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AASARA SCHEME – A DETAILED STUDY ABOUT IMPLEMENTATION OF AASARA SCHEME UNDER GREATER WARANGAL MUNICIPAL CORPORATION



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Abstract: As a part of its welfare measures and social safety net strategy, the Telangana government has introduced the “Aasara” pensions, intending to ensure secure life with dignity for all the poor. ‘Aasara’ pension scheme is meant to protect the most vulnerable sections of society the old and infirm, people with HIV-AIDS, widows, incapacitated weavers, and toddy tappers, who have lost their means of livelihood with growing age, to support their day-to-day minimum needs required to lead a life of dignity and social security. This study is based on both primary and secondary data. For an in-depth analytical understanding and examination of the objectives stated, primary data have been collected from the old age, widow, and disabled beneficiaries under the Asara scheme. The Greater Warangal Municipal Corporation, Telangana State have been selecting the sample for the present research. Then, all the beneficiaries of the old age, widow, and disabled pension have been randomly selected for the present study. Thus, the total sample taken for the present study is 400.

Keywords: Aasara Pension Scheme, Greater Warangal Municipal Corporation, Old Age Pension, Widow Pension, Disabled Pension, Implementation, Impact.

Introduction

To comply with the directive principle of the Indian constitution, the Government of India included the NSAP in the Union Budget for 1995-96. Accordingly, the Ministry of Rural Development, Government of India has launched the NSAP as a Centrally Sponsored Scheme with effect from 15th August 1995. Therefore, it is considered a great

step taken by the Government of India to implement one of the Directive Principles of the State Policy enshrined in the Indian Constitution. The NSAP involved the transfer of cash from the government to beneficiaries to fulfil the objective of providing some financial assistance to poor persons. The NSAP is a cent per cent funded program by the Government of India to ensure a minimum level of social protection made available to poor people throughout India. To begin with, the NSAP scheme covered National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS), and National Maternity Benefit Scheme (NMBS). At present, the NSAP covers the following schemes:

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
2. Indira Gandhi National Widow Pension Scheme (IGNWPS)
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)
4. National Family Benefit Scheme (NFBS)
5. Annapurna Scheme.

Social Security Schemes in Telangana

The government has prioritized social security programs for vulnerable sections of society to ensure that there are no deprived communities. It introduced Asara pensions to help vulnerable groups to live life with dignity. Another major intervention was the distribution of essential food and non-food items through the Public Distribution System (PDS). These measures to ensure social security and welfare are supplemented by the creation of employment opportunities through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), according to the statistical abstract of the Telangana State Development Planning Society (TSDPS).

The pension schemes in the State mainly include pensions for senior citizens, widows, single women, disabled population, weavers, toddy tappers, HIV patients and filaria patients, as well as financial assistance to beedi workers. The total number of beneficiaries covered under various pensions in the State increased from 38.59 lacks in 2019-20 to 38.80 lakh in 2020-21. As many as 1,22,80,948 people were registered under MGNREGA in the year 2020-21, out of which 52,98,588 are working as of 2020-21. Out of the total working beneficiaries, 55.6% are women, and 44.4% are men.

Self Help Groups (SHGs) are the mobilization of rural poor women into self-sustainable community-based organizations for the alleviation of rural poverty and overall development to lead a dignified life. Over 47,57,468 poorest of poor rural women formed into 4,39,886 SHGs. There are 17,013 fair price shops (FP shops) in Telangana as of 2020-21 of which 22 were opened newly.

Policy Response in Telangana: Aasara Pension Scheme

Table 1: Details of Aasara Pensions (in Lakhs)

Sl. No	Financial Year	Old Age	Widow	Disabled	Single Women	Others	Total
1	2014-15	13.6	12.8	3.9	0	3.5	33.8
2	2015-16	13.6	13.1	4.5	0	4.7	35.9
3	2016-17	13.4	14.0	4.8	1.2	5.5	38.9
4	2017-18	13.3	14.1	4.8	1.3	5.5	39.0
5	2018-19	13.2	14.4	4.9	1.3	5.5	39.3
6	2019-20	12.4	14.4	4.9	1.3	5.6	38.6
7	2020-21	12.4	14.4	4.9	1.3	5.5	38.5

Source: *Telangana Socio-Economic Outlook 2021, Planning Department, Government of Telangana 2021.*

