

**INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME:**  
**A STUDY OF AIZAWL CITY**  
**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT**  
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**PHILOSOPHY**

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**INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME:  
A STUDY OF AIZAWL CITY**

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**in partial fulfillment of the requirements of the Degree of Master of Philosophy in Public  
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**CERTIFICATE**

This is to certify that Johnny Lalrammawia, a student of M.Phil programme in the Department of Public Administration, Mizoram University has prepared the present Dissertation title 'INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME: A STUDY OF AIZAWL CITY'. This is a work of research which has not been used previously and which has not been submitted to any other University for any purpose. It covers the topic of the research adequately.

He is duly permitted to submit his Dissertation for examination.

Dated Aizawl, the August, 2021

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**August, 2021**

## **DECLARATION**

I, **Johny Lalrammawia**, hereby declare that the subject matter of this dissertation is the record of work done by me, that the contents of this dissertation did not form the basis for the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the dissertation has not been submitted by me for any research degree in any other University/Institute.

This is being submitted to the Mizoram University for the degree of Master of Philosophy in the Department of Public Administration.

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Without the help of the Heavenly God, this research could not have been accomplished in time. I thank God for his direction, guidance and for allowing me to work on my research.

As Research is an act of studying a particular topic with systematic observation to obtain knowledge and find out the problems therein, this research may be useful for obtaining relevant information. Despite the fact that it might not be a useful source but it is done in hoping that it may provide some appropriate measures and alternative policies for the responsible functionaries and hoping that it may act as a source of information and general awareness for interested persons in this particular field and topic.

**(JOHNY LALRAMMAWIA)**

MZU/M.Phil./612 of 12.06.2020

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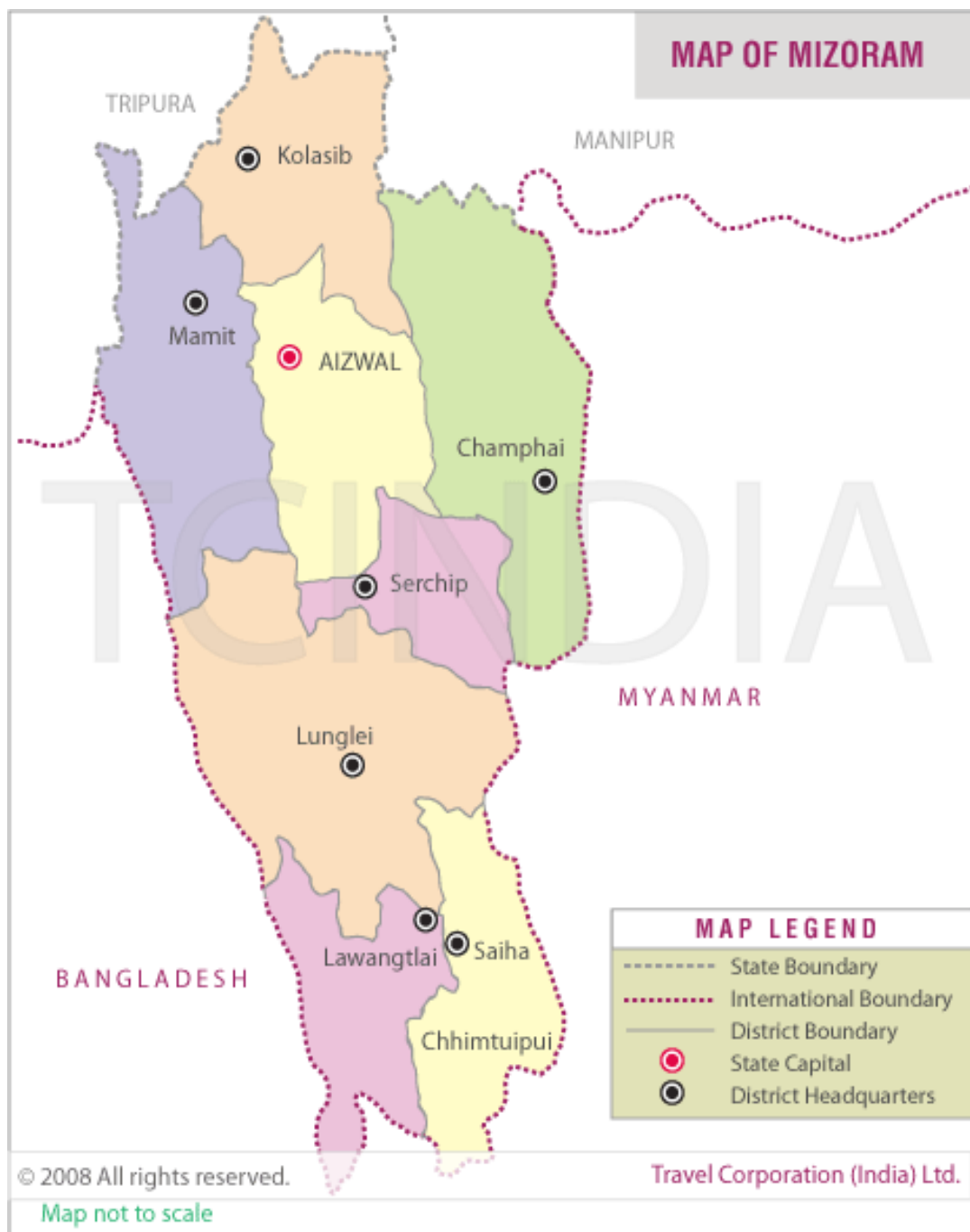
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## **LIST OF ABBREVIATIONS**

ACA	-	Additional Central Assistance
AMC	-	Aizawl Municipal Corporation
APL	-	Above Poverty Line
BNV	-	Bharat Nirman Volunteers
BPL	-	Below Poverty Line
CDPO	-	Child Development Project Officer
CPSMS	-	Central Pension Scheme Monitoring System
DDO	-	Drawing & Disbursing Officer
DPO	-	District Project Officer
DPSP	-	Directive Principles of State Policy
DSWO	-	District Social Welfare Officer
EPIC	-	Electoral Photo Identity Card
GOI	-	Government of India
IGNDPS	-	Indira Gandhi National Disability Pension Scheme
IGNOAPS	-	Indira Gandhi National Old Age Pension Scheme
IGNWPS	-	Indira Gandhi National Widow Pension Scheme
IT	-	Information Technology
LC	-	Local Council
MHIP	-	Mizoram Hmeichhe Insuihkawm Pawl
MIS	-	Mizoram Information Service

MPR	-	Monthly Progress Reports
MUP	-	Mizoram Upa Pawl
NFBS	-	National Family Benefit Scheme
NGO	-	Non-Government Organisation
NIC	-	National Informatics Centre
NMBS	-	National Maternity Benefit Scheme
NOAPS	-	National Old Age Pension Scheme
NPOP	-	National Policy on Older Pension
NSAP	-	National Social Assistance Programme
PDA	-	Pension Disbursing Authority
RBI	-	Reserve Bank of India
SAGY	-	Saansad Adarsh Gram Yojana
UDC	-	Upper Divisional Clerk
UT	-	Union Territory
VC	-	Village Council
YMA	-	Young Mizo Association



**Source:** Map of Mizoram.<https://www.mapsofindia.com/villages/mizoram/>, accessed on 26.10.2019.

## **CHAPTER-I**

### **INTRODUCTION**

There are so many socio-economic issues that put more pressure on the world right from the origin of the human race. The dramatic growth of population from 1900 to till now across the world has become a serious issue in humankind. The population growth is causing to the developing countries on one side and on the other side, aging population is pressurizing the world countries to plan out appropriate strategies to manage these issues irrespective of their economic status. Aging is an inevitable outcome of the demographic transition around the world, and it is an achievement in human history. So, it is necessary to know the welfare programs available for them not to live in poverty.

According to United Nations, 68 percent of the world's elderly population received a pension fund on a monthly and annual basis. The European countries fulfilled the desire of the elderly people by providing pensions to 95 percent of their elderly population while only 26 percent of the elderly received pensions in southern Asia. It is expected by the United Nations that the elderly population will increase from 12 percent (2015) to 21 percent by 2050 (United Nations Report, 2014). A lot needs to be done in this regard. The state government is still on track to take a significant step for the elderly persons attempting to increase the amount from ₹ 50 to ₹ 100. The more financial support given by the state government, the better financial independence by the beneficiaries.

The concept of pension is defined as 'a benefit plan' or 'welfare scheme' which provides financial resources periodically to a person after a stipulated age or service both in organized and unorganized sectors. Pension serves the purpose of consumption smoothening and providing insurance to longevity risk and also reducing old-age poverty. The origin of pension schemes could be traced from the United Kingdom. Historically, a state social welfare pension scheme was first implemented by the German ruler, Otto Von Bismarck in 1889.

Since independence, the government of India has launched various important schemes from time to time. The Government of India has achieved a great milestone in the field of rural and urban development, social welfare activities, poverty eradication programs, social and economic development. So, Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is meant to provide financial support to elderly persons and providing them monetary assistance as a remedial measure for the reduction of poverty. The elderly persons need to be recognized and be given special attention by the government as they are the most vulnerable sections of society. So, the citizens living below the poverty line are taken into special consideration to boost their morale so that they can live their lives more satisfactorily through the scheme.

Article 41 of the Indian Constitution mandated the states to provide public assistance to their citizens in the case of unemployment, old age, sickness, and disablement, and in other cases of undeserved want within the limit of its economic capacity and development. Ministry of Rural Development, Government of India has taken a significant step for the downtrodden older persons introducing the Indira Gandhi National Old Age Pension Scheme under the Scheme of National Social Assistance Programme (NSAP) in 2007. The scheme was later popularly recognized as an old-age pension scheme and is meant to provide a monthly pension to the weaker and the needy elderly persons who are above 60 years of age. The senior citizens in the age group between 60-79 years enjoy ₹ 200 per month and older persons who are above 80 enjoy ₹ 500 per.

To give effect the Constitutional directions, on 15th August 1995 the Government of India has initiated a national level welfare program in the name of the National Old Age Pension Scheme (NOAPS) to alleviate the poverty of elderly people and other economically weaker sections of the people under the umbrella of National Social Assistance Programme. The National Old Age Pension Scheme was implemented by the government agencies at all levels to share the responsibility of protecting the old people and the people living below the poverty line. However, National Old Age Pension Scheme was renamed as Indira Gandhi National Old Age Pension Scheme on 19<sup>th</sup> November 2007 which strengthened the confidence of the older people.

IGNOAPS is a social scheme under National Social Assistance Programme (NSAP). IGNOAPS, which stands for 'Indira Gandhi National Old Age Pension Scheme' was formally introduced as National Old Age Pension Scheme (NOAPS) on 15<sup>th</sup> August 1995. National Social Assistance Programme (NSAP) was launched in 1995 with three social schemes as its components, including IGNOAPS (formerly NOAPS), NFBS (National Family Benefit Scheme), and NMBS (National Maternity Benefit Scheme). Later, Annapurna Yojana, IGNWPS (Indira Gandhi National Widow Pension Scheme), IGNDPS (Indira Gandhi National Disability Pension Scheme) were added, while NMBS was transferred to the Department of Family Welfare. Having Article 41 of the Constitution of India as its backbone, NSAP aims to provide public assistance to its citizens in case of 'unemployment, old age, sickness and disablement and in other cases of undeserved want within the limit of its economic capacity and development. On 19th November 2007, the government renamed National Old Age Pension Scheme (NOAPS) as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to carry out the objectives of NSAP more comprehensively. Here, the government has modified parts of the NOAPS scheme as it was changed to IGNOAPS. The scheme is currently administered by the Ministry of Rural Development, Government of India. It is funded by the Central Government, and additional financial contributions may be provided by the State Government to match social pensions accordingly.

The scheme aims to ensure senior citizens belonging to households below the poverty line (BPL) financial and food security, health care, shelter and other needs, equitable share and development, protection against abuse and exploitation, and availability of services to improve the quality of older persons, by providing them a particular amount of financial funds.

This valuable scheme is also known as a non-contributing scheme as the beneficiaries do not need to contribute anything to the government to receive the payment. To apply this ongoing scheme, the applicants must be a person who is above 60 years and who is living below the poverty line. The amount of pension is deposited into the account of the beneficiaries. District Social Welfare Offices (DSWO) and Child Development Project Officers (CDPO) are responsible in matters relating to the selection of beneficiaries.

The National Old-Age Pension Scheme was undertaken by Social Welfare Department during 1974-75 in Mizoram. But it was later renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) during 2006-2007. Although it is not mandatory for the State Government, it is a remarkable venture that the state government of Mizoram has given or attributed another ₹ 50 per month to the beneficiary's account. So that the beneficiaries who are in the age range of 60-79 years old enjoy ₹ 250 per month and the beneficiaries who are above 80 years enjoy ₹ 550 per month.

In India, the State Governments are expected to prepare the application form and make it downloadable at no cost. Birth Certificate and Epic may be relied on. The appointed verification officer or team should verify all the applications received within two weeks. The village council at the grass-root level and the local council in the district capital and some non-governmental organizations are engaged in matters relating to the verification of the beneficiaries.

This scheme was implemented on 1<sup>st</sup> April 2000, to provide food security to eligible yet uncovered IGNOAPS beneficiaries. Under the Annapurna Scheme, 10 kgs of food grains are provided every month to each beneficiary, free. It is 100 percent funded by the Central Government. From 2002-2003, it has been transferred to State Plan along with the National Social Assistance Programme comprising the National Old Age Pension Scheme (now IGNOAPS) and the National Family Benefit Scheme. The funds for the transferred scheme are being released by the Ministry of Finance as Additional Central Assistance (ACA) to the State Plan and the States have the requisite flexibility in the choice of beneficiaries and implementation. The food grains are released to the State Governments on the existing norms at BPL rates.

These beneficiaries are proposed to be covered in a phased manner depending on the availability of funds and the performance of state authorities. Each state government is entrusted to distribute the allocation between districts, based on the ground situations in real terms. The identification of beneficiaries will be a necessary first step and State Governments should initiate immediate action on this behalf.

The Scheme is targeted to cover, 20 percent (13.762 Lakh) of persons eligible to receive a pension under IGNOAPS. The Central assistance under the Annapurna Scheme is, thus, provided to the beneficiaries on fulfilling the following criteria:

- a) The main eligibility criteria for the benefit of this scheme is that the person should not be in receipt of a pension under the national old-age pension scheme or state pension scheme.
- b) The age of the applicant (male or female) should be 65 years or above.
- c) The applicant must be destitute in the sense of having little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources. In order to determine destitution, the criteria, if any, in force in the States/UTs may also be followed.

### **Review of Literature**

A Review of Literature plays a very important role in setting the research proposal and can be the foundation of the research, the following Literatures have been reviewed by the researcher.

Vanlalchhawna, (2007), in his book, *"Magnitude and Growth of Elderly Population in Mizoram"*, discussed various findings and authentic data regarding the growth rate of the elderly population in Mizoram. The share of the elderly population increased every year as a result of an increase in the birth rate. The study has shown that Mizoram witnessed a high growth of the elderly population. According to the census of data 2001, there were 49,023 elderly people above 60 years of age in Mizoram. There were 18019 elderly people in the Aizawl, Champhai was next to Aizawl consisting of 6398 elderly people. It is an accepted fact from this literature that the aged persons still continued to participate in the implementation of government policies keeping on involving in local politics and in the activities of the Young Mizo Association, and other voluntary organizations. Health condition, attention, respect, happiness, and government policies were the factors why they could continue to participate and remain socially and politically



active. The literature entailed the participation rate of the elderly persons in Mizoram highlighting that male participation was higher than female participation. 55.58 percent of the elderly in the rural areas actively participated in various activities. So, the participation of the elderly in the rural areas was higher than the participation of the elderly in urban areas of Mizoram.

Thanseia, (2007), in his book, *“Ageing Gracefully: Role and Activities of Mizoram Upa Pawl”*, highlighted the aged persons; how vulnerable they are in the society; the adopted resolution of the United Nations Organization which gave high priority for the welfare of the elderly persons; the National Policy on Older Person (NPOP) undertaken by the Ministry of Social Justice and Empowerment, Government of India; the attention of the Government towards the elderly and the role and activities of Mizoram Upa Pawl (MUP). Development and Technological advancement increased the growth rate and life expectancy of elderly persons opening ways for better financial support, health care facilities, and security. He suggested that there should be no discrimination against the elderly as they are the most vulnerable sections of society. Various diseases like health problems, stroke, cancer really hampered the aspects of their life that is why they deserved appreciation and recognition from the government. The literature highlighted the role of Mizoram Upa Pawl in assisting the local leaders, suggesting policies to the government, making the senior citizens avail the schemes available to live their life happily, interacting with some organizations such as Mizo Hmeichhe Insuihkhawm Pawl (MHIP), Young Mizo Association (YMA) to work for the society and the common purpose. This article presented the contribution of the elderly people in the society which is imperative for a better understanding of their socio-economic status in the past for the readers, researchers, and other practitioners.

Kohli, S., Sharma, S.R, (1996), in their book entitled, *“Encyclopedia of Social Welfare and Administration”*, discussed the importance of having health services for happiness, motivation, and equal opportunity to the people. The interaction and fruitful coordination of the state government and the central government was felt necessary to make funds, financial support, pension, and schemes available to the people. Without proper health care and schemes for the needy people, the equal opportunity could not exist as the goal of having health services is to provide resources available to the needy persons. It is also regarded as

a very important element of Public Administration, government policies, and programs. Regular financial support and proper health services were found to be responsible for the improvement of the health conditions of the vulnerable people, family welfare, human development, and even the level of happiness. The role of the welfare state and administration really reduced inequalities, disparity but strongly support equal distribution of income and wealth. The literature highlighted that treating everyone such as adults, adolescents, male or female, elderly persons as a citizen and worthy of equal respect is a very important objective of the welfare state. It also focused on the old-age pension scheme which is employed in developed countries like western Europe and France. But the criteria and age limit varied according to the countries and methods adopted. The book focused upon the nature of social work, objectives of human rights and social welfare, and social security which are very helpful for all the practitioners, researchers, and all readers.

Jainendra Kumar, (2001), in his book, *“Social work & Community Development”*, highlighted the significance of the involvement of social workers for target achievement who are working for the welfare of the local community, collecting authentic information about their problems, suggesting possible solutions to their problems and enhancing their ability and self-confidence. It dealt with the significance of research entailing that research is a source of valuable information that describes the real problems of the society, the needy persons, the required measures that need to be taken, new social welfare program and the things that improve the quality of the life of the people. The social welfare administration laid emphasis on the promotion of proper resources, the importance of equal distribution, and equal opportunity. If the people received welfare services such as family welfare, old age pension, mental health, and education, their ego and morale will be strengthened and this will make their life more satisfactory. Coordination and participation of non-governmental organizations, effective planning, good direction, and feedback were responsible to have better social welfare measures. Public Administration is expected to play a crucial role in the promotion of personnel and social welfare administration.

