

A CASE STUDY ON AASARA PENSION SCHEME IN TELANGANA WITH REFERENCE TO OLD AGE PENSIONERS IN AMBERPET REGION

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Abstract: *The Telangana State formed in 2nd June 2014. After the okaraju survey i.e 19th Aug 2014, the government of Telangana launched the AASARA Pension scheme which will be benefitted by the Vrudulu pension or Old age pensioner, Viithanthuvu pension or Widows, Vikalangulu pension or Disable Pensioner's, Chenetha karmikulu Pension or Weavers Pensioner, Kallu Geetha Kar Mika Pension or Toddy Pensioner, Single women. This paper elucidates the AASARA Pension Scheme & explores the challenges and outcome of the scheme in Amberpet region under Telangana State. The Paper analyses the beneficiaries especially the old age pensioner and how far the old pensioner are getting benefit through this scheme in the newly formed state of Telangana and suggests measures to overcome the challenges.*

IndexTerms: *Old age pensioner, Government Schemes, Telangana State schemes*

Objectives:

- To elucidate the “Aasara” Scheme in the Telangana state.
- To explore the Challenges and outcome of implementation of the scheme with reference to old age pensioner.
- To suggest measures to overcome the challenges to implement the scheme.

Need for the study

There is a need to study how far the AASARA pension scheme is getting benefitted to old age pensioner in the newly formed State of Telangana. Will really old pensioner are availing funds from the government, any difficulties in the process of getting benefit.

Methodology

The researchers will opt for the primary and secondary data. Primary data by administering a schedule for the beneficiaries. Secondary data available from the Telangana Government's Social Security pension scheme portal. The analysis is based on the percentages method and depicting charts in excel.

Pensioner don't die of old age, they die of neglect.

-JACK LALANNE

The Government of Telangana has launched the Pension scheme named “AASARA” for the Old Age Pensioner, 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.

The research analyses the beneficiaries especially the Widows apart from other beneficiary and how far the women are empowered through this scheme in the newly formed state of Telangana and suggests measures to overcome the challenges, explores the issues and suggest measures to improve the scheme implementation.

Review of literature

Praveen Jha and et al (May 2013)¹ highlighted about the the summit conducted in the year 2010 to one of the aspects is to eradicate poverty for all. According to ILO report 28% of the people having social security. Only the fractional section people out of total population are comes under umbrella of social security by the government. Elucidate different type of pension schemes available. Categorized the groups into above poverty line and below poverty line. There have been a limited effort interms of social security for old age.

D.Rajasekhar & et al (July 2017)² From 2010 onwards government focuses on the welfare of the old age people under the poverty line and explains the schemes such as National Pension System Lite and Atal Pension Yojana schemes. Under this study they failed to fulfill the needs of unorganized workers.

Prayas, Pune, India (January 2005)⁴ Reli team undertaken this research regarding different popular government schemes draw back in the design and implementation and remedial measures. They find large gap between design and implementation. This researcher identified voices from the grassroots, study made on government schemes for poverty on tribal pensioner, based on the insights and experiences of grassroots social activists.

MouhamadouThile Sow (2014)³ examined the relationship between two used t – test, ANOVA and divided the total group into two groups i.e dependent & independent variable. He highlighted if two variables t-test and two or more than two variable ANOVA. Latin square with five treatments randomized to 5X5. The experience pensioner suggest the good and bad experiences old pensioner are the root cause of the growth of

the children in the family. But now a day they are neglected one because expect their experiences they cannot monetary contribute to the family. ANOVA was significant due strong effect size.

AASARA PENSION SCHEME

As a part of its welfare measures and social safety net strategy, the Telangana government has introduced the “ Aasara” pensions, with a view to ensure secured life with dignity for all the poor.

‘Aasara’ pension scheme is meant to protect the most vulnerable sections of society in particular the old and infirm, pensioner with HIV-AIDS, widows, single women, 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 Telangana Government introduced “ Aasara ” – a new Pension scheme – enhancing the monthly pension from Rs. 200 to Rs. 1000 for the old aged, widows, weavers, toddy tappers and AIDS patients and Rs. 500 to Rs. 1500 for disabled persons. From April 1, 2017, the government has introduced the Rs 1000 pension for month for Single Women in the state. This scheme is started implementing from 1st October 2014.

CRITERIA FOR OLD AGE PENSION⁶:

To avail the old age pension, the person should have 65 years and above.

The following are the documents to be submitted to avail the benefit.

