (who possess documents of Bangladeshi citizenship) are being sent back. This problem is not limited to West Bengal alone but has also been observed along the Meghalaya, Tripura, and Assam borders.
- **BGB's Stand:** The Bangladeshi border force expressed deep concern over 'forced push-ins'. They claimed that these include Rohingya/Myanmar nationals and Indian citizens as well, who are facing a lack of basic humanitarian assistance (food, medical care).

- **Rohingya Issue:** BGB clarified that Bangladesh does not permit its soil to be used by Rohingya or Myanmar nationals for illegal entry into India.

- **Trans-border Crimes:** Both sides agreed to share intelligence to prevent narcotics, weapons, Fake Indian Currency Notes (FICN), gold smuggling, and human trafficking.

- **Border Infrastructure:** Discussions were held on accelerating the construction of border fencing and other infrastructure under the Coordinated Border Management Plan (CBMP).

**Strategic & Security Importance for UPSC**

- **Nature of the India-Bangladesh Border:** India and Bangladesh share a 4,096.7 km long border, which is India's longest land border with any neighboring country. This border is riverine, hilly, and covered with dense forests, making its complete fencing and effective surveillance a major challenge.

- **Internal Security Challenges:**

### BSF, BGB discuss 'illegal, forced' border crossings

Border-guarding forces of India and Bangladesh also reviewed steps to check human trafficking and smuggling of narcotics during the four-day D-G-level coordination conference held in Delhi

**Vijaita Singh**  
NEW DELHI

The Border Security Force and the Border Guard Bangladesh discussed "illegal and forced border crossings", among other issues, pertaining to the India-Bangladesh border during the four-day talks that concluded on Thursday, a BSF statement said.

The 57th Director-General-Level Border Coordination Conference between the border-guarding forces of India and Bangladesh was held in Delhi from June 8 to 11.

"During the deliberations, both sides held detailed discussions on measures to effectively prevent trans-border crimes, including smuggling of narcotics, arms, counterfeit currency, gold and other contraband, as well as illegal border crossings and human trafficking. The two delegations also discussed issues relating to border deaths and illegal/inadvertent/forcible crossing at the border areas, construction of border infrastructure, implementation of the Coordinated Border Management Plan, confidence-building measures and the need for closer cooperation in addressing emerging security challenges along the border," the BSF statement said.

"There have also been reports of stone-throwing along some of these stretches.

While Bangladesh has refused to accept the undocumented persons, questioning their nationality, the BSF has maintained that they had entered India illegally and were carrying documents indicating Bangladeshi nationality.

**'Deep concern'**  
A BGB statement said that the "D-G, BGB expressed deep concern, particularly over the recent incidents of push-ins of individuals, including Rohingya/Myanmar nationals and Indian nationals, into Bangladesh by the BSF." It stated that the suffering of these "pushed-in" individuals at the border was immense and many of them were in distress, suffering from hunger and illness, and include elderly persons requiring urgent medical attention.

The BGB reiterated that Bangladesh does not allow Rohingya or Myanmar nationals to use its territory for illegal entry into India.

The Indian delegation was led by BSF D-G Praveen Kumar while the Bangladesh delegation was led by BGB D-G Major-General Mohammad Ashrafuzzaman Siddiqui.

"The conference has been conducted in a cordial, positive, and forward-looking atmosphere, reflecting the enduring cooperation and mutual trust between the two border guarding forces," the BSF statement said.

"Emphasis was also laid on sensitising border population about the sanctity of the international boundary and promoting greater public awareness to prevent illegal activities in border areas," it said.



The conference was conducted in a cordial and forward-looking atmosphere, the BSF says. SPECIAL ARRANGEMENT

- **Illegal Migration:** Demographic shifts and pressure on socio-economic resources.
- **Insurgency and Smuggling:** Northeast insurgent groups taking shelter across the border and financing anti-national activities through Fake Currency (FICN).
- **Confidence Building Measures (CBMs):** To bring border deaths down to zero, emphasis is being placed on the policy of using non-lethal weapons and conducting joint patrolling between both the forces.