Rameshshwari Devi, Ravi Prakash, (1998), in their article, *“Social work and Social welfare administration-Methods and Practices”*, revealed the value of the elderly persons which is increased day by day. These persons are living with us and

in all the states and in all the levels of society, many of them are found helpless and potentially needy. The problems of these persons are the problems of the nation, state, and society. The literature highlighted the role of social welfare administration in matters relating to the distribution of essential services for potentially needy elderly persons. The financial assistance program was considered a remarkable milestone as it resulted in better nutrition, better health, and income, as it increased physical activities and a better standard of living. Adequate income was regarded as important for their livelihood opportunity and institutional responsiveness was viewed as another necessary measure for their welfare as the government is the only powerful agency vested with decision-making authority that can make urgent possible measures to their problems. Their participation in social, economic, and political activities is a must to bring development, for nation-building, and for making future plans for development. This is a scholarly paper and meant to provide the problems of older persons for researchers and practitioners.

Department of Rural Development, Ministry of Rural Development, National Institute of Rural Development and Panchayati Raj, (2015), in *“SAMANVAY- A compilation of Central Sector, Centrally sponsored and State Schemes for convergence under SaansadAdarsh Gram Yojana”*, is a collection of various schemes under Saansad Adarsh Gram Yojana; Personal development, Human Development, Environmental development, Basic amenities and Services, Social Security and Good Governance related schemes with the responsible government agencies. The funding pattern, special assistance of various schemes, and the specific objectives of the schemes under Saansad Adarsh Gram Yojana (SAGY) for implementing and running the schemes have been highlighted. Among the illustrated nine social security schemes, four schemes are meant to provide pension to the eligible old age, disability widows. The pension schemes entailed in this literature are centrally sponsored schemes undertaken by the Ministry of Rural Development, Government of India, and State Government including Indira Gandhi National Old Age Pension Scheme, Widow and Disability Pension Scheme, Annapurna, and National Family Benefit Scheme. This compilation will serve as valuable information for all the responsible government departments, the people who are willing to approach the scheme, the entitled beneficiaries, and other practitioners. This compilation makes the readers aware of all the centrally

sponsored and state schemes.

Mizoram State Centre, National Informatics Centre, (2019), in their report, *“State Profile at a Glance”*, highlighted various schemes of the government and the current project status of the schemes which are under implementation. The profile of various projects includes the National Social Assistance Programme which is under National Level Software Project highlighting that the constitutional obligations are fulfilled through this scheme. The present literature discusses the primary objectives of Directive Principles of State Policy (DPSP), which are to eliminate economic inequality and make public assistance in cases of old age, disablement, and unemployment. These are fulfilled through pension schemes. It revealed that social and economic justice is ensured through the implementation of the pension scheme as it is necessary to ensure that the government is working for the welfare of old-aged widows and persons with disabilities constitutionally. All the four ongoing schemes under National Social Assistance Programme such as Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna had been highlighted. According to the current status of the National Social Assistance Programme described in the literature, the government of Mizoram is still running and maintaining the project smoothly to achieve the desired goals.

Lalbiakkimi, (2007), in her article, *“Social and Economic Security Programme for Elderly Persons in Mizoram: Role of State Government”*, revealed the criteria and guidelines framed by the government; the old age home and the role of the concerned authorities. The article highlighted that there is no adequate resource to make the aged financially stable. The aged who sacrificed all their productive years for the welfare of the society and family were given ill-treatment and discrimination. The article suggested that it is the responsibility of the guardians, government, and society to give them adequate facilities, proper care, and recognition. The responsible selection committee like the district-level committee is meant to select the beneficiaries and the sanctioning authority is the deputy commissioner who is the chairman of the district-level committee. Old age home was established on 1st March 1989 to be the guardian and caretaker of the

elderly people who do not have any surviving relatives.

Prafulla Chakrabarti, (2009), in his book, *“Sunset Years of Life: A Multi-Dimensional Study of Rural Elderly”*, discussed the problems faced by the aged; an in-depth analysis of the reasons for the occurrence of elderly abuse, physical violence, assault, discrimination at homes and institutional settings. From the survey report, the elderly persons were easily subjected to discrimination, ill-treatment, humiliation, and denial of food while they deserve respect with dignity and understanding. Society, grandchildren, even their sons and daughters used to have discriminatory thoughts against them. Poverty, financial instability, physical appearance; attitudes, and disability were the causes of the abuse. The study suggested that there should be proper sensitization of information from the mass media and children at home must be aware of the importance of paying attention towards the elderly, all the voluntary organizations should come forward for giving more awareness, more researches and studies should be developed as far as the elderly are concerned.

Population Research Centre, Department of Economics, University of Kashmir, (2009), in their report, *“Evaluation Report on NOAPS Jammu and Kashmir”*, they highlighted a clear picture of NOAPS and the problems in the management and implementation of the scheme. The study suggested that the crucial funds should be sanctioned in time without delay by the central government. The rising price of various items and commodities in the market decreased the value of the amount of pension. The beneficiaries used to receive the recommended amount of pension one year after they submitted their problems to the government. The responsible committees did not have a regular meeting which was considered to be the main reason why there were unnecessary delays regularly. It is remarkable that some entitled beneficiaries earned familiarity and respect from their family because of the scheme that made them avoid living in poverty and begging. The study also found that many respondents visited the post office to make the payment a number of times having a bad health condition. The problems in matters relating to the selection of beneficiaries have been highlighted. As reported by several beneficiaries/ respondents, the selection was done on the basis of political consideration and favoritism. Some were not entitled to get the benefit of the scheme because of the practice of discrimination in the selection method. Finally,

the study suggested that only the potentially needy persons be given a chance to approach the scheme without political and relation consideration.

Donghyun Park and B. Gemma, (2012), in their book, “*why does Asia need Well- functioning Pension systems?*”, revealed the weakness of the pension system in many Asian countries. A well-framed pension system is felt necessary to adopt for financial stability and sustainability for the aged persons. Good institution capacity will pave a way for the poor and is needed for the proper functioning of the pension system. It highlighted that many aged persons were not entitled to get the pension benefit due to lack of efficiency and administrative problems that really hampered the aspects of the pension system to cover a larger aged population. Better pension is imperative for more benefits and financial stability. A universal well-designed pension system is suggested to reduce old-age poverty as poverty among the older population is the arising problem in Asian countries. The study highlighted that Asian Countries have a great ability and potential to draw more attention to the citizens and elderly as the countries are in the process of becoming developed countries.

A review of these literatures may illustrate some imperative news and data which will be helpful for the present study. However, the researcher still does not find some major research works on a study of the Indira Gandhi National Old Age Pension Scheme in Aizawl City. The present study, therefore, attempts to fill these gaps.

### **Statement of the Problem**

It is an accepted fact that the elderly persons living in poverty around 4822 are entitled to get the benefit of the ongoing scheme in Aizawl. It is argued that some people who are financially unhealthy are not aware of the ongoing scheme, so the total number of beneficiaries may be increased if there is proper dissemination of information and if they are properly given general awareness. The beneficiaries are expected to open a bank account where the amount will be credited. Nonetheless, many of them are illiterate and are unaware of this government scheme.

Some researchers said that the Government used to find difficulty and it is burdensome for the government to sanction a large amount of money for social security programs as it requires an increase in tax collection from the government employees and small organizations. It can post fiscal mismanagement or fiscal deficit to the economy of the country. However, as the fund is specially or particularly designed to satisfy the basic needs of the elderly, it may not be troublesome for the government as it is speculated that the scheme covers only a small section of the society.

It is the sine qua non to ensure that in order to offer a better condition; an elderly person needs to avail government scheme. And it is again important to ensure that the government is on track to tackle and combat the problems of the elderly and performing the task in the right manner. The intention of the researcher is to find out the problems of beneficiaries in Aizawl to give suggestions for the possible solution of the problems. It was also found that the responsible committees do not have regular meetings which are considered to be the main reason why there are unnecessary irregularities. The problem in matters relating to the selection of beneficiaries can also be a challenging problem.

It is argued that the selection is done on the basis of political consideration and Nepotism. Some are not entitled to get the benefit of the scheme because of the practice of discriminatory and unfair selection in the process. Political consideration in matters relating to the selection of beneficiaries can really hamper the aspects of the needy. This is the way how the needy elderly can be easily subjected to discrimination. So, the needy cannot be entitled to certain privileges because of political fitness. Many aged persons are not entitled to get the pension benefit due to a lack of efficiency and administrative problems that really hampers the aspects of the pension system to cover a larger aged population. So, the intention of the researcher is to reveal whether the responsible selection board is biased against some people.

Because of inadequate awareness and health-related problems, many of the aged persons could not come forward to play an active role in the local organizations even in Mizoram. It is speculated that if there is proper awareness available and proper sensitization of information, they will be more familiar and

alerted to come forward for society.

Till date, there exists no proper research and study which can specifically entail the present socio-economic conditions of the beneficiaries of the scheme (IGNOAPS). There exists no authentic information that can suit the research objectives and questions and the real impact of the scheme has not been revealed yet. This is one of the arising problems and the reasons why there is a need to conduct research on the Indira Gandhi National Old Age Pension scheme.

### **Scope of the Study**

The study included the performance, objectives and impacts of the Indira Gandhi National Old Age Pension Scheme with a special focus on Aizawl city, Mizoram. The study also focused on the socio-economic conditions of beneficiaries and the real impact of the Indira Gandhi National Old Age Pension Scheme on the selected beneficiaries. Further, the study also assessed and evaluated the working, problems, and challenges of monitoring and supervision mechanism during the implementation of this scheme in the study area. Finally, the study came with measures taken to overcome the difficulties. The study was useful for the department of Social Welfare in Mizoram.

The study included the situation, challenges, limitations, and problems which the administration officials have been facing in carrying out the pension scheme; the tasks assigned to the officials for the success of the scheme, as it is of immense support for problem-solving mechanism in the context of financial management and social welfare administration. An attempt to focus on the challenges and problems of the personnel will be of great help for a better understanding of the hurdles they are facing today. The study focused on the current status, socio-economic conditions of the beneficiaries in order to find out the important measures that need to be done and to figure out the desired outcome for continuous improvement. The impact of the ongoing scheme (IGNOAPS) on the entitled beneficiaries was focused as the proper identification and diagnosis of the impact were valuable sources to know the current status and to draw the things that could be changed and reformed.



### **Objectives of the Study**

- a) To study the achievement and conduct of Indira Gandhi National Old Age pension scheme,
- b) To study the result, outcome and socio-economic conditions of beneficiaries of Indira Gandhi National Old Age Pension Scheme in Aizawl District,
- c) To assess the existing monitoring and supervision mechanism for implementing this scheme and its effectiveness at various levels and
- d) To find out the problems of beneficiaries in getting the Indira Gandhi National Old Age Pension Scheme and to suggest remedial measures needed to overcome the difficulties.

### **Research Questions**

- a) Does the Indira Gandhi National Old Age Pension Scheme make any observable changes in the income of the beneficiaries in Aizawl District, Mizoram?
- b) Does the Indira Gandhi National Old Age Pension Scheme improve the socio-economic conditions of the beneficiaries in the study area?
- c) What are the problems and challenges being faced by the existing monitoring and supervision mechanism while implementing the Indira Gandhi National Old Age Pension Scheme in the study area?
- d) What are the steps and measures that can be taken to tackle the problems being faced by the beneficiaries as well as the state government while implementing this scheme?

## **Methodology**

The study was based on both primary and secondary sources of data. Mixed methods such as qualitative and quantitative were used in this study. Primary data were collected by using a combination of a survey and in-depth interviews. Primary data were also be collected from District Social Welfare Office, Child Development Project Officer, and Social Welfare Department. Further, the researcher visited the office of Deputy Commissioner, Aizawl Municipal Corporation, Block Development Office, Village Council Office of Aizawl District for consultation and for gathering information with regard to the Indira Gandhi National Old Age Pension Scheme beneficiaries in Aizawl District Mizoram. The direct observation method was used while collecting the primary data.

Multi-stage sampling method was used for collecting Primary sources of data in the present study. All 8 districts (Aizawl, Kolasib, Mamit, Champhai, Lawngtlai, Saiha, Serchhip, and Lunglei) were included in the multi-stage sampling method. Likewise, in the first step, the Aizawl district was chosen and 4 blocks were taken from the Aizawl district for the study. 4 villages were taken from each block. Then, all the beneficiaries of the scheme were listed formally from each selected village. 10 percent of the total beneficiaries of 16 villages were randomly selected for the study. Therefore, the total sample size taken for the study is 160.

Secondary Sources of data were collected from various existing literature such as books, articles, journals, government documents & records, statistics, libraries, etc. The researcher cited various internet sources to collect various kinds of information on the Indira Gandhi National Old Age Pension Scheme and its related issues. The collected data were processed, classified, and tabulated. Statistical tools such as simple percentages, excel were also used in this study.

## **Chapterisation**

The present study has been divided into five chapters to elaborate on the study of the Indira Gandhi National Old Age Pension Scheme-

Chapter	I	:	Introduction
Chapter	II	:	Indira Gandhi National Old Age Pension Scheme in Mizoram
Chapter	III	:	Existing Monitoring and Supervision Mechanism
Chapter	IV	:	Analysis and Interpretation of Data
Chapter	V	:	Conclusion & Suggestions

## **CHAPTER-II**

### **INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME IN MIZORAM**

In this chapter, the researcher has made an attempt to discuss the organizational setting of the responsible Social Welfare Department, the written procedures, norms and the verification methods adopted and followed by the department, the pattern of fund allocation, the functions and tasks assigned to them, the performance of government for improving the schemes, the detail number of beneficiaries in Mizoram listed in area or village wise, particularly the number of beneficiaries with the name of their locality or villages under DSWO east and DSWO west which are the focus areas in Aizawl city, the current rate of pension with state contribution for the state of Mizoram, the important agency/ non-governmental organizations involved for its proper implementation or execution. The importance of the agency to make a plan or IGNOAPS in effect is verified and realized.

The Government of India and State governments have initiated many welfare programs, as well as important schemes and provisions for the old-aged people, among them, is IGNOAPS which is being executed within Mizoram.

The Social Welfare Department, through Integrated Child Development Services (ICDS) program, has implemented National Social Assistance Programme (NSAP) in Mizoram, under which IGNOAPS and other social schemes are exercised within the state.

Local Non-Governmental Organizations such as Young Mizo Associations (YMA), Mizoram Upa Pawl (MUP), and Mizo Hmeichhe Insuihkhawm Pawl (MHIP) performed a major role in choosing IGNOAPS beneficiaries. They would seek any uncovered yet eligible citizens within their localities, and if needed, would introduce them to the scheme and its benefits as well as guide them throughout the procedure. Citizens suitable to become beneficiaries were also chosen through community gatherings. Lately, Bharat Nirman Volunteers (BNV) have stepped

forward in selecting eligible citizens for IGNOAPS.

Beneficiaries received a sum of ₹ 200.00 from the Central Government, and ₹50.00 from the State Government, which sums up to a total of ₹ 250.00 per month. A recent state cabinet meeting in 2019 has discussed increasing the state contribution of ₹50.00 to ₹100.00, which will result in a total amount of ₹ 300.00 per month. Uncovered yet eligible citizens for IGNOAPS are assisted with the Annapurna scheme, which ensures food security and supplied 10 kilograms of rice to these uncovered beneficiaries every month.

Indira Gandhi National old-age pension scheme is a centrally sponsored scheme under the Ministry of Rural Development. It tries to assist and aims to provide socio-economic equality by providing financial assistance. It also aims at ensuring that social protection to the beneficiaries everywhere in the country is uniformly available. In a nutshell, IGNOAPS is a social security and welfare program to give support to the aged persons belonging to poverty line households.

As it was highlighted in the previous chapter, IGNOAPS represents a significant step towards the fulfillment of Directive Principles of State Policy in Article 41 of the constitution. In particular, Article 41 of the constitution of India directs the state to provide public assistance to its citizen in case of unemployment, old age, sickness and disablement, and other cases of undeserved want within the limits of its economic capacity and development. National Social Assistance Programme currently covers more than three crore people who are below the BPL including 80 lakh widows, 10 lakh disabled persons, and 2.2 crores elderly in India.

Department of Social welfare in Mizoram has been given the power to implement the tasks for this purpose. The programs under the sub-schemes of NSAP have been implemented since its inception for the old aged persons, widows, disabled persons, family. For those eligible old aged persons who have remained uncovered under the IGNOAPS, the Annapurna Scheme (10 kg of food grain (wheat or rice) per month per beneficiary) was implemented by the Department of Food, Civil Supplies, and Consumer Affairs on behalf of the State of Mizoram.

**Table 1. Population size of senior citizens in India (as in 2011 Census)**

<b>Population</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
<i>a) Total Population (in millions)</i>			
<b>Rural</b>	<b>427.8</b>	<b>406</b>	<b>833.8</b>
<b>Urban</b>	<b>195.5</b>	<b>181.6</b>	<b>377.1</b>
<b>Total</b>	<b>623.3</b>	<b>587.6</b>	<b>1210.9</b>
<i>b) Population age 60+ (in millions)</i>			
<b>Rural</b>	<b>36</b>	<b>37.3</b>	<b>73.3</b>
<b>Urban</b>	<b>15.1</b>	<b>15.5</b>	<b>30.6</b>
<b>Total</b>	<b>51.1</b>	<b>52.8</b>	<b>103.9</b>
<i>c) Share of elderly population in total population (in %)</i>			
<b>Rural</b>	<b>8.4</b>	<b>9.2</b>	<b>8.8</b>
<b>Urban</b>	<b>7.7</b>	<b>8.5</b>	<b>8.1</b>
<b>Total</b>	<b>8.2</b>	<b>9</b>	<b>8.6</b>

**Source: Government of India, Ministry of Statistics and Programme Implementation, Elderly in India 2016, accessed on 24 December. 2020.**

Table 1 indicates the total elderly population with reference to rural and urban areas in India along with other related aspects. The Indian Population Census Report of 2011 indicates the total population aged 60 and above constitutes 103.9 million out of the total population of 1210.9 million in the country. Further,

between the male and female elderly population, the female elderly population share is at the higher side (9 percent) than the male elderly population (8.2 percent) and put together they account for 8.6 percent share of the total population. It should be noted that India is one of several countries of the world that faced the problem of the growing elderly population. Therefore, schemes which provide accommodations for senior citizens are essential for the country.

The State is required to maintain a database of beneficiaries to bring transparency in the disbursement of pension. The database would include all necessary details of the beneficiary including photographs. National Informatics Center (NIC) has been entrusted the job of IGNOAPS-MIS. Information is kept in the public domain and can be accessed at the NSAP website [www.nsap.nic.in](http://www.nsap.nic.in).