1. Photograph
2. Aadhar Number (Nor available within three months they have submit)
3. Birth Certificate, electoral roll, Aadhaar card or any document which shows the proof of age.
4. In the absence of documents, the verification officer will assess based on children’s, grand children’s marriage etc. or referred to medical board for assessment of age.
5. Savings Bank account number and IFSC code either from a bank or local post office.

THE PROCEDURE FOR IDENTIFYING ELIGIBLE PENSION BY THE GRAM PANCHAYAT OR THE RESPECTIVE MUNICIPAL/DEPUTY COMMISSIONER OF THE GHMC.⁶

1. The Gram Panchayat Secretary / Village Revenue Officer in the rural area and Bill Collector in Urban area will receive applications;
2. The Gram Panchayat Secretary in rural areas and the Bill Collector in the Urban areas will be entrusted with the task of verifying these applications and certifying them;
3. 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.
4. 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.
5. 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.

Sanction of pensions and Issue of Pension Card

After verification reports have been submitted by the verification officers, the MPDOs in rural areas, Tahsildars (Hyderabad district) / Municipal Commissioners in urban areas and Dy. Commissioners in GHMC areas shall:

1. Broadly assess the recommendation reports and correlate the same with the SKS survey data (exclusion and inclusion criterion) and the census figures assessed and allocated for each mandal by the District Collector for old age, widows and handicapped persons for the mandal.
2. MPDO’s shall ensure that the poorest of the poor are identified from amongst the verified list covering all social categories such as the SC, ST, BC and OC communities and are strictly covered in that order. Adequate care should be taken that no eligible beneficiary is left out.
3. After satisfying the above criterion, the MPDO/ Municipal Commissioner/ Deputy Commissioner of the GHMC concerned shall enter the data in the Aasara software, specially designed for this purpose and submit the same online to the District Collector for according administrative sanction (all process will be completed online).
4. After final approval by the District Collector, MPDO’s shall ensure that Aasara Pension cards are distributed for the relevant category by affixing the photo of the beneficiary. Necessary arrangements shall be made to ensure that the details are printed on the card through the Aasara Software.
5. The GPs should necessarily maintain an A Register and a B Register, specifying the existing pensioners and those who are eligible but have not been considered for a pension. As and when there is a vacancy and a person can be accommodated, the person who is accommodated first should be considered based on the following criteria- oldest among those listed, SC/ST, landless with a preference to women, especially deserted women in all categories.

The same should also be available online to ensure that the eligibility process has been scrupulously followed.

Aadhaar Seeding

All payment's for pensions shall be disbursed only biometrically subject to the following:

- i. Where Aadhaar number is available for a beneficiary, they shall be immediately seeded for enabling biometric authentication based payment through the Aadhaar Enabled Payment System (AEPS);
- ii. Where beneficiaries do not have an Aadhaar number they shall secure one with the help of the local administration and furnish the Aadhaar number by 31-01- 2015. From 1st February, 2015 payments can be effected only through biometric authentication;
- iii. The disbursement of pensions shall be made through biometric authentication using Aadhaar number. For this purpose, either the best finger detection (BFD) or IRIS authentication may be used to effect payments;
- iv. In rare cases such as those who are bedridden, or upper extremities are affected badly, the pensions shall be disbursed by Gram Panchayat secretary /Bill Collector using his own biometrics, however this shall be done only in rare cases and all such cases should be cleared by a competent higher authority;

Release of Amounts for disbursal of pensions

MPDO's will have to forward the details of all beneficiaries selected, online to SERP for release of the amount to the Districts for disbursement as follows:

1. Centralized acquaintances' along with proceedings shall be generated in the software at the state level and placed in the web for seeking approval on the proceedings by the District Collector through the Project Director, DRDA;
2. The Project Director, DRDA shall take the approval of the District Collector on physical file and upload the file in the Aasara Software;
3. Fund Transfer Request shall be generated by SERP and the Fund Transfer Order generated automatically will transfer the funds electronically to the Disbursing Agencies from the SSP State Nodal Account operated by the Chief Executive Officer, SERP;
4. The MPDOs / Tahsildars (Hyderabad district) shall download the acquaintances from the logins provided to them and take printouts to handover to the Disbursing Agencies;
5. The pensions shall be disbursed at GP / disbursing point level by the Customer Service Provider (CSP) in the areas covered by the disbursing agencies;
6. The signed acquittances shall be returned to the MPDO / Tahsildars (Hyderabad district) by the Disbursing Agencies;
7. In cases where there is a change of pensioner status such as death of a pensioner, widow who is remarried and change in disability status, the same shall be reported by the Customer Service Provider (CSP)/ Branch Post Master (BPM)/Gram Panchayat Secretary (GPS) every month. The MPDO shall be responsible for deleting these names on an immediate basis;

Disbursal of Pensions⁶

Each pensioner shall have a bank account into which the amount shall be remitted.

