



## **ISSUES AND CHALLENGES FACED BY THE AASARA PENSIONERS IN AMBERPET REGION**

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### **ABSTRACT:**

*This study has been undertaken to investigate the issues and challenges faced by the pensioners in the State of Telangana in Amberpet Region. A simple graphic model is used to judge the status of implementation of Aasara Pension Scheme and various issues and challenges in receiving pension. The period of study from Aug 2016 to 2017 with the 100 as sample size.*

**Keywords:** Aasara Pension Scheme-Issues – Challenges

### **I. INTRODUCTION**

1.1 The poverty reduction is major goal after independence. Poverty is nothing but lack of money to fulfil the basic requirements. Eradication of poverty becomes a millennium goal for the government.

In 1995, Poverty is defined as a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information.

#### **- United Nation**

Before independence due to ruling of Britishers, lack of growth of industries poverty was increased. After independence, the first two five year plans spend more concentration on industry & infrastructure facilities. After 1985, more focus on reduction of poverty by implementing many schemes & programmes for the poor. Poverty is the multidimensional aspect. The main aim to alleviate the poverty through various Social Security Pension Programmes. In this process central government currently contributed in the year 2017-18 is 278433.23 Crores through centrally sponsored schemes. The Government of India has also taken steps to eradicate poverty through various programmes. In the year 2016-17 outlay of Rs.2.75 lakh crore for various programmes in the social sector, farmer welfare & rural sector. Allocation of Budget of Rs.86000 crore has been allotted to the Department of Rural Development for the year 2016-17. In the year 2018-19 budget of Rs.112403.92 Crores has been allotted to the Rural Development (Ministry of Human Development). In India, the poverty rate in urban is 14% and 25% in rural areas.

1.2 Government of Telangana as a part of its social safety net strategy introduced the Aasara pensions with a view to ensures secure life with dignity for all the poor. This scheme is meant to protect the most vulnerable sections of society in particular the old and infirm; people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day-minimum needs required to lead a life of dignity and social security.

The Government of Telangana has launched the Pension scheme named “AASARA” for the Old Age People, Widows and handicapped. Those who were getting pension earlier were kept out of the scheme. This research elucidates the concepts related to AASARA and



explores the challenges, issues and outcome of this Scheme in all the Amberpet region of Hyderabad district in Telangana.

### **1.3 NEED FOR STUDY:**

There is a need for this study, as government launched Aasara pension scheme recently, this study helps to know how far and how effectively this scheme has been implemented and benefited for the pensioners. And to know if there are any problems faced by pensioners in getting benefit from this scheme, and to know whether pensions are finding any issues and challenges under this scheme.

### **1.4 OBJECTIVES:**

- To elucidate the Issues faced by the pensioners.
- To explore the challenges faced by the pensioners in Amberpet Region
- Measures to overcome the issues and challenges

### **1.5 POPULATION AND SAMPLE**

The total population of 14328 pensioners are benefitting from the scheme. In this study, both primary and secondary data are taken into consideration. A study has been undertaken using structured scheduling method to understand the issues and challenges faced while receiving pension. The sample size of 100 has been taken for the study.

### **1.6 Data and Sources of Data**

Secondary data has been collected from the Hyderabad collectorate office to the number of beneficiaries in the Amberpet region. The number of beneficiaries availing the benefits of AASARA pension was taken from AASARA pension portal. The primary data are collected for the period of 2016-2018 from the AASARA beneficiaries.

The schedule has been structured with very few open-ended questions. The schedule was in English. Later transformed to Telugu while communicating with the respondents with order of uniformity. Primary data is collected through the structured schedule. The questions were categorized under the following heads.

- Socio Demographic Conditions
- Basic information about the Pension
- Problems in applying Pension
- Problems in Availing Pension
- Utilization Pattern
- Improvement in Status of Living Conditions and beneficiary satisfaction

#### **1.6.1 Interview**

The researcher has personally administered the schedule by conducting interview with the pensioners. The researchers made it a point to interview the respondents in their houses and with the help of local Aganwadi Centers & Self Help Groups helped for identifying pensioners. Each interview normally conducted for an hour. The researcher had established a good rapport with the respondents, before commencing the interview, explained the purpose of the investigation. Some of respondents are little hesitate to answer with fear that their pension is going to stop. The respondent had assured that complete anonymity would be maintained and that the information collected from them would not reveal to other respondents. Some of the respondents are not available at the first instance during the

subsequent visits data collected. The researchers had also been verified with the official records.