**Table 2. Number of IGNOAPS beneficiaries in Mizoram in 2016**

<b>Indira Gandhi National Old Age Pension Scheme (IGNOAPS)</b>										
<b>District</b>	<b>Total Universe</b>	<b>Total Beneficiary</b>	<b>Total Bank Account</b>	<b>Total P.O Account</b>	<b>Total M.O Account</b>	<b>Total Cash Account</b>	<b>Total Aadhar</b>	<b>Verified Aadhar</b>	<b>Verified Aadhaar with bankA/C</b>	<b>PFMS Registered</b>
<b>Aizawl</b>	<b>20058</b>	<b>9155</b>	<b>8613</b>	<b>0</b>	<b>0</b>	<b>542</b>	<b>4428</b>	<b>4415</b>	<b>1136</b>	<b>4156</b>
<b>Champhai</b>	<b>3003</b>	<b>2817</b>	<b>2704</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>1042</b>	<b>1011</b>	<b>260</b>	<b>2242</b>
<b>Hnahthial</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Khawzawl</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Kolasib</b>	<b>2894</b>	<b>1379</b>	<b>1376</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1162</b>	<b>1162</b>	<b>240</b>	<b>1315</b>
<b>Lawngtlai</b>	<b>4442</b>	<b>1803</b>	<b>1182</b>	<b>0</b>	<b>0</b>	<b>620</b>	<b>194</b>	<b>194</b>	<b>32</b>	<b>698</b>
<b>Lunglei</b>	<b>11358</b>	<b>5256</b>	<b>4338</b>	<b>0</b>	<b>0</b>	<b>862</b>	<b>2064</b>	<b>2064</b>	<b>412</b>	<b>3728</b>
<b>Mamit</b>	<b>4580</b>	<b>2015</b>	<b>1704</b>	<b>0</b>	<b>0</b>	<b>311</b>	<b>1077</b>	<b>1077</b>	<b>279</b>	<b>999</b>
<b>Saiha</b>	<b>1411</b>	<b>1105</b>	<b>650</b>	<b>0</b>	<b>0</b>	<b>455</b>	<b>323</b>	<b>323</b>	<b>114</b>	<b>512</b>
<b>Saitual</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Serchhip</b>	<b>3428</b>	<b>1593</b>	<b>1591</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>993</b>	<b>990</b>	<b>326</b>	<b>1420</b>
<b>GRAND TOTAL</b>	<b>51174</b>	<b>25123</b>	<b>22158</b>	<b>0</b>	<b>0</b>	<b>2908</b>	<b>11283</b>	<b>11236</b>	<b>2799</b>	<b>15070</b>

**Source: nsap.nic.in, accessed on 24 December. 2020.**

### **Organizational Structure of IGNOAPS in Mizoram**

The Ministry of rural development is the nodal agency that is responsible for the implementation of IGNOAPS. Social Welfare Department is the implementing agency for disbursement of the monthly pension to the entitled or existing



beneficiaries in Mizoram. There are 19 wards in the Aizawl Municipal Area, under which the scheme is successfully implemented according to the norms and procedures with the employment of informality. The State level functionaries and district level functionaries are hierarchically arranged and working in their respective jurisdictions. The organizational structure of IGNOAPS functionaries is as under the following table.

**Table 3. Organizational Structure of Functionaries under IGNOAPS in Mizoram**

State Secretariat/State Level Functionaries						
Secretary	Joint Secretary	Under Secretary	Superintendent	Dealing branch		
Directorate						
Director/State Nodal Officer	Deputy Director	Dealing assistance	Social auditor			
District Level/Department						
District Social Welfare Officer	Dealing assistance	UDC	Other Administrative Staffs			
State Level						
Mizoram Upa Pawl General Head Quarter						
District Level						
Mizoram Upa Pawl Sub Head Quarter						
Village/Local Level						
Mizoram Upa Pawl Unit						

**Source: Mizoram Social Welfare Department & MUP General Head Quarters Aizawl, accessed on 17 November. 2020.**

Area wise No. of Beneficiaries in Aizawl City under IGNOAPS is presented in table number 4 and table number 5.

**Table 4. Area Wise Number of Beneficiaries in Aizawl West**

<b>Local Council Area under DSWO 'West'</b>			
<b>S.No</b>	<b>Locality</b>	<b>No. of Beneficiaries</b>	
		<b>60+</b>	<b>80+</b>
<b>1</b>	<b>Bungkawn</b>	<b>41</b>	
<b>2</b>	<b>Bungkawn Vengthar</b>	<b>31</b>	<b>13</b>
<b>3</b>	<b>Bungkawn Nursery</b>	<b>63</b>	<b>14</b>
<b>4</b>	<b>Chanmari</b>	<b>48</b>	<b>8</b>
<b>5</b>	<b>Chanmari West</b>	<b>86</b>	<b>25</b>
<b>6</b>	<b>Chawlhhmun</b>	<b>46</b>	<b>21</b>
<b>7</b>	<b>Chawnpui</b>	<b>54</b>	<b>12</b>
<b>8</b>	<b>Dawrpui Vengthar</b>	<b>43</b>	<b>13</b>
<b>9</b>	<b>Dinthar</b>	<b>116</b>	<b>46</b>
<b>10</b>	<b>Durtlang</b>	<b>45</b>	<b>21</b>
<b>11</b>	<b>Durtlang Leitan</b>	<b>38</b>	<b>15</b>
<b>12</b>	<b>Durtlang Leitan Ramthar</b>	<b>17</b>	<b>5</b>
<b>13</b>	<b>Durtlang North</b>	<b>36</b>	<b>11</b>
<b>14</b>	<b>Edenthar</b>	<b>65</b>	<b>16</b>
<b>15</b>	<b>Govt. Complex</b>	<b>34</b>	<b>5</b>

<b>16</b>	<b>Hunthar</b>	<b>68</b>	<b>16</b>
<b>17</b>	<b>Kanan</b>	<b>49</b>	<b>21</b>
<b>18</b>	<b>Khatla</b>	<b>44</b>	<b>10</b>
<b>19</b>	<b>Khatla South</b>	<b>28</b>	<b>14</b>
<b>20</b>	<b>Kulikawn</b>	<b>45</b>	<b>17</b>
<b>21</b>	<b>Lawipu</b>	<b>16</b>	<b>2</b>
<b>22</b>	<b>Luangmual</b>	<b>38</b>	<b>18</b>
<b>23</b>	<b>Maubawk</b>	<b>118</b>	<b>30</b>
<b>24</b>	<b>Melthum</b>	<b>33</b>	<b>11</b>
<b>25</b>	<b>Mission Veng</b>	<b>31</b>	<b>13</b>
<b>26</b>	<b>Mission Vengthlang</b>	<b>39</b>	<b>13</b>
<b>27</b>	<b>Model Veng</b>	<b>15</b>	<b>5</b>
<b>28</b>	<b>Phunchawng</b>	<b>14</b>	<b>4</b>
<b>29</b>	<b>Rangvamual</b>	<b>31</b>	<b>2</b>
<b>30</b>	<b>Saikhamakawn</b>	<b>24</b>	<b>10</b>
<b>31</b>	<b>Sakawrtuichhun</b>	<b>65</b>	<b>16</b>
<b>32</b>	<b>Selesih</b>	<b>11</b>	<b>3</b>
<b>33</b>	<b>Sihphir</b>	<b>59</b>	<b>26</b>
<b>34</b>	<b>SihphirVenghlun</b>	<b>42</b>	<b>20</b>
<b>35</b>	<b>South Hlimen</b>	<b>42</b>	<b>16</b>

<b>36</b>	<b>Tanhril</b>	<b>36</b>	<b>14</b>
<b>37</b>	<b>TanhrilVengthar</b>	<b>20</b>	<b>12</b>
<b>38</b>	<b>TanhrilVenglai</b>	<b>1</b>	
<b>39</b>	<b>Tlangnuam</b>	<b>45</b>	<b>13</b>
<b>40</b>	<b>TlangnuamVengthar</b>	<b>26</b>	<b>11</b>
<b>41</b>	<b>Tuikual</b>	<b>5</b>	<b>2</b>
<b>42</b>	<b>Tuikual North</b>	<b>85</b>	<b>23</b>
<b>43</b>	<b>Tuikual South</b>	<b>47</b>	<b>21</b>
<b>44</b>	<b>Tuivamit</b>	<b>23</b>	<b>4</b>
<b>45</b>	<b>Vaivakawn</b>	<b>75</b>	<b>18</b>
<b>46</b>	<b>Zonuam</b>	<b>25</b>	<b>12</b>
<b>47</b>	<b>Zotlang</b>	<b>46</b>	<b>17</b>
	<b>Total</b>	<b>2009</b>	<b>639</b>

Source: Mizoram Social Welfare Department, accessed on 1<sup>st</sup> September. 2020.

**Table 5. Area Wise Number of Beneficiaries in Aizawl East**

<b>S.No</b>	<b>Locality</b>	<b>No. of Beneficiaries</b>	
		<b>60+</b>	<b>80+</b>
<b>1</b>	<b>Aizawl Venglai</b>	<b>15</b>	<b>13</b>
<b>2</b>	<b>Armed Veng</b>	<b>30</b>	<b>12</b>
<b>3</b>	<b>Armed Veng South</b>	<b>41</b>	<b>14</b>
<b>4</b>	<b>Bethlehem</b>	<b>44</b>	<b>50</b>
<b>5</b>	<b>Bethlehem Vengthlang</b>	<b>65</b>	<b>6</b>
<b>6</b>	<b>Bawngkawn</b>	<b>128</b>	<b>23</b>
<b>7</b>	<b>Bawngkawn South</b>	<b>33</b>	<b>16</b>
<b>8</b>	<b>Chite</b>	<b>17</b>	<b>4</b>
<b>9</b>	<b>College Veng</b>	<b>28</b>	<b>16</b>
<b>10</b>	<b>Chaltlang</b>	<b>36</b>	<b>4</b>
<b>11</b>	<b>Chaltlang Lily</b>	<b>29</b>	<b>16</b>
<b>12</b>	<b>ChhingaVeng</b>	<b>59</b>	<b>34</b>
<b>13</b>	<b>Dawrpui</b>	<b>18</b>	<b>4</b>
<b>14</b>	<b>Damveng</b>	<b>22</b>	<b>4</b>
<b>15</b>	<b>Electric Veng</b>	<b>33</b>	<b>14</b>
<b>16</b>	<b>Falkland</b>	<b>26</b>	<b>5</b>
<b>17</b>	<b>ITI</b>	<b>32</b>	<b>30</b>

<b>18</b>	<b>Laipuitlang</b>	<b>17</b>	<b>7</b>
<b>19</b>	<b>MuannaVeng</b>	<b>18</b>	<b>4</b>
<b>20</b>	<b>Republic</b>	<b>30</b>	<b>16</b>
<b>21</b>	<b>Republic Vengthlang</b>	<b>18</b>	<b>0</b>
<b>22</b>	<b>Ramthar</b>	<b>43</b>	<b>36</b>
<b>23</b>	<b>Ramthar North</b>	<b>17</b>	<b>12</b>
<b>24</b>	<b>RamhlunVenglai</b>	<b>25</b>	<b>14</b>
<b>25</b>	<b>Ramhlun North</b>	<b>46</b>	<b>19</b>
<b>26</b>	<b>RamhlunVengthar</b>	<b>53</b>	<b>22</b>
<b>27</b>	<b>Ramhlun Sport Complex</b>	<b>18</b>	<b>7</b>
<b>28</b>	<b>Ramhlun South</b>	<b>42</b>	<b>25</b>
<b>29</b>	<b>Salem</b>	<b>59</b>	<b>35</b>
<b>30</b>	<b>Saron</b>	<b>36</b>	<b>14</b>
<b>31</b>	<b>Thakthing</b>	<b>7</b>	<b>0</b>
<b>32</b>	<b>Tuirial</b>	<b>31</b>	<b>7</b>
<b>33</b>	<b>Tuirial Airfield</b>	<b>23</b>	<b>3</b>
<b>34</b>	<b>Tuirial Airfield Vengthar</b>	<b>10</b>	<b>0</b>
<b>35</b>	<b>Tuithiang</b>	<b>34</b>	<b>17</b>
<b>36</b>	<b>Thuampui</b>	<b>66</b>	<b>8</b>
<b>37</b>	<b>Venghlui</b>	<b>25</b>	<b>14</b>

<b>38</b>	<b>Venghnuai</b>	<b>34</b>	<b>13</b>
<b>39</b>	<b>Upper Republic</b>	<b>23</b>	<b>11</b>
<b>40</b>	<b>Zemabawk</b>	<b>100</b>	<b>46</b>
<b>41</b>	<b>ZemabawkLungbial</b>	<b>7</b>	<b>7</b>
<b>42</b>	<b>Zemabawk North</b>	<b>72</b>	<b>12</b>
<b>43</b>	<b>Zuangtui</b>	<b>34</b>	<b>13</b>
<b>44</b>	<b>Zarkawt</b>	<b>1</b>	<b>2</b>
	<b>Total</b>	<b>1545</b>	<b>629</b>

**Source: Mizoram Social Welfare Department, accessed on 1<sup>st</sup> September. 2020.**

Both the above table shows that there are 47 villages under Aizawl West and 44 villages under Aizawl East. District Social Welfare Officer (DSWO) West and East are keeping in line with all these villages and are attached to the Social Welfare Department in Aizawl, Chaltlang Village. From the light of the above table number 4 and table number 5, Currently, among the 91 villages covered by the Social Welfare Department, 3554 beneficiaries (between 60-79 years) and 1268 beneficiaries (above 80 years) are backed and supported by Social Welfare Department in close coordination with the Local councils or village councils and Mizoram Upa Pawl (Mizoram Senior's Citizens Organization) from each village in Aizawl city. If we compare confirmed existing beneficiaries in Aizawl West with Aizawl East from the sample surveys from Social Welfare Department which are statistically significant, the beneficiaries between 60-79 years in Aizawl West outnumbered Aizawl East by 464 beneficiaries. Similarly, the confirmed beneficiaries who are above 80 years in Aizawl West outnumbered Aizawl East by 10 beneficiaries.

## **Eligible Criteria for IGNOAPS**

Many states differed in the implementation of IGNOAPS, as they have their own right to relax the eligibility criteria within their state. As mentioned before, some states do not follow the Below Poverty Line (BPL) method of identifying eligible beneficiaries. Mizoram does not follow this as well, in order to cover larger beneficiaries. The minimum age requirement of 60 years is still practiced.

To become a beneficiary of the Indira Gandhi National Old Age Pension Scheme, a senior citizen must at least attain the age of 60 years and must belong to a household below the poverty line (BPL) as prescribed by the Government of India.

The State Government has the right to modify the eligibility criteria, and may even increase the amount of pension from state financial funds. Different states in India vary in the implementation of IGNOAPS, while some states may increase the pension amount to ₹ 50.00, another state may increase it to ₹ 1000.00. Also, some states might not follow the Below Poverty Line (BPL) method of identifying beneficiaries. The state may also launch a state-level pension scheme in order to increase the coverage of social pensions.

In India as a whole, a Pension amount of ₹ 200.00 is granted every month to 60-79 age groups by the Central Government. For age groups of 80 years and above, the amount of pension is ₹ 500.00 per month. All the pensioners are provided daily with free nutritious meals at Anganwadi Centre. 2 kilograms of rice are distributed free of cost every month to those who are taking the nutritious meals, and 4 kilograms of rice every month to those who are not taking nutritious meal. Other benefits include one free dhoti for male pensioners and one free saree for female pensioners twice a year during (Pongal and Deepavali) festivals.

- a) The eligible age for IGNOAPS is 60 years. The pension is ₹250 p.m for persons between 60 years and 79 years. For persons who are 80 years and above, the pension is ₹ 550/- per month in Mizoram.
- b) Only persons who are above 60 years of age, with having no proper help, financial assistance or regular source of income from the BPL family are qualified



to get the benefit of the Scheme.

- c) All the stakeholders should have a valid bank account where the amount will be credited.

### **Selection of Beneficiaries**

The Government of the state is responsible for awareness generation among the people so that the needy will get the benefit of this ongoing scheme. The State government is meant to ensure wide and continuous publicity about the procedures, criteria, and entitlement to make the needy aware of the scheme and this is one important task that should be fulfilled first by the State Government. Field surveys and visits have been conducted various times. The responsible agents at the local level like local council members should work in line with the higher levels of the State Government.

Confirmation of the existing beneficiaries every year falls under the responsibility of the State Government. Non-Governmental Organizations and established Special Verification teams should cooperate with each other for this purpose. Some listed beneficiaries can be deleted for proper reasons. Those who are proposed to be deleted can have a chance to file an appeal to the head of the Verification Team within 15 days. Confirmation of the beneficiaries is helpful for clearing ineligible beneficiaries and stopping the growing menace of corruption and spoil system. So that, only eligible beneficiaries will be entitled to get the old-age pension.

Confirmation of new beneficiaries is done through awareness, campaign, and media. It is done based on the available BPL list. They should be properly identified and listed by having a field visit and survey.

Ministry of Rural Development, Government of India Framed the following guidelines for confirmation of existing beneficiaries as under:

“There is a need for annual verification of the existing beneficiaries under NSAP. The States may constitute a special verification Team for this purpose. The teams should include a representative of Non-Government Organizations of repute that are active in the locality. Details of members of the team and the process may

be given wide publicity.

After the verification, lists of persons proposed to be confirmed or deleted should be published separately. The list proposed for deletion should also give the reasons for deletion. It may be indicated that any interested person may file claims and objections within 15 days to the head of the verification Team whose details would be clearly indicated. If there is any second appeal, it should be made before the revision Authority.”

Ministry of Rural Development, Government of India Framed the following guidelines for Identification of New beneficiaries as under:

“For the identification of New Beneficiaries, Gram Panchayats/Municipalities should be given the central role. Elected heads and representatives should be sensitized on the criteria and process of NSAP. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. However, if an eligible person’s name does not figure in the BPL list, he/she should not be left out. Following the directions of the Hon’ble Supreme Court of India in W.P no. of 2001, the deserving person’s eligibility should be established and included in the selected list.”

Applications are needed for the enrollment of a new beneficiary. A specimen form is given. The States may prepare a simple format in the local language and make the application forms available widely, free of cost. It should be downloadable from the website. While individuals can file applications, it is incumbent on the authorized officials to reach out to potential beneficiaries on an ‘out today’ approach and get the application forms filled up and provide assistance to get the relevant records. Field-level workers/officials should be entrusted with the task of identifying beneficiaries and getting the forms filled up. Also, support should be provided to get the requisite certificates from the authorities concerned.

The birth certificate may have relied upon one. In their absence, ration card and EPIC may be considered. If there is no valid document, any Medical Officer of any government hospital may be authorized to issue the age certificate.

The State may designate a Verification Officer or Verification Team under authorized officer to verify the application with reference to facts related to eligibility. This should be completed within two weeks from the date of receipt of the application. The Verification Officer should make the necessary recommendation for sanction or rejection with reasons.”

Preparation of application forms falls under the responsibility of the State Social Welfare Department. Application forms prepared with local language and simple format should be approachable and downloadable from the website easily. So that it will cater to the needs of the needy persons. Field agents have entrusted the task of identifying new beneficiaries and collecting the application forms filled up by the candidates. Valid documents like Aadhaar Card, Electoral Photo Identity Card, Birth Certificate, and School Certificate should be enclosed along with Age Certificate.

### **The role of Mizoram Upa Pawl in the selection of the beneficiaries**

The important role played by Mizoram Senior Citizen's Organization is remarkable in matters relating to the selection of beneficiaries. The organization is keen on improving the status of the entitled beneficiaries or those who are members of the organization. The organization is vested with decision-making power in matters relating to suggestions for the new beneficiary to the responsible authority- Social Welfare Department. As told by the employees of the Social Welfare Department, there are proper communication, coordination, and direct communication between the MUP and Social Welfare Department. It is the most trusted agency which is working in close contact or cooperation with the responsible department. There is no doubt that the recommendation or suggestion of the MUP for replacement of the vacant place due to the death of the existing beneficiaries is usually accepted and taken under special consideration and the suggested person to fill the empty place generally replaces the loss. This is not written among the norms and procedures of IGNOAPS and can be considered as unwritten rules framed by the State Government. This kind of unofficial style or nature is very helpful for saving time and money for the department.