### Implications on Bilateral Relations and Border Management

- **Humanitarian Aspect:** The situation of people stranded on the border (the elderly and children) is sensitive from a human rights perspective, requiring both countries to develop a Standard Operating Procedure (SOP) to resolve it.
- **Sensitization of the Local Population:** It is essential to make the population living in border areas aware of the sanctity of the international border so that they do not become part of trans-border crimes inadvertently or due to economic temptations.
- **Diplomatic Relations:** Although the meeting concluded in a cordial atmosphere, continued disagreement on issues like 'pushbacks' could create a rift of mistrust in the strong bilateral relations between India and Bangladesh.

### Conclusion

Border management between India and Bangladesh is not merely a military or security issue, but also a complex socio-economic and humanitarian matter. The 57th Director General-level conference demonstrates that despite differences, both countries remain committed to finding solutions through dialogue.

In the future, to ensure a secure and peaceful border, the Coordinated Border Management Plan (CBMP) must be fully implemented. Without compromising its internal security, and while respecting humanitarian concerns, India should work with Bangladesh to create a transparent 'Verification Mechanism' so that the identification of illegal migrants and their safe return can be ensured without any border confrontation.

### UPSC Prelims Exam Study Questions

**Question:** The term FICN, frequently seen in internal security discussions, stands for:

- (a) Foreign Intelligence Coordination Network
- (b) Fake Indian Currency Notes
- (c) Financial Intelligence Control Node
- (d) Federal Internal Crime Network

Answer: **(b)**

### UPSC Mains Practice Questions

**Question:** India-Bangladesh relations have emerged as a model of regional cooperation, yet border management remains a persistent challenge. Examine. **(15Marks, 250 Words)**

As India moves towards the constitution of the 8th Central Pay Commission (8th CPC), the public discourse is predominantly centered around traditional issues such as the fitment factor, pay revision, and arrears. However, according to this article by Colonel (Retd.) Prem Kumar Nair, the core challenge is not merely about increasing salaries, but rather about making the Public Compensation Framework rational, equitable, and fiscally sustainable. This analysis highlights the deficiencies of the current pay commission framework and underlines the necessary structural reforms.

## The 8th CPC — a chance to reform pay commissions

As India moves toward the 8th Central Pay Commission (CPC), public discussion has largely centered on familiar themes – fitment factors, salary revisions and arrears. Yet, the larger question may not be how much compensation should increase, but whether the framework for determining public compensation remains coherent, equitable, and fiscally sustainable. This is not merely an administrative matter. The manner in which the state structures salaries, allowances and pensions reflects broader institutional priorities and influences public confidence in governance.

### The framework deficit

Over the decades, Pay Commissions have become far more than wage-revision exercises. Their recommendations shape inter-service parity, long-term fiscal commitments and the institutional balance within the state. Yet, the process remains narrow, with a small, time-bound body tasked with evaluating a diverse ecosystem of civil, military and technical services, largely on the basis of representations from the services themselves. A key challenge is the absence of a common evaluative framework. Services operate under different structures, career trajectories and working conditions, but there is no universally accepted method for comparing risk, responsibility, technical complexity or career progression. As a result, the system often seeks parity without clearly defining its basis.

This challenge is most visible in questions of parity. Officers across services with very different career paths and responsibilities may, at certain stages, receive comparable compensation. The issue is not one of competition between services but institutional coherence. If parity is to be maintained, the principles governing it must be transparent, consistent and objectively justified.

The comparison between civilian services and the armed forces illustrates this complexity. Military careers follow a sharply pyramidal structure, with limited promotional opportunities



**Prem Kumar Nair**

Retired Indian Army officer (colonel) with an interest in governing architecture and systems

The 8th Central Pay Commission should reform compensation frameworks, not merely salaries

and earlier retirement. Civilian services generally offer broader avenues for advancement and longer careers. Aligning compensation across such different systems requires careful consideration of these structural differences.

