



AN ANALYSIS OF FINANCIAL SUPPORT TO THE VULNERABLE POOR UNDER AASARA SCHEME: A STUDY IN KAMAREDDY AND NIZAMABAD DISTRICTS OF TELANGANA

Mr. I. Thirupathi goud

Research scholar,

Department of applied Economics, Telangana University, Nizamabad.

Dr. Babburu Venkateshwarlu

Assistant Professor,

Department of applied Economics, Telangana University, Nizamabad.

Abstract

The Aasara Pension Scheme is important for the welfare of Telangana people who seek financial assistance to meet their basic needs. As Aasara pension in Telangana, it is a key component of the social security system. The goal of this pension programme is to provide a source of income for those who are unable to work and have no other source of income for their living wood due to temporary or chronic circumstances. The issue is more serious among the poor. The vulnerability of the poor people is an unintended consequence of newly constituted Telangana, as beneficiaries of Aasara suffer from worsening health and have few, if any, savings to fall back on. Another reason is that rising poverty has emphasised the importance of implementing appropriate targeted policies that provide social security to Aasara beneficiaries. The government of Telangana has taken some steps in this direction. In the current situation, the Telangana government has launched the Aasara pension programme, which is a social security pension.

Key words: *Pensioners conditions, support system, assistance, vulnerable etc,*

Introduction:

The social security system in India is made up of a series of plans and programmes that are scattered across a number of laws and regulations. Keep in mind, however, that India's government-run social security system only covers a small percentage of the population. Healthcare and medical insurances; old age/retirement benefits;

unemployment insurance; life and disability insurance; maternity and childcare benefits; rural job guarantee; and food security are the seven divisions of social security that the Indian government has split.

Among them some Schemes are Pradhan Mantri Garmin Awasa Yojana. Central Government announced this scheme for the construction of houses to the rural poor people, Pradhan Mantri Kaushal Vikas Yojana, Aasara pensions, Arogya Lakshmi, Haritha Haram, KCR Kit, Mission Kakatiya, Housing for the poor (double bed room)

Telangana's Aasara pension scheme is currently undergoing an important pension scheme in newly formed state. A series of changes has made commensurate with the state recent poverty reduction experience. Due to some economic ups and downs in the economy conditions the government begun to realize the role of social security pension can play an important role to improve the conditions of the vulnerable people. The main objective is to provide financial support to those people living in below poverty and they were not even any source income. They are old age, widows, disabled, beedi workers, toddy tappers. It is a government initiative aimed at fulfilling Telangana's obligations to its citizen under the Indian constitution's directive principles. The Aasara pension scheme is introduced after formation of Telangana state on 8th November 2014 and has since expanded and undergone a number of changes have been in the process of implementation. The pension scheme is initially focused on different type of pensioners, over the years it has been expanded to Beedi workers and Single women, HIV-AIDS patients, and also Elepentasis patients. The main aim for securing livelihoods of people living in deprivation, government ought to scale up the Aasara both in terms of coverage and in terms of the number of benefits received. While the Aasara is targeted to poor households, it is taking steps towards all the vulnerable conditions people purpose to ensure that it reaches more of the people it intends to help. It is more effectively working in pandemic situations the government implemented the scheme effectively and distributed funds to Aasara beneficiaries.

This paper is one of the attempts to quantify in a rigorous manner the impact that the Aasara pension has had on the livelihoods of Telangana are living in poverty, it presents new evidence about the effectiveness of the pension program. But also suggests how scaling up the Aasara can deliver quality social protection in Telangana that both prevents households from failing into poverty, but which also promotes households out of poverty as well. Further it examines the conditions of selected samples and data analysed which explains the effectiveness of the program.