- i. In larger municipalities where ATM facilities are abundant, the pensions may be remitted in the bank accounts of the beneficiaries to enable them to draw using ATM cards;
- ii. In rural areas where banks exist, the pension can be deposited in the local banks or the post offices and shall be disbursed through biometric authentication either using the best finger detection or the iris scan. For this purpose, each pensioner will have to be registered in the biometric device for disbursal through biometric authentication;
- iii. As far as possible, the disbursement of pensions should be done in a public place such as the school building or the Gram Panchayat Building;

Disbursement Cycle⁶

The monthly disbursement cycle of Social Security pensions shall be followed as given below without fail, so that the poor receive the pension amount on a fixed day every month.

DISBURSEMENT OF PENSION WITH SCHEDULED DATES

Activity	Schedule Date
Disbursement of pensions	1st to 7th of every month
Sharing of disbursement data through bio-metric / IRIS authentication to SSP server by the pension Disbursing Agencies	Direct hitting on real time basis
Return of the signed acquaintance's by the pension Disbursing Agencies to the MPDO / Municipal Commissioners	9th
Remittance of the undisbursed amount from Pension Disbursing Agency (PDA) directly to State Nodal Account (SNA)	9th

Generation of acquittances for the subsequent month	16th to 21st
Approval of proceedings by District Collector	22nd / 23rd
Request for Fund Transfer by Project Director, DRDA on securing the approval of the District Collector Same day	(22nd / 23rd)
Approval of Fund Transfer Request (FTR) by the SERP after securing the approval of District Collector	23rd /24th
Funds for disbursement of pensions to be reached to the concerned PDAs from the SNA	25th

Acquittances are mandatory for disbursement

Each disbursement with cash or through biometric authentication shall be disbursed only on the relevant acquittances being maintained. In other words, the signature/ thumb impression of the beneficiary shall have to be taken against the name upon disbursement of the amount/ biometric authentication of the amount. The MPDO's and Municipal/ Deputy Commissioner's shall ensure that all acquittances duly signed / thumb impressions affixed by the concerned beneficiaries are checked and acknowledged. The acquittance records shall be maintained for audit/social audit and inspections.

SOCIAL AUDIT⁶:

100% social audit shall be done of the pensions disbursed by the Gram Panchayat Secretary/Bill Collector and independently in Urban/GHMC areas by SSAAT. Social audit of SSP shall be done in all villages along with MGNREGS in rural areas. Wrongful certification of ineligible beneficiaries shall be severely dealt with on all involved in the verification process besides recovery of the amount.

The following is pension amount which is sanctioned under the AASARA pension scheme

1. Old Age: 1000
2. Widow: 1000
3. Disabled: 1500
4. Weavers: 1000
5. Toddy Tappers: 1000
6. Persons with HIV-AIDS: 1000
7. Financial Assistance to Single Women – 1000

Eligibility Criteria

A. Age:

1. TYPE OF PENSION: OLD AGE

Eligibility: 65 years age and above.

Eligibility Requirements during Verification:

- Age should be as per age criteria given above.
- Should be established clearly by documentary evidence such as birth certificate, electoral roll, Aadhaar card or any document which shows the proof of age.
- If no document is available for the proof of age, the verification officer must be able to arrive through a rational assessment of the age by corroborating with other factors such as age of children, grandchildren's marriage etc.
- In case of indeterminate persons, they shall be referred to Medical Board for assessment of age through tests such as ossification and recorded documentation of the same.

2. TYPE OF PENSION: WEAVERS

Eligibility: Age 50 years and above.

3. Type of Pension: Widow

Eligibility:

1. Age 18 years and above.
2. Death certificate of her husband.
3. Every year updation on remarriage for young widows (up to 45 Years)

Eligibility Requirements during Verification:

- For widow pensions, the death certificate of the spouse is a must to be eligible.

- Where the death certificate is not available a local enquiry may be made following which the death certificate as per the birth and death registration act will have to be obtained in the next three months. In case of remarriage, the Village Secretaries must certify every year that the individual has not remarried.

4. TYPE OF PENSION: TODDY TAPPERS

Eligibility: Age 50 years and above.