Another significant trend is the reduction in experience required for senior administrative positions. While faster career progression may reflect changing governance needs, complex policy challenges still demand institutional memory and seasoned judgment. Efficiency is important, but it cannot fully substitute for experience. Questions also arise over allowances. While they are intended to compensate for hardship, remoteness or operational risk, there is no uniform and transparent framework for assessing such conditions across services. This can create disparities that are difficult to justify and may foster perceptions of inconsistency.

Non-Functional Upgradation (NFU) raises a related concern. By allowing financial advancement without a corresponding increase in responsibility, it weakens the link between role, accountability and compensation. Though introduced to address slower promotion avenues, the NFU continues to generate debate over equity and institutional rationale.

### The pension challenge

Pensions add another layer of complexity. India currently operates multiple pension systems, including legacy defined-benefit schemes, contributory plans for newer entrants, and separate arrangements for elected representatives. According to the Reserve Bank of India's State Finances Report (2023), salaries, pensions and interest payments consume a large share of State expenditure, limiting fiscal space for development. As a result, concerns about sustainability and inter-generational equity are becoming increasingly important.

Taken together, these issues highlight the need for a more coherent approach to public compensation. At present, pay frameworks for the executive, legislature and judiciary evolve

through different processes. While constitutionally distinct, this fragmentation can create inconsistencies and reduce transparency in compensation decisions.

Public trust depends not only on fairness, but also on transparency and explainability.

### A new compensation architecture

Many countries have gradually moved towards continuous and institutionalised mechanisms for reviewing public sector compensation. Independent authorities, clearly defined benchmarks and periodic review mechanisms have replaced infrequent, large-scale revisions. India's decadal Pay Commission model may therefore warrant reconsideration.

A more durable framework – whether a National Compensation Authority or a specialised public service body – could bring greater consistency to public sector pay. Rather than be a centralising authority, it could establish common principles for assessing responsibility, experience and hardship while preserving flexibility for different services and States.

Importantly, any such reform must respect India's federal structure. States should retain autonomy over implementation while operating within a broader framework of transparency, comparability and fiscal discipline. Greater coherence across branches of government, without affecting constitutional independence, would strengthen both credibility and public confidence.

Ultimately, public compensation is not simply about salaries and pensions. It is part of the larger relationship between the state and the citizen. In a democratic system, compensation structures must not only be financially sustainable, but also publicly explainable.

The 8th Pay Commission presents an opportunity to move beyond periodic revision and engage with these deeper structural questions. Whether that opportunity is utilised meaningfully may shape public trust in institutional governance for years to come.

### Key Structural Challenges

- **Absence of a Common Evaluation Framework:** Currently, there is no universally accepted yardstick to compare the working conditions, risks, and responsibilities across various civil, military, and technical services. Consequently, there is a visible lack of transparency in establishing parity among different services.
- **Structural Divergence between Civil and Military Services:** \* **Military Services:** They have a highly pyramidal structure, characterized by limited promotional opportunities and early retirement.

- **Civil Services:** They offer broader promotional opportunities and a longer service tenure. Aligning the compensation between these two distinct systems remains a complex task.
- **The Issue of Non-Functional Upgradation (NFU):** Under NFU, financial benefits (higher pay scales) are granted without any increase in actual responsibility. This system weakens the link between rank, accountability, and compensation, thereby adversely affecting administrative efficiency.
- **Experience vs. Rapid Promotion:** In recent years, the duration of experience required for senior administrative positions has decreased. While this may aid in swift decision-making, it poses a risk of losing 'institutional memory' and mature judgment in policy formulation.

### The Pension & Fiscal Challenge

- **Fiscal Pressure:** According to the Reserve Bank of India's (RBI) 'State Finances Report' (2023), a major chunk of the states' total expenditure goes into salaries, pensions, and interest payments (Committed Expenditure).
- **Hinderance to Development:** Due to this heavy expenditure, the fiscal space for developmental works such as healthcare, education, and infrastructure becomes extremely constrained.
- **Fragmented System:** Currently, the salaries and allowances of the Executive, Legislature (MPs/MLAs), and Judiciary are determined through different independent processes, resulting in a lack of transparency and uniformity.