Telangana government is significantly given priority for welfare programs to deprived sections of the society. The main objective in the welfare area is no person is deprived in the state. To improve the conditions of poor people, those who are in vulnerable conditions, with the inequality it is obstacle for progress of the state, in this condition government has introduced Aasara pension with a view to ensure secured life with dignity for all the poor. This scheme is protecting the poorest people of the society, particularly those who are in old age, and disabled, widows, weavers, Toddy Tappers, it is also extended to the Beedi workers and Single women also. Now the financial assistance the Aasara pensioners extended 1000/- to 2016/- Rupees to all the beneficiaries, for the

disabled person it is 3016 rupees. Category wise live beneficiaries of Aasara pension is old age 12,49,735, Widows 14,34,556, Disabled 4,91,006, Weavers 37,254, Toddy Tappers 62,558, HIV Patients 33,060, Filariasis Patients 14,350, Financial Assistance to Beedi Workers 4,08,161, Financial Assistance to Single Women 1,33,695, Total Aasara pensioners in the state in 2020 is 38,63,775. The government of Telangana have implemented TS Aasara pension 2020 after bringing about some amendments. Under these amendments the pension number of beneficiaries is increased and reduced to cover more beneficiaries from 65 to 57 at this old age group in this group additional 8.5 lacks persons are eligible for pension. The government have enhanced pension amount OAP, Widow, Wavers, Toddy Tappers and HIV-AIDS from Rs.1000/- to Rs. 2016/- and Disabled from Rs. 1500/- to Rs. 3016/-. Financial Assistance to Beedi workers launched on 01-03-2015, Financial Assistance to single Women launched on 01-04-2017, Filaria pensions launched on 01-04-2018.

CASE STUDY IN NIZAMABAD AND KAMAREDDY DISTRICTS

As per the secondary source total beneficiaries in the Nizamabad districts 246048 Kamareddy district 150191 to 417 sample collected through structured questionnaire

The present study is about Nizamabad and Kamareddy Districts of Telangana State. In these two districts the conditions of beneficiaries of Aasara pension social scheme and Welfare schemes for the Elderly People, Widows, Disabled, HIV-AIDS, Elephantiasis suffering, Toddy tappers, Beedi workers in Telangana state Generally, these pensioners require greater inputs of economic security, adequate basic needs like food and nutrition, access to basic healthcare, and adequate living arrangements. The increasing longevity of life, these inputs would also be required for longer time for a greater and ever-increasing population, as the vulnerable sections are facing numerous problems owing to the social, economic and cultural changes that are constantly taking place in the society. The major area of concern of these people is in economic insecurity and it causes several social, health and psychological problems among them. Therefore, it becomes the obligation of the Telangana government to create more opportunities and other provisions for the marginalised sections of the society. In these two districts some of the samples are taken to understand the conditions of the Aasara beneficiaries.

Table.1. Age particulars of the respondents

| | Age group in years | | | | | Total |
|------------------|--------------------|-------|-------|-------|----------|-------|
| | Less than 25 | 25-35 | 36-45 | 46-55 | Above 55 | |
| Community | | | | | | |
| SC | 2 | 11 | 21 | 11 | 30 | 75 |
| | 2.7 | 14.7 | 28.0 | 14.7 | 40.0 | 100.0 |
| ST | 3 | 2 | 2 | 3 | 20 | 30 |
| | 10.0 | 6.7 | 6.7 | 10.0 | 66.7 | 100.0 |
| OBC | 12 | 38 | 83 | 42 | 86 | 261 |
| | 4.6 | 14.6 | 31.8 | 16.1 | 33.0 | 100.0 |
| General | 4 | 9 | 17 | 5 | 16 | 51 |
| | 7.8 | 17.6 | 33.3 | 9.8 | 31.4 | 100.0 |
| Total | 21 | 60 | 123 | 61 | 152 | 417 |
| | 5.0 | 14.4 | 29.5 | 14.6 | 36.5 | 100.0 |

Source: Primary data 2021

The Table-1 shows the particulars of Aasara beneficiaries age group in years. The community wise highest no of beneficiaries found in OBC's is 261 next to 75 in SC's community, 30 in ST's community, General community it is 51 persons are found. In the all communities below 25 age group of Aasara beneficiaries are 5.0 Per cent, 25-35 age group is 14.4 Per cent, 36-45 are 29.5 per cent, 46-55 are 14.6 per cent, above 55 are 36.5 per cent, most of the beneficiaries are above fifty-five in old age, and widows, above 55 age group ST's are found 66.7 percent highest. Lowest is found in SC's community 2.7 Per cent.