### **1.7 Review of Literature**

**Henry Hazlitt (1973)**<sup>1</sup> in his speech states that Victorian England it became the fashion for some pelicans to lay that “the rich and the poor form two nations the demarking (marking) a line between rich and poor imaginary one. President Hanklin D.Roorvett in Janaruray, 1937 in augural address” I Lee one third of nation ill-houred, ill-nourished” the meaning of poverty in poor. Sixty years ago the definition of poverty was laid down as “it is part of man’s nature never to be satisfied as long as he sees other people better than himself”.

**Harold W. Watt**<sup>2</sup> in his study focuses on the policies and programs used to eliminate poverty and the different conditions to evaluate. Suggestions made are not only programs but also higher-level assessment is more important. The objective of the programs in general, influences both economic poverty and the culture of poverty. The policies should aim at a compact, rather than a diffuse, target. The poverty level should be one of criteria to receive benefit, but it should lead to prosperity, nation security, mental health, and at least several others. Explained about poverty index and his findings are not made as assumptions regarding poverty sides, it depends solely goods and services, the means of decreasing poverty must be to increase that level as directly and immediately.

**Nilakantha Rath,V.M.Dhandekar (1971)**<sup>3</sup> in their study reveals that in first phase of the study was to examine the extent and nature of poverty in the country and suggested development during the decade. The second phase of his study revealed that the growth of the economy has been slow and disappointing. The small gains of development by monopolies and richer section leaving the lower middle and the poorer sections more or less neglected. Growth of economy, at the same time positive policies for equitable distribution must be initiated, and without stick on the higher rate of growth. The study made suggestion regarding the policies that are socially equitable distribution of due product, redistribution of land all those who need it, labour intensive technology, equitable distribution of product with private ownership of means production minimum wage right to gainful employment.

**ROS GLOVER (1996)**<sup>4</sup> made a study on women status and their prospectus. Out of two hundred organizations nine were selected to represent a range of rural interest and issues; employment, agriculture, social voluntary, conservation and environment. The analysis says that gender specific issues and policy recommendations were scarce. The study found that most of the women in rural were illiterate. The major problem they facing is low transport, low wage rate, lack of accessibility to technology and especially women are not able to work due to lack of childcare centers. The suggestions made by the author are women should be provided job opportunities in local areas. Increase the rural childcare centers’, both pre and post school must be rural economic strategy. Women entrepreneur should be provided training opportunities in their local areas. Flexibility in the timings, increase funding for innovations.

**Armenia Androxiceanes (Nov 2017)**<sup>5</sup> the article stated that the preventing, limitations & elimination of poverty by introducing social service for all the recipients in a exclusive system. Highlights about different social welfare systems in Bucharest in Romania. Different types of complications and its measures. The study was based on the parameters like age, children, old citizens, drug addicts, disabilities and considers their health



problems, financial problem, and the degree of satisfaction. According to respondents view revealed that budget should be increased, number of associations/providers must be more, digitalization, and local strategy specialization of civil servants. Suggested for improving the scheme by orientation of social services, decentralization, development of a productive capacity of people with minor disabilities and social problems, developing planned social welfare network, increasing budget, effective Co-ordination etc. The findings of study reveals the unsatisfied of welfare measures taken by the government and suggestions were made to streamline the process so that there is a considerable impact on social re-integration of a part of the current beneficiaries.

### **After the formation of Telangana State:**

The Chief Minister K.ChandraShekar Rao as mentioned in the Manifesto, he provided the pension bill and the Telangana legislative assembly passed the bill and Sanctioned the amount. Which was 3 times greater than the previous amount for 2014-15. Yes, for Vrudulu (Old-age), Chenethakarmikulu (Weavers), kallugeethakarmika (Toddy Tappers), Widows (Vithanthuvu) the pension had extended from 200 to 1000 Rupees per month. For Disabled (vikalangulu) the pension was extended from 500 to 1500 Rupees per month. The budget for these Aasara Pension scheme for the year 2014-15 was 3350 crores.