### A New Proposed Compensation Architecture

Based on global best practices, the author suggests the following reforms:

- **Review of the Decadal Model:** Instead of the current Indian system of conducting a major pay revision once every 10 years, a system of continuous review should be adopted.
- **National Compensation Authority:** A permanent and independent body should be established to:
  - Formulate common principles for assessing responsibility, experience, and hardship across all services.
  - Maintain flexibility according to the requirements of different services and states, rather than being rigidly centralized.
- **Respect for Federal Autonomy:** Under this reform framework, states must have the autonomy to implement changes according to their financial health, ensuring that fiscal discipline is maintained.

### Conclusion

The public sector compensation framework is not merely an issue concerning the salaries of government employees; it also impacts the relationship between the State and its citizens, as well as public trust in governance. In a democratic setup, this framework must not only be financially sustainable but also publicly accountable and rational.

The 8th Pay Commission is not just a tool for the Government of India to increase salaries, but a historic opportunity to replace a decades-old ad-hoc system with a modern, transparent, and institutionalized compensation architecture. The creation of an efficient 'Capable State' is possible only through a fine balance between long-term fiscal stability and administrative reforms.

### UPSC Prelims Exam Study Questions

**Question: Non-Functional Upgradation (NFU) generally refers to:**

- (a) Promotion based on performance only
- (b) Financial upgradation without corresponding increase in functional responsibilities
- (c) Automatic pension revision
- (d) Recruitment through lateral entry

**Answer: b)**

### UPSC Mains Practice Questions

**Question:** Public sector compensation is not merely an administrative issue but also a question of governance and public accountability. Discuss. **(15 Marks, 250 Words)**





- **E-commerce and Online Availability:** Despite the ban at the state level, this chemical remains easily available online on various agri-commerce websites, making state bans ineffective.
- **India's Stand at the International Forum:** In May 2013, India opposed the listing of Paraquat as a "severely hazardous pesticide formulation" (Annex III) under the Rotterdam Convention.

### The Agricultural Dilemma

- **Labor Shortage and High Cost:** Due to rising wages and a shortage of agricultural laborers in India, small and marginal farmers rely on cheap chemicals like Paraquat instead of removing weeds manually.
- **Widespread Use:** According to CropLife India, it is used on about 80 lakh acres of land in India. A sudden ban could increase the input cost for farmers during the sowing time of Kharif crops.

### Conclusion & Way Forward

Following the ban on Paraquat in Telangana and Andhra Pradesh, a sharp decline (nearly a 90% reduction) in death figures has been observed, which proves that precious human lives can be saved by limiting access. However, sporadic bans imposed by states are not a permanent solution to this crisis.

- **Need for an All-India Ban:** On the lines of the unanimous resolution of the Telangana Assembly, the Central Government should impose a complete ban on its manufacture and sale across the country through the 'Central Insecticides Board and Registration Committee' (CIBRC), as has already been done in 74 countries around the world.
- **Strict Control on E-commerce:** Cybercrime and environment departments will have to work together to ensure that it is not sold on any digital platform.
- **Promoting Safe Alternatives:** The government should provide subsidies to farmers on safe chemical alternatives and mechanical tools like 'brush-cutters' or mechanical weeders so that agricultural productivity is not negatively impacted.
- **Awareness Campaigns:** There is an urgent need to run extensive awareness campaigns (Safe Disposal & Storage Drives) regarding the 'judicious use of pesticides' and safe storage in rural areas.