Table.2. Gender particulars of the respondents

| Community | Male | Female | Total |
|-----------|------|--------|-------|
| SC | 17 | 58 | 75 |
| | 22.7 | 77.3 | 100.0 |
| ST | 8 | 22 | 30 |
| | 26.7 | 73.3 | 100.0 |
| OBC | 51 | 210 | 261 |
| | 19.5 | 80.5 | 100.0 |
| General | 10 | 41 | 51 |
| | 19.6 | 80.4 | 100.0 |
| Total | 86 | 331 | 417 |
| | 20.6 | 79.4 | 100.0 |

Source: Primary data 2021

The Above data Reveals the Gender particulars of Aasara beneficiaries out of 417 respondents 331 (79.4 Per cent) is found Female beneficiaries remaining 20.6 percent are male beneficiaries, in this collected samples highest 80.5 OBC female pensioners getting pension, in general community only 10 (19.6 Per cent) males getting pension.

Table.3. Education particulars of the respondents

| Community | Illiterate | Primary (1-5) | SSC (6-10) | Inter | Degree | Post Graduate | Total |
|-----------|------------|---------------|------------|-------|--------|---------------|-------|
| SC | 44 | 10 | 14 | 7 | 0 | 0 | 75 |
| | 58.7 | 13.3 | 18.7 | 9.3 | .0 | .0 | 100.0 |
| ST | 24 | 1 | 1 | 3 | 0 | 1 | 30 |
| | 80.0 | 3.3 | 3.3 | 10.0 | .0 | 3.3 | 100.0 |
| OBC | 113 | 56 | 66 | 20 | 3 | 3 | 261 |
| | 43.3 | 21.5 | 25.3 | 7.7 | 1.1 | 1.1 | 100.0 |
| General | 14 | 10 | 16 | 10 | 1 | 0 | 51 |
| | 27.5 | 19.6 | 31.4 | 19.6 | 2.0 | .0 | 100.0 |
| Total | 195 | 77 | 97 | 40 | 4 | 4 | 417 |
| | 46.8 | 18.5 | 23.3 | 9.6 | 1.0 | 1.0 | 100.0 |

Source: Primary data 2021

The Above Table shows the data regarding educational particulars of the Aasara Respondents only 1.0 percent of beneficiaries are each degree and post graduates are found in disabled, and beedi workers, 9.6 percent are studied up to intermediate level, SSC level or 6th class to 10th class studied 23.3 percent, Primary level 18.5 percent studied in the study area, near about 46.8 percent found illiterate in the Aasara beneficiaries. Community wise OBC are highest in illiterate it is 113 (43.3 per cent), 44 (58.7 Per cent) in SC's and 24 (80.0 per cent) in ST's, in General community it is 14 (27.5 Per cent) Total literates in all communities are 53.2 per cent.

Table.4. Marital status of the respondents

| Community | Married | Un-married | Widowed | Total |
|----------------|---------|------------|---------|-------|
| SC | 38 | 3 | 34 | 75 |
| | 50.7 | 4.0 | 45.3 | 100.0 |
| ST | 13 | 2 | 15 | 30 |
| | 43.3 | 6.7 | 50.0 | 100.0 |
| OBC | 164 | 21 | 76 | 261 |
| | 62.8 | 8.0 | 29.1 | 100.0 |
| General | 35 | 4 | 12 | 51 |
| | 68.6 | 7.8 | 23.5 | 100.0 |
| Total | 250 | 30 | 137 | 417 |
| | 60.0 | 7.2 | 32.9 | 100.0 |