The Aasara pension scheme was launched by the Telangana government previously in the year 2014 to provide monthly pensions to all needy people of the state. Aasara means “support” and that is exactly what the Telangana government is providing all the people who are unable to gain financial funds because they are unable to work and take a load to provide for their family members, suffering from a certain disease or inability to work. The Government, as part of its welfare measures and social safety net strategy, has introduced the Aasara Pensions scheme to ensure a secure life with dignity for the poor. The Aasara Pension scheme is meant to protect the most vulnerable sections of society, particularly the old and infirm, disabled persons, HIV patients, widows, single women, incapacitated weavers, and toddy tappers, who have lost their means of livelihood with growing age. Further, the scheme also provides financial assistance to 1.3 lakh single women. In 2020-21, Rs. 8,121 crores have been spent under the scheme so far.

Significance of the Study

Human resources are considered human capital around the world whether a country is developed or developing and less developed. Across the world, the increasing population is viewed from different perspectives. For some nations, it is an asset and for others, it is a threat. Though there are different perceptions about the increasing population, it is a challenge to world countries. As people grow, they might cause many socioeconomic problems irrespective of the socioeconomic, cultural, and political background of the nation.

The Telangana State governments have also initiated many social welfare programs for the sustainability of the old aged, widows and disabled people to align

with the Central government's policies and programs as it becomes an obligation for them due to the allocation of responsibilities of managing the peoples' welfare under the ambit of the concurrent subject as specified in the Indian Constitution. Therefore, the Government of Telangana has also initiated the Aasara pension scheme for the poor vulnerable people.

Research Problems and Issues

Social security schemes are required for all human beings as everyone faces certain exigencies in their life. Initially, the social security scheme was made available only for workers in organized sectors. With the bare subsistence sources of revenue, the workers of the unorganized sector do not have many social security benefits and the provision of social security to unorganized sectors and especially to the deprived old aged, widow and disabled people has gained importance since the risk exposure, a major threat in the day-to-day life of people in developing countries like India. Hence, the provisions of social security measures have gained utmost importance to the deprived and other weaker sections of the people who were facing many risks including loss of income, health, and life. Thereby, it is understood that social security schemes play a crucial role in deciding the social, economic, and cultural life of people in general and the old aged, widow and disabled people.

The Government of India and the State governments have been giving prime importance to social assistance to the old aged, widows and disabled people, covering the people who are living below the poverty line in rural and urban areas. Therefore, it is important to know the impact of the old-aged, widow and disabled pensions on the standard of life of people in rural and urban areas and to understand how far this social assistance scheme helped in adapting the changing standard of life by the senior citizens in the country. Hence, an in-depth study is needed to find out the impact of the old-aged, widow and disabled pensions are social security schemes made available for the old-aged, widow and disabled people in our country in general and Telangana particularly.

Research Questions

Concerning the present study, the following research questions are considered by the researcher.

1. Does social security make any observable changes in the income of the elderly, widow, and disabled beneficiaries?
2. Do social security pensions improve the standard of living of old age, widows, and disabled beneficiaries in the study area?

Objectives of the Study

The broad objective of this study is to examine the impact of social security pensions under the Aasara on the elderly, widow, and disabled beneficiaries' socio-economic

conditions in the administrative limits of Greater Warangal Municipal Corporation of Telangana state. The specific objectives of the study are as follows:

1. To study the performance of the social security pension at micro levels.
2. To analyze the socio-economic conditions of the beneficiaries of the social security pension Scheme in the study area.
3. To study the implementation and impact of the social security pension scheme in the study area.
4. To identify the difficulties of the old age, widow, and disabled beneficiaries in accessing the pension.

Hypotheses of the Study

The following hypotheses are formulated concerning the present study:

1. There is no variation in the economic conditions of the old age, widow, and disabled beneficiaries in the study area.
2. The levels of satisfaction among the old age, widow, and disabled beneficiaries are the same.
3. There is no significant variation in difficulties to receive the pension by the old age, widow, and disabled beneficiaries.
4. There is no significant variation between the impact and implementation of Aasara Pension with special reference to old age, widow, and disabled beneficiaries

Methodology and Database

The broad approach of this study is mainly descriptive and empirical. This study is based on both primary and secondary data. For an in-depth analytical understanding and examination of the objectives stated, primary data have been collected from the old age, widow, and disabled beneficiaries under the Asara scheme.