### UPSC Prelims Exam Study Questions

**Question: Paraquat is best described as:**

- (a) Selective insecticide
- (b) Bio-fertilizer
- (c) Non-selective contact herbicide
- (d) Fungicide

Answer: c)

**UPSC Mains Practice Questions**

**Question:** Examine the role of regulatory institutions in balancing public health concerns and agricultural requirements in India. Discuss with reference to Paraquat. (15Marks, 250 Words)





# Daily News Analysis

Feature / Criteria	MGNREGA (2005)	VB-G RAM G (2025)
Work Days	A legal guarantee of a maximum of 100 days per household.	Proposed maximum of 125 days per household.
Model Type	<b>Demand-driven:</b> Whenever a worker demands work, the government must provide it within 15 days, failing which an unemployment allowance is paid.	<b>Supply-driven:</b> Work will be provided based on a "Normative Allocation" decided by the Center and budget availability.
Funding Model	100% of the wage expenditure was borne by the Central Government.	60:40 ratio; State Governments must contribute 40% of the total cost from their own funds.
Planning	<b>Bottom-up;</b> Gram Sabhas decided the works based on village priorities.	<b>Top-down;</b> Based on the Viksit Gram Panchayat Plan (VGPP) and central priorities.

## 2. Key Concerns & Criticisms Associated with the New Act (VB-G RAM G)

- **End of Demand-Driven Right (Capped Employment):** Under the new framework, a fixed annual budget (Central Cap) will be set for each state. If that budget is exhausted, no additional funds will be released by the Center even if there is additional demand, unless the state government injects its own money. Consequently, this will cease to be a "guarantee" and will turn into a "limited budget scheme."
- **Fiscal Burden on States:** States like Karnataka have opposed the 60:40 funding model. The states argue that they are already under fiscal stress, and bearing a 40% burden will lead to delays in wage payments, as currently seen in the case of ASHA and Anganwadi workers.
- **Seasonal Alignment Window (60-day Suspension):** Under the new law, state governments can suspend scheme-related works for up to 60 days during the peak sowing and harvesting seasons.
  - Since this will be an administrative suspension, workers will not receive any unemployment allowance during this period. Critics believe this will force workers in poor and drought-prone regions (such as Northern Karnataka) to be exploited at lower wages by private landowners or face forced migration.
- **Reduction in Bargaining Power in the Labor Market:** MGNREGA established a wage floor for minimum wages in rural areas, preventing private employers from forcing workers into low-paying labor. The suspension or capping of the scheme will weaken this bargaining power.
- **Excessive Digitization:** Due to technical flaws in technological systems like the National Mobile Monitoring System (NMMS), facial recognition, and biometric attendance (such as server downs or network issues), workers are being deprived of wages despite working. This technical dependency has been further increased in the new act.

## 3. Policy & Economic Perspective for UPSC

- **Welfare State vs. Fiscal Discipline:** This move by the government could be a step toward controlling the fiscal deficit and ensuring targeted asset creation. However, it risks shrinking the constitutional ideals of the 'Right to Work' (Article 41 - Directive Principles of State Policy).
- **Centralization vs. Decentralization:** MGNREGA empowered Panchayati Raj Institutions (PRIs) because Gram Sabhas determined the works. Under VB-G RAM G, decisions will tilt heavily toward central priorities through the 'Viksit Gram Panchayat Plan' (VGPP), which goes against the spirit of democratic decentralization.

### Conclusion

There is no denying that MGNREGA was not entirely flawless; issues like delays in wage payments and low average workdays (with an actual average of around 45 days) had persisted since the post-COVID period. However, behind the attractive promise of increasing workdays from 100 to 125 days, if the legal guarantee, demand-driven approach, and complete central financial protection are removed, it could severely weaken the social security net of the rural poor.

The government should reconsider this by keeping the realities of rural India in mind. If this act must be implemented, 'offline options' should be kept open to eliminate technical errors, flexibility should be introduced in the funding pattern according to the financial viability of states, and it must be ensured that the economic self-reliance and right to a dignified livelihood of rural workers are not left behind in the building of a "Viksit Bharat" (Developed India).

