

An assessment of the Implementation of Indira Gandhi National Disability Pension Scheme in Mizoram

¹Johny Lalrammawia, ²Dr. A. Muthulakshmi, ³Joseph Lalrindika

¹Ph.D Research Scholar, Department of Public Administration, Mizoram University.

²Professor of Department of Public Administration, Mizoram University.

³Ph.D Research Scholar, Department of Psychology, Mizoram University.

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Abstract

Indira Gandhi National Disability Pension Scheme is one element of the National Social Assistance Programme, which was established to guarantee that people with disabilities receive appropriate treatment and financial support for a higher standard of living and livelihood satisfaction. The issues that the beneficiaries confront include low state contributions, low pension amounts, strict selection procedures, issues with disbursement, a lack of medical facilities, and a lack of funding from the central government to include additional beneficiaries. Qualitative analysis will be used in conjunction with the Case Study Method. The study is also based on descriptive design and is cross-sectional in nature. 300 beneficiaries will be visited, and they will be interviewed. To obtain correct data, 40 higher-level administrative officials will be contacted for advice and interviews. To determine what has to be done for the beneficiaries, the paper will provide the respondents' profiles and look into their issues. The paper will include suggestions for improving the scheme's execution.

Key Notes: Pension, Scheme, Status, Conditions, Problems, suggestions

Introduction

Pension Schemes and Welfare Funds for people living in poverty such as the elderly, widows, destitute, persons with disabilities etc are implemented in India. The Indian Constitution's Directive Principles of State Policy require the state to implement welfare programs within its means, with a focus on the poor and destitute. The Government of India (GoI) introduced the National Social Assistance Programme (NSAP) in August 1995 as a fully funded Centrally Sponsored Scheme for the poor. The program was expanded in 2009 to include all eligible people living below the poverty line (BPL) as well as additional vulnerable categories like widows and disabled people. NSAP was launched on August 15, 1995, as an addition to the benefits that the states already offer or may offer in the future, and to ensure national minimum levels of social support for the weaker or more vulnerable segments of society.

Article 43 of the Indian Constitution emphasises the state's responsibility to provide social security for all workers, industries, and people through legislation, economic organisations, and other measures, such as a fair salary, adequate living standards, leisure time, and cultural possibilities. The preamble to the Constitution establishes a socialist state and emphasises socialism's goal of eliminating inequality and providing a good life for the working population, as recognised by the Supreme Court of India. In addition, welfare and the defence of the interests of the underprivileged and disabled are covered by the Eleventh and Twelfth Schedules of the Constitution, which set forth the authorities and duties of Panchayats and Municipalities, respectively, in the execution of programs for social justice and economic development.

The Directorate of Social Welfare and Tribal Affairs is also in charge of the Indira Gandhi National Disability Pension Scheme. Beneficiaries of the IGNDPS are supposed to receive financial aid if they have multiple disabilities that are 80 percent severe. Ages 18 and up are eligible for the monthly pension amount. Each beneficiary receives a Rs.400 monthly pension (Rs.300 from the central government and Rs.100 from the state). In Mizoram, there are 742 IGNDPS beneficiaries. There are 15,160 persons with disabilities in Mizoram according

to the data from the Office of Commissioner for Persons with Disabilities, Government of Mizoram. There are 742 beneficiaries under Indira Gandhi National Disability Pension Scheme in Mizoram, according to data from the Directorate of Social Welfare & Tribal Affairs, Government of India.

Scope of the Study

The study focused on Indira Gandhi National Disability Pension Scheme in Mizoram. The study also assessed the problems of the beneficiaries of the Indira Gandhi National Disability Pension Scheme in Mizoram. The study found out the problems, issues, and challenges faced while implementing the scheme. Finally, the study came up with measures, recommendations, and suggestions for further improvement of the scheme and proper implementation, which would benefit differently-abled people at large.

Objectives of the Study

- To find out the problems of beneficiaries in accessing the Indira Gandhi National Disability Pension Scheme in Mizoram
- To suggest remedial measures needed to overcome the difficulties.