The Greater Warangal Municipal Corporation have been selecting the sample for the present research. Then, all the beneficiaries of the old age, widow, and disabled pension have been randomly selected for the present study. Thus, the total sample taken for the present study is 400.

To collect primary data, the aspects of the problem of the study were kept in mind while preparing the questionnaire. Items were framed to get the necessary information to realize the stated objectives of this research. All the procedure to prepare the questionnaire has been carefully followed by the researcher. The questionnaire has been used to collect information from the samples on the issues connected to their socio-economic condition concerning the old age, widow, and disabled beneficiaries

from the Greater Warangal Municipal Corporation. Accordingly, the primary data was collected by the researcher from the old age, widow, and disabled beneficiaries as of March 2022.

The direct observation method was also applied by the researcher in this study while collecting the primary data. The direct observation helped the researcher to gain certain basic knowledge on the environment of villages, utilization of the pension amount, mode of transport to collect a pension, and other activities of the old age, widow, and disabled pension beneficiaries.

Secondary data includes public documents, policy notes, reports, independent studies carried out by international, national, and regional, organizations, NGOs, individual researchers and research institutions, books and research articles published on the research area. The researcher has also used the websites to collect various kinds of information on the old age, widow, and disabled pension and its related aspects. Further, the researcher visited the Office of the District Collector, Greater Warangal Municipal Corporation, District Rural Development Agency, and Office of the Chief Executive Officer for consultation and collecting information concerning the Social Security Pension Scheme beneficiaries in general and Greater Warangal Municipal Corporation in particular. Apart from the above-stated procedure, the researcher has also visited the libraries attached to the Universities.

The collected data were processed, classified, and tabulated. The analytical tables needed have been chosen, and presented in the text of the thesis to support the facts wherever necessary. Statistical tools such as percentages were applied in this study.

Percentage analysis is the method to represent raw streams of data as a percentage (a part of 100%) for a better understanding of collected data. The most basic application of percentages is to compare one quantity against another. Percentage analysis is applied to create a contingency table from the frequency distribution and represent the collected data for better understanding. Therefore, in the present study, the researcher used the percentage analysis to analyze the socio-economic conditions of the old age, widow, and disabled pension beneficiaries involved in this study.

Sample Size

The present study is confined to the Greater Warangal Municipal Corporation of Telangana State. The GWMC covering the largest area of two districts viz., Hanmakonda and Warangal. The total Aasara pensioners with special reference to Old Age, Widow and Disabled pensioners are detailed in Tables 2, 3, 4:

Table 2: Aasara Pensions in Hanmakonda District under GWMC

Sl. No	Area	Total Pensions	Aasara Pensioners			Total
			OAP	Widow	Disabled	
Hanmakonda District						
1	Ayodhyapuram	113	39	36	18	93
2	Bhattupally	312	80	161	35	276
3	Bheemaram	687	321	228	68	617
4	Chintagattu	544	161	184	61	406
5	Devannapet	681	295	246	61	602
6	Dharmaram	01	00	01	00	1
7	Gopalapuram	553	266	169	65	500
8	Gundlasingaram	417	69	257	65	391
9	Hasanparthy	1958	776	728	178	1682
10	Kadipikonda	625	179	282	131	592
11	Komatipally	504	160	280	55	495
12	Kothapally Haveli	188	78	77	29	184
13	Kummarigudem	146	48	05	29	82
14	Madikonda	1243	459	513	163	1135
15	Mucherla	420	165	159	59	383
16	Munipally	116	53	40	16	109
17	Palivelpula	229	65	94	39	198
18	Pegadapally	641	242	278	88	608
19	Rampur	626	277	231	81	589
20	Revenue Ward No. 1	3086	1364	1146	393	2903
21	RW No. 2	3221	1194	1390	473	3057
22	RW No. 3	2874	823	1448	419	2690
23	RW No. 4	1082	412	478	113	1003
24	RW No. 5	1629	580	691	188	1459
25	RW No. 6	689	252	313	85	650
26	RW No. 7	1187	170	592	170	932
27	RW No. 10	01	01	00	00	1
28	RW No. 11	06	00	06	00	6
29	RW No. 16	04	01	02	01	4
30	RW No. 17	02	00	01	00	1
31	RW No. 18	02	00	01	00	1
32	RW No. 19	01	01	00	00	1
33	RW No. 23	1109	292	428	115	835
34	RW No. 24	1056	261	511	165	937
35	RW No. 25	1752	625	739	276	1640
36	Taralapally	291	73	152	42	267
37	Tekulagudem	272	141	99	17	257
38	Thimapuram Haveli	01	01	00	00	1
39	Unikicherla	439	193	142	40	375
40	Vangapahad	745	205	378	89	672
41	Yellapur	345	114	122	52	288
	Sub-Total	29798	10436	12608	3879	56721