## **Release of Funds**

Financial assistance or funds under Indira Gandhi National Old Age Pension Scheme would be credited to the Consolidated Fund of the State Government as under.

The annual allocation will be released in two installments.

First Installment shall be equal to 50 percent of annual income.

The second Installment shall be equal to the annual allocation minus the first Installment.

### **Procedure for release of First Installment:**

- a) First installment shall be released automatically to all the States who have taken the second installment in the previous year.
- b) The unspent balance, if any, will be temporarily deducted from the first installment and made good at the time of the second installment if the dues to the beneficiaries of the previous financial year have been fully cleared and the amount spent by the State Government.
- c) States who have not received the second installment in the previous financial year, will have to submit proposals for the first installment along with all requisite documents which were required to be submitted for the release of the second installment of the previous financial year.
- d) States will also have to submit documents with proof of fulfillment of conditionalities, if any, indicated during earlier releases.

Procedure for release of Second Installment to the State will be subject to the following conditions:

- a) Utilization of at least 60% of total available funds (including opening balance plus releases during the year and miscellaneous receipts).
- b) The second installment of the Administrative funds be released upon the utilization of 60% of the available Administrative funds and subject to fulfillment of

conditions, if any, stipulated during the previous release.

- c) Fulfillment of conditionalities, if any, indicated during earlier releases.

The State Government shall furnish the following documents along with the proposal:

- a) The application for release of the 2nd installment should be submitted by the State Government.
- b) The proposal for the release of the second installment should be submitted by 15<sup>th</sup>December. No proposal for release of second installment would be considered after 15<sup>th</sup>December, unless there is a justifiable reason for delay.
- c) Utilization Certificate (for State as a whole) for the funds received during the previous financial year in the prescribed norms (Annexure - VII). This should indicate scheme-wise utilization.
- d) Utilization Certificate for the funds received during the current financial year.
- e) A certificate that the 3% administrative expenses have been incurred on permissible items within the approved ceiling.
- f) A certificate that the funds have been transferred to the beneficiaries as per provisions of the guidelines.
- g) Non-diversion and non-embezzlement certificate.
- h) The Audit report of the previous financial year has been received from all implementing agencies which have been examined and found to be in order.

The procedure for the release of the second installment to the state will be subject to the following condition. Utilization of at least 60 percent of total available funds (including opening balance plus releases during the year and miscellaneous receipts). Fulfillment of conditionalities, if any, indicated during earlier releases.

Generally, an annual allocation is released in two installments with the amount of ₹ 10,265,376. So that the amount of the first installment will be ₹ 5132688. The amount of ₹ 6359825 is equally shared by the elderly between 60 to 79 years and the amount of ₹ 3905551 is equally shared by the elderly who are above 80 years. The fund for IGNOAPS would be released first to the consolidated fund of the State Government. The fund will be transferred to the Social Welfare Department with some amount of money added by the State Government.

In the light of the article of yogima sharma in economic times, the central government is trying to enhance the pension amount considering the holistic revamp of the scheme. But the scheme is not yet revised and revisited since 2007. Even the supreme court suggested the States and the Central government to increase and enhance the pension amount and revisit the grant of pension for the elderly, no action has been taken by the central government for the enhancement of the pension amount. It is still the same besides the state's contribution towards it.

### **Disbursement of Pensions**

The guiding principle for the disbursement of pension has to be the convenience and choice of the beneficiary. Given their physical, social, and economic vulnerability, it should be ensured that an infirm/old beneficiary will not have to travel more than 3 kilometers to access his/her pension account. As far as possible, for people who cannot cover the distance physically, the objective should be to provide doorstep services.

The possible modes of payment are Banks, Post Office Account, Money Order, and Cash disbursement. However, the preferred mode of payment should be Bank Account or Post Office Savings Account. At the same time in some areas, crediting the pension amount into the bank/post office may not entirely serve the purpose as the beneficiaries may find it difficult to travel to the nearest bank/post office branch. In order to deliver the pension at the doorstep, the banking correspondent model could be adopted as per the instructions issued by the RBI.

Postal Money Order ensures doorstep delivery of pension and can be used where beneficiaries prefer that mode. However, to encourage savings, and to ensure financial inclusion, the States should consciously encourage transfer to Bank/Post

Office Accounts through IT will result in timely delivery, and there will be no leakage or delays in disbursement.

Payment of assistance in cash to beneficiaries should be adopted only if other modes are not workable. If the payment is to be made in cash, the following measures should be adopted:

- a) The payment will be disbursed in public meetings such as Gram Sabha in rural areas and Ward Committees / Area Sabhas in urban areas.
- b) The payment should be made on a specific day of every month which is widely publicized.
- c) The amount of pension due will be disbursed to the beneficiaries in terms of ₹100 notes by a designated officer of suitable rank. The idea is to prevent harassment of the beneficiaries.
- d) In extreme cases where a beneficiary is found to be incapable of receiving his / her pension due at the specified place of disbursement, doorstep delivery of the pension dues shall be ensured within seven days.
- e) Necessary arrangements must be made at the places of disbursement for the convenience of the beneficiaries especially during the summer and rainy seasons.
- f) The list of beneficiaries in respect of that particular Gram Panchayat / Ward in vernacular language must be displayed at the place of disbursement for information of the general public on the day of disbursement.
- g) Adequate security arrangements must be ensured by the officer concerned at the place of pension disbursement and for transportation of the pension funds if required.
- h) Receipt of payment shall be taken from the beneficiary and kept on record in the Gram Panchayat / Municipal Office.
- i) The name of the beneficiary should be announced in the Gram Sabha / Ward Committee / Area Sabha meetings in the presence of all members.

- j) The cash disbursement process should be verified specifically in Social Audit.”

### **Funding pattern**

IGNOAPS is a centrally sponsored scheme having 100 percent central assistance. The State has autonomy for the enhancement of the pension amount. In Bihar, the government is in the process of including all the persons who are above 60 years to be IGNOAPS beneficiaries. In Mizoram, there is a cabinet resolution for the improvement of the State's contribution from 50 to 100. But, due to financial instability, this resolution cannot be still alive.

### **Procedure of Application**

Applications in white paper or in the prescribed format with the required details are to be taken out from the local Child Development Protection Officer (CDPO), after filling up the form, the concerned person is required to get his/her form certified by the Village Council or Local Council accordingly. The certified form is, again, submitted to the Child Development Protection Officer (CDPO) who will submit the form to District Social Welfare Officer (DSWO). From then, beneficiaries may receive the pension sanctioned through the post office or bank accounts. Documents such as a copy of ration card/ Aadhaar Card and proof of age may be submitted along with the form.

The processing time may vary, but usually, the processing time is limited to one month from the date of receipt of the application. Authorities in charge may be contacted for any delay or deficiency in service. Any grievances or complaints, in terms of the scheme, may be reported to the authorities.

In NSAP, the requirement for efficient service delivery would entail time-bound sanction, release, and disbursement of pensions within a time frame. So, there is a need to have a proper channel method and good financial transaction. The role of information technology in the implementation of IGNOAPS is gaining recognition and popularity. The times of field visits, delivering the monthly pension to the beneficiaries entering their homes, red tapes due to the rigid hierarchical structure of the organization are losing popularity due to technological advancement



and adoption of the advanced tools. So, IT has been enabled for the enhancement of efficiency and effectiveness in executing IGNOAPS for release, sanction, and disbursement of the pension fund. There is no need to travel around and spend time collecting the monthly pension for the beneficiaries as they could enjoy direct transfer benefit from the Government. The Money is easily credited to the bank account of the beneficiaries. This really stopped the wastage of time for the Government and even for the beneficiaries.

The role and importance of Information Technology highlighted by the Ministry of Rural Development:

“In NSAP, the requirement for efficient service delivery would entail time-bound sanction, release, and disbursement of pensions. In order to enhance efficiency in implementing NSAP both for sanction and disbursement of pensions, the use of IT is essential.

To put in place a fund management system that is IT-enabled, the Ministry has developed a software, which is transaction/workflow-based. It can also be used by States / UTs for their own pension schemes. The Ministry has developed this MIS for all States and UTs to adopt. States and UTs which have developed their own software will have to ensure porting of their information/data onto NSAP-MIS through a bridge software. It is mandatory that, the States have their own software that must ensure/enable porting of data on the Ministry’s NSAP-MIS. The functional features of NSAP-MIS include:

- 1. Beneficiaries Database:** The States /UTs are required to maintain a database of eligible beneficiaries and upload it in the public domain. The beneficiary data should include all details of the beneficiary including his / her photograph. Since belonging to a BPL family is a pre-condition for sanction of pension the proposed link with the BPL database should be used to avoid duplication of pensioners.
- 2. Legacy Data:** This legacy database is required to be uploaded on the NSAP website. For this purpose, legacy data formats for IGNOAPS, IGNWPS, and IGNDPS are placed on the NSAP website. Since legacy data is huge, it can be entered in the legacy data formats which are downloadable from the NSAP website

and entered offline (without continuous use of the internet) and sent to Ministry / NIC Delhi for processing and uploading. The data should be complete in all respects and the mandatory fields must be filled. The data on new pensioners needs to be entered online.

**3. Process flow for new beneficiaries:** For new pensioners, the data entry should be made directly on the NSAP website, using the State / District / Sub-district logins. The identification form of a new beneficiary is filled by the ‘application receiver’, the verification is done by the ‘verifying officer’, the sanctioning and issue of sanction order is done by ‘sanctioning authority, and disbursement is done by the “Pension Disbursing Authority (PDA)”. There are separate logins created for each role in the whole procedure.

**4. Fund Flow:** The fund flow module contains the estimation of funds required, allocation, and release. Estimation is done from bottom-up i.e, village or ward to District to State and then Ministry, as per the number of beneficiaries. Allocation and release are done from top to down i.e., Ministry to State to District, up to the level of the PDA.

**5. Pension Disbursing Authorities:** State Governments are required to nominate and designate the ‘Pension Disbursing Authority. Depending upon the mode of disbursement, the PDA can be set up at State / District / Block / GP or Municipality level.

**6. Acquittance Roll:** In order to disburse pension to the beneficiaries under the jurisdiction of a PDA, Gram Panchayat wise or Ward wise, Acquittance roll is to be generated every month and used for disbursing the pension. The Acquittance roll would indicate the name of the beneficiary and the amount due to her/him.

**7. Updation of the Disbursement Ledger:** Once the pension has been disbursed and the disbursement details of the pension amount paid, signatures of pensioners are taken on the Acquittance roll, these details need to be updated in the disbursement ledger in the NSAP website to enable updating of disbursement to the beneficiaries and for updating fund availability status with the PDAs for further allocation.

**8. Discontinuation:** There is a provision for entering the results of the periodic verification. In case a pensioner's pension has to be discontinued, due to death/migration crossing BPL or any other reason, this facility can be used to stop the pension.

**9. Reinstate:** In case a pension has been discontinued, but the pensioner becomes eligible later, he/she can appeal to the Sanctioning Authority. If found eligible, he can be reinstated.

**10. Central Plan Scheme Monitoring System (CPSMS):** CPSMS is a web-based online transaction system for fund management and e-payment to implementing agencies and beneficiaries. The primary objective of CPSMS is to establish an efficient fund flow system and expenditure network. It generates scheme-specific MIS on utilization of funds released from the Consolidated Fund of India on a real-time basis. Accordingly, States / UTs should use CPSMS for disbursing the funds under the schemes of NSAP.

**11. Aadhaar based platform for pension disbursement:** This platform will further enhance efficiency in the sanction, payment, and disbursement process. The many States and UTs have reached an advanced stage in the Aadhaar enrolment of beneficiaries, recognizing the fact that this will help in the reduction of leakages and duplication. It could also provide mobility to the pensioners in case of migration from one place to another. This platform will support financial inclusion also. The State should develop a plan sensitive to the special needs of the beneficiaries to enable them to get Aadhaar numbers through proactive outreach. This should be followed up by seeding the Aadhaar numbers in the Bank / Post Office accounts. It should be ensured at the same time that no beneficiary is denied his or her entitlements for the reason that she has no bank / Post Office account and/or Aadhaar number.”

To put in place a fund management system that is IT-enabled, the union ministry has developed advanced software through National Informatics Centre. With the introduction of a management information system, the Mizoram Government has also developed software through which the people are enabled to get the description and status of all the important projects undertaken by the State

Government as the NIC regularly published the description and status of the major projects which are under development and implementation. The performance of the Social Welfare Department with the help of InformationTechnology is quite satisfactory.

As all the States are expected to maintain a database of eligible beneficiaries, Social Welfare Department also maintains a database of all eligible beneficiaries. But all the details of the beneficiary, village, name, and photographs are not published in the public domain or websites but are properly organized and kept by the department. This database is very helpful for the avoidance of duplication of pensioners.

From the list of the local councils in the AMC area, 2016, there are 19 wards. The total number of wards is divided into four zones for the present study such as East zone, West zone, North zone, and south zone. So that, Ward number 1 to 6 will fall under the North zone in which there are 25 villages as they are lying in the northern part of Aizawl city. Ward number 7 to 9 will come under the east zone which comprises 11 villages. Likewise, Ward number 10 to 15 will be put under the west zone which comprises 21 villages. Ward numbers 16 to 19 will be included under the South zone which comprises 21 villages. From the above four selected zone for the present study, 4 villages have been selected from each zone for the representation of the whole universe or all the villages which fall under the 4 different zone. 10 beneficiaries from each village have been dealt with questionnaire method because the present research is an attempt to derive valuable information from the existing beneficiaries. Collection of the feedback or the point of view of beneficiaries is the most suitable way to draw the impact of IGNOAPS on the beneficiaries and the socio-economic condition of the beneficiaries. Village Wise Beneficiaries in Mizoram under IGNOAPS is presented in the following table:

**Table 6.Village wise Beneficiaries under IGNOAPS**

<b>Name of Project/ DDO</b>	<b>IGNOAPS 60</b>	<b>IGNOAPS 80</b>	<b>TOTAL</b>
<b>DSWO East</b>	<b>1487</b>	<b>640</b>	<b>2127</b>
<b>CDPO, Darlawn</b>	<b>562</b>	<b>257</b>	<b>819</b>
<b>CDPO, Phullen</b>	<b>475</b>	<b>179</b>	<b>654</b>
<b>CDPO, Thingsulthliah</b>	<b>887</b>	<b>361</b>	<b>1248</b>
<b>CDPO. Serchhip</b>	<b>701</b>	<b>217</b>	<b>918</b>
<b>CDPO, E. Lungdar</b>	<b>438</b>	<b>228</b>	<b>666</b>
<b>CDPO, Ngopa</b>	<b>484</b>	<b>213</b>	<b>697</b>
<b>CDPO, Khawzawl</b>	<b>506</b>	<b>253</b>	<b>759</b>
<b>CDPO. Champhai</b>	<b>476</b>	<b>176</b>	<b>652</b>
<b>CDPO, Khawbung</b>	<b>477</b>	<b>198</b>	<b>675</b>
<b>GRAND TOTAL</b>	<b>6493</b>	<b>2722</b>	<b>9215</b>
<b>DSWO West</b>	<b>2712</b>	<b>824</b>	<b>3536</b>
<b>Aibawk</b>	<b>499</b>	<b>188</b>	<b>687</b>

<b>Reiek</b>	<b>542</b>	<b>168</b>	<b>710</b>
<b>Thingdawl</b>	<b>665</b>	<b>215</b>	<b>880</b>
<b>W Phaileng</b>	<b>468</b>	<b>158</b>	<b>626</b>
<b>Zawlnuam</b>	<b>572</b>	<b>198</b>	<b>770</b>
<b>Bilkhawthlir</b>	<b>411</b>	<b>98</b>	<b>509</b>
<b>GRAND TOTAL</b>	<b>5869</b>	<b>1849</b>	<b>7718</b>
<b>LungleiDist</b>	<b>4263</b>	<b>980</b>	<b>5243</b>
<b>Saiha</b>	<b>2643</b>	<b>650</b>	<b>3293</b>
<b>Total No. of Beneficiaries</b>	<b>Above 60=19268  Above 80= 6201</b>	<b>Total  25829</b>	

Source: Mizoram Social Welfare Department, accessed on 4<sup>th</sup> October.

2020.

The number of beneficiaries and their rate of pension including state contribution for the state of Mizoram are as under:

**Table 7. Number of Beneficiaries and their rate of pension**

<b>Schemes</b>	<b>No. of Beneficiaries</b>	<b>Rate of pension (Government of India)</b>	<b>State Contribution</b>	<b>Total</b>
<b>IGNOAPS</b>	<b>19628 (60-79)</b>	<b>200</b>	<b>50</b>	<b>250</b>
	<b>6201 (80+)</b>	<b>500</b>	<b>50</b>	<b>550</b>
<b>Total</b>	<b>25829</b>	<b>700</b>	<b>100</b>	<b>800</b>

Source: Mizoram Social Welfare Department, accessed on 4<sup>th</sup> October, 2020.

## **CHAPTER-III**

### **EXISTING MONITORING & SUPERVISION MECHANISM**

The Matters relating to the Supervision and Monitoring of Indira Gandhi National Old Age Pension Scheme are done by Deputy Commissioner, District Social Welfare Officers, Child Development Project Officers with some administrative staff at the District Level in Mizoram. Like other Rural Development schemes, National Social Assistance Programme is monitored at the State, District, and Village levels for its proper implementation. DSWO East and DSWO West are held responsible to specifically monitor the scheme and are required to undertake certain roles and responsibilities for it.

#### **Role and Functions of Deputy Commissioner in Monitoring**

The office of Deputy Commissioner is located in Treasury Square Aizawl. It is authorized by the State Government to conduct meetings for reviewing the programs, identifying the constraints during implementation and suggest effective solutions to the problems and assess the progress from the program done. Deputy Commissioner in the Aizawl district is held responsible to organize meetings along with all functionaries at the district level. He has to prescribe the guidelines and overall direction to the State Social Welfare Department (DSWO East & DSWO West). The office of Deputy Commissioner must ensure that the functionaries follow the prescribed and given guidelines and procedures and the office is responsible for sensitizing information relating to IGNOAPS. He has to inform all the timelines and targets. He compiled the necessary information and sent it to the State and District Level. He reviewed the works done by other functionaries trying to ensure that the scheme is timely implemented as per the implementation plan and guidelines. Generally, the Deputy Commissioner used to organize meetings thrice a year. The first meeting is conducted normally in the month of April. They scheduled the time for completion of work and set the targets to be achieved during the time framed. The final meeting/the last meeting is held and is meant to know and review the IGNOAPS Programme, and assess the progress. The State Secretariat, Directorate, and Deputy commissioner should have meetings to ensure



that the scheme is implemented effectively and the targets are achieved during the time framed and the program reached, empowered, and answered the hopes and aspirations of the needy beneficiaries.