Research Questions

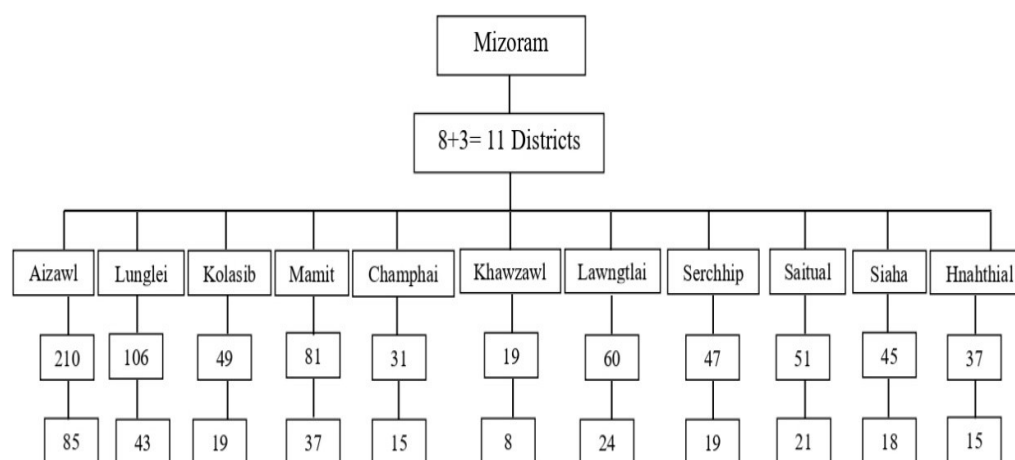
- What are the problems of beneficiaries in accessing the Indira Gandhi National Disability Pension Scheme in Mizoram?
- What are remedial measures needed to overcome the difficulties?

Methodology

The study is based on descriptive design and is cross-sectional in nature. Both primary and secondary sources of data were collected for the present study. A mixed-method approach was adopted to collect primary data from the officials of the Social Welfare Department, Government of Mizoram as well as from the selected districts to gain a better knowledge of the situation of persons with disabilities in the study area. The survey was conducted to collect the primary data all over the state, besides that case study and direct observation methods also were used to study in detail. 40 administrative officials were interviewed and visited.

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 Government websites to collect various kinds of information on the Indira Gandhi National Disability Pension Scheme and its related aspects. The collected data were processed, classified, and tabulated. Statistical tools such as simple percentages and Excel were also used in this study.

Table 1 Total number of selected beneficiaries of IGNDPS in Mizoram



Sources: Data Collected from the Directorate of Social Welfare & Tribal Affairs, Government of Mizoram during the month of September 2022 to March 2024.

Analysis and Interpretation of Data

The study was done to assess the problems faced by the

beneficiaries/respondents. An interview schedule and Questionnaire were used to assess.

Table 2 Distribution of beneficiaries based on disability certificate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, I have	230	76.7	76.7	76.7

	No, I don't have	42	14.0	14.0	90.7
	I don't know	27	9.0	9.0	99.7
	I lost it	1	.3	.3	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

People with disabilities must present a Disability Certificate to receive benefits. 76.7 percent of the beneficiaries have disability certificates. Less than one percent of the beneficiaries stated that they had a disability certificate previously, but they had misplaced it and were unsure of its current location. According to 14.0 percent of the beneficiaries, a disability certificate is still something they do not have. A few of the beneficiaries can only state that the Social Welfare Department provided them.

Table 3 Distribution of beneficiaries based on social category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Antyodaya Anna Yojana (AAY)	91	30.3	30.3	30.3
	Below Poverty Line (BPL)	159	53.0	53.0	83.3
	Above Poverty Line (APL)	38	12.7	12.7	96.0
	Priority Households (PHH)	12	4.0	4.0	100.0
	Total	300	100.0	100.0	

The above table 7 reveals that more than 30.3 percent of the beneficiaries, fall under the category of AAY. The highest percentage of beneficiaries, nearly 53.0 percent, are classified as BPL. The third-highest percentage of beneficiaries, more than 12.7 percent, are classified as APL. The lowest percentage of beneficiaries, nearly 4.0 percent, are covered by PHH.