Source: <https://www.aasara.telangana.gov.in/>

Table 3: Aasara Pensions in Warangal District under GWMC

Sl. No	Area	Total Pensions	Aasara Pensioners			Total
			OAP	Widow	Disabled	
Warangal District						Total
1	Alipura	247	94	84	32	457
2	Arepally	374	99	164	54	691
3	Bollikunta	622	269	236	60	1187
4	Dharmaram	845	300	391	96	1632
5	Dupakunta	137	39	69	08	253
6	Enumamula	1885	546	705	230	3366
7	Gadipally	321	158	124	21	624
8	Gorrekunta	1095	377	510	108	2090
9	Janpaka	143	52	68	13	276
10	Kothapeta	290	89	106	40	525
11	Mamnoor	537	154	263	65	1019
12	Mogilicherla	841	359	317	86	1603
13	Nakkalapally	131	31	82	18	262
14	Paidpally	1001	378	447	123	1949
15	Potharajupally	229	92	102	23	446
16	RW No. 8	510	145	246	78	979
17	RW No. 9	824	237	357	92	1510
18	RW No. 10	2268	1118	780	193	4359
19	RW No. 11	8703	890	3504	890	13987
20	RW No. 12	774	326	279	87	1466
21	RW No. 13	978	316	416	135	1845
22	RW No. 14	1081	148	518	148	1895
23	RW No. 15	2221	801	1001	262	4285
24	RW No. 16	7287	857	3258	857	12259
25	RW No. 17	3544	932	1292	336	6104
26	RW No. 18	2707	621	1084	281	4693
27	RW No. 19	2353	784	929	292	4358
28	RW No. 20	2888	1166	1132	266	5452
29	RW No. 21	74	24	22	13	133
30	RW No. 22	1643	380	721	174	2918
31	Singaram	362	137	148	54	701
32	Stambampally	329	128	134	29	620
33	Thimmapur Haveli	708	221	331	87	1347
34	Vasanthapur	249	82	90	17	438
	Sub-Total	48201	12350	19910	5268	85729

Source: <https://www.aasara.telangana.gov.in/>

Table 4: Aasara Pensions in GWMC

Sl. No	Area	Total Pensions	Aasara Pension			Total
			OAP	Widow	Disabled	
1	Hanmakonda	29798	10436	12608	3879	56721
2	Warangal	48201	12350	19910	5268	85729
	Total	77999	22786	32518	9147	142450

Source: <https://www.aasara.telangana.gov.in/>

After collecting the data, the researcher selected 400 sample respondents among the OAP, Widow and Disabled pensioners based on Small Sample Technique.

Scope and Limitations of the Study

The scope and limitations of the present study are given below:

1. This study is confined only to old age, widow, and disabled pension beneficiaries is the first program, which directly focused on old age, widow, and disabled pension in Telangana and has several objectives inclusive of increasing the standard of living and economically supporting the people below the poverty line.
2. Therefore, the core aim of the study is restricted to analyzing the impact of the old age, widow, and disabled pension on the socio-economic conditions of the beneficiaries in the study
3. The study is restricted to focus on the Greater Warangal Municipal Corporation alone.
4. The study includes only the valid 390 randomly selected samples from 13 Greater Warangal Municipal Corporation.
5. The findings of the study are micro and the generalization of the findings may not apply to the macro level.
6. To assess the impact of old age, widow, and disabled pension, the study considers only those who are availing of the pension under this scheme.

Findings of the Study

1. It is found that 78% of respondents are males and the remaining 22% are females.
2. The study shows that 34% of respondents are between the age group of 61 to 70 years.
3. It is found that slightly more than 88% of the respondents are Hindus.
4. The study indicates that 61.5 % of respondents are belonging to BCs.