### **District Social Welfare Officers or Identified Nodal Officers**

Both are active agents and participants in the field of implementation. Their day-to-day function is to serve and manage the affairs of the people. They are the main channel of communication between the people and the State Government. The elderly people came to the Department with problems and challenges, but the officers attached to the social welfare Department like District Social Welfare Officers, Nodal Officers, and other administrative staff directly served them and used to immediately solve their problems through their benches easily. They served them with openness but in a formal manner. They are responsible for the verification of IGNOAPS beneficiaries annually. Deletion and Addition work is done by them if necessary. But they should submit the reasons why to the authorized Verification Team. Some interested persons may file claims and objections to the authorized Verification Team within 15 days. The second appeal can be made before the reviewing authority. The aggrieved citizens can appeal or file claims to the District Social Welfare Officer. DSWO is the supreme authority in deciding the matters so-referred to them. As wrong-doings can be done by the interested persons, the verification team needs to go to their households for identifying the real beneficiaries. But meanwhile, the MUP branches in the local levels are held responsible to identify the persons to be included and suggesting such persons to the responsible agency like State Social Welfare Department. In the past, the local council is responsible to cope with the tasks relating to the inclusion and addition of new beneficiaries at the grass-root level, but with the strong participation and involvement of Mizoram Upa Pawl, power is decentralized to MUP by the State Government in such a way that MUP can directly suggest new beneficiaries for inclusion to the State Government/ Social Welfare Department with available beneficiaries list and census data.

## **Co-ordination Committee**

All Developmental programmes cannot be effective without the help and assistance of Non-Government Organizations. NGOs refer to the institutions which are voluntarily constituted and which are not reducible to the administrative grasp of the State. They are organizations within the civil society, which are not profit-earning agencies and which are functioning and playing roles between the family market and family state. Non-Government Organizations in Mizoram such as YMA, MHIP, MUP can participate for their own collective interest or for larger social good. All these big three institutions play a crucial role in monitoring the State Government or Central Government-sponsored and aided programs, rural development, and urban development program in Mizoram. Though there are various accepted definitions of NGO/ Civil Society, the Institute of Development Studies has defined it clearly and understandable as under:

“An intermediate realm situated between state and household, populated by organized groups or associations, which are separate from the state, enjoy some autonomy in relations with the state and are formed voluntarily by members of society to project or extend their interests, values or identities.

To monitor and play role in the developmental processes and to do the needful and to achieve the goals of IGNOAPS, the following organizations are included in Co-ordination Committee:

### **Young Mizo Association**

It is a Voluntary Organization that was set up formally on 15th June 1935 at Aizawl. The members are formally/hierarchically arranged since its inception. The office Bearers of YMA such as the President, Vice President, Secretary, Treasurer from each local council in Aizawl represent this committee. The State Government really needs the participation and collaborative engagement of YMA in its programs and issues. In the words of DSWO in the Directorate of Social Welfare Department, YMA involved and acted sometimes as a channel of communication between MUP and the State Government. As the construction of houses, giving financial support to the weaker sections of the society are a part of the functions, the engagement of YMA in this Co-ordination committee for the smooth functioning of various

functionaries for IGNOAPS is really important and helpful.

### **Mizo Hmeichhe Insuihkhawm Pawl**

MHIP is a voluntary organization that was set up on 6th August 1974. All villages in the rural areas and all local councils in the urban areas have their own MHIP and all districts have their own District Head Quarters. The role played by MHIP led to the development of the family and the community at large. The focus of the group is on economic development, prevention of women from sexual harassment and atrocity, etc. MHIP work for the community with no expectation of any return benefit and help the poor and needy people within their respective branches/jurisdictions. Any rural development schemes which are welfare-related issues may be affiliated to MHIP. So, their constructive engagement in social welfare schemes really led to the effective functioning of the functionaries. The engagement of MHIP in this Co-ordination Committee is felt necessary to have a holistic vision of development in regard to IGNOAPS.

### **Local Council**

All the villages in Mizoram have their respective Village councils within their area of jurisdictions/within their villages. In Aizawl city, the name Village Council is renamed and it is now called Local Council. So, the local councils are functioning under the administration of Aizawl Municipal Corporation and the elected Council members working therein. The Local Council Members such as President, Vice President, Secretary, and some other members always dealt with some matters relating to IGNOAPS in association with MUP in their respective branches.

### **Mizoram Upa Pawl**

This is the main field agent and is meant for providing services to the beneficiaries of IGNOAPS. It helped and co-operated with the Verification team in identifying the existing beneficiaries at the local level. Primary sources of data were collected from them and an approved beneficiaries list was prepared afterward. The State Government cannot verify all the existing beneficiaries due to a lack of trained personnel/staff. MUP SubHead Quarter in Aizawl is expected and requested to be

the operational arm of the civil society under such circumstances. The Director of Social Welfare & Tribal Affairs and Social Welfare Department provided guidelines and instructions for the fieldwork, and then MUP branches are expected to do the task in close coordination with the responsible DSWO in their jurisdictions. They are very helpful in supporting the implementation of one of the most important social development projects, IGNOAPS in Mizoram.

The following are the roles and functions of MUP in a matter relating to monitoring and supervision of IGNOAPS in Aizawl:

MUP General Head Quarter played an immense role in rendering valuable services to the DSWO. MUP General Head Quarter is a valuable bridge/chain of communication that lies between the Government and the people/beneficiaries. IGNOAPS would have been unimaginable without the efforts and roles given by the MUP General Head Quarter. It should be dependable as they are the cornerstone on which rests the fate of the elderly/beneficiaries of IGNOAPS in Aizawl city. The role assigned to it by the State Government has to be done to achieve the target objectives of IGNOAPS.

All the MUPs at the local levels or in Aizawl Municipal Local Council Area had been informed of information by the Head Quarter. The State Government do not directly inform all the MUP branches to do the needful but indirectly inform them through the MUP General Head Quarter. Without their assistance, the State Government/ all other functionaries may fail to function justly. They purely rendered services for the benefit of the beneficiaries without seeking benefits from the State Government. All the branches from their respective jurisdictions submitted an authentic list of beneficiaries to the MUP General Head Quarter. All the lists submitted were sent to the DSWO which is considered an approved beneficiary list by the State Government. The approved beneficiary list should be sent to the Director of Social Welfare & Tribal Affairs, Social Welfare Department/Directorate for further approval. The list was sent to the Secretary of Social Welfare & Tribal affairs, who is sitting at the State Secretariat. All these excessive tasks had been done to determine how much cash/ amount of money that the State Government should provide/contribute. So, the role of the MUP General Head Quarter in the implementation processes of IGNOAPS is really remarkable and deserved wider

recognition.

The members of MUP General Head Quarter actively participated when they found the ongoing program ineffective and not functioning well. The above roles clearly tell that the MUP General Head Quarter involved that much being an agent of Government and representative of IGNOAPS Beneficiaries implementing the desired goals, suggesting solutions, creating awareness to the target people, giving moral commitment to their services without expecting no monetary/economic benefit. Because their services rendered for the proper working of the Government and catering to the needs of the needy people, the State Government is pleased and puts them under special consideration.

### **MUP at the village/local levels**

Every MUP branch working in their respective areas/Local Council areas is the main operational arm for IGNOAPS beneficiaries. According to the survey report of the researcher, it is almost like total management of the affairs of beneficiaries. It acted as arm branches dealing with the people at their doorsteps and listened to their problems. Social Audit should be carried out with the list of beneficiaries collected by them at the local level which should be submitted to MUP Sub Headquarters. They provided advice and assistance to the people and the State Government to revisit and enhance the pension amount. It is a great effort of MUP General Head Quarter that in the previous year, the 8 members of MUP General Head Quarter guided by President RK Thanga and Vice President Lalhuapzauva talked to the Governor and asked him to revise and increase the old-age pension scheme for the senior citizens. They can be regarded as a local network group and linking group which dealt with IGNOAPS issues and grass-root level functionaries on which rests the fate of the beneficiaries and the State Government and the hierarchical arrangement of Mizoram Upa Pawl at Present is shown in Table No. 8 as under:

**Table 8. Hierarchical arrangement of Mizoram Upa Pawl**

<b>Name of MUP &amp;</b>	<b>Total Number</b>
<b>UNIT</b>	
<b>MUP General Head Quarter</b>	<b>1</b>
<b>MUP -Sub Head Quarter</b>	<b>6</b>
<b>MUP Unit</b>	<b>570</b>

**Source: MUP General Head Quarter/Office, accessed on 12 November. 2020.**

According to the guidelines framed by the Ministry of Rural Development, Government of India for Monitoring and Supervision, there must be National Social Assistance Advisory Committee at the Central/All India level to assist the Central responsible Ministry in Monitoring and Supervision of IGNOAPS and other National Social Assistance Programmes. The members of the Central Committee will include representatives from the related Ministries or Departments of the Central Government viz., Ministry of Social Justice and Empowerment, Ministry of Disability Affairs, Ministry of Women and Child Development, Ministry of Health and Family Welfare, Ministry of Labour, up to five representatives from civil society organizations/Non-Governmental Organizations and academic institutions and five Secretaries from State Governments on rotation covering all regions of the country. The Committee may meet at least twice a year.

Secondly, there will be a committee at the State level to monitor and evaluate the old-age pension scheme. Presently there is one State Level Committee headed by Chief Secretary/Additional Chief Secretary. The members of State Level Committee may include members from Finance Department, Rural Development Department, Aizawl Municipal Council, Social Welfare Department, Revenue and Settlement Department, Women and Child Development Department, District Collectors/Deputy Commissioners, and other Non-Governmental Organizations. They should meet at least twice a year.

Thirdly, there must be District Level Committee headed by Deputy Commissioner which members will include members from Aizawl Municipal Council, Non-Governmental Organizations like Mizoram Upa Pawl General Head Quarters and SubHead Quarters, State Social Welfare Department. This District Level Committee will be responsible for proper implementation, monitoring, and supervision of the scheme within the District.

Fourthly, there must be at least one State Nodal Department. The present State Nodal Department is the Social Welfare Department which is fulfilling the norms of IGNOAPS or other Social Assistance Programmes framed by the Central Rural Development Ministry. They are the operational arms and responsible for matters relating to the coordination of different functionaries at the District Level. The current Nodal Department is responsible for reviewing the progress periodically and submitting progress reports to the Central responsible Ministry.

Fifthly, there is the State Nodal Department in Mizoram which is responsible to submit the monthly and Quarterly Progress Reports to the Central Government. The State Government should submit the physical and financial progress of the programs through this Nodal Department. The reports obtained from District and field offices will be generated automatically with NSAP-MIS and this generated reported should be sent by the 15th of every month by the State Government.

The State Nodal Officer should be ready all the time to furnish the monthly progress reports and to attend the Nodal Officers meeting conducted by the Ministry of Rural Development. They have to work with the Central Ministry and should be ready to handle IGNOAPS/NSAP related information to the Ministry when necessary. The State Government should inform the Central Ministry about any change of the Nodal Officer in the State.

The next responsible agent is National Level Monitors. They are appointed by the Ministry of Rural Development, Central Government to visit fields and deal with the State Government, a responsible agent at the District Level and to assess the implementation of the scheme and submit their reports to the Central Ministry. The State Social Welfare Department should assist them actively and facilitate their visits.

Lastly, Social Audit is one of the most important parts of Monitoring and Supervision. It is done with the Social Audit Branches and with the help of MUP at the Head Quarters, Sub Head Quarters, and MUP branches at the local level and co-ordination Committee which has been mentioned in the present chapter. In the meeting, they review the progress, the drawbacks, the working conditions, scrutinizing and evaluating the implementation of the scheme. Social Audit is democratic in nature as it involves Civil Society and other stakeholders. When decision-making authority is in the hands of the people, it is really the tenets of Good Governance.



## **CHAPTER-IV**

### **ANALYSIS & INTERPRETATION OF DATA**

The study was done to figure out the concept of IGNOAPS as perceived by the selected respondents. And the study was done to assess the satisfaction levels of beneficiaries/respondents with regard to existing monitoring and supervision, the total amount of monthly pension, the timeliness of the delivery of pension. An interview scheduled and Questionnaire were used to assess the knowledge of the respondents towards IGNOAPS and assess the status of beneficiaries/respondents. This study represents the survey results on the knowledge and satisfaction of beneficiaries towards IGNOAPS. The researcher spent about three months for survey period collecting primary data, meeting the selected respondents from each selected zone, and having interactions with the responsible functionaries such as State Social Welfare Department, DSWO East & DSWO West and the office staff, MUP General Headquarters, and MUP branches from each selected zone.

From the list of local councils in the AMC area, there are presently 19 wards. The total number of wards were divided into four zones for the study as East zone, West zone, North zone, and South zone. So that, Ward number 1 to 6 came under the North zone in which there are 25 villages as they are lying in the northern part of Aizawl city. Ward number 7 to 9 came under the East zone which comprises 11 villages. Ward number 10 to 15 were under the West zone which comprises 21 villages. Ward numbers 16 to 19 were included under the South zone which comprises 21 villages. From the above four selected zone for the present study, 4 villages had been selected from each zone for the representation of the whole universe or all the villages which fall under the 4 different zone. 10 beneficiaries from each village had been dealt with questionnaire method because the research is an attempt to derive valuable information from the existing beneficiaries. Collection of the feedback or the point of views of beneficiaries is the most suitable way to draw the impact of IGNOAPS on the beneficiaries and the socio-economic conditions of the beneficiaries.

**Table 9. Assessment of the Knowledge of Beneficiaries**

<b>SI. No</b>	<b>Average Concept (in percentage)</b>	<b>Poor Knowledge (in percentage)</b>	<b>Total (in percentage)</b>
<b>1</b>	<b>60</b>	<b>40</b>	<b>100</b>

**Source: Primary data collected from field study conducted on 14<sup>th</sup> October. 2020.**

The above table 9 entails that 60 percent of the beneficiaries had an average concept about IGNOAPS, the functions, the organizational settings, and the responsible functionaries at the State level, District level, and Local level. They had an average concept about the existing monitoring and supervision mechanism, the objectives of IGNOAPS, and its approach. They were properly aware of the scheme, the way to be the beneficiary of IGNOAPS, the eligibility criteria, and the pattern and guidelines set by the State Government. They knew full well about the existing local level functionary, Mizoram Upa Pawl.

It was found from the above table that 40 percent had poor knowledge about the criteria for selecting the beneficiaries. They were not clear about the guidelines designed and framed. They did not know how to approach the ongoing scheme. They were not clear about NGOs involved in coordinating local level and state level functionaries. They were not physically fit/strong enough to be aware of the concept. Even the Social Welfare Department maintained contact with them/the target groups through the field-level agents of MUP branches which functioned properly in their jurisdictions. All they know about is the role of MUP and the Social Welfare Department. Lack of knowledge towards the concept and functionaries of IGNOAPS occurred due to these factors. They just received the pension half-yearly through the Banks.

## Assessment of the problems of beneficiaries

**Table 10. Problems of Beneficiaries with applied factors**

<b>Sl.no</b>	<b>Number of beneficiaries</b>	<b>Irregular Payment (in percentage)</b>	<b>Low Amount of Pension (in percentage)</b>	<b>Problems in disbursement (in percentage)</b>	<b>Rigidity for selection and replacement (in percentage)</b>
<b>1</b>	<b>160</b>	<b>77</b>	<b>149</b>	<b>23</b>	<b>112</b>
<b>2</b>		<b>48.125</b>	<b>93.125</b>	<b>14.375</b>	<b>70</b>

**Source: Primary data collected from field study conducted on 14<sup>th</sup> October, 2020.**

The above table 10 reveals that more than 48 percent found the scheme irregular and 93.125 percent sided that the pension fund was too low and they found it difficult to be satisfied with the monthly pension amount and one of the sources of dissatisfaction is the timing. And they were of the view that the scheme was too limited to cater to the needs of the needy elderly, as some were not entitled to get the benefit. They viewed that the amount of money they received was too small to get satisfaction from it and to make a wonderful impact on their life. One respondent from Aizawl South Zone was of the view that “Receiving the Pension benefit for free is good but it is really difficult to manage myself getting ₹ 250 in a month. Even if it cannot be revisited to enhance, let it be received on a monthly basis not quarterly”. A few of the beneficiaries were satisfied with the timeliness and the amount of pension. They said that the pension amount was well received in time without unnecessary irregularities.

The feedback of the beneficiaries may serve as a valuable source of information for the Government as they provided a clear picture of the program, the

achievement, and the failure of the program. They gave this feedback in a formal manner through interview and questionnaire methods as demonstrated in the above table. The feedback of the contacted persons provided the ground realities of the scheme and this may guide the implementing agencies to take corrective measures in the implementation process. The beneficiaries expressed the difficulty they met while registering their names. They were of the view that a vacant seat was rarely found and was really difficult to replace the non-existing beneficiary. The MUP branches from their jurisdictions needed to make recommendations for the replacement of the non-existing beneficiary. This could only be done after the death of the existing beneficiary. So, a huge time involved in verification and getting the new beneficiaries is a serious problem that needs an urgent solution.

Irregular payment of pension is another major problem and this is the other problem cited by the beneficiary. After the first installment was released to the State Government, the beneficiaries received using the preferred mode of payment, especially through bank account and post office. After the second installment was released, they received it again. This means they received the pension fund on a quarterly basis. This is why some beneficiaries found it irregular. They wanted to receive it on a monthly basis. Many of them did not know that the state government needed to do the excessive task and the needful like submitting the proposals along with requisite documents for the release of the second installment of the previous financial year if the first installment is not sanctioned to them.

**Table 11. Impact of IGNOAPs on the selected Beneficiaries**

SI. No	Attributes	Responses (in percent)
1	Yes, it is a source of family capital and granted us to access some essential needs and reduced old age poverty	100
2	Yes, it encouraged us to take part in activities of the local communities	100
3	Yes, it is useful for buying medicines to address health problems	100
4	No, it has no good impact	
Total	5	100

**Source: Primary data collected from field study conducted on 17<sup>th</sup> November. 2020.**

No restriction has been made in selecting the above options/attributes. So, the respondents were given the freedom to choose all the given attributes.

**a. Impact of IGNOAPS in Poverty eradication:** Notwithstanding the fact that the pension amount for one person is too limited and insufficient to satisfy basic necessities, but the BPL segment of the beneficiaries found it very helpful and used it for a number of purposes. Some respondents were of the view that the pension scheme had affected their standard of living, economic conditions, and experience in a positive manner. This helped them to do their duties with a positive attitude and buy some of their basic needs. It is found that the pension scheme acted as a mechanism to reduce old-age poverty. It kept higher their standard of living and it increased their purchasing power parity. Despite the fact that many of them

were purely dependent on the provision of the members of their family. But so many beneficiaries were of the view that the pension fund is a source of family capital, a useful factor for income generation. It has granted them to access some essential commodities like healthy foods, and facilities in the markets which made them avoid food insecurity.

**b. Social Impact of IGNOAPS:** The pension scheme is seen as having an impact on the social life of the beneficiaries. It gave them opportunities to earn respect in their households and encouraged them to participate in various activities of the community and to involve in the activities of Mizoram Upa Pawl. This kind of confidence made them think that they were important assets of the community and the family. Despite the fact that they could not fulfill all the needs of the family but they served their family satisfying some of their needs.

**c. Role of IGNOAPS in strengthening the health conditions of the beneficiaries:** Although they could not afford quality drugs and all their needed medicines to strengthen their health conditions, they could buy some essential medicines to satisfy the priority health needs of the elderly people. The medicines which they bought from their pension funds enabled them to live longer and have a better life which is also the goal of every health system. Medicines are today so important for addressing the health problems of the elderly and improve the quality of life. The majority of the beneficiaries were of the view that the pension fund assisted them in traveling abroad and getting necessary health products to live a healthy life.