Table 4 Distribution of beneficiaries based on health status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Good	171	57.0	57.0	57.0
	Bad	129	43.0	43.0	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 8 illustrates the health status of the beneficiaries. 57.0 percent of the beneficiaries said that they were in good health and had no major health issues. 43.0 percent of the beneficiaries said they had some health issues and were not in good health. The lives of the beneficiaries are severely hampered by a variety of illnesses and disabilities, including kidney problems, nerve problems, spinal cord problems, locomotor disabilities, typhoid, mental retardation or intellectual disability, dwarfism, breast cancer, urinary issues, blindness, low vision, multiple disabilities, etc.

Table 5 Distribution of beneficiaries based on mode of payment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank Account	300	100.0	100.0	100.0

Source: Field study conducted during December 2023 to March 2024.

The above table 9 demonstrates the mode of payment of pension. The beneficiaries of the IGNDPS are only paid through bank accounts. The pension is directly deposited into the beneficiaries' accounts by the authority. There is no cash or other form of payment for the pension. Every beneficiary has a Mizoram Rural Bank bank account. No beneficiary receives their pension each month via Post Office Cheques or any other provider. Despite beneficiary complaints regarding pension funds, it's encouraging to know that every single one of them has a bank account under Mizoram Rural Bank.

Table 6 Distribution of beneficiaries based on level of awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Good	2	.7	.7	.7
	Good	243	81.0	81.0	81.7
	Good nor Bad	1	.3	.3	82.0
	Very Bad	35	11.7	11.7	93.7
	Bad	19	6.3	6.3	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The able table 11 reveals that nearly 81.0 percent of the beneficiaries provided answers indicating a good level of awareness, which is impressive. This demonstrates how effectively local-level employees are carrying out their duties and how district and state-level authorities are collaborating to ensure the welfare of the beneficiaries. More than 11.7 percent of the beneficiaries said that the authority hardly ever carried out the awareness generation program, that the level of awareness generation was extremely low, that they were unaware of the monthly pension scheme, that they were unaware of when to check their accounts, and so on.

Table 7Distribution of beneficiaries based on health checkup

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Regularly	22	7.3	7.3	7.3
	Occasionally	239	79.7	79.7	87.0
	Never	39	13.0	13.0	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 12 reveals that more than 7.3 percent of the beneficiaries had routine medical examinations. More than 79.7 percent of the beneficiaries had sporadic medical examinations. 13.0 percent of the beneficiaries said they had never had a physical examination. Beneficiaries stated that they were unable to routinely afford to visit the hospital for checkups.

Table 8Distribution of beneficiaries based on impact on health

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Can't Say	44	14.7	14.7	14.7
	Strongly Agree	12	4.0	4.0	18.7
	Agree	171	57.0	57.0	75.7
	Strongly Disagree	71	23.7	23.7	99.3
	Disagree	2	.7	.7	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 14 reveals that more than 14.7 percent said they were unable to determine whether or not the IGNDPS had an impact on their health. 4.0 percent of the beneficiaries firmly agreed that it had improved their health and made them healthier than they were before. Nearly 57.0 percent felt that the IGNDPS had a positive effect on their health. More than 23.7 percent said they strongly disagreed. Less than one percent said they didn't agree with the statement.

Table 9Distribution of beneficiaries based on impact on social status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Can't Say	124	41.3	41.3	41.3
	Strongly Agree	7	2.3	2.3	43.7
	Agree	123	41.0	41.0	84.7

	Strongly Disagree	44	14.7	14.7	99.3
	Disagree	2	.7	.7	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 15 reveals that more than 41.3 percent of the beneficiaries stated that they were unable to determine whether or not the IGNDPS had an impact on their social status. More than 2.3 percent of the beneficiaries firmly agreed that it had improved their social status. Nearly 41.0 percent of the beneficiaries said that the IGNDPS had a positive influence on their social life. More than 14.7 percent of the beneficiaries said they strongly disagreed.

Table 10 Distribution of beneficiaries based on impact on financial condition

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Can't Say	80	26.7	26.7	26.7
	Strongly Agree	7	2.3	2.3	29.0
	Agree	133	44.3	44.3	73.3
	Strongly Disagree	78	26.0	26.0	99.3
	Disagree	2	.7	.7	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 16 reveals more than 26.7 percent of the beneficiaries stated that they were unable to determine whether the IGNDPS affected their financial situation. More than 2.3 percent of the beneficiaries firmly agreed that it had a very positive effect on their finances and made them more stable than they were previously. More than 44.3 percent of the beneficiaries said that the IGNDPS had a positive effect on their financial situation.

