



Enrollment Trends of Atal Pension Yojana Beneficiaries in Nagaland: A Regional Analysis

Dr Ajay Chakraborty

Assistant Professor, Department of Commerce and Management

ABSTRACT

The Atal Pension Yojana (APY), introduced by the Government of India in 2015, seeks to provide a universal social security net for the unorganized sector workforce. This study examines the enrollment trends of APY beneficiaries in Nagaland across two regions—Dimapur and Mokokchung—between 2015 and 2022. Using beneficiary data from official records and a primary survey of 100 respondents, the study identifies variations in enrollment trends, regional disparities, and policy implications. Graphical analysis highlights a dramatic surge in enrollments during 2020–2021, with Dimapur recording significantly higher numbers compared to Mokokchung. The findings indicate that awareness drives, institutional support, and regional socio-economic conditions strongly influenced participation.

1. Introduction

India's workforce is predominantly engaged in the unorganized sector, which often lacks financial security and old-age protection. Recognizing this gap, the Government of India launched the **Atal Pension Yojana (APY)** in May 2015, targeting low-income workers with an affordable pension scheme.

Nagaland, a northeastern state with unique demographic and economic characteristics, provides an important case for studying APY implementation. Enrollment has been divided into two regional clusters: **Dimapur region** (urban-centric) and **Mokokchung region** (rural-centric). This study analyzes the enrollment trajectory across both regions to understand the scheme's outreach and regional disparities.

2. Objectives of the Study

1. To examine the enrollment trends of APY beneficiaries in Nagaland from 2015 to 2022.
2. To compare regional differences between Dimapur and Mokokchung regions.
3. To assess the impact of government initiatives and awareness programs on enrollment.
4. To provide policy recommendations for strengthening pension coverage in the unorganized sector.

3. Methodology

3.1 Universe and Survey Population

The universe comprises APY beneficiaries from the unorganized sector in Nagaland. Due to the unavailability of micro pension scheme records, the study is limited to APY beneficiaries. The population is divided into two regions:

- **Region I (Dimapur):** Includes Dimapur, Kohima, Kiphire, Phek, Peren, Niuland, Tseminyu, and Chümoukedima.
- **Region II (Mokokchung):** Includes Mokokchung, Mokolak, Mon, Tuensang, Shamator, Wokha, Zunheboto, and Longleng.

A total of **100 respondents** were selected: **80 from Dimapur** and **20 from Mokokchung**, based on a 4:1 ratio reflecting beneficiary distribution.