### UPSC Prelims Exam Study Questions

**Question: The Directive Principle most closely associated with the "Right to Work" is:**

- (a) Article 38
- (b) Article 39A
- (c) Article 41
- (d) Article 48A

**Answer: c)**

### UPSC Mains Practice Questions

**Question: Critically examine the role of MGNREGA as a social security net in rural India. (15 Marks, 250 Words)**

# Equality of treatment for Persons with Disabilities

Addressing the digital divide through the Digital India Mission, India has marched on towards becoming a global "best practice" model of a digital welfare state. Yet, Persons with Disabilities (PwDs) remain largely excluded from this promise of universal outreach. Disability pensions, contrary to the very principles underlying disability rights, are determined not by the nature or extent of disability but by domicile, the discretionary decisions of State governments, and cumbersome bureaucratic processes. As a result, a vulnerable section of citizens continues to remain outside the ambit of a welfare architecture that otherwise prides itself on inclusivity and last-mile delivery.

### An inadequate safety net

The 2011 Census recorded 2.68 crore PwDs. Today, accounting for population growth and changing disease profiles, their number is conservatively estimated at 4.5 crore-6 crore. Although the Supreme Court of India has recognised the right to live with dignity as a fundamental right and the Rights of Persons with Disabilities Act, 2016 provides legal protection, disability benefits – especially pensions – remain fragmented, discretionary, and inadequate. As a result, the Indira Gandhi National Disability Pension Scheme covers only a small fraction of PwDs, while pension amounts in most States range from just ₹300 to ₹500 a month, with a few offering ₹1,000-₹3,000.

India spends barely 0.02% of GDP on disability welfare including pensions. South Africa spends 0.12%-0.15% of GDP (six times more); Brazil 0.45%-0.50% (20 times more); OECD countries 2.2% (110 times more) and Australia 0.35%-0.40% (20 times more).

Beyond politics, sound economics demands the inclusion of PwDs. The World Bank and UNDP estimate that low- and middle-income countries lose 3%-7% of GDP when PwDs are excluded from education, employment, and social security. Disability income improves household stability, rural consumption, and labour participation. Studies show fiscal multipliers of 1.4-1.6, while the 2025 Pro Bono Economics report found that the socio-economic returns from disability pensions exceed their costs by nearly 48%. Far from being a welfare expense, disability pensions are an investment and an effective economic stimulus.

India must establish a Minimum Universal Disability Pension Floor Rate (MUDPFR) to give effect to the state's constitutional obligation, under Article 41, to provide public assistance to persons with disabilities, and to operationalise Section 24 of the Rights of Persons with Disabilities Act, 2016, which guarantees adequate



**Sushil Kumar**

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Government of India,  
and an Advocate in  
the Supreme Court  
and High Court

social security, including pension benefits. Such a measure would translate the promise of inclusive growth and "Sabka Saath, Sabka Vikas" into reality by shifting disability pensions from a matter of charity and discretion to a matter of citizenship rights. While ensuring that no disabled person receives less than a minimum pension regardless of where they live, a MUDPFR would still allow States to provide additional top-ups.

This is not an unrealistic proposal. South Africa provides a national disability grant with uniform eligibility norms; Brazil's BPC guarantees a national minimum income; and Australia and New Zealand operate nationwide disability pension systems. Several developing countries, including Kenya, Rwanda, Thailand and Indonesia, also provide disability income support at the national level. International experience shows that centrally set standards promote uniformity, universality and portability.

A MUDPFR of ₹8,000 per month for 40 lakh beneficiaries would cost about ₹38,400 crore annually (0.08% of GDP), while ₹10,000 for 65 lakh beneficiaries would cost ₹78,000 crore. Even a pension of ₹15,000 per month would keep expenditure below 0.2% of GDP. Such spending is fiscally manageable when compared with allocations for food subsidies (₹2.05 lakh crore), rural development (₹1.80 lakh crore), tax concessions and revenue foregone (₹1.72 lakh crore), and infrastructure (₹11.11 lakh crore). Yet, disability pensions and inclusion continue to receive only a tiny fraction of public expenditure.