Table 11 Distribution of beneficiaries based on inadequacy/adequacy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	262	87.3	87.3	87.3
	Agree	37	12.3	12.3	99.7
	Disagree	1	.3	.3	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 17 reveals that more than 87.3 percent of the beneficiaries said they strongly agreed that their monthly pension was insufficient. More than 12.13 percent said they agreed with the statement. Point three percent of the beneficiaries said they did not agree with the statement because they received a free monthly pension. Additionally, one beneficiary stated that since the state government pays for his monthly pension, he is unable to file a complaint.

Table 12 Distribution of beneficiaries based on irregularity/regularity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	217	72.3	72.3	72.3
	Agree	82	27.3	27.3	99.7
	Disagree	1	.3	.3	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 18 reveals the distribution of beneficiaries based on irregularity/regularity. More than 72.3 percent of the beneficiaries said they strongly agreed that their monthly pension is not consistent. More than 27.3 percent said they agreed with the statement that was provided to them. Point three percent of the beneficiaries said they did not agree with the statement because they received a free monthly pension.

Table 13 Distribution of beneficiaries based on rigidity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Can't Say	1	.3	.3	.3
	Strongly Agree	279	93.0	93.0	93.3
	Agree	20	6.7	6.7	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 19 reveals distribution of beneficiaries based on rigidity. Nearly 93.0 percent of the beneficiaries indicated that they strongly agreed with the statement provided to them and strongly agreed that the beneficiaries' verification and selection processes are very strict. More than 6.7 percent of the beneficiaries said they agreed with the statement and that the selection procedure is strict. Around point three percent of the beneficiaries were unable to determine whether the verification and selection processes are rigorous or not.

Table 14 Do you have a translator in school for blind children?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	288	96.0	96.0	96.0
	Yes	12	4.0	4.0	100.0
	Total	300	100.0	100.0	

Source: Field study conducted during December 2023 to March 2024.

The above table 20 highlights nearly 96.0 percent of the beneficiaries reported that their schools do not provide blind students with interpreters. Remarkably, just 4.0 percent of the beneficiaries who attended Gilead Special School and Blind School stated that their schools provided interpreters for visually impaired students. The beneficiaries were questioned about whether they had a translator at the local school or at the schools they attended.

Table 15 Problems of the beneficiaries of IGNDPS

SL.NO	Attributes	Percentage
1	Inadequate pension amount	99.6
2	Lack of awareness generation	31.7
3	Irregularity	99.6
4	Rigidity in the selection process	99.7
5	Allowances such as escort allowances, transport allowances, and boarding allowances for student	98.0
6	Wheelchair, crutch, spectacles, hearing aid, gib print textbook, slate, stylus, braille books	94.0
7	Issues like educators, inadequate strategies for pwds, lack of accessible resroom, lack of rest areas	71.3

Source: Field study conducted during December 2023 to March 2024.

From above table 22, it can be seen that roughly 99.6 percent of the beneficiaries could not even partially satisfy their basic needs with the complete amount of pension. Thus, Rs 400 cannot be all that successful in terms of satisfying one's livelihood. Approximately 31.7 percent of the beneficiaries stated that they were not fully aware of the NSAP and IGNDPS since the awareness-generating initiative was not executed correctly.

99.6 percent of the beneficiaries indicated that the scheme was irregular and that they did not receive it regularly. Among the issues the beneficiaries witnessed rigidity in the selection and replacement procedure. They stated that because of inadequate central or state funding contributions for the scheme, it was very difficult to enrol new beneficiaries. Disabled individuals need to replace the deceased beneficiary to become one beneficiary.

Therefore, more than 99.7 percent of the beneficiaries reported having experienced problems with selection and replacement procedures such as rigidity. Almost 98 percent of the beneficiaries reported that the schools in their communities did not offer benefits like escort allowances, transportation allowances, or boarding allowances for students. A staggering 94 percent of the beneficiaries stated that their schools did not provide wheelchairs, crutches, spectacles,

hearing aids, textbooks in tiny print, slates, styluses, or braille books. About 71.3 reported that they did not have teachers, accessible restrooms, or rest spots.