After the success of House Hold Survey<sup>6</sup> also called as okaroju survey, which was created the sensation in INDIA on 19th august 2014. The chief minister launched the Aasara Pensions for Telangana state people. The government, as a part of its welfare measures and social safety net strategy, introduced the "Aasara" pension, with a view to ensuring secured life with dignity for all the poor.

2.2 'Aasara' pension scheme is meant to protect the most vulnerable sections of society, in particular, the old and infirm; people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day minimum needs to be required to lead a life of dignity and social security.

With a view to combat the ever-increasing cost of living and inflation, the Telangana Government introduced on 8th November, 2014, a new Pension scheme called "Aasara" enhancing the monthly Pension from Rs.200/- to Rs.1000/- for old age persons, widows, weavers, toddy tappers and AIDS patients and Rs.500/- to Rs.1500/- for disabled persons. The government also extended the financial assistance @ Rs. 1000/- per month to the poor Beedi worker under Aasara Scheme from the month of March 2015 onwards.

In the past, Rs.835.63 Crores per year was spent by the previous Government. Now the Telangana Government is spending approximately Rs.4000.00 Crores per year for payment of pensions under the new Aasara Pensions Scheme. This is 478% increase over the past.

The government of India under National Social Assistance Programme (NSAP) is providing Rs.264.84 Crores per annum towards pensions. The Government of India scale of pension is Rs.200/- pm below (80) years and Rs.500/- pm for 80 and above years of age. For widows and disabled persons, it is Rs.300/- pm with the Government of India funds 8.15 lakhs pensioners are covered under National Social Assistance Program-

Eligible Pensioners Identification:

Verification of the applications will be done by the Gram Panchayat or the respective municipal/Deputy Commissioner of the GHMC.

PARTICULARS

RURAL AREA

URBAN AREA



1. Application Gram secretary/village officer panchayat revenue Bill collector
2. verifying these applications and certifying them Gram secretary/village officer panchayat revenue Bill collector

The designated Mandal Parishad Development Officer / Municipal Commissioner/ Deputy/Zonal Commissioner Officer shall scrutinize the verified applications to assess their eligibility and sanction them a pension based on the guidelines given time to time by the Government. While identifying beneficiaries as listed in para C above, the data as per the household survey, the census population figures & percentages for old age, widows and handicapped shall be kept in mind for each Panchayat, Mandal, and municipality, besides ensuring equity among the various social categories such as SC, ST, BC and OC communities. Wrongful identification and certification of beneficiaries if identified in the social audit or surprise verification of beneficiaries will be severely dealt with and disciplinary action initiated on all concerned besides recovery of the amount paid. These shall include wrongful certificates issued under SADAREM in respect of persons with disabilities.

### V. RESULTS AND DISCUSSION

#### 1. Which category do you belong?

OPTIONS	RESPONSES	PERCENTAGE
a. old age	36	36 %
b. widow	51	51%
c. handicapped	13	13%
d. HIV-AIDS	0	0
e. Weavers	0	0
f. Toddy toppers	0	0
g. Beedi workers	0	0
Total responses:100		

**Table 4.1: Categories of the pensioners**

#### INTERPRETATION:

We can observe that maximum respondents to whom this scheme apply are widows i.e., 51%. then comes old aged people and handicapped. It is observed that in Telangana State most of the pensioners were widows and old age.

#### 2. Are you educated?

OPTIONS	RESPONSES	PERCENTAGES
a. yes	25	26%
b. no	72	74%
Total responses:97		

**Table 4.2 Literacy percentage**

**INTERPRETATION:** We observe that to whom this pension scheme applies are maximum uneducated ie. 74% and few are educated. Most of the respondents are uneducated; therefore, researcher applied scheduling method to collect the data.

#### 3. Which age group do you belong to?

OPTIONS	RESPONSES	PERCENTAGES
a. 0-18 years	1	1%
b. 19-40 years	13	13%
c. 41-60 years	46	46%



d. 61-70 years	25	25%
e. 70 and above	15	15%
Total responses:100		

Table 4.3 Age Group of the pensioners

**INTERPRETATION:** We observe that the people under this scheme are mostly aged between 41-60years ie.46%, then it comes under 61-70years ie.,25% and who are 70 years and above.