### **Socio-economic status of the respondents/beneficiaries**

To assess the socio-economic status of the beneficiaries, interview, and questionnaire techniques, personal interviews, and survey methods were utilized. A random sampling technique was used for the selection of the beneficiaries. The selection of the beneficiaries was done purposively as it was easily approachable and not very time-consuming for the researcher.

### **The Age group of the beneficiaries**

The age group of beneficiaries is very important to detect the actual age and

to find out whether they are qualified to be entitled or not under the scheme. The distribution of the beneficiaries on the basis of their age and discussion of their age is under:

**Table 12. Distribution of the beneficiaries on the basis of their age.**

<b>Sl.no</b>	<b>Particulars</b>	<b>Number of beneficiaries</b>	<b>Percentage</b>
<b>1</b>	<b>50-59</b>	<b>4</b>	<b>2.5</b>
<b>2</b>	<b>60-69</b>	<b>53</b>	<b>33.125</b>
<b>3</b>	<b>70-79</b>	<b>69</b>	<b>43.125</b>
<b>4</b>	<b>80-89</b>	<b>28</b>	<b>17.5</b>
<b>5</b>	<b>90-100</b>	<b>6</b>	<b>3.75</b>
<b>Total</b>		<b>160</b>	<b>100</b>

**Source: Primary data collected from field study conducted on 14<sup>th</sup> October, 2020.**

The above table 12 reveals that 43.125 percent of the beneficiaries fell under the category of 70-79 years. 33.125 belong to the category of 60-69. And 17.5 percent belong to the category of 90-100. Only 3.75 percent belong to the category of 90-100. So, four beneficiaries belong to the category of 50-59. It is an accepted fact that more than 2.5 percent of the beneficiaries will be under the category of 50-59 in Aizawl as some people had been entitled due to some special considerations.

### **The Educational level of the beneficiaries**

As education is a factor responsible for determining the socio-economic status of beneficiaries, the study covered the distribution of the respondents on the basis of their education. The level of education of beneficiaries have been presented in the following table:

**Table 13. Distribution of the respondents on the basis of education:**

<b>SL. No</b>	<b>Particulars</b>	<b>Number of beneficiaries</b>	<b>Percentage</b>
<b>1</b>	<b>Class 1</b>	<b>18</b>	<b>11.25</b>
<b>2</b>	<b>Class 2</b>	<b>11</b>	<b>6.875</b>
<b>3</b>	<b>Class 3</b>	<b>11</b>	<b>6.875</b>
<b>4</b>	<b>Class 4</b>	<b>7</b>	<b>4.375</b>
<b>5</b>	<b>Class 5</b>	<b>6</b>	<b>3.75</b>
<b>6</b>	<b>Class 6</b>	<b>10</b>	<b>6.25</b>
<b>7</b>	<b>Class 7</b>	<b>6</b>	<b>3.75</b>
<b>8</b>	<b>Class 8</b>	<b>4</b>	<b>2.5</b>
<b>9</b>	<b>BA. Bed.</b>	<b>1</b>	<b>0.625</b>
<b>10</b>	<b>No formal education</b>	<b>86</b>	<b>53.75</b>
<b>11</b>		<b>160</b>	<b>100</b>

**Source: Primary data collected from field study conducted on 24<sup>th</sup> November. 2020.**

The above data reveals that more than 53 percent of the beneficiaries did not receive formal education. And those who received education did not attain higher education except one beneficiary who got BA and B.Ed degree. Despite Data shows low literacy level but all of the beneficiaries were able to read and write.

Our education system in Mizoram was polluted by inequality in the past, these vulnerable persons were vigorously forced by poverty, which is the inability to



attain higher education. During that time, they were pushed to work in their primitive agricultural fields to earn their livelihood. So that most of them could not go straight to achieve their desired targets due to poverty. So, they could not receive higher education. So, a few of the beneficiaries could enter higher education. The board exam is the ultimate criteria and ultimate test of merit in India and in Mizoram. To get the Government jobs, these board examination certificates are taken under special considerations. Those who could not afford higher education were more vulnerable. Our education system gave them failure and this feeling of failure weighted the society down and reproduced inequalities.

### **Family size of the respondents**

This plays an important role in the decision-making process of the beneficiaries. The result has been discussed as under:

**Table 14. Distribution of the respondents on the basis of their size of family**

<b>Sl. No</b>	<b>Particulars</b>	<b>Number of respondents</b>	<b>Percentage</b>
<b>1</b>	<b>1</b>	<b>8</b>	<b>5</b>
<b>2</b>	<b>2</b>	<b>4</b>	<b>2.5</b>
<b>3</b>	<b>3-5</b>	<b>103</b>	<b>64.375</b>
<b>4</b>	<b>6-8</b>	<b>25</b>	<b>15.625</b>
<b>5</b>	<b>Above 8</b>	<b>20</b>	<b>12.5</b>
	<b>Total</b>	<b>160</b>	<b>100</b>

**Source: Primary data collected from field study conducted on 23<sup>th</sup> November, 2020.**

It is obvious from the above table 14 that 64.375 percent of the beneficiaries had 3 to 5 members. Whereas 5 percent of the beneficiaries were living alone. Only 2.5 percent had 2 members in their family. More than 15 percent had 6-8 members and only 12.5 percent had more than 8 members. So, it can be concluded that the maximum respondent had 3-5 members.

Monthly income of the beneficiaries from other sources except for Indira Gandhi National Old Age Pension Scheme:

To assess the monthly income of the beneficiaries is needed to know the socio-economic conditions of the selected respondents. The findings are provided in the following table:

**Table 15. Distribution of beneficiaries on the basis of their Monthly income**

Sl.No	Particulars	Category	Number of beneficiaries	Percentage
1	No Income	Lower	57	35.625
2	500-2000	Low	61	38.125
3	2000-3500	Normal	25	15.625
4	3500-5000	Medium	17	10.625
	Total		160	100

**Source: Primary data collected from field study conducted on 14<sup>th</sup> October, 2020.**

It is seen from the table 15 that 35.625 percent of the beneficiaries were found under the Lower category. This is not very surprising that many of them were elderly who were under just their caretakers or other family members. The data shows that most of the beneficiaries were under the category of low income which indicated a low standard of living and poor socio-economic status. More than 25 percent of the beneficiaries were under the category of normal and medium-income which also indicated that some beneficiaries tried to survive for a better standard of living and for their livelihood in selling agricultural and horticultural crops in the local markets and selling some essential commodities from small shops instead of staying without earning.

In India, the Planning Commission determined and calculated the poverty line. In the past, a person whose income did not exceed ₹61.80 per person per month was considered to be living in poverty in rural areas and it was ₹ 71.30 for urban areas. But the measure adopted by the Planning Commission was dynamic

and could be adjusted every year. The current method adopted to measure poverty is based on Tendulkar's Methodology. According to the Tendulkar Methodology, a person whose income does not exceed ₹ 27.2 in rural areas and ₹ 33.3 in urban areas is considered to be living Below Poverty Line. Poverty estimation is done by the National Institute for Transforming India's agency by using the data collected and surveyed by the National Sample Survey under the Ministry of Statistics and Programme Implementation (MOSP). Some beneficiaries exceeded the present norm. The reason is they tried to survive from other sources to increase their monthly income. Despite the fact that in Mizoram, the elderly crossing 60 years of age are not expected to spend extra hours, but the study found that majority of the respondents were still able to spend extra hours for their survival.

### **Ageing and Condition**

Information about the aging and conditions of the respondents was collected from the questionnaire and direct interview method. The research methods geared the researcher into swift action for carrying out the tasks in an effective manner. According to Mizo traditions, old age people should be treated with respect and should not be left behind to live alone in an insecure atmosphere. The data reveals that after young members of the family get married, they used to settle far away from their homes and the elderly were left behind to stay alone. Some elderly respondents could not enjoy a healthy and fruitful atmosphere, power, and prestige as nuclear families are increasing day by day. Therefore, an attempt has been made to highlight the important profile and figure out the socio-economic conditions of the respondents, their age, the numbers of people living in poverty living alone. Many elderly people stayed at home being not competent enough to be physically productive. They are waiting for help from their family members they are living with. Some respondents are not living with their sons and daughter for some reasons. So, the study found that the old age persons who were found not living with others were more vulnerable and not financially stable and they were found living with a feeling of insecurity. Some elderly people were left by their married daughters and sons with negligence and were not provided financial support in a regular manner. The Government schemes are really helpful for the management of their affairs as negligence, insecurity, financial instability, loneliness and lack of help are the major existing problems for them.

**Table 16. Number of Selected Villages and Respondents**

<b>Name of Zone</b>	<b>Name of Selected Villages from each Zone</b>				<b>Total Number of Beneficiaries/Respondents</b>
<b>North Zone AMC Ward No. 1-6</b>	<b>Chanmari</b>	<b>Durtlang</b>	<b>Chaltlang</b>	<b>Electric Veng</b>	<b>40 (10 respondents/beneficiaries selected from each Village)</b>
<b>East Zone AMC Ward No. 7-9</b>	<b>Zemabawk North</b>	<b>Zemabawk</b>	<b>Thuampui</b>	<b>Chhinga Veng</b>	<b>40 (10 respondents/beneficiaries selected from each village)</b>
<b>West Zone AMC Ward No. 10-15</b>	<b>Lawipui</b>	<b>Dinthar</b>	<b>Chawnpui</b>	<b>Bungkawn</b>	<b>40 (10 respondents/beneficiaries selected from each village)</b>
<b>South Zone AMC Ward No. 16-19</b>	<b>Salem Veng</b>	<b>Dam Veng</b>	<b>Kulikawn</b>	<b>Tlanguam</b>	<b>40 (10 respondents/beneficiaries selected from each village)</b>
<b>Total = 4</b>	<b>Total Number of selected villages=16</b>				<b>Total Number of Selected respondents/beneficiaries =160</b>

Source: Primary data collected from field study conducted on 14<sup>th</sup> October, 2020.

**Table 17. Status of Beneficiaries in Aizawl**

	<b>Sex Average</b>	<b>Sex</b>		<b>Education</b>		<b>Single</b>	<b>Not single</b>
		<b>Male</b>	<b>Female</b>	<b>Literate</b>	<b>Illiterate</b>		
<b>North zone</b>	<b>76.4</b>	<b>18</b>	<b>22</b>	<b>23</b>	<b>17</b>	<b>30</b>	<b>10</b>
<b>East zone</b>	<b>72.175</b>	<b>12</b>	<b>28</b>	<b>12</b>	<b>28</b>	<b>33</b>	<b>7</b>
<b>West zone</b>	<b>70.675</b>	<b>17</b>	<b>23</b>	<b>21</b>	<b>19</b>	<b>17</b>	<b>23</b>
<b>South zone</b>	<b>72.225</b>	<b>9</b>	<b>31</b>	<b>18</b>	<b>22</b>	<b>26</b>	<b>14</b>
<b>Average</b>	<b>72.86875</b>	<b>56</b>	<b>104</b>	<b>74</b>	<b>86</b>	<b>106</b>	<b>54</b>
		<b>Male Age in %=35%</b>	<b>Female Age in %=65</b>	<b>46.25%</b>	<b>53.75%</b>	<b>66.25%</b>	<b>33.75%</b>

**Source: Primary data collected from field study conducted on 14<sup>th</sup> October.2020.**

The findings of the study from the above table may be elaborated under the following points:

1. North zone has the highest age average (76.4 percent) while east zone has the lowest. The age average from each zone is 72.86 percent. Life expectancy has increased tremendously around the world and even here in Mizoram. the age average of the beneficiaries is expected to reach above this as the younger elderly reaching above 60 years could not be entitled due to limited funds and as life expectancy is expected to increase dramatically like the past few years. The nutritional supplements, standard of living,

government schemes, public health initiatives, and good treatment have really helped the elderly and all the people to live longer than the past few years. This is the main reason why the age average of the elderly beneficiaries is higher than expected.

2. The elderly female outnumbered the elderly male beneficiaries by 30 percent. Thanseia said that even though a study was not yet conducted to reveal that women outnumbered males, he argued that women tended to live longer than men as MUP had more female members (The Telegraph, Aizawl, 20, 10, 06). Though this is not a proven fact in Mizoram as far as the elderly people are concerned, the current trend tells us those female voters outnumbered male voters. So, the study may be able to represent not only Aizawl city but Mizoram elderly population as a whole.
3. 53.75 percent of the respondents did not go through any formal education like classes 1,2,3 and so on while the literacy rate of Mizoram is next to Kerala. This is due to problems related to background and economy. The main cause of poverty is lack of education and poor education that make people unemployed.
4. 66.25 percent of the respondents who lived in the community in Aizawl city were single (without husband or wife). Nearly 33.75 were with partners. Around 9 percent of the respondents were single and they are more likely to be weaker and poor. A few of the respondents who are living alone said that they felt isolated and lonely. Their problems and diseases could go unnoticed. The study found that the elderly people who were found living with others were likely to be healthier as they had social interactions avoiding social isolation. Those elderly people who lived alone and who lacked communication and interactions tend to have more health problems compared to the elderly people who are living alone.

## **CHAPTER-V**

### **CONCLUSION & SUGGESTIONS**

The study covered the performance of the Indira Gandhi National Old Age Pension Scheme with a special focus on Aizawl city, Mizoram. The study also focused on the socio-economic conditions of beneficiaries and the result and outcome of the Indira Gandhi National Old Age Pension Scheme. The study also assessed and evaluated the working, problems, and challenges of monitoring and supervision mechanism during the implementation of this scheme in the study area. Finally, the study came with measures taken to overcome the difficulties. The study was useful for the department of Social Welfare in Mizoram.

In this present chapter, the researcher presents the conclusion of the research viewing what has been found out and discussed in the previous chapters. The researcher presents suggestions viewing the problems and challenges faced by the functionaries and the respondents. The suggestions may serve all the existing functionaries to act better and may tell some possible solutions to the urgent problems that can be arisen and can be additional input for proper functioning.

#### **Chapter I- Introduction**

The first chapter provided general background information about the topic and it highlighted the origin of the pension scheme in the world which could be traced from the United Kingdom and the origin of the pension scheme in India entailing that IGNOAPS is a social scheme under the National Social Assistance Programme (NSAP). Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was formally introduced as National Old Age Pension Scheme (NOAPS) on 15th August 1995 and it was renamed as IGNOAPS on 19th November 2007. The study is divided into five chapters for increasing our understanding of the scheme.

## **Chapter II- Indira Gandhi National Old Age Pension Scheme**

Chapter II is 'Indira Gandhi National Old Age Pension Scheme' which originated in Mizoram during 1974-1975. In this chapter, the researcher made an attempt to discuss the organizational structure of the responsible Social Welfare Department, the written procedures, norms and the verification method adopted and followed by the department, the pattern of fund allocation, the functions and tasks assigned to them, the performance of government for improving the schemes, the detail number of beneficiaries in Mizoram listed in area or village wise, particularly the number of beneficiaries with the name of their locality or village under DSWO West and DSWO East which are the focus areas in Aizawl city, the current rate of pension with state contribution for the state of Mizoram, the important agency/ non-governmental organizations involved for its proper implementation or execution. The importance of the agency to make a plan or IGNOAPS in effect was verified.

## **Chapter III- Existing Monitoring and Supervision Mechanism**

The third Chapter is 'Existing Monitoring & Supervision Mechanism' which dealt with matters relating to supervision and monitoring of Indira Gandhi National Old Age Pension Scheme, role and functions of Deputy Commissioner, District Social Welfare Officer, Child Development Project Officer with some administrative staff at the District Level in Mizoram. Like other Rural Development schemes, National Social Assistance Programme is monitored at the State, District, and Village levels for its proper implementation. DSWO West and DSWO West are held responsible to specifically monitor the scheme and are required to undertake certain roles and responsibilities for it. Any community development program can be affiliated with NGOs such as YMA, HMIP, MUP, etc.

## **Chapter IV- Analysis and Interpretation of Data**

Chapter IV is 'Analysis & Interpretation of Data' which dealt with the concept of IGNOAPS as perceived by the selected respondents. And the study was done to assess the satisfaction levels of beneficiaries/respondents with regard to existing monitoring and supervision, the total amount of monthly pension, the timeliness of the delivery of pension. An interview scheduled and Questionnaire were used to assess the knowledge of the respondents towards IGNOAPS and to



assess the status of beneficiaries/respondents. This study represents the survey results on the knowledge and satisfaction of beneficiaries towards IGNOAPS. The researcher spent about three months for survey period and for collecting primary data, meeting the selected respondents from each selected zone, and having interactions with the responsible functionaries such as State Social Welfare Department, DSWO East & DSWO West and the office staff, MUP General Headquarters and MUP branches from each selected zone.

## **Chapter V- Conclusion & Suggestions**

In the fifth chapter, the researcher presents the conclusion of the research viewing what has been found out and discussed in the previous chapters. The researcher presents suggestions viewing the problems and challenges faced by the functionaries and the respondents. The suggestions such as Low amount of pension, Inaccurate BPL list, Equality of pension, Strengthening the number of workers, Awareness generation, etc may serve all the existing functionaries to act better and may tell some possible solutions to the urgent problems that can be arisen and can be additional input for proper functioning.

The old-age pension scheme really helped the elderly granting them access to some essential needs and basic necessities even though they could not afford all their needs. It may be too unlimited but getting the pension on a quarterly basis is good and better than getting it on a monthly basis because they could get a larger amount of money on a quarterly basis. They could not buy all their needs and did not get full satisfaction but could buy medicines, nutritional supplements which are too imperative for human survival. There is no doubt that the fund is limited, but the majority of the respondents were of the view that receiving pension funds for free was not bad at all in viewing many needy elderly people who are still not entitled to get this benefit.

The scheme is not limited as it is not restricted to one member in the family alone but covers all the elderly BPL in the family. So, it can be so useful for a family that has more than two IGNOAPS beneficiaries. The motto of the scheme cannot be judged critically as it aims at eradicating absolute poverty.

It also has a huge impact on increasing the income of beneficiaries. They could get a larger amount of money quarterly through which they could buy some of their basic needs, medicines, and nutrition. Despite the fact that the pension fund can't contribute to increasing their income that much but it is vehemently important for human survival and can be regarded as a mechanism for reducing absolute poverty. It gave them the opportunity to travel around and enjoy every minute of their life. One important fact is that the old-age pension scheme granted beneficiaries in Aizawl city access to healthy food, medicines, etc. It offered them not only better health conditions but offered them opportunities to get involved in society with confidence acting as an important asset of the local community.

The study found that all the functionaries of IGNOAPS arranged properly in a formal manner. But the staff working under DSWO in the social welfare department said that they experienced excessive pressure at work due to a lack of staff/ personnel. But with the help of MUP branches, which emerged as a key focal point of contact, the government functionaries could handle the tasks properly. So, the role played by MUP at the state level, district level, and local level was found a remarkable step for the smooth and effective implementation of the scheme and for running a successful service for the target group. The MUP branches from their jurisdictions helped the government in fulfilling their missions and giving them full support in the pursuit of their organizational purpose. So, MUP can be regarded as the operational arms, foundation, and cornerstone for achieving the missions of the scheme.

