Equality of Treatment for Persons with Disabilities

Mains: *GS-II – Polity & Governance*

Why in News?

India must establish a Minimum Universal Disability Pension Floor Rate (MUDPFR) to ensure dignity and equality for persons with disabilities & move pensions from discretionary charity to guaranteed citizenship rights.

What about the MUDPFR?

- **MUDPFR** – It is a policy proposal designed to establish a legally mandated, *uniform baseline monthly pension* for Persons with Disabilities (PwDs) across India.
- The financial safety net ranges from Rs.8,000 to Rs.15,000 for PwDs, replacing the currently fragmented and inadequate state-level systems.
- **From Charity to Citizenship** – A MUDPFR would shift 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.
- **Fiscal Feasibility** – Disability pensions & inclusion continue to receive *only a tiny fraction of public expenditure*.
- A MUDPFR of Rs.8,000 per month for 40 lakh beneficiaries would cost about Rs.38,400 crore annually *(0.08% of GDP)*, while Rs.10,000 for 65 lakh beneficiaries would cost Rs.78,000 crore.
- Even a pension of Rs.15,000 per month would keep expenditure below 0.2% of GDP.
- This is *modest compared* to allocations for food subsidies (Rs.2.05 lakh crore), rural development (Rs.1.80 lakh crore), tax concessions & revenue foregone (Rs.1.72 lakh crore), etc.
- **Economic Benefits** – A MUDPFR could yield economic benefits by combining pensions with employment support to move persons with disabilities from mere survival to productive participation.
- 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 & health care to PM-KISAN & 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*.

- **Ending Geographic Inequality** – 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 Economics** – A MUDPFR is not just an economic or administrative reform, is a moral one; that 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.

What about the status of PwDs & their pension system in India?

- **Exclusion from Digital Outreach** – PwDs remain largely excluded from the digital promise of universal outreach.
- **Flawed Basis for Pensions** – Disability pensions are determined not by the nature or extent of disability but by domicile, the discretionary decisions of State governments, and cumbersome bureaucratic processes.
- This undermines the very principles of disability rights.
- **Exclusion from Welfare** – 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.
- **Scale of Disability in India**
  - **2011 Census** – 2.68 crore PwDs
  - **Current estimates** – 4.5–6 crore, accounting for population growth and changing disease profiles.
- Despite recognition of the right to live with dignity by the Supreme Court and legal protection under the Rights of Persons with Disabilities Act, 2016, pensions remain fragmented, discretionary, and inadequate.
- Most states provide only Rs.300–Rs.500 per month, with a few offering Rs.1,000–Rs.3,000.
- The *Indira Gandhi National Disability Pension Scheme* covers only a small fraction of PwDs.
- **Global Commitments & India's Role** – Implementing a robust disability pension system would strengthen India's bid for a UNSC 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 (social protection for all)
  - the G-20 New Delhi Leaders' Declaration.
- All these frameworks endorse social protection as a cornerstone of inclusive development.

What about the status across the global countries?

- **India's Low Spending** – India spends barely 0.02% of GDP on disability welfare including pensions.
- In comparison with

    - 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).
- **Economic Case for Inclusion** – The World Bank & UNDP estimates that low & 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%.
- **International Models** – Several countries have implemented strong national disability pension systems
    - **South Africa** – Provides a national disability grant with uniform eligibility norms;
    - **Brazil** – BPC guarantees a national minimum income; and
    - **Australia & New Zealand** – Operate nationwide disability pension systems.
    - **Kenya, Rwanda, Thailand and Indonesia** – Provides disability income support at the national level.
- International experience shows that centrally set standards promote uniformity, universality, and portability.
- **National Authorities Abroad** – 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.
- **Linking Pensions with Employment** – Countries such as Singapore, South Korea, South Africa and Brazil integrate disability pensions with employment and social security systems.

What are the proposed reforms?

- **Establish MUDPFR** – India must establish a MUDPFR to fulfill its constitutional duty under Article 41 to provide public assistance to persons with disabilities.
- It also operationalises Section 24 of the Rights of Persons with Disabilities Act, 2016, which guarantees adequate social security.
- **National Disability Pension Authority** – India needs a NDPA — one standard, one system, one nation - to oversee
    - Eligibility norms,
    - A national registry,
    - Portability,
    - Digital integration,
    - Grievance redress and
    - State-wise performance monitoring.
- **Strengthening Employment Incentives** – India should similarly strengthen its

fragmented Disability Employment Incentive Scheme.

What lies ahead?

- 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.

To know more about Rights of Persons with Disabilities (PWDs), click here

Reference

The Hindu | Equality of treatment for Persons with Disabilities

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