4. How many members from your family receive pension from same scheme?

RESPONSES	PERCENTAGES
80	87%
10	11%
1	1%
1	%

Table 4.4 Family Members receiving from same Scheme

**INTERPRETATION:** We observe that pension received in each family is mostly one person ie, of 87%.

5.Are you belonging to?

OPTIONS	RESPONSES	PERCENTAGES
a. male	18	19%
b. female	78	81%
Total responses:96		

Table 4.5 Gender

**INTERPERTATION:** We observe that the most of the respondents to whom this scheme applies are females i.e., 81%.

6.I received information about the scheme from

OPTIONS	RESPONSES	PERCENTAGES
a. Media	1	1%
b. News paper	0	0%
c. Relatives	1	1%
d. Campaign by Govt.	29	34%
e. Others	54	64%
Total responses:85		

Table: 4.6 Awareness of the scheme

**INTERPRETATION:** We observe that respondents got to know about this scheme is maximum through other means like neighbors, friends etc., which comes to 64% and then they got to know about scheme through campaign by government i.e., 34%

7.How many members are earning in the house?

OPTIONS	RESPONSES	PERCENTAGES
a. One	29	34%
b. Two	9	10%
c. Three	5	6%
d. More than four	0	0%
e. None	43	50%
Total responses:86		

Table 4.7 Earning Capacity of the Pensioners Families

**INTERPRETATION:** we observe that the respondents to whom this scheme applies, in their family there is either none or one member who is earning income in the family that comes to 50% and 34% respectively.

8.I face difficulties while receiving pension.

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	14	31%
b. Strongly agree	6	13%
c. Neutral	2	5%
d. Disagree	3	7%
e. Strongly disagree	20	44%
Total responses:45		

Table 4.8 Difficulty in Receiving Pension

INTERPRETATION: We observe that respondents are not facing any difficulties in receiving pension i.e.,44% but about 31% respondents face difficulties in receiving pension.

9. Since how many years areyou drawing pension?

OPTIONS	RESPONSES	PERCENTAGES
a. More than 2 years	23	27%
b. 3 years	29	33%
c. 4 years	7	8%
d. More than 4 years	28	32%
Total responses:87		

Table 4.9 Period of drawing Pension

INTERPRETATION: We observe that most of the respondents are receiving pensions for about 3 years ie. 33% and then comes 33% and 27% respondents who are receiving pensions for more than 4 years and 2 years respectively.

10.The scheme is useful compared to previous scheme(old age scheme)

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	17	19%
b. Strongly agree	61	69%
c. Neutral	10	12%
d. Disagree	0	0%
e. Strongly disagree	0	0%
Total responses:88		

Table 4.10 Comparison of Current Pension with Previous Pension scheme

INTERPRETATION: We observe that most of the respondents strongly agree that this pension Scheme was more effective than previous scheme.

11.I am satisfied with current pension scheme

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	12	13%
b. Strongly agree	79	85%
c. Neutral	2	2%
d. Disagree	0	0%
e. Strongly disagree	0	0%
Total responses:93		

Table 4.11 Satisfaction of the Current Pension Scheme

INTERPRETATION: We observe most of the respondents strongly agree ie.,85% that they are satisfied with current pension scheme(Aasara pension scheme).

12.I am totally depending on this scheme

OPTIONS	RESPONSES	PERCENTAGES
a. agree	12	13%
b. strongly agree	71	76%
c. neutral	6	7%
d. disagree	1	1%

e. strongly disagree	3	3%
Total responses:93		

Table 4.12 Dependence on the scheme

INTERPRETATION: We observe that most of the respondents strongly agree that they are totally depending on this scheme ie. 76%.

13.The pension amount is sufficient to meet basic requirements?

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	7	8%
b. Strongly agree	62	73%
c. Neutral	2	2%
d. Disagree	8	10%
e. Strongly disagree	6	7%
Total responses:85		

Table 4.13 Full fills the Basic requirements of the Scheme

INTERPRETATION: We observe that most of the respondents strongly agree that the pension scheme is sufficient to meet basic needs ie. 73%.

14. Do you have any other source of income?

OPTIONS	RESPONSES	PERCENTAGES
a. yes	26	27%
b. no	70	73%
Total respnses:96		

Table 4.14 Sources of the Income of the Pensioners

INTERPRETATION: We observe that most of the 73% respondents have no other source of income.