### From fragmentation to integration

The current disability pension system, shared between the Ministry of Rural Development and the Department of Empowerment of Persons with Disabilities, leads to duplication, delays and diffused accountability. Countries that have faced similar challenges have addressed them through a single national authority – South Africa's SASSA, Australia's NDIA, Brazil's INSS and Ireland's Department of Social Protection. India too needs a National Disability Pension Authority to oversee eligibility norms, a national registry, portability, digital integration, grievance redress and State-wise performance monitoring – one standard, one system, one nation.

Implementing a robust disability pension system would strengthen India's bid for a UN Security Council seat by translating its commitments into action under Article 28 of the UN Convention on Rights of Persons with Disabilities, ILO Recommendation No. 202, SDG 1.3, and the G-20 New Delhi Leaders' Declaration, all of which endorse social protection as a cornerstone of inclusive development.

Combining pensions with employment

support can move persons with disabilities from mere survival to productive participation. A MUDPFR could also yield economic benefits. Countries such as Singapore, South Korea, South Africa and Brazil integrate disability pensions with employment and social security systems. India should similarly strengthen its fragmented Disability Employment Incentive Scheme. Models abroad include employer tax incentives in Nigeria, the U.K.'s Access to Work programme, and Australia's wage subsidies. Existing schemes such as PM-DAKSH, NAPS and State-level employer incentives provide a foundation for expansion.

### Constitutional imperative

A MUDPFR would give effect to the Constitution's guarantees of equality, equal protection, dignity and the right to life. India has already standardised major welfare programmes – from food security and health care to PM-KISAN and pensions – and delivers benefits at scale through DBT and UPI. The capacity and technology exist. What is needed is the political will to prioritise dignity. Disability pensions remain one of the few entitlements determined by where a person lives. If dignity is a constitutional right, geography cannot decide the minimum support for survival.

More than an economic or administrative reform, a MUDPFR is a moral one. It affirms that persons with disabilities are rights-bearing citizens, not recipients of charity. By transforming the state from a benevolent provider into a constitutional guarantor, it strengthens dignity, inclusion and citizenship.

Should India continue with a system in which disability pensions vary according to State budgets, political priorities and bureaucratic complexities, leaving persons with disabilities vulnerable to hardship? Or should the Republic guarantee a minimum level of support for all? A Viksit Bharat cannot leave its most vulnerable citizens at the mercy of a postcode lottery. Federalism cannot be a justification for inequality.

A MUDPFR is the next logical step in India's welfare architecture, building on rights-based entitlements enabled by digital inclusion and DBT. It would humanise the state, uphold the dignity of persons with disabilities and strengthen the Republic.

Over the past 75 years, India has steadily expanded its welfare state in pursuit of social justice. With the necessary platforms and delivery systems now in place, the time has come to secure the foundation. The real question is whether India recognises dignity for persons with disabilities as a constitutional right and a collective obligation. That promise is long overdue, and a MUDPFR offers a way to fulfil it.

India must adopt a minimum universal disability pension floor rate

**GS Paper II: Governance and Social Justice**

**UPSC Mains Exam Practice Questions:** Discuss the need for a Universal Minimum Disability Pension in India. What challenges may arise in its implementation? **(15 Marks, 250 Words)**

**Context :** Although India has established its identity as a global 'Digital Welfare State' through the 'Digital India Mission', a highly vulnerable section of the country—Persons with Disabilities (PwDs)—remains largely excluded from the ambit of this inclusive growth. Currently, disability pension is not rights-based; rather, it depends on geographical location (Domicile) and the discretion of state governments. This article advocates for the establishment of a '**Minimum Universal Disability Pension Floor Rate**' (MUDPFR) to ensure dignity and security for PwDs across the country.