Eligibility Requirements during Verification:

- For Toddy tapper pensions the verification should be confirmed whether the beneficiary is a registered member in the Co-Operative Society of Toddy Tappers.

5. TYPE OF PENSION: PENSION TO PERSONS WITH HIV/AIDS (ART PENSION)

Eligibility:

Who are undergoing Anti Retroviral Therapy (ART).

Eligibility Requirements during Verification:

- Medical certificate from the concerned hospital that the applicant is a person with HIV/AIDS
- List of names can also be obtained from the ART Centre duly certified by the authority heading the center

6. TYPE OF PENSION: DIFFERENTLY ABLED (PERSONS WITH DISABILITIES)⁶

Eligibility:

1. Irrespective of age.
2. Disabled persons having a minimum of 40% disability under SADAREM assessment.
3. In case of Hearing Impaired, the minimum disability should be 51% (as per G.O.Ms No. 31 dt. 01-12-2009). (In case of a minor child, the pension shall be disbursed to the mother/father of the disabled child)

Eligibility Requirements during Verification:

- For disability pensions, persons with a SADAREM certificate showing the degree of disability 40% and above are eligible.
- In case of Hearing impaired, the minimum disability should be 51%.

7. TYPE OF PENSION: FINANCIAL ASSISTANCE TO SINGLE WOMEN⁶

This scheme is launched from 1st April 2017

Eligibility: Single Women

I.

- a. Married women above the age of 18 years who has been separated from her husband or whose husband has deserted her and the separation period shall be more than one year.
- b. Un married Women: In rural areas above 30 years and in urban above 35 years.

II. House hold annual income must be less than 1.5 Lakh in rural and 2.00 in urban areas.

SOCIO - ECONOMIC CRITERIA

Aasara pensions are meant only for disadvantaged families who, in old age or upon being widowed have no earning member in the family. Earning members in the families are expected by law to look after their parents. Similarly, persons with disabilities are severely stymied by their levels of handicap that renders them to be ineffective and excluded by society and family; therefore, they need financial support. Accordingly, there is a need for exclusion and inclusion criterion to be taken in to consideration for the grant of social security pensions under the Aasara Scheme. The persons belonging to the households fulfilling one or more of the following conditions listed below shall not be eligible for Social Security Pensions:

- i. Having land more than 3.0 acres wet / irrigated dry or 7.5 acres dry.
- ii. Having children who are Government / Public sector / Private sector employment / Out-sourced / contract;
- iii. Having children who are Doctors, Contractors, Professionals and Self employed;
- iv. Having large business Enterprise (oil mills, rice mills, petrol pumps, rig owners, shop owners etc.);
- v. Already receiving Government pensions or freedom fighter pensions;
- vi. Owners of light and/or heavy automobiles (four wheelers and big vehicles.)
- vii. Any other criterion in which the verification officer may assess by the manner of lifestyle, occupation and possession of assets rendering the household as ineligible.

C. Eligible for a pension

The households under the following socio-economic criteria and falling in the above age group must be considered for inclusion and hence, eligible for a pension, provided they are not in the exclusion list:

- i. Primitive and Vulnerable Tribal Groups;
- ii. Women headed households with no able bodied earning members;
- iii. Households having persons with disabilities;
- iv. In respect of all pensions except disabled and widows, only one member (preferably the women) per household shall be eligible for a pension;
- v. Landless agriculture laborers, rural artisans/craftsmen (such as potters, tanners, weavers, blacksmiths, carpenters), slum dwellers, persons earning their livelihood on daily basis in the informal sector like porters, coolies, rickshaw pullers, hand cart pullers, fruit / flower sellers, snake charmers, rag pickers, cobblers, destitute's and other similar categories irrespective of rural or urban areas;

vi. Homeless, houseless households residing in temporary informal establishments or huts especially in urban areas;
 vii. Households headed by widows or terminally ill persons/disabled persons /persons aged 65 years or more with no assured means of subsistence or societal support and able bodied earning member.
 Care should be taken not to miss out on any eligible person from the poorest of poor households like those who are living in thatched / plastic roof huts, landless and asset less poor living on daily wages and subsistence levels.
 Secondary data is collected from the census report 2015 showing the percentage on the total population of above 60 years.