15. The process of getting pension is easy

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	4	7%
b. Strongly agree	24	41%
c. Neutral	12	21%
d. Disagree	16	28%
e. Strongly disagree	2	3%
Total responses:58		

Table 4.15 Process of getting Pension

INTERPRETATION: We observe that most of the respondents feels that process of getting pension is easy ie.41% but at almost equivalent respondents disagrees ie.,28% and others have neutral opinion on this.

16.Are you incurring any overhead expenses?

OPTIONS	RESPONSES	PERCENTAGES
a. Yes	0	0%
b. No	65	100%
Total responses:65		

Table 4.16 Over Head Expenses

INTERPRETATION: According to the table 4.16 analysis shows that pensioners are not incurring any overhead expenses like bribing and involvement of any monitory benefit to the intermediaries.



17.I use pension in productive manner.

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	10	16%
b. Strongly agree	33	53%
c. Neutral	7	11%
d. Disagree	6	9%
e. Strongly disagree	8	12%
Total responses:64		

Table 4.17 Utilization of the Pension

INTERPRETATION: We observe that most of the respondents use pension in productive manner ie. 52%.

18.Do you receive pension on time?

OPTIONS	RESPONSES	PERCENTAGES
a. Yes	16	27%
b. No	43	73%
Total responses:59		

Table 4.18 Receiving Pension on Time

INTERPRETATION: We observe that most of the respondents don't receive pension on time ie.73%.

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	27	35%
b. Strongly agree	22	28%
c. Neutral	10	13%
d. Disagree	1	1%
e. Strongly disagree	18	23%
Total responses:78		

19.I face difficulties while applying for this scheme

Table 4.19 Difficulty in Applying the Scheme

INTERPRETATION: We observe that most of the pensioners/respondents face difficulties while applying of this scheme.ie. 35% and 28%.

20. Proper assistance is provided by the Government

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	22	27%
b. Strongly agree	51	62%
c. Neutral	8	10%
d. Disagree	0	0%
e. Strongly disagree	1	1%
Total responses:82		

Table 4.20 Proper Assistance is provided by the Government

INTERPRETATION: We observe that most of the respondents strongly agree that govt. gives proper assistance under this scheme ie. 62%.

21.I find delay in getting pension

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	25	31%
b. Strongly agree	33	41%
c. Neutral	7	9%

d. Disagree	1	1%
e. Strongly disagree	15	18%
Total responses:81		

Table 4.21 Delay in getting Pension

INTERPRETATION: We observe that the respondents get pensions lately ie., about 41% and 31% strongly agree and agree respectively.

22.The process of registration is effective.

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	27	32%
b. Strongly agree	45	54%
c. Neutral	8	10%
d. Disagree	0	0%
e. Strongly disagree	3	4%
Total responses:83		

Table 4.22 Process of Registration is Effective

INTERPRETATION: We observe that most of the respondents agree and strongly agree that the process of registration is effective i.e., 32% and 54% respectively.

23. Do you find it difficult to submit documents?

OPTIONS	RESPONSES	PERCENTAGES
a. yes	25	32%
b. no	53	68%
Total responses:78		

Table: 4.23 Difficult in Submitting the Documents

INTERPRETATION: We observe that most of the respondents agree that they face difficulty in submitting documents of registration f this scheme ie. 68%.

24. I agree with criteria about the age for getting old age pension.

OPTIONS	RESPONSES	PERCENTAGES
a. Agree	3	5%
b. Strongly agree	14	23%
c. Neutral	38	61%
d. Disagree	4	6%
e. Strongly disagree	3	5%
Total responses:62		

Table 4.24 Criteria for getting old age Pension

INTERPRETATION: We observe that most of the respondents neutral to the criteria about the age of getting pension ie.61%.

25.Are you aware of scheme and process completely i.e. from application to sanction?

OPTIONS	RESPONSES	PERCENTAGES
a. Yes	29	58%
b. No	40	42%
Total responses:69		

Table: 4.25 Awareness of the Complete Process

INTERPRETATION: We observe that almost more than half of the respondents are not aware of aware of scheme and process completely i.e. from application to sanction.