Source: Primary data 2021

The Table-4 shows the Marital status of the respondents of Aasara beneficiaries in all the pensioners 60.0 percent are Married, Un-marrieds are 7.2 per cent, widow's 32.9 percent found in all the 417 respondents. In SC's married 38 (50.7 Per cent), Un married 3 (4.0 Per cent) widowed 34 (45.3 Per cent). In ST community Married 13 (43.3 Per cent), Un married 2 (6.7 Per cent) widowed 15 (50.0 Per cent), in OBC's Married 164 (62.8 Per cent), Un-Married 21 (8.0 Per cent), widowed 76 (29.1 Per cent). In General community 35 (68.6 Per cent), 4 (7.8 Percent), 12 (23.5 Per cent).

Table.5. Religion particulars of the respondents

| Community | Hindu | Muslim | Christian | Total |
|----------------|-------|--------|-----------|-------|
| SC | 71 | 0 | 4 | 75 |
| | 94.7 | .0 | 5.3 | 100.0 |
| ST | 30 | 0 | 0 | 30 |
| | 100.0 | .0 | .0 | 100.0 |
| OBC | 239 | 21 | 1 | 261 |
| | 91.6 | 8.0 | .4 | 100.0 |
| General | 43 | 8 | 0 | 51 |
| | 84.3 | 15.7 | .0 | 100.0 |
| Total | 383 | 29 | 5 | 417 |
| | 91.8 | 7.0 | 1.2 | 100.0 |

Source: Primary data 2021

The Table-5 shows the Religion Particulars of the respondents of Aasara beneficiaries with the collected Sample 91.8 percent are Hindus, Muslim's 7.0 Percent and Christian's 1.2 percent. In SC 71 (94.7 Per cent) are Hindus, in ST community 30 (100.0 Per cent), OBC's 239 (91.6 Per cent), 43 (84.3 Per cent) General community

Hindus are found. In Muslim community OBC's Muslims are 21 (8.0 Per cent), 8 (15.7 Per cent) found OC Muslims, In SC community 4 (5.3 Per cent) Christian are found, OBC Christian 1 (.4 Per cent)

Table.6. No of the respondents reported having type of house

| Community | Kutchha | Semi pucca | Pucca | Rent | Total |
|----------------|---------|------------|-------|------|-------|
| SC | 41 | 25 | 7 | 2 | 75 |
| | 54.7 | 33.3 | 9.3 | 2.7 | 100.0 |
| ST | 16 | 8 | 6 | 0 | 30 |
| | 53.3 | 26.7 | 20.0 | .0 | 100.0 |
| OBC | 82 | 80 | 81 | 18 | 261 |
| | 31.4 | 30.7 | 31.0 | 6.9 | 100.0 |
| General | 5 | 18 | 26 | 2 | 51 |
| | 9.8 | 35.3 | 51.0 | 3.9 | 100.0 |
| Total | 144 | 131 | 120 | 22 | 417 |
| | 34.5 | 31.4 | 28.8 | 5.3 | 100.0 |

Source: Primary data 2021

The Table-6 Shows the particulars of Houses they are living, 144 respondents are living in Kutchha House it is 34.5 per cent in collected sample 417, 131 (31.4 Per cent) are residing in semi Pucca House, 28.8 percent are living in pucca House, and 22 (5,3 Per cent) are living in Rented house. In general community 51.0 percent are having pucca house, the highest percent SC are Residing in kutchha House.

Table.7. No of the respondents reported having type of ration card

| Community | BPL | APL | Annapurna | Total |
|----------------|------|------|-----------|-------|
| SC | 74 | 0 | 1 | 75 |
| | 98.7 | .0 | 1.3 | 100.0 |
| ST | 29 | 1 | 0 | 30 |
| | 96.7 | 3.3 | .0 | 100.0 |
| OBC | 241 | 18 | 2 | 261 |
| | 92.3 | 6.9 | .8 | 100.0 |
| General | 37 | 14 | 0 | 51 |
| | 72.5 | 27.5 | .0 | 100.0 |
| Total | 381 | 33 | 3 | 417 |
| | 91.4 | 7.9 | .7 | 100.0 |