Table 1: Percentage of population belongs to senior citizens

Sex	Age (60+) (Interms of Percentages)	Age (65+) (Interms of Percentages)
Total	8.3	5.2
Male	8.0	5.0
Female	8.6	5.5

Source: <http://www.censusindia.gov.in>

Table 1 shows percentage of male and female population who are above 60 & 65 years. Out of total percentage 8% male population are above 60 years & 5% are above 65 years. It comes to female 8.6% above 60 years & 5.5% above 65 years. These categories of the pensioner cannot work; either they have to depend on their earnings or children. At this age even though they have zeal to do work, physically they cannot due to the age factor.

Table 2: Percentage of population belongs to senior citizens

COUNTRY & STATES	Population interms of percentages TOTAL	Population interms of percentages MALE	Population interms of percentages FEMALE
India	8.3	8.0	8.6
Andhra Pradesh	9.8	10.1	9.4
Telangana	8.5	8.5	8.4

Source: <http://www.censusindia.gov.in>

Table 2 elucidates the comparison between total india population & two states i.e. Andhra Pradesh, Telangana. In Telangana almost equal proportion of percentage of population who are at the age above 65 years. These pensioners are heart of the state because usually elder pensioner will help to show & guide the right path due to their experience and talents. It is equally important to protect them.

The researcher administered schedule based on 5 point lickert scale & polar based questions related to the issues & challenges of AASARA in Amberpet Region by taking into consideration old age pensioner.

Table 3: Respondents response with the calculated percentages

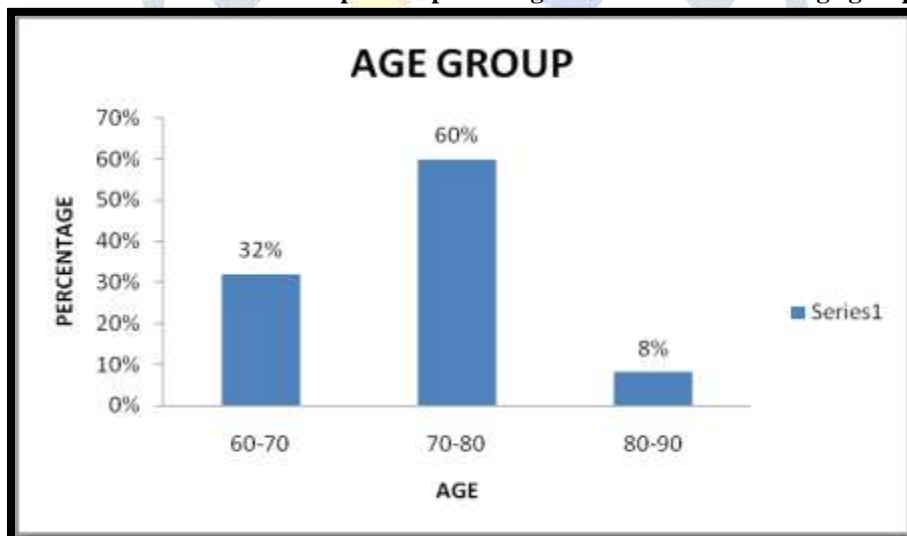
Sl.NO	Questions	Agree	Strongly agree	Neutral	Disagree	Strongly disagree
1	Face difficulties in drawing pension	2	2	2	9	10
	Percentage	8%	8%	8%	36%	40%
2	Totally depending on the scheme	3	7	13	0	2
	Percentage	12%	28%	52%	0%	8%
3	The pension amount is sufficient to meet basic requirement	5	16	2	0	1

	Percentage	20%	64%	8%	0%	4%
4	Process of getting pension is easy	10	9	3	2	1
	Percentages	40%	36%	12%	8%	4%
5	Difficult to submit the documents	9	3	3	5	5
	Percentages	36%	12%	12%	20%	20%
6	Delay in getting pension	1	14	10	0	0
	Percentages	4%	56%	40%	0%	0%
7	Incurring any overhead expenditure	0	0	0	0	25
	Percentages	0	0	0	0	100%
8	compare to old scheme this is better	0	0	25	0	0
	Percentages	0%	100 %	0%	0%	0%