**Gaps in the Existing Safety Net**

- **Inadequate Data and Coverage:** In the 2011 Census, the population of PwDs was recorded at 2.68 crore, which is currently estimated to have increased to between 4.5 and 6 crore. Despite this, the 'Indira Gandhi National Disability Pension Scheme' (IGNDPS) covers only a small fraction of this population.
- **Geographical Inequality (Postcode Lottery):** Disability pension is not uniform across the country. In most states, it is a meager ₹300 to ₹500 per month, while in a few select states, it ranges between ₹1,000 and ₹3,000. In other words, how much assistance a disabled person receives is determined solely by the state they reside in.
- **Low Fiscal Spending:** India spends a mere 0.02% of its Gross Domestic Product (GDP) on disability welfare and pensions. This is highly disappointing when compared globally:
  - **South Africa:** 0.12% - 0.15% of GDP (6 times higher than India)
  - **Brazil:** 0.45% - 0.50% of GDP (20 times higher than India)
  - **OECD Countries:** 2.2% of GDP (110 times higher than India)

**Economic and Social Logic of Inclusion**

- **Loss to GDP:** According to the World Bank and UNDP, excluding PwDs from education, employment, and social security causes low and middle-income countries to suffer a loss of 3% to 7% of their GDP.

- **Fiscal Multiplier Effect:** Financial assistance provided to PwDs ultimately boosts rural consumption and household stability. Studies show that its fiscal multiplier ranges between 1.4 and 1.6. The 2025 'Pro Bono Economics' report indicates that the socio-economic return on this pension is 48% higher than its cost.

### Proposed Reform: Minimum Universal Disability Pension Floor Rate (MUDPFR)

To reform the current fragmented system, the author has proposed the following three-tier architecture:

- **Establishment of MUDPFR:** A national minimum pension rate (Floor Rate) should be fixed by the Central Government, ensuring that no state offers a pension lower than this amount. State governments, if they wish, can provide an additional 'Top-up' from their end.
- **Fiscally Manageable:** \* If 40 lakh beneficiaries are given ₹8,000/month, the annual cost would be ₹38,400 crore (0.08% of GDP).
  - If 65 lakh beneficiaries are given ₹10,000/month, the cost would be ₹78,000 crore, which is very low and manageable compared to India's total infrastructure budget (₹11.11 lakh crore) or food subsidy (₹2.05 lakh crore).
- **Single National Authority:** Currently, this system is divided between the Ministry of Rural Development and the Department of Empowerment of Persons with Disabilities, leading to a lack of accountability. India should set up a 'National Disability Pension Authority' on the lines of SASSA in South Africa or NDIA in Australia.

### Constitutional & International Imperatives

- **Constitutional Mandate:** This reform will give real meaning to Article 41 (Right to public assistance in cases of sickness and disablement) and Article 21 (Right to a dignified life). Furthermore, it will enforce Section 24 (Right to social security) of the 'Rights of Persons with Disabilities Act, 2016'.
- **India's Stature on the International Stage:** Building a robust national disability protection framework will strengthen India's claim for permanent membership in the United Nations Security Council (UNSC). This would align with Article 28 of the 'United Nations Convention on the Rights of Persons with Disabilities' (UNCRPD), 'Sustainable Development Goals' (SDG 1.3), and the G-20 New Delhi Leaders' Declaration.

### Conclusion

The building of a "Viksit Bharat" (Developed India) remains incomplete as long as the country's most vulnerable citizens are left at the mercy of a geographical lottery (the budgetary health of states) for their basic survival. Federalism cannot be used to justify regional inequality.

India already possesses robust and foolproof delivery mechanisms such as the 'JAM Trinity' (Jan Dhan-Aadhaar-Mobile) and Direct Benefit Transfer (DBT), which are being successfully utilized in schemes like PM-KISAN and food

security. The only thing required now is political will, so that disability welfare can be shifted away from a 'charity' approach and established as a 'constitutional citizenship right'. By linking pensions with employment incentives (such as PM-DAKSH), we can transform PwDs from mere dependents into a productive workforce for the nation.

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