### **Suggestions for the Improvement of IGNOAPS in Mizoram:**

IGNOAPS is exercised in the state of Mizoram since 19th November 2007. This scheme has, in such a way, received a fair amount of praise and criticism straight from its implementation. The following points listed below are the noticeable critics and their suggestions which the government should be aware of:

#### **Low amount of pension**

The Government of Mizoram has received mass criticism for the extremely low amount of pension provided to the elderly and for not increasing it. While the Government of India maintains that State Governments should make a matching

contribution to social pensions, the amount would still not account for the rise in living costs over the past decade. Although it has been discussed in the cabinet meeting of 2019, the increase of the state contribution from ₹50.00 to ₹100.00 is still unpracticed. Many states have risen up the pensions to an extent of ₹1000.00, while the pension amount in Mizoram is still as low as ₹ 250.00. According to a particular survey conducted on 160 beneficiaries, the Majority of the beneficiaries have complained about the low amount of financial assistance emphasizing the fact that they find it difficult to meet their very basic needs with the amount they received. The survey, although involved only a small amount of people, clearly shows how the beneficiaries are indeed unsatisfied and that they are losing heart on the Government itself.

The selected beneficiaries were asked to give feedback and appropriate suggestions for the improvement of the scheme and in matters relating to the current rate of pension. The common suggestion given by the beneficiaries was the enhancement of the rate of pension as the current rate of pension is just enough for the survival of individuals and the family cannot make use of it for satisfying their basic needs, necessities, and other purposes. The other suggestion given by them was a continuation of the scheme with transparency, easy disbursement, regular payment, enhancement of the total funds to include many needy elderly people who are still uncovered by the scheme. While suggesting, the contacted beneficiaries wanted the Government to listen to them and to consider their suggestions. The Implementing agency might continue to take appropriate measures and continue to act in favor of the suggestions of the beneficiaries.

### **Irregular disbursement**

Despite the fact that the first and second installments have always been released quarterly but beneficiaries found it irregular and proclaimed that they faced inordinate delays in getting the pensions. So, they suggested easy and regular disbursement of the pension funds. A huge time involved in releasing the pension funds also needs urgent actions and immediate attention.

### **Inaccurate BPL list**

The guidelines and the norms for IGNOAPS tell us that the beneficiary must belong to the BPL segment. Despite the fact that the scheme enabled many needy beneficiaries fulfilling some of their basic needs, but it was found that there were problems in matters relating to the BPL list. It was found that the scheme also entitled some elderly from the APL segment while the BPL elderly were uncovered and excluded. This drew a serious problem and created hurdles in the selection of new beneficiaries. The new beneficiaries found it difficult to get registered to be beneficiaries. This has led to the demand for an accurate BPL list to include as many people living below the poverty line as possible who are still uncovered by the pension scheme.

### **Equality of pensions**

Uniformity in the amount of the pension scheme ought to be introduced. The Central Government granted an amount of ₹ 200.00 to 60-79 age groups every month. For age groups of 80 years and above, the amount of pension is ₹ 500.00 per month. It would be more desirable if the amount of pension is equal since the beneficiaries are all put under the term of senior citizens. The majority of the beneficiaries consider the present pension amount to be inadequate, therefore, increasing demand and need are strongly felt at the field level for enhancing the pension amount. The pension amount provided to 60-79 age groups should be increased to the same amount as 80 years and above age groups' pension amount, so as to result in uniformity as well as an increase of pension amount. The disparity in differential treatment of poor receiving assistance under the same scheme should be removed.

### **Insufficient capacity**

The relaxation made by the State Government on fading out the BPL methodology of identifying beneficiaries, along with the massive step taken by local NGOs and volunteers in engulfing more senior citizens, has resulted in the insufficiency of the scheme. It has been observed that the socio-economic profile of the beneficiaries largely comprised of lesser underprivileged families. These less needy beneficiaries have been availing the benefits depriving some genuinely needy

families. Many senior citizens who belonged to BPL households have remained uncovered due to less capacity, and are ruled out from most benefits of IGNOAPS. If we look further upon these uncovered citizens, we observed that most of them are diseased and indisposed, some of them are very unhealthy to the level that they could not go out to work anymore, and are all poverty-stricken. It is recommended that the Government conducted a more in-depth selection of beneficiaries, which will evidently result in a larger coverage of more disadvantaged families. This situation may also be resolved by increasing the scheme's range and capacity.

### **Strengthening number of workers**

In the state capital, Aizawl, there situated two offices of District Social Welfare Officer (DSWO) on the East and West, both under the care of the Social Welfare Department. It has been reported that they have experienced a shortage of staff and workers. According to a survey conducted among them, it is observed and seen that they have admitted they are short on staff and are indeed in dire need of staffs and workers. Very few corrective and remedial measures are taken on the shortcomings. This matter must be looked upon immediately by the State Government. If so, it will result in more efficient working conditions and improvement for the scheme itself, which, in turn, will help both the offices enormously in the betterment of the scheme.

### **Wide Publicity**

Wide Publicity is important to ensure that the scheme covered the target groups. This can be done through mass communicators mainly Radio and Television, Facebook and News Paper and Posters, etc.

### **Provision of Compensation to NGOs**

It is already mentioned that the civil societies such as Young Mizo Association (YMA), Mizoram Upa Pawl (MUP), and Mizo Hmeichhe Insuihkhawm Pawl (MHIP) performed a major role in choosing IGNOAPS beneficiaries. Considerable time is devoted by these organizations for preparing the reports. They engage themselves in the compilation of reports and further transfer of reports to the next tier of supervising authority. MUP is one such significant volunteer in

developing IGNOAPS in Mizoram. They are an organization of local elders and have contributed ultimately to choosing eligible beneficiaries. These NGOs have willingly taken the tiring responsibility of choosing and reporting the eligible beneficiaries to the Social Welfare Department. Without these organizations, the programs for the elderly living in destitution would not have functioned as effectively as of now. It is recommended that the government compensates these NGOs, even in such a way that the compensation may not be in cash, be it an instrument for their recreation or aiding them with their requirements in terms of their needs, or providing them with a relaxing trip or tours in order to compensate for their devotion and hard work.

### **Inadequate State's Contribution**

The knowledgeable persons like the MUP branch president, MUP President (General headquarter), and the government personnel were also asked to give feedback on the implementation of the scheme. The majority of them viewed the state's contribution as insufficient and suggested early revision of the pension amount. The pension amount was stated sufficient as they viewed the existing rate of pension in some other states. They viewed both the central contribution and state contribution as inadequate and insufficient for the elderly as they could not afford basic necessities. It had been suggested by them that the rate of pension should be revisited by the central government and the state contribution must be enhanced. The rate of pension was also stated to be limited and the total fund provided to the state was also limited according to their view as they were many elderly people who were still uncovered under the scheme even though they deserved to be the beneficiaries according to the prescribed norms.

### **Door-step payment of pensions**

The elderly persons should not be treated as physically normal persons as they are likely to have various problems like hearing loss, osteoarthritis, anxiety and depression etc. Since old-aged people are bounded by such frailty, door-step payment is desirable for elders who don't have bank accounts and have to reach out to the post office.

## **Awareness and Knowledge on IGNOAPS**

Citizens should be made aware of the different schemes and benefits surrounding them. It is important that citizens are well-aware of these benefits and put them to use to make out the best of them. They are to be knowledgeable in terms of the scheme's guidelines so that they are able to layout the information to other unaware yet eligible citizens. This is an important factor in the step of a larger coverage of needy elders. The Government should host this kind of program often so that the scheme reaches out to more disadvantaged sections of society.

One of the main objectives for achieving the objective of the scheme is timely sensitization of information among the people about the selection method, the eligible criteria, verification method, and all the procedures employed for the implementation of the scheme. The State Government should ensure wide publicity about all the employed procedures and entitlements for the schemes through Local News Papers, Radio and Television, and field visits.

Therefore, the Government is expected to ensure the well-being of the senior citizens, through welfare programs, schemes, and provisions. The existing system particularly under NSAP must be overhauled bringing in major adjustments at the policy level to accommodate the changing societal needs.

The Government is envisaged to look upon situations and matters speedily and immediately take measures upon them. Policies and guidelines must be thoroughly looked through and most importantly, it must be observed that the policies are excellently implemented according to its guidelines.

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**Interview Schedule**

**Questionnaire for IGNOAPS beneficiary**

**Note for investigator**

**a) This Questionnaire is meant for IGNOAPS beneficiaries**

**b) Please fill-up the Questionnaire in clear and legible handwritings**

1. Name of the respondent:

2. Village Name:

3. Ward Name:

4. Contact:

5. Gender: Male/Female

6. Age:

7. Marital Status: Single/Married

8. Occupation:

9. Educational Qualification:

10. Category: BPL/AAY/APL

11. Is the beneficiary properly aware of the scheme?

a) Yes                      b) No

12. Total Number of Family Members

13. Present source of income

14. What was the source of income before IGNOAPS was introduced?

- a) Shop      b) Agri-Labor      c) Non Agri-Labor  
d) Livestock Farming      e) Other (Specify)

15. The type of house of beneficiary

- a) Tile House   b) Cement      c) Wooden Plan  
d) Bamboo House      e) Rented House  
f) Other (Specify)

16. From which source did you come to know about IGNOAPS?

- a) Local Council      b) YMA      c) MUP      c) MHIP  
d) Other (Specify)

17. What is the per-day pension given to you?

18. Who looks after you?

19. How the pension money is paid to you?

- a) Cash      b) Bank account transfer      c) Post Office  
d) Cheque      e) Other (Specify)

20. Are you getting the payment on time?

- a) Yes      b) No      c) If no, give reason.

21. Are you satisfied with the IGNOAPS being implemented by Social Welfare Development?

- a) Yes      b) No

22. Whether socio-economic status of your family has improved after implementation of the scheme?

23. What was the monthly income of the beneficiary?

24. How do you spend the pension money received from IGNOAPS?

- a) On food                      b) On Medicine                      c) On the needs of others
- d) Paid back loan              e) Other (Specify)

25. Do you think that IGNOAPS have helped you and generate your additional income? If yes, please give comment.

26. How does this scheme help as a livelihood option?

27. Is there any NGOs involved to monitor the scheme?

28. Are the following problems relevant to you?

- a) Irregular payment                      b) Low amount of pension
- c) Problems in disbursement      d) Rigidity for selection and replacement

29. Any suggestions for improving the scheme?

## **Interview Schedule**

### **Questionnaire for Responsible Government Servants**

1. Do you think that the old-aged pension paid to the beneficiary is inadequate

- a) Yes                      b) No

2. Are you properly aware of the aged pensions to avail the scheme?

- a) Yes                      b) No

3. What is the mode of payment of the pension?

- a) Bank                      b) Cash                      c) Post Office

4. Do you have adequate staff for administering IGNOAPS?

5. Do you think that the State Government is committed to facilitating/administering IGNOAPS?

6. What are the main problems in the implementation of IGNOAPS for the aged?

a) Paucity of funds      b) Lack of strict orders on the part of Government

c) increase in demand but lack of increase in funds.

7. Are there any Coordination Committees to monitor IGNOAPS?

8. Any suggestions for improving the scheme?

## **Annexure-2**

The following Annexure II will illustrate the certificate of IGNOAPS beneficiary and pattern of the monthly Progress reports:

### **Certificate of Coverage**

(To be submitted by 15th December)

Government of .....

Year\_\_\_\_\_

#### **INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME (IGNOAPS)**

This is to certify that\_\_\_\_\_(number) persons eligible and belonging to Below Poverty Line (BPL) household both in rural and urban areas have been covered under IGNOAPS and are receiving the pension.

It is also confirmed that for the purpose of identifying new eligible beneficiaries under

IGNOAPS, the Guidelines of NSAP, have been followed.

(Signature)

Secretary of Nodal Department for NSAP

or

Officer designated.

Date.....

Seal .....



### Annexure –3

The following Annexure III will illustrate the pattern of the monthlyProgress reports:

#### Monthly/ Quarterly Progress Report

1. Opening balance under NSAP as on 1st April (in lakh)	
2. Funds released for NSAP, up to month of reporting (in lakh)	
3. Total available funds	

Item	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Indira Gandhi National Widow Pension Scheme (IGNWPS)	Indira Gandhi National Disability Pension Scheme (IGDNDPS)	National Family Benefit Scheme (NFBS)	Annapurna
1. Total Funds Utilized (in lakh)					
2. Mode of Disbursement (in numbers)					
a. Bank Account					

b. Post Office Account					
c. Money Order					
d. Cash					
3.Total number beneficiaries					

\*Reports for every Quarter (June, September, December, March) should come in the same format with cumulative figures. \*State to ensure that similar reports are received monthly from districts and Municipalities. \*Release for next quarter will be based on figures reported in Quarterly Progress Report/Monthly Progress Reports (MPRs)

Signature of Designated Officer

Name .....

Designation.....

Seal.....

**(Source: Government of India Ministry of Rural Development. (2014, October). National Social Assistance Programmes. Programmes Guidelines. Retrieved November 9, 2020, from [https://nsap.nic.in/Guidelines/nsap\\_guidelines\\_oct\\_2014.pdf](https://nsap.nic.in/Guidelines/nsap_guidelines_oct_2014.pdf).**

**Photos of Some Respondents and Responsible Persons from Field Survey.**



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**ABSTRACT**

**INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME:**

**A STUDY OF AIZAWL CITY**

**A Dissertation submitted to Mizoram University for the award of the Degree of  
Master of Philosophy in Public Administration**

**BY**

**JOHNY LALRAMMAWIA**

**MZU/M.Phil./612 of 12.06.2020**

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**AUGUST, 2021**

**Submitted in partial fulfillment of the requirements of the Degree of Master of  
Philosophy in Public Administration of Mizoram University, Aizawl.**



## **Introduction**

According to United Nations, 68 percent of the world's elderly population receives a pension fund on a monthly and annual basis. The European country fulfilled the desire of the elderly by providing pension to 95 percent of its elderly population while only 26 percent of the elderly receive pension in southern Asia. It is expected by the United Nations that the elderly population will increase from 12 percent (2015) to 21 percent by 2050. A lot needs to be done in this regard (United Nations Report, 2014). The State Government is still on track to take a significant step for the elderly persons attempting to increase the amount from Rs 50 to Rs 100. The more financial support given by the government, the better financially independent by the beneficiaries.

The concept of pension is defined as a 'benefit plan' or 'welfare scheme' which provides some fixed amount of financial resources paid periodically to a person after a stipulated age or service both in organized and unorganized sectors. Pension serves the purpose of consumption smoothening and providing insurance to longevity risk and also reducing old age poverty. The origin of pension schemes could be traced from the United Kingdom. Historically, a state social welfare pension scheme was first implemented by the German ruler, Otto Von Bismarck in 1889.

Since independence, the central government has launched various important schemes from time to time. The Government of India has achieved a great milestone in the field of rural and urban development, social welfare activities, poverty eradication programmes, social and economic development. So, Indira Gandhi National Old Age Pension Scheme is meant to provide financial support to the elderly persons and providing them a monetary assistance as a remedial measure for reduction of poverty. The elderly persons need to be recognized and be given special attention by the government as they are the most vulnerable section of the society. So, the citizens living below poverty line are taken into special consideration to boost their morale so that they can live their life more satisfactory through the scheme.

Article 41 of the Constitution mandated the states to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement, and in other cases of underserved want within the limit of its economic capacity and development. Ministry of Rural Development, Government of India has taken a significant step for the downtrodden older persons introducing Indira Gandhi National Old Age Pension Scheme under the scheme of National Social Assistance Programme in 2007. The scheme is later popularly recognized as old age pension scheme and is meant to provide a monthly pension to the weaker and the needy elderly persons who are above 60 years of age. The senior citizens who are above 60 years but below 80 years enjoy ₹ 200 per month and older persons who are above 80 enjoy ₹ 500 per month.

To give effect the Constitutional directions, on 15<sup>th</sup> August, 1995 the Government of India has initiated a national level welfare programme in the name of National Old Age Pension Scheme (NOAPS) to alleviate the poverty of elderly people and other economically weaker sections of the people under the umbrella of National Social Assistance Programme. Though, initially the National Old Age Pension Scheme was implemented by the government agencies at all levels to share the responsibility of protecting the old people and the people who are living below poverty line. However, National Old Age Pension Scheme was renamed as Indira Gandhi National Old Age Pension Scheme on 19th November 2007 which has strengthened the confidence of the older people.

*IGNOAPS* is a social scheme under National Social Assistance Programme (NSAP). *IGNOAPS*, which stands for '*Indira Gandhi National Old Age Pension Scheme*' is formerly introduced as National Old Age Pension Scheme (NOAPS) in 15<sup>th</sup> August, 1995. National Social Assistance Programme (NSAP) is launched in 1995 with three social schemes as its components, including *IGNOAPS* (formerly NOAPS), NFBS (National Family Benefit Scheme) and NMBS (National Maternity Benefit Scheme). Later, Annapurna Yojana, IGNWPS (Indira Gandhi National Widow Pension Scheme), IGNDPS (Indira Gandhi National Disability Pension Scheme) are added, while NMBS is transferred to Department of Family Welfare. Having Article 41 of the Constitution as its backbone, NSAP aims to provide public assistance to its citizens in case of 'unemployment, old age, sickness and disablement and in other cases of undeserved want within the limit of

its economic capacity and development'. In 19<sup>th</sup> November 2007, the government renamed National Old Age Pension Scheme (NOAPS) as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to carry out the objectives of NSAP more comprehensively. Here, the government has modified parts of the NOAPS scheme as it is changed to IGNOAPS. The scheme is administered by the Ministry of Rural Development, Government of India. It is funded by the Central Government, and additional financial contributions may be provided by the State Government to match social pensions accordingly.

National old age pension scheme was undertaken by Social Welfare Department during 1974-75 in Mizoram. But it was later renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) during 2006-2007. Although it is not mandatory for the State Government, it is a remarkable venture that the state government of Mizoram has given or attributed another ₹ 50 per month to the beneficiaries account. So that the beneficiaries who are in the age range of 60-79 years old enjoy ₹ 250 per month and the beneficiaries who are above 80 years enjoy ₹ 550 per month.

## **Review of Literature**

Donghyun Park and B. Gemma, (2012), in their book, "*why does Asia need Well- functioning Pension systems?*", revealed the weakness of the pension system in many Asian countries. A well-framed pension system is felt necessary to adopt for financial stability and sustainability for the aged persons. Good institution capacity will pave a way for the poor and is needed for the proper functioning of the pension system. It highlighted that many aged persons were not entitled to get the pension benefit due to lack of efficiency and administrative problems that really hampered the aspects of the pension system to cover a larger aged population. Better pension is imperative for more benefits and financial stability. A universal well-designed pension system is suggested to reduce old-age poverty as poverty among the older population is the arising problem in Asian countries. The study highlighted that Asian Countries have a great ability and potential to draw more attention to the citizens and elderly as the countries are in the process of becoming developed countries.