Source: Researchers own calculation based on Primary Data

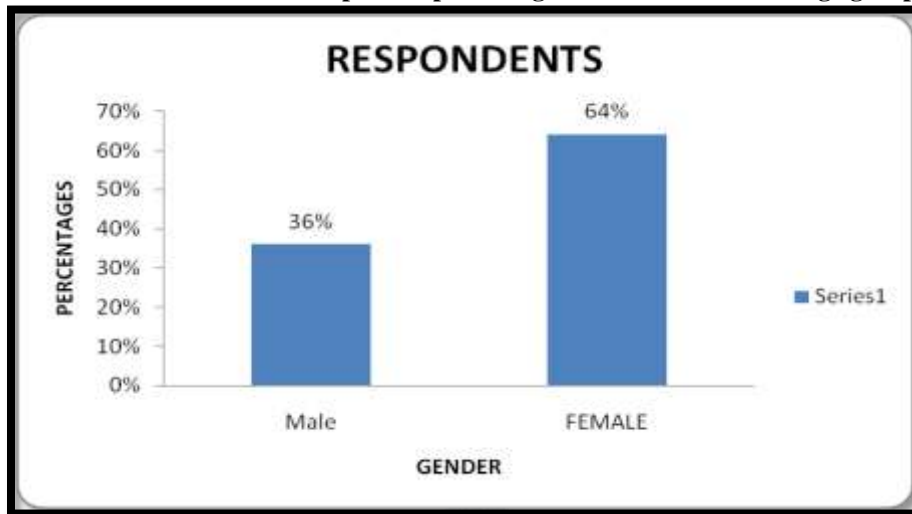
Eight questions were framed on the basis of likert scale to know the old age pensioners issues & challenges. Percentages are calculated on the basis of the response by the respondents. Each criterion is shown with the help of charts & graphs. The sample size of the data is 25 with reference to Amberpet Region, Bharath Nagar Colony. The researcher applied scheduling method because many of them are uneducated. Out of the total respondents 32% are belongs to the age group of 60-70, 60% belongs to 70-80 and 8% of age 80-90.

Chart1: Column chart to represent percentages on the basis of their age group



Source: Researchers own work on the basis of Primary Data

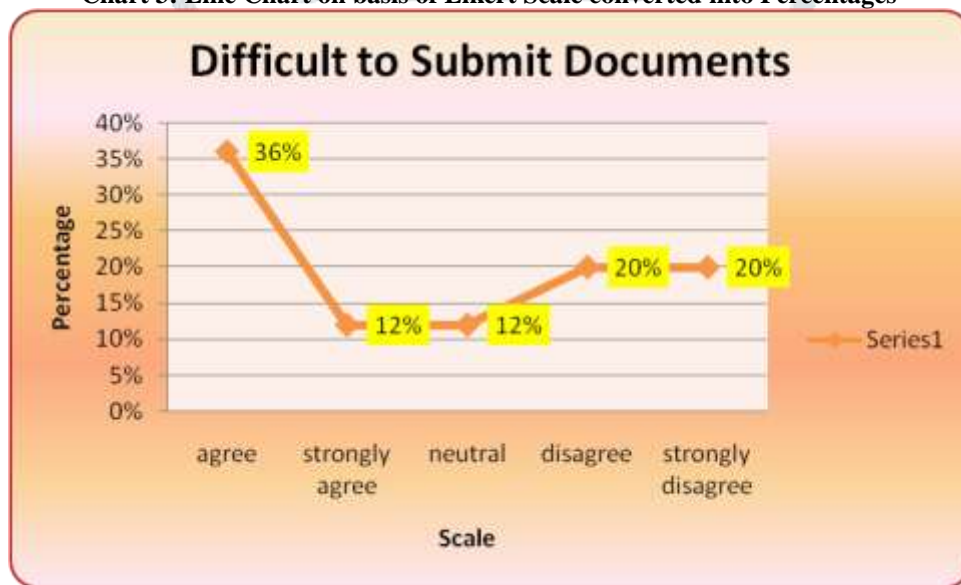
Chart2: Column chart to represent percentages on the basis of their age group



Source: Researcher own work based on Primary Data Collected

Chart 2 shows that out of all respondents' female respondents is more i.e 64% and male respondents 36%. It shows that in this region more pensioner under the old age category is female.