Suggestions

The following suggestions have been made to improve the living conditions of beneficiaries and people with disabilities in Mizoram as IGNDPS is a program designed to better the socioeconomic conditions of the beneficiaries and the welfare of people with disabilities.

Disability certificate

To make PwDs or their parents aware of the significance of obtaining an early Disability Certificate, the State Government needs to carry out more awareness-raising campaigns through field-level functionaries, television, the internet, newspapers, etc. A few of the beneficiaries lost their Disability Certificates that they had previously obtained.

Regular disbursement of pension

Mizoram government should work to ensure that the beneficiaries receive a monthly pension or other financial support on time, with no needless delays or irregularities. Their monthly pension has to be paid to them every month to minimize complaints from the beneficiaries.

Education & Awareness among parents

The State Government must work to educate the parents of beneficiaries in every village about the health conditions of people with disabilities (PwDs), the necessary medicines and treatment they need to take, the significance of getting frequent checkups, and other relevant information. Regular health checkups for PwDs or beneficiaries in each village should be entirely the responsibility of the health functionaries, such as health workers and health and wellness officials.

Enhancement of state contribution

The State Government of Mizoram or the Directorate of Social Welfare & Tribal Affairs, Government of Mizoram, must also increase the current pension amount. The beneficiaries made good use of their IGNDPS monthly pension to purchase food, medicine, and other necessities. The beneficiaries' social status, financial situation, and general health are all greatly improved by the monthly pension. The beneficiaries will benefit more from a larger pension amount than they currently receive, and their standard of living will increase.

Greater population or larger coverage

It is recommended that to reap the benefits of the pension scheme, the government of Mizoram must make a sincere effort to include a greater population. Currently, Mizoram provides a monthly pension to 742 beneficiaries out of 15,160 persons with disabilities in Mizoram; however, if the State Government of Mizoram makes extra efforts, this figure could rise.

Strengthening civil society organisations working in the field of Disability

Civil Society Organisations that work in the field of disabilities, such as Mizoram Upa Pawl, Young Mizo Association, and Mizo HmeichheInsuihkhawm Pawl, should be strengthened in a way that would boost their capacity and competence to assist people with disabilities. The Mizoram government ought to be grateful for the unpaid work they did or the programs they provided for people with disabilities in their communities. Therefore, the State Government of Mizoram must provide financial, material, and moral support to active Civil Society Organisations like Mizoram Upa Pawl members to assist the relevant department in identifying individuals with disabilities in their villages more actively.

Strengthening Anganwadi Workers & Village Council member

The current compensation of Anganwadi Workers and Village Council members is extremely inadequate, and they are not satisfied with it. For them to devote more time to assisting the responsible directorate in identifying individuals with disabilities in their areas, their compensation must be increased. The state government must provide them with material, financial, and moral support so that they can work more effectively than before for the welfare of IGNDPS beneficiaries and people with disabilities in their communities.

Sufficient personnel

For effective verification, the verification team needs sufficient time and members. Due to advancements in technology, beneficiaries' or their parents' cell phones can also be used for verification. The process of verification involves phone calls in Mizoram. On the other hand, several beneficiaries or the parents of beneficiaries have stated that the most effective means of verifying beneficiaries is through authority field surveys and visits. Therefore, it is suggested that the State Government sincerely attempt to supply the Directorate of Social Welfare & Tribal Affairs, Government of Mizoram with sufficient personnel so that the agency can properly verify NSAP beneficiaries.

Rigid disability measurement

According to Central Government criteria, the IGNDPS is only available to individuals who meet the minimum eligibility requirement of at least 80 percent of the disability. In the meantime, some disabled people require care and support from the Mizoram State Government because they are impoverished and even if are not even qualified for the IGNDPS. Rigid

disability measurement hampers the aspects of the persons with disabilities in Mizoram. It is necessary to ensure that all the needy persons with disabilities living in poverty are covered by the IGNDPS in Mizoram.