Lalbiakkimi, (2007), in her article, *“Social and Economic Security Programme for Elderly Persons in Mizoram: Role of State Government”*, revealed the criteria and guidelines framed by the government; the old age home and the role of the concerned authorities. The article highlighted that there is no adequate resource to make the aged financially stable. The aged who sacrificed all their productive years for the welfare of the society and family were given ill-treatment and discrimination. The article suggested that it is the responsibility of the guardians, government, and society to give them adequate facilities, proper care, and recognition. The responsible selection committee like the district-level committee is meant to select the beneficiaries and the sanctioning authority is the deputy commissioner who is the chairman of the district-level committee. Old age home was established on 1st March 1989 to be the guardian and caretaker of the elderly people who do not have any surviving relatives.

Prafulla Chakrabarti, (2009), in his book, *“Sunset Years of Life: A Multi-Dimensional Study of Rural Elderly”*, discussed the problems faced by the aged; an in-depth analysis of the reasons for the occurrence of elderly abuse, physical violence, assault, discrimination at homes and institutional settings. From the survey report, the elderly persons were easily subjected to discrimination, ill-treatment, humiliation, and denial of food while they deserve respect with dignity and understanding. Society, grandchildren, even their sons and daughters used to have discriminatory thoughts against them. Poverty, financial instability, physical appearance; attitudes, and disability were the causes of the abuse. The study suggested that there should be proper sensitization of information from the mass media and children at home must be aware of the importance of paying attention towards the elderly, all the voluntary organizations should come forward for giving more awareness, more researches and studies should be developed as far as the elderly are concerned.

Mizoram State Centre, National Informatics Centre, (2019), in their report, *“State Profile at a Glance”*, highlighted various schemes of the government and the current project status of the schemes which are under implementation. The profile of various projects includes the National Social Assistance Programme which is under National Level Software Project highlighting that the constitutional obligations are fulfilled through this scheme. The present literature discusses the

primary objectives of Directive Principles of State Policy (DPSP), which are to eliminate economic inequality and make public assistance in cases of old age, disablement, and unemployment. These are fulfilled through pension schemes. It revealed that social and economic justice is ensured through the implementation of the pension scheme as it is necessary to ensure that the government is working for the welfare of old-aged widows and persons with disabilities constitutionally. All the four ongoing schemes under National Social Assistance Programme such as Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna had been highlighted. According to the current status of the National Social Assistance Programme described in the literature, the government of Mizoram is still running and maintaining the project smoothly to achieve the desired goals.

### **Statement of the Problem**

It is argued that some people who are financially unhealthy are not aware of the ongoing scheme, so the total number of beneficiaries may be increased if there is proper dissemination of information and if they are properly given general awareness. The beneficiaries are expected to open bank account where the amount will be credited. Nonetheless, many of them are illiterate and are unaware of this government scheme.

Some researchers said that the Government used to find difficulty and it is a burdensome for the government to sanction a large amount of money for social security programme as it requires increase in tax collection from the government employees and small organizations. It can post a fiscal mismanagement or fiscal deficit to the economy of the country. However, as the fund is specially or particularly designed to satisfy the basic needs of the elderly people, it may not be a troublesome for the government as it is speculated that the scheme covers only a small section of the society.

It is sine quo non to ensure that in order to offer a better condition; an elderly person needs to avail government scheme. And it is again important to

ensure that the government is on track to tackle and combat the problems of the elderly and performing the task in a right manner. The intention of the researcher is to find out the problems of beneficiaries in Aizawl to give suggestions for the possible solution of the problems. It was also found that the responsible committees do not have regular meeting which is considered to be the main reason why there are unnecessary irregularities. The problem in matters relating to the selection of beneficiaries can also be the challenging problem.

It is argued that the selection is done on the basis of political consideration and Nepotism. Some are not entitled to get the benefit of the scheme because of the practice of the discriminatory and unfair selection in the process. Political consideration in matters relating to the selection of beneficiaries can really hamper the aspects of the needy. This is the way how the needy elderly can be easily subjected to discrimination. So, the needy cannot be entitled to certain privileges because of political fitness. Many aged persons are not entitled to get the pension benefit due to lack of efficiency and administrative problems that really hampers the aspects of the pension system to cover larger aged population. So, the intention of the researcher is to reveal whether the responsible selection board is biased against some people.

Because of inadequate awareness and health related problems, many of the aged persons could not come forward to play active role in the local organizations even in Mizoram. It is speculated that if there are proper awareness available and proper sensitization of information, they will be more familiar and alerted to come forward for the society.

Till date, there exists no proper research and study which can specifically entail the present socio-economic conditions of the beneficiaries of the scheme (IGNOAPS). There exists no authentic information that can suit the research objectives and questions and the real impact of the scheme has not been revealed yet. This is one of the arising problems and the reasons why there is a need to conduct research on Indira Gandhi National Old Age Pension Scheme.

## **Scope of the Study**

The present study covered the performance of Indira Gandhi National Old Age Pension Scheme with a special focus on Aizawl city, Mizoram. The study also focused on the socio- economic conditions of beneficiaries and impact of Indira Gandhi National Old Age Pension Scheme. Further, the study also assessed and evaluated the working, problems and challenges of monitoring and supervision mechanism during the implementation of this scheme in the study area. Finally, the study came with measures taken to overcome the difficulties. The study was useful for the department of Social Welfare in Mizoram.

The study looked into the situation, challenges, limitations and problems which the administrative officials have been facing in carrying out the pension scheme; the tasks assigned to the officials for the success of the scheme, as it is of an immense support for problem solving mechanism in the context of financial management and Social Welfare Administration. An attempt to focus on the challenges and problems of the personnel will be of great help for better understanding of the hurdles they are facing today. The study focused on the current status, socio-economic conditions of the beneficiaries in order to find out the important measures that need to be done and to figure out the desired outcome for continuous improvement. The impact of the ongoing scheme (IGNOAPS) on the entitled beneficiaries were focused as the proper identification and diagnosis of the impacts were valuable sources to know the current status and to draw the things that could be changed and reformed.

## **Objectives of the Study**

- a) To study the achievement and conduct of Indira Gandhi National Old Age pension scheme,
- b) To study the result, outcome and socio-economic conditions of beneficiaries of Indira Gandhi National Old Age Pension Scheme in Aizawl District,
- c) To assess the existing monitoring and supervision mechanism for implementing this scheme and its effectiveness at various levels and
- d) To find out the problems of beneficiaries in getting the Indira Gandhi

National Old Age Pension Scheme and to suggest remedial measures needed to overcome the difficulties.

### **Research Questions**

- a) Does the Indira Gandhi National Old Age Pension Scheme make any observable changes in the income of the beneficiaries in Aizawl District, Mizoram?
- b) Does the Indira Gandhi National Old Age Pension Scheme improve the socio-economic conditions of the beneficiaries in the study area?
- c) What are the problems and challenges being faced by the existing monitoring and supervision mechanism while implementing the Indira Gandhi National Old Age Pension Scheme in the study area?
- d) What are the steps and measures that can be taken to tackle the problems being faced by the beneficiaries as well as the state government while implementing this scheme?

### **Methodology**

The study was based on empirical in nature. Both primary and secondary sources of data were used for the present study. Mixed methods such as qualitative and quantitative were used in this study. Primary data were collected by using a combination of a survey and in-depth interviews. Primary data were also be collected from District Social Welfare Office, Child Development Project Officer and Social Welfare Department. Further, the researcher visited the office of Deputy Commissioner, Aizawl Municipal Corporation, Block Development Office, Village Council Office of Aizawl District for consultation and for collecting information with regard to the Indira Gandhi National Old Age Pension Scheme beneficiaries in Aizawl District Mizoram. Direct observation method was adopted by the researcher in the present study while collecting the primary data. This method was very helpful to the researcher to gain certain basic knowledge on the environment of villages, utilization of amount, mode of transaction to collect pension and other activities.



Primary data were collected from Indira Gandhi National Old Age Pension Scheme beneficiaries by adopting multi stage sampling method. All 8 districts were included in the multi stage sampling method to select the sample for the present research. Likewise, in the first step, Aizawl district was picked up and in the same manner 4 blocks were picked up from the Aizawl district for the present study. In the third stage, 4 villages were picked up from each block. Then, all the beneficiaries of this scheme were listed separately from each selected village, and finally 10 percent of the total beneficiaries of these 16 villages were randomly selected for the present study. Therefore, the total sample size taken for the present study is 160.

Secondary Sources of data were collected from various existing literature such as books, articles, journals, government documents & records, statistics, libraries etc. The researcher used the websites to collect various kinds of information on Indira Gandhi National Old Age Pension Scheme and its related aspects. The collected data were processed, classified and tabulated. The statistical tools such as simple percentages, excel were also used in this study.

### **Chapterisation**

The present study has been divided into five chapters to elaborate on the study of the Indira Gandhi National Old Age Pension Scheme-

Chapter	I	:	Introduction
Chapter	II	:	Indira Gandhi National Old Age Pension Scheme in Mizoram
Chapter	III	:	Existing Monitoring and Supervision Mechanism
Chapter	IV	:	Analysis and Interpretation of Data
Chapter	V	:	Conclusion & Suggestions

## **Chapter I**

The first chapter provided general background information about the topic and it highlighted the origin of the pension scheme in the world which could be traced from the United Kingdom and the origin of the pension scheme in India entailing that **IGNOAPS** is a social scheme under National Social Assistance Programme (NSAP). **IGNOAPS**, which stands for ‘**Indira Gandhi National Old Age Pension Scheme**’ is formerly introduced as National Old Age Pension Scheme (**NOAPS**) in 15<sup>th</sup> August, 1995 and which was renamed as **IGNOAPS** on 19<sup>th</sup> November 2007. The study is divided into five chapters for increasing our understanding of the scheme.

## **Chapter II**

Chapter II is ‘Indira Gandhi National Old Age Pension Scheme’ which originated in Mizoram during 1974-1975 in the name of ‘Old Age Pension’. In this chapter, the researcher has made an attempt to discuss the organizational setting of the responsible Social Welfare Department, the written procedures, norms and the verification method adopted and followed by the department, the pattern of fund allocation, the functions and tasks assigned to them, the performance of government for improving the schemes, the detail number of beneficiaries in Mizoram listed in area or village wise, particularly the number of beneficiaries with the name of their locality or village under DSWO West and DSWO East which are the focus areas in Aizawl city, the current rate of pension with state contribution for the state of Mizoram, the important agency/ non-governmental organizations involved for its proper implementation or execution. The importance of the agency to make plan or IGNOAPS in to effect was verified.

## **Chapter III**

The third Chapter is ‘Existing Monitoring & Supervision Mechanism’ which dealt with matters relating to supervision and monitoring of Indira Gandhi National Old Age Pension Scheme, role and functions of Deputy Commissioner, District Social Welfare Officer, Child Development Project Officer with some administrative staff at the District Level in Mizoram. Like other Rural Development schemes, National Social Assistance Programme is monitored at the State, District

and Village levels for its proper implementation. DSWO West and DSWO West are held responsible to specifically monitor the scheme and are required to undertake certain roles and responsibilities for it. Any community development programme can be affiliated to NGO such as YMA, HMIP, MUP etc.

## **Chapter IV**

Chapter IV is 'Analysis & Interpretation of Data' which dealt with the concept of IGNOAPS as perceived by the selected respondents. And the study was done to assess the satisfaction levels of beneficiaries/respondents with regard to existing monitoring and supervision, the total amount of monthly pension, the timeliness of the delivery of pension. An interview scheduled and Questionnaire were used to assess the knowledge of the respondents towards IGNOAPS and to assess the status of beneficiaries/respondents. This study represents the survey results on the knowledge and satisfaction of beneficiaries towards IGNOAPS. The researcher spent about three months for survey period and for collecting primary data, meeting the selected respondents from each selected zone and having interactions with the responsible functionaries such as State Social Welfare Department, DSWO East & DSWO West and the office staff, MUP General Headquarters and MUP branches from each selected zone.

## **Chapter V**

In the fifth chapter, the researcher presents conclusion of the research viewing what has been found out and discussed in the previous chapters. The researcher presents suggestions viewing the problems and challenges faced by the functionaries and the respondents. The suggestions such as Low amount of pension, Inaccurate BPL list, Equality of pension, Strengthening number of workers, Awareness generation etc may serve all the existing functionaries to act better and may tell some possible solutions to the urgent problems that can be arisen and can be additional input for proper functioning.

## **Summary and findings**

1. There are 47 villages under Aizawl West and 44 villages under Aizawl East. District Social Welfare Officer (DSWO) West and East are keeping in line with all these villages and are attached to the Social Welfare Department in Aizawl, Chaltlang Village. Currently, among the 91 villages covered by the Social Welfare Department, 3554 beneficiaries (between 60-79 years) and 1268 beneficiaries (above 80 years) are backed and supported by Social Welfare Department in close coordination with the Local councils or village councils and Mizoram Upa Pawl (Mizoram Senior's Citizens Organization) from each village in Aizawl city. If we compare confirmed existing beneficiaries in Aizawl West with Aizawl East from the sample surveys from Social Welfare Department which are statistically significant, the beneficiaries between 60-79 years in Aizawl West outnumbered Aizawl East by 464 beneficiaries. Similarly, the confirmed beneficiaries who are above 80 years in Aizawl West outnumbered Aizawl East by 10 beneficiaries.

2. 60 percent of the beneficiaries had an average concept about IGNOAPS, the functions, the organizational settings, and the responsible functionaries at the State level, District level, and Local level. They had an average concept about the existing monitoring and supervision mechanism, the objectives of IGNOAPS, and its approach. They were properly aware of the scheme, the way to be the beneficiary of IGNOAPS, the eligibility criteria, and the pattern and guidelines set by the State Government. They knew full well about the existing local level functionary, Mizoram Upa Pawl. 40 percent had poor knowledge about the criteria for selecting the beneficiaries. They were not clear about the guidelines designed and framed. They did not know how to approach the ongoing scheme. They were not clear about NGOs involved in coordinating local level and state level functionaries.

3. 48 percent found the scheme irregular and 93.125 percent sided that the pension fund was too low and they found it difficult to be satisfied with the monthly pension amount and one of the sources of dissatisfaction is the timing. And they were of the view that the scheme was too limited to cater to the needs of the needy elderly, as some were not entitled to get the benefit. They viewed that the amount of money they received was too small to get satisfaction from it and to make a

wonderful impact on their life. A few of the beneficiaries were satisfied with the timeliness and the amount of pension. They said that the pension amount was well received in time without unnecessary irregularities.

4. Notwithstanding the fact that the pension amount for one person is too limited and insufficient to satisfy basic necessities, but the BPL segment of the beneficiaries found it very helpful and used it for a number of purposes. The pension scheme is seen as having an impact on the social life of the beneficiaries. It gave them opportunities to earn respect in their households and encouraged them to participate in various activities of the community and to involve in the activities of Mizoram Upa Pawl.

5. 43.125 percent of the beneficiaries fell under the category of 70-79 years. 33.125 belong to the category of 60-69. And 17.5 percent belong to the category of 90-100. Only 3.75 percent belong to the category of 90-100. So, four beneficiaries belong to the category of 50-59. It is an accepted fact that more than 2.5 percent of the beneficiaries will be under the category of 50-59 in Aizawl as some people had been entitled due to some special considerations.

6. 35.625 percent of the beneficiaries were found under the Lower category. This is not very surprising that many of them were elderly who were under just their caretakers or other family members. The data shows that most of the beneficiaries were under the category of low income which indicated a low standard of living and poor socio-economic status. More than 25 percent of the beneficiaries were under the category of normal and medium-income which also indicated that some beneficiaries tried to survive for a better standard of living and for their livelihood in selling agricultural and horticultural crops in the local markets and selling some essential commodities from small shops instead of staying without earning.

7. North zone has the highest age average (76.4 percent) while east zone has the lowest. The age average from each zone is 72.86 percent. Life expectancy has increased tremendously around the world and even here in Mizoram. the age average of the beneficiaries is expected to reach above this as the younger elderly reaching above 60 years could not be entitled due to limited funds and as life expectancy is expected to increase dramatically like the past few years. The

nutritional supplements, standard of living, government schemes, public health initiatives, and good treatment have really helped the elderly and all the people to live longer than the past few years. This is the main reason why the age average of the elderly beneficiaries is higher than expected.

8. The elderly female outnumbered the elderly male beneficiaries by 30 percent. Thanseia said that even though a study was not yet conducted to reveal that women outnumbered males, he argued that women tended to live longer than men as MUP had more female members (The Telegraph, Aizawl, 20, 10, 06). Though this is not a proven fact statistically in Mizoram as far as the elderly people are concerned, the current trend tells us that those female voters outnumbered male voters. So, the study may be able to represent not only Aizawl city but Mizoram elderly population as a whole.

## **Suggestions and conclusion**

### **Low amount of pension**

The Government of Mizoram has received mass criticism for the extremely low amount of pension provided to the elderly and for not increasing it. While the Government of India maintains that State Governments should make a matching contribution to social pensions, the amount would still not account for the rise in living costs over the past decade. Although it has been discussed in the cabinet meeting of 2019, the increase of the state contribution from ₹50.00 to ₹100.00 is still unpracticed. Many states have risen up the pensions to an extent of ₹1000.00, while the pension amount in Mizoram is still as low as ₹ 250.00. According to a particular survey conducted on 160 beneficiaries, the Majority of the beneficiaries have complained about the low amount of financial assistance emphasizing the fact that they find it difficult to meet their very basic needs with the amount they received. The survey, although involved only a small amount of people, clearly shows how the beneficiaries are indeed unsatisfied and that they are losing heart on the Government itself

### **Irregular disbursement**

Despite the fact that the first and second installments have always been released quarterly but beneficiaries found it irregular and proclaimed that they faced inordinate delays in getting the pensions. So, they suggested easy and regular disbursement of the pension funds. A huge time involved in releasing the pension funds also needs urgent actions and immediate attention.

### **Inaccurate BPL List**

The guidelines and the norms for IGNOAPS tell us that the beneficiary must belong to the BPL segment. Despite the fact that the scheme enabled many needy beneficiaries fulfilling some of their basic needs, but it was found that there were problems in matters relating to the BPL list. It was found that the scheme also entitled some elderly from the APL segment while the BPL elderly were uncovered and excluded. This drew a serious problem and created hurdles in the selection of new beneficiaries. The new beneficiaries found it difficult to get registered to be beneficiaries. This has led to the demand for an accurate BPL list to include as many people living below the poverty line as possible who are still uncovered by the pension scheme.

### **Strengthening number of workers**

In the state capital, Aizawl, there situated two offices of District Social Welfare Officer (DSWO) on the East and West, both under the care of the Social Welfare Department. It has been reported that they have experienced a shortage of staff and workers. According to a survey conducted among them, it is observed and seen that they have admitted they are short on staff and are indeed in dire need of staffs and workers. Very few corrective and remedial measures are taken on the shortcomings. This matter must be looked upon immediately by the State Government. If so, it will result in more efficient working conditions and improvement for the scheme itself, which, in turn, will help both the offices enormously in the betterment of the scheme.

Therefore, the Government is expected to ensure the well-being of the senior citizens, through welfare programs, schemes, and provisions. The existing system

particularly under NSAP must be overhauled bringing in major adjustments at the policy level to accommodate the changing societal needs.

The Government is envisaged to look upon situations and matters speedily and immediately take measures upon them. Policies and guidelines must be thoroughly looked through and most importantly, it must be observed that the policies are excellently implemented according to its guidelines.

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