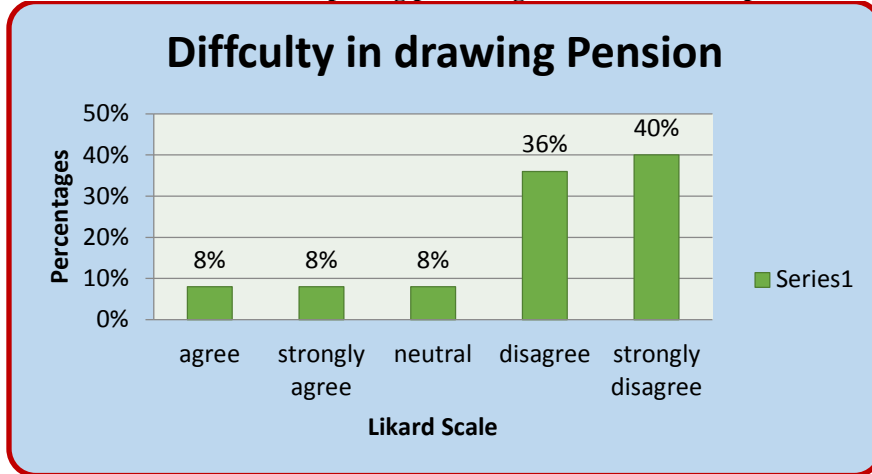
Chart 3: Line Chart on basis of Likert Scale converted into Percentages



Source: Researcher own work by collecting Primary Data

5 point scale framed and converted into percentages. In the process of collecting primary data the difficulties they found are being this category i.e belongs to vruddulu, to submit various documents by standing in a line hours together. They find it very difficult to manage themselves.

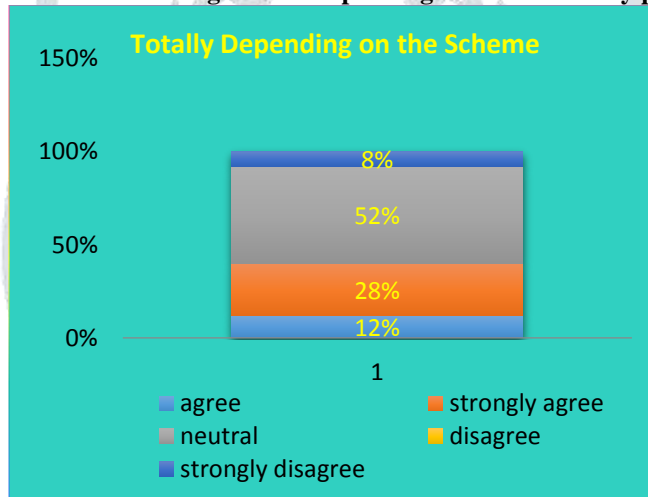
Chart 4: Column Chart depicting percentages on the basis of 5 point scale



Source: Researcher own work on the basis of Primary Data

To draw the pension previously they have to sign & biometric impression, these category find it difficult and also being old frequently facing problem with biometric. Now government by seeing these limitations and difficulties instructed to open bank account in the name of the Pensioners, directly in the bank account amount has been credited whenever they are able to go, they can go and get the pension. Once in a while they have to submit to the banker biometry authentication. The chart shows that 76% are not finding difficult to draw pension. 8% agree, 8% strongly agree i.e., 16% are finding it difficult because they have to hire vehicle or take assistance of somebody else . 8% sometimes they are finding it difficult because every month pension amount not getting credit in particular time, it is getting delayed.

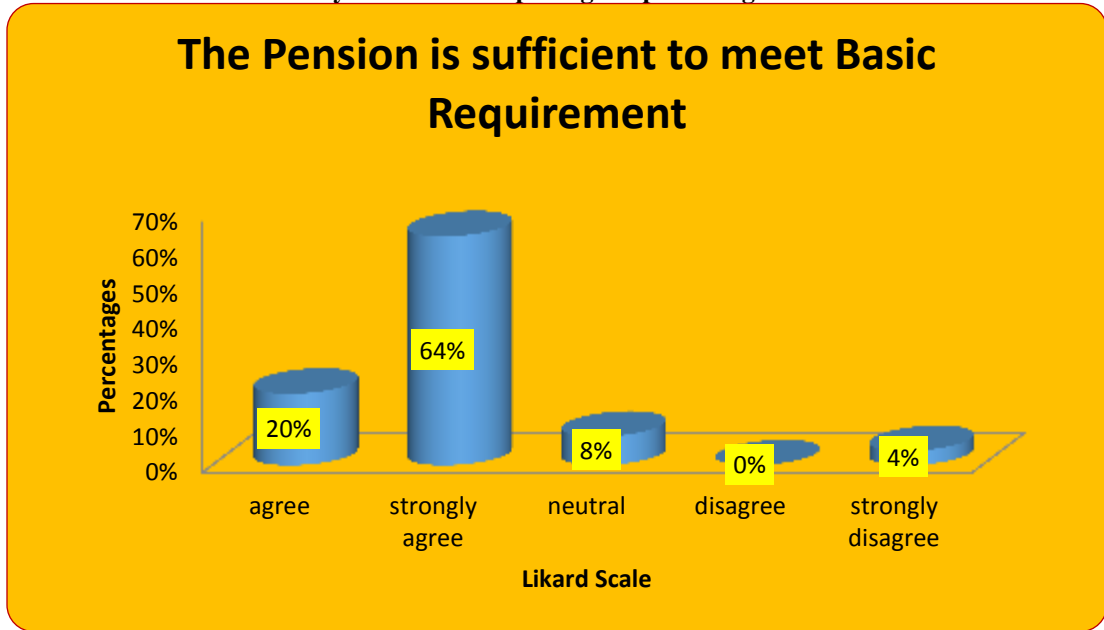
Chart5: Subdivided bar diagram for depending on the scheme by percentages