26. Do you find any difficulty with Biometric fingerprint system?

OPTIONS	RESPONSES	PERCENTAGES
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a. Yes	50	67%
b. No	25	33%
Total responses:75		

Table 4.26: Difficult in Recognizing Biometric

INTERPRETATION: we observe that most of them find difficulty with biometric finger print system ie. 67%

27. Do you find any ineligible person-receiving pension?

OPTIONS	RESPONSES	PERCENTAGES
a. Yes	25	36%
b. No	45	64%
Total responses:70		

Table 4.27 Ineligible Person Receiving Pension

INTERPRETATION: we observe that ineligible persons also receive pension for this about 36% people agreed.

28. Do you find any issues regarding bank accounts and online transfers?

OPTIONS	RESPONSES	PERCENTAGES
a. yes	15	25%
b. no	45	75%
Total responses:65		

Table 4.28 Issues regarding Bank Account

INTERPRETATION: we observe that 25% of the pensioners find difficulty with bank account and online transfers issues.

**FINDINGS:**

- Maximum respondents to whom this scheme apply are widows, old aged and handicapped.
- According to the analysis made by the researcher is the most of the Pensioners are uneducated.
- Most of the pensioners under AASARA scheme are mostly aged between 41-60years
- According to the analysis made by the researcher is that pension received in each family is mostly one person.
- According to the data collected researcher found that the most of the Pensioners are females.
- It is observed that maximum of the respondents got awareness about the schemes through neighbours, friends etc., and then through campaign by govt.
- The analysis shows that most of the families are earning income through single person.
- Most of the respondents are not facing any difficulties in receiving pension.
- It is observed that most of the respondents are receiving pensions for about 3 years and then comes respondents who are receiving pensions for more than 4 years and 2 years respectively.
- The most of the respondents strongly agree that this pension is more effective than previous scheme.
- We observe most of the respondents strongly agree that they are satisfied with current pension scheme (Aasara pension scheme).
- According to the observation made most of the respondents strongly agree that they are totally depending on this scheme.
- Most of the respondents strongly agree that the pension amount is sufficient to meet basic needs.
- It is observed that most of the respondents have no other source of income.



- Most of the respondents feel that process of getting pension is easy but at almost equivalent respondents disagrees and others have neutral opinion on this.
- It is observed that no respondents do not incur any other overhead expenses it means government employees are not involved in bribing.
- Most of the respondents use pension in productive manner.
- It is observed that most of the respondents don't receive pension on time .
- It is observed that most of the pensioners/respondents face difficulties while applying of this scheme.
- It is observed that most of the respondents strongly agree that government given proper assistance to the pensioners under this scheme.
- It is observed that the most of the respondents get pensions lately.
- It is observed that most of the respondents agree and strongly agree that the process of registration is effective.
- It is observed that the most of the respondents agree that they face difficulty in submitting documents for registration of AASARA Pension scheme.
- It is observed that most of the respondents neutral to the criteria about the age of getting pension.
- It is observed that almost more than half of the respondents are not aware of the scheme and process completely from application to sanction.
- It is observed that most of them find difficulty with biometric finger print system.
- It is observed that ineligible persons also receiving pension under this scheme
- It is observed that few pensioners find difficulty with bank account and online transfers issues.

### **CONCLUSION:**

Most of the respondents who are eligible for this scheme under this study is mostly old age people, widow, handicap. This scheme has been implemented very effectively. The AASARA pension scheme was better than previous old age pension scheme that was there only for old age people but this scheme include various category of people, which benefitted the widows, weavers, toddy tappers and financial Assistance to Single Women. The women are empowered under the scheme as widows are benefitted under this scheme. The pension amount helped them to motivate and encourage by living on their own without any support. AASARA Pension scheme has given great support to old age people and handicapped. Elimination of poverty is achieved through this scheme. Aasara (meaning support) to ensure a "secure life with dignity" for all the poor is appropriate manner as it always try to help the poor to lead a better life. Few rectifications can be done for better implementation that helps the pensioners in future.

### **SUGGESTIONS:**

Aasarpension scheme was effective but pensioners are facing problem regarding biometric finger print system, delay in receiving pension, bank accounts etc., measures are to be taken to overcome the issues by timely transfer to the funds to the pensioners. Every time the pensioners are verified for their eligibility, to avoid the confusion it should be computerized. Some of pensioners are not receiving pension and they are in need of financial assistance. The funds to be increased so that no eligible person should be eliminated from the scheme.

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