Strengthening government hospitals

Government hospitals need to be modernized and outfitted with facilities and amenities to accurately diagnose many types of disabilities. Work is done diligently by the Civil Hospital in Aizawl and Zoram Medical College to identify different types of impairments. Therefore, if some other government institutions have good medical equipment to diagnose and identify various forms of handicaps, it will be easier to fulfil the requirements. A training program for all medical staff is necessary to carry out the mission that will increase the number of doctors who are knowledgeable of how to recognize disabilities. The OCPD, Government of Mizoram states that the majority of medical staff are not qualified to fully diagnose a wide range of disabilities. The RPWD Act of 2016 needs to be understood by all medical professionals to ensure that it is applied correctly.

Strengthening public buildings & educational institutions

It may be difficult for people with disabilities to enter many public facilities, hospitals, schools, and even churches, but doing so will help them address their health difficulties, it is crucial to develop freely accessible and barrier-free environments for people with disabilities in all public buildings and educational institutions. All government agencies must carefully follow the guidelines for making reservations for both DP and AR. The Aizawl Municipal Corporation (AMC) is also responsible for ensuring that public buildings in Aizawl Municipal areas are constructed in a way that makes them universally accessible and in compliance with the AMC construction criteria of 2012.

Resources & Facilities

Resources, tools, and assistive technology for PwDs and instruction must be available at the school. In actuality, there aren't enough schools that are accessible to people with disabilities, which prevents those who are capable of attending from doing so. Even though Mizoram has special schools in its urban areas, PwDs in its rural areas lack the resources, and special schools in their areas/villages/blocks. The Mizoram government must therefore make all of the local government schools handicap accessible by updating and equipping them. Poor people with disabilities need to have access to formal education.

Early disease prevention

Some beneficiaries or people with disabilities were unable to receive medical care in time as it was too much for even the parents to pay for the necessary medical care. Avoiding long-term impairments requires early disease prevention. Because of not receiving early prevention and detection of their diseases, many beneficiaries are permanently disabled. Data from the survey indicates that the beneficiaries' health is appalling. Therefore, the Mizoram government must organize more health camps for persons with disabilities and children with disabilities to receive early treatment to prevent chronic illnesses or disabilities.

Supportive devices and tools

Beneficiaries with locomotor disabilities who require wheelchairs and assistive materials to support their walking were found through the survey data. Although many of the wheelchairs are too old, too small, or not user-friendly enough for the beneficiaries with locomotor disabilities, some of them have already been provided by the Mizoram government. Additionally, some beneficiaries require government-provided hearing aids due to hearing impairments. Certain beneficiaries require special glasses due to low vision, but they are unable to purchase them. Therefore, the Mizoram State Government is asked to go above and beyond to furnish beneficiaries who are in need and living in poverty with wheelchairs, hearing aids, and eyeglasses.

Income generating activities

Some of the beneficiaries can make money from a variety of sources. Intriguingly, the community recognizes and values the activities that individuals with disabilities can participate in. Therefore, resources and financial support must be given to all beneficiaries or people with disabilities who may participate in income-generating activities. Some beneficiaries truly require help and backing from the government. The beneficiaries' socioeconomic circumstances will be improved and their level of living will be raised.

Conclusion

The administrative officials had difficulties in matters relating to the selection and replacement process of the beneficiaries. Due to various factors such as poor health, poverty, poorly maintained roads, and inadequate transportation, the beneficiaries were unable to obtain a Disability Certificate. The administrative officials had to overcome several obstacles while implementing the scheme. Therefore, there must be proper coordination among the functionaries of IGNDPS to work together properly and enhancing their monthly pension amount is a must. The monthly pension must first be credited to the beneficiary's bank account or post office account, whichever is more practical. The success of the RPWD Act 2016 can be significantly increased by involving the community through Civil Society Organisations in

Mizoram. Some government programs for disabled individuals are being overseen and monitored by the Young Mizo Association (YMA), Mizo HmeichheInsuihkhawm Pawl (MHIP), Mizoram Upa Pawl (MUP) and others. Therefore, the inclusion of Civil Society Organisations in numerous government programs for people with disabilities is necessary for proper implementation of every developmental programme in Mizoram.

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