Source: Primary data 2021

Table-7 shows the data particulars of Ration card, Most of the Aasara beneficiaries are Below poverty line these are having BPL Ration Card 381 (91.4 per cent) out of 417 respondents in this OBC community 241(92.3 Per cent), SC's 74 (98.7 Per cent), ST's 29 (96.7 Per cent), General community 37 (91.4 Per cent), some pensioners found Above poverty line it is 33 (7.9 Per cent) and few of the beneficiaries are having Annapurna Card holders it is 3 (.7 Per cent) in the total beneficiaries.

Table.8. Main occupation particulars of the respondents

| Community | No occupation | Farm | Agricultural labour | Non-Agricultural labour | Beedi making | Self-employment | Others | Total |
|-----------|---------------|------|---------------------|-------------------------|--------------|-----------------|--------|-------|
| SC | 15 | 17 | 12 | 2 | 25 | 1 | 3 | 75 |
| | 20.0 | 22.7 | 16.0 | 2.7 | 33.3 | 1.3 | 4.0 | 100.0 |
| SC | 9 | 12 | 3 | 0 | 3 | 1 | 2 | 30 |
| | 30.0 | 40.0 | 10.0 | .0 | 10.0 | 3.3 | 6.7 | 100.0 |
| OBC | 41 | 28 | 12 | 12 | 144 | 3 | 21 | 261 |
| | 15.7 | 10.7 | 4.6 | 4.6 | 55.2 | 1.1 | 8.0 | 100.0 |
| General | 6 | 11 | 0 | 1 | 32 | 1 | 0 | 51 |
| | 11.8 | 21.6 | .0 | 2.0 | 62.7 | 2.0 | .0 | 100.0 |
| Total | 71 | 68 | 27 | 15 | 204 | 6 | 26 | 417 |
| | 17.0 | 16.3 | 6.5 | 3.6 | 48.9 | 1.4 | 6.2 | 100.0 |

Source: Primary data 2021

According to Table-8 Different occupational structure of Aasara Beneficiaries, Most of the beneficiaries are found in collecting data is engaged in Beedi Making it is 204 (48.5 Percent), in agriculture sector 68 (16.3 Per cent) engaged in farming, and 27 (6.5 Per cent) are Agriculture Labour, Non agriculture labour is only 3.6 percent, few pensioners are self employed it is 6 (1.4 Per cent), 71 (17.0 Per cent) respondents are no occupation, some are engaged in other activities it is 26 (6.2 Per cent).

Conclusion:

In 2020, the Telangana government provided main benefits to low-income families, totalling roughly 38,63,775 lakhs for various pensioners. These pensions are beneficial to some beneficiaries. Various Aasara pensioners will benefit from these Aasara pensions. It will ensure that they have a nice life after they have used their pensions, and it should be highlighted that the primary goal of pensions is to smooth consumption and reduce poverty. The Aasara pension scheme has been determined to be successful in achieving this goal for each and every citizen of this state. As a result, providing this pension programme will improve the welfare of the most vulnerable members of society.

References:

1. Socio economic outlook-2020 Planning Department.
2. Aasara pension portal Telangana.
3. Covering of Daily News Paper Eenadu, Namaste Telangana.
4. Goswami. (2001) Indian pension system, problems prognosis. Paper presented in the IAA pensions Seminar Bridgton, June 5-7.
5. Willmore. (2007) Universal pensions for developing countries, world development, 35(1) 24-51.
6. Nanda A, K, Bansal. S. Singh M, M 2011, Evolution of selected security schemes in Punjab, Chandigarh: Centre for Research in Rural and industrial Development.
7. Gulati. I.s And Leela Gulati, 1995, social security for Widows Experience in Kerala, Economic and political Weekly, September 30.
8. Government of India (2008). The social pension in India: A participatory study on the poverty reduction Impact and Role of monetary groups, New Delhi, Help age International, pp.27