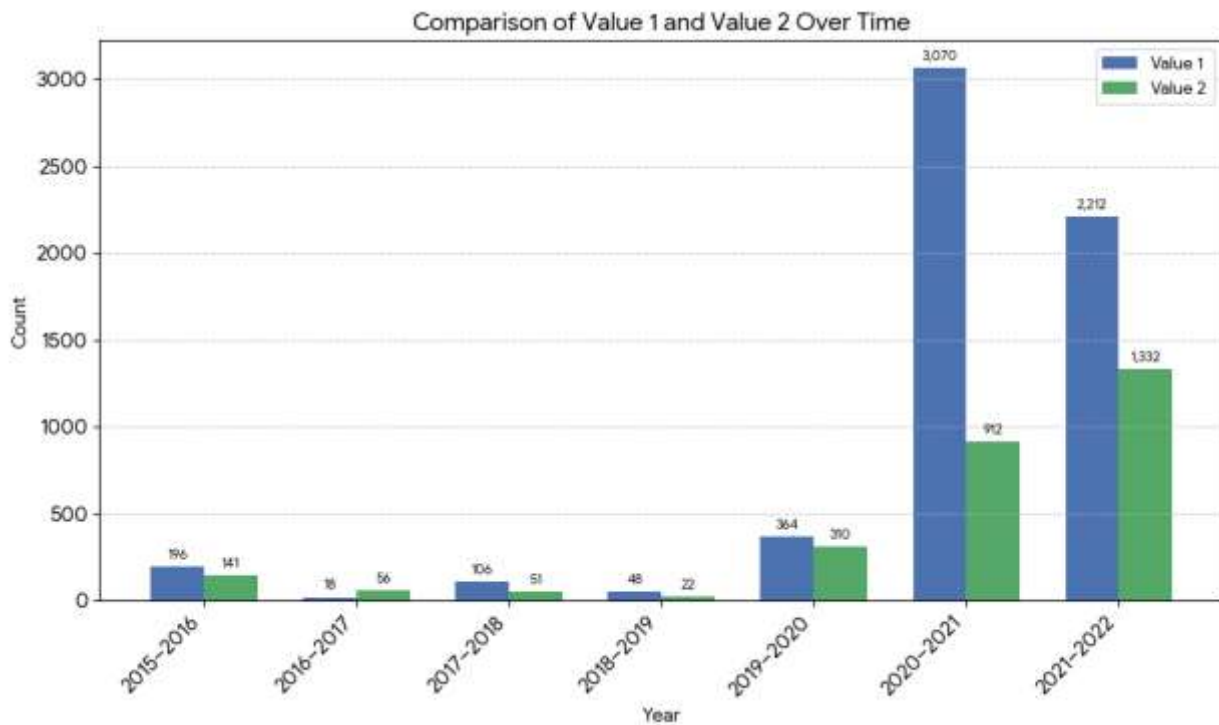
3.2 Sample Design

The beneficiary list was obtained from the **Directorate of Social Security and Pension, Government of Nagaland** and the **SBI Regional Rural Bank**. **Simple random sampling** was employed.

4. Data Analysis

4.1 Enrollment Data (2015–2022)

Year	Region I (Dimapur)	Region II (Mokokchung)
2015–2016	196	141
2016–2017	18	56
2017–2018	106	51
2018–2019	48	22
2019–2020	364	310
2020–2021	3,070	912
2021–2022	2,212	1,332
Total	6,014	2,824



Graphical Representation of the Data

4.2 Statistical Observations

- **Cumulative Enrollment:** Dimapur (6,014) > Mokokchung (2,824).
- **Highest Growth Phase:** 2020–2021, with enrollments rising nearly **8 times** compared to 2019–2020 in Dimapur.
- **Comparative Ratio:** On average, Dimapur enrollment is **2.1 times higher** than Mokokchung.
- **Volatility:** Early years (2015–2019) show fluctuations, while later years (2019–2022) reflect rapid adoption and stabilization.

5. Findings

1. **Regional Disparity:** Dimapur consistently registered higher enrollments due to better financial literacy, higher population density, and stronger banking networks.
2. **Awareness Drives Impact:** The steep rise in 2020–2021 corresponds with nationwide campaigns and pandemic-induced financial insecurity, pushing more workers to opt for pension coverage.
3. **Sustained Participation:** Despite a decline in 2021–2022, enrollments remained relatively high, suggesting institutionalization of the scheme.
4. **Rural Gap:** Mokokchung's slower growth highlights challenges of awareness, accessibility, and trust in formal pension schemes in rural and tribal areas.

6. Conclusion and Policy Implications

The study concludes that APY has made significant inroads in Nagaland, particularly in urban-centric regions like Dimapur. However, regional disparities persist, with rural districts lagging. Policy measures must focus on:

- Expanding financial literacy campaigns in rural areas.
- Strengthening banking infrastructure and last-mile connectivity.
- Providing targeted incentives for rural households to enroll.
- Collaborating with local institutions and community leaders for awareness drives.

A balanced approach will ensure that APY fulfills its objective of providing universal social security to the unorganized sector in Nagaland.

References

1. Government of India (2015). *Atal Pension Yojana Scheme Guidelines*. Ministry of Finance.
2. Directorate of Social Security and Pension, Government of Nagaland. *Enrollment Reports, 2015–2022*.
3. SBI Regional Rural Bank (Nagaland Division). *Beneficiary Records for APY*.
4. Basu, P. (2019). *Financial Inclusion in India: Challenges and Opportunities*. Economic & Political Weekly