5. The study reveals that 62.5% of respondents are illiterates.
6. The result of the study shows that 68.5% of respondents are married.
7. It is found that 52.5% of the total respondents are engaging in earning activities.
8. It is observed that 60% of the respondents living in their own houses and 40% have either rental or other kinds of houses.
9. It is found 76% of the respondents living in Katcha houses, 14.5% are in semi Katcha and 9% are in Pucca houses.
10. It is observed 31% of respondents' households normally use LPG for cooking purposes; 31% of respondents' households have safe drinking water facilities; 35% of respondents' households have drainage facilities; 27% of respondents' households have electricity facilities; 51% respondents' households have sufficient living area; 17% respondents' households have bathroom facility, 15% respondents' households have a latrine, 11.5% respondents' households have proper ventilation facility; 79% respondents' households have fan/cooler facility; and 11% respondents households have a refrigerator facility.
11. It is found that 44.5% of respondents are household heads by themselves, 17% are by parents, 15% are by a son, 7% are by a spouse, 7% are by a daughter, 5% are by a daughter-in-law, and 4.5% are by a son-in-law.
12. It is observed that 67.5% of respondents belong to the nuclear family, 21% belong to a single family and 11% belong to a joint family.
13. It is found that 62% of respondents' family size is 2 to 4 members, 36% of respondents' family size is 36% and only 2% are found single.
14. It is observed that 73% of respondents have health problems and 27% do not have any kind of health problems.
15. It is found that 67% of respondents were going to government hospitals for treatment and 15.5% are going to private hospitals.
16. It is observed that 88.5% of respondents have electronic goods, 8% have automobiles and 4% have other moveable goods as assets.
17. It is found that 76% of respondents have the house as an immovable asset, and 24% of respondents do not have any assets.
18. It is observed that 47.5% of respondents' primary income source is the Aasara pension amount.
19. It is found that 80% of respondents' family monthly income is up to Rs. 7000 and 20% have above Rs. 7000.
20. It is observed that 88% of respondents' family monthly expenditure is up to Rs. 7000 and 12% have above Rs. 7000.

21. It is found that 76% of respondents do not have the habit of saving.
22. It is observed that 45% of women respondents have participated in the SHG movement.
23. It is found that 54% of respondents have debt. Out of the 54% of respondents, 80% are borrowing from Banks/SHG and 20% are unauthorized sources.
24. It is observed that 86% of respondents felt that pension amount is much more useful to meet daily expenses.
25. It is found that 84% of respondents felt that pension amount protected to meet regular expenses.
26. It is observed that 80.5% of respondents felt that pension amount is helpful to meet basic needs.
27. It is found that 51% of respondents felt that pension amount is helpful to manage the health expenditure.
28. It is observed that 77% of respondents experienced society viewed pathetically before availing of the pension.
29. It is found that 79% of respondents described that their prestige is retained in society by availing pension.
30. It is observed that 88.5% of respondents feel safe and secure after availing of the pension.
31. It is found that 61% of respondents felt that a pension helps them to spend a little for a social cause(s).
32. It is observed that 60% of respondents are awarded through local self-government officials, and 30.5% are through relatives and friends.
33. It is found that 73% of respondents applied for a pension through family members.
34. It is observed that only 13% of respondents faced administrative and document-related difficulties at the time of making their application for the pension.
35. It is found that 92.5% of respondents revealed that the application was processed within a reasonable time.
36. It is observed that 81% of respondents described that the Government or implementing agencies are responsible for irregular payment of pensions.
37. It is found that 80% of respondents' pensions paying through Banks and 20% through the Post Office.
38. It is observed that 91% of respondents are collecting their pension amount through someone's help, of which 86% of respondents' source of help is family members/relatives.
39. It is found that 90% of respondents are receiving the pension amount on 1st week of every month.

40. It is observed 85% of respondents must travel for one to two kilometres to the disbursement centre to get the pension amount.
41. It is found that 71.5% of respondents have faced Aadhar Cared-related problems.
42. It is observed that 83% of respondents' documents are periodically verified by the village panchayat secretary.
43. It is found that 74.5% of respondents have addressed their pension-related issues to the district collector.
44. It is observed that 94% of respondents' grievances were solved immediately.
45. It is found that 93% of respondents' grievances have been addressing proper attention.
46. It is observed that 79% of respondents' pension applications were processed with due care by the officials.
47. It is found that 73.5% of respondents' applications were annoyed due to the lack of information and required documents.
48. It is found that 76% of respondents' applications were processed without any bias of officials.

Suggestions of the Respondents

1. It is observed that 89% of respondents are not satisfied with the pension amount. Hence the government should enhance the
2. It is found that 71% of respondents preferred the conventional method of the application procedure.
3. It is observed that 86.5% of respondents suggested that the regular disbursement of the pension will be useful to them.
4. It is found that 92.5% of respondents suggested that verification of records should make the implementation of the scheme effective.
5. It is observed that 81% of respondents suggested that pension should be disbursed at the doorstep of respondents it makes it easier and more supportive to them.
6. It is found that 64% of respondents suggested that a quick process of application and sanction of pension will reduce the stress among the pensioners.
7. It is observed that 87% of respondents suggested that age relaxation will help the pensioners will leads an independent way of living.
8. It is found that 82.5% of respondents suggested that avoiding discrimination in selecting the beneficiaries will develop self-confidence in pensioners.

9. It is observed that 87% of respondents suggested that the simple functional operation of the Aasara scheme will be more effective.
10. It is found that 81.5% of respondents suggested that keeping grievance boxes will help pensioners to address the pensioners' problems.

Suggestions of the Respondents

A detailed study was conducted to know the implementation and impact of the Aasara pension with special reference to Old Age Pension, Widow Pension and Disabled pension in the jurisdiction of Greater Warangal Municipal Corporation. After a careful in-depth study, the researcher suggested the following for the effective implementation of the Aasara Pension in Telangana state in general.

1. Increasing tremendously causing more dependency ratio. Therefore, the Central and State Governments need to plan for strict enforcement of laws and regulations to support the elderly, widow, and disabled population financially and to protect them from different forms of abuse both inside and outside the home.
2. As the number of female elderly and disabled people is increasing more as compared to males, government agencies need to plan certain policies and programs exclusively for female people.
3. More careful and systematic rehabilitation policies are to be charted out not only to support the elderly, widows and disabled financially but also to protect them from various health problems, as it is evidenced in the study that a greater number of respondents are suffering from various health problems.
4. Even though, the study indicates that local self-government agencies are playing a major role as sources of information on pension schemes' related aspects, the government should initiate some steps to send the information to the doorsteps of the people by employing staff exclusively to have a one-to-one talk on different aspects of pension related matters. Moreover, the government can make use of Non-government Organizations (NGOs) like Self Help Groups (SHGs) and other voluntary agencies for this uphill task of effective implementation of the Aasara Pension Scheme for the ailing and less supported elderly, widow, and disabled population.
5. Though a marginal number of beneficiaries have complained that they had some difficulties in the submission of required documents whenever demanded by the officials to continuously receive the pension, the government agencies should take steps to simplify the procedure of verification and make the system more 'beneficiaries-friendly'. Further, the beneficiaries' grievances should be attended to as and when the authorities receive the grievances from them and a special task force may be appointed exclusively for the redress of grievances and to deal with them more objectively.

However, overall, the Aasara pension scheme is a great boon for the elderly, widow and disabled people who are suffering from multi-pronged problems in terms of physical, psychological, financial, and social aspects as evidenced by this empirical study that the Aasara Pension Scheme has created a positive impact on the socioeconomic conditions of the elderly, widow, and disabled people. The achievement in increasing the life expectancy of human beings is unique in the history of human life and it is the outcome of the great souls' hard work and sacrifice from different fields more significantly from the medical field. Though, there are certain apprehensions and recurring financial burdens for administrators across the world to deal with the elderly, widows, and disabled people, transmitting the legacy of rich traditions, norms, values, customs, and another kind of rich culture of the elderly, widow and disabled people to the future generation is imperative for the development of a healthy and harmonious community in the world. Moreover, the rich experiences and special skills of the greying segment of the population could be harnessed for more productive output of the national economy and social development.

Conclusion

The present research is conducted only in the Greater Warangal Municipal Corporation of Telangana State. Aasara Pension Scheme has provided many benefits to the poor in GWMC. Elderly, widows, and differently-abled persons belonging to below-poverty-line families have benefited a lot from this program. After the receipt of a pension, their social, economic, and physical life has improved to some extent. That is their level of dependency on other family members got reduced. They became financially independent to meet their food needs and medical needs to some extent. They were not considered a burden by their family members. Though the Study of the Aasara Pension Scheme and the results obtained from this study are very much satisfying, it is advisable to have broad research on other districts of Telangana in future, especially covering Below Poverty Line persons.

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