Source: On the basis of primary data converted into percentages

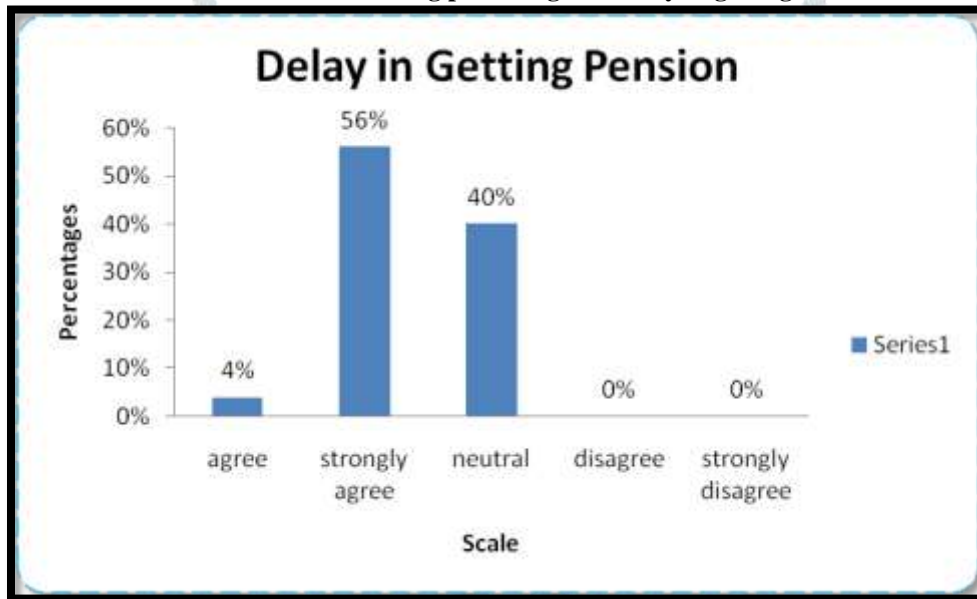
Chart 5 showing the percentages for totally depending on the scheme. 60% of the pensioners are accepting that they are depending on this scheme. 40% pensioner expressed that they depend on others due to delay. They are satisfied as pension amount is increased from Rs.200 to Rs.1000.

Chart 6: Cylinder chart depicting the percentages



Source: On the basis of Primary Data

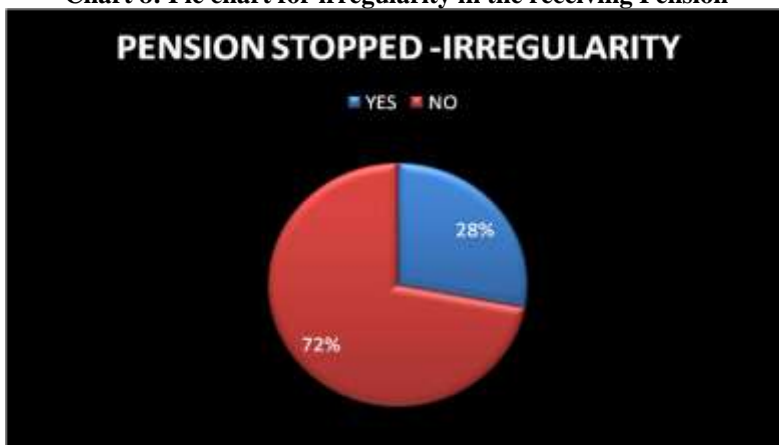
Chart 7: Bar Chart showing percentages in delay in getting Pension



Source: Percentages based Primary Data Collected

The above chart shows that 60% of respondents say that they are getting pension at the end of the month instead of starting of the month. 40% suggest that it would be better to have their pensions in the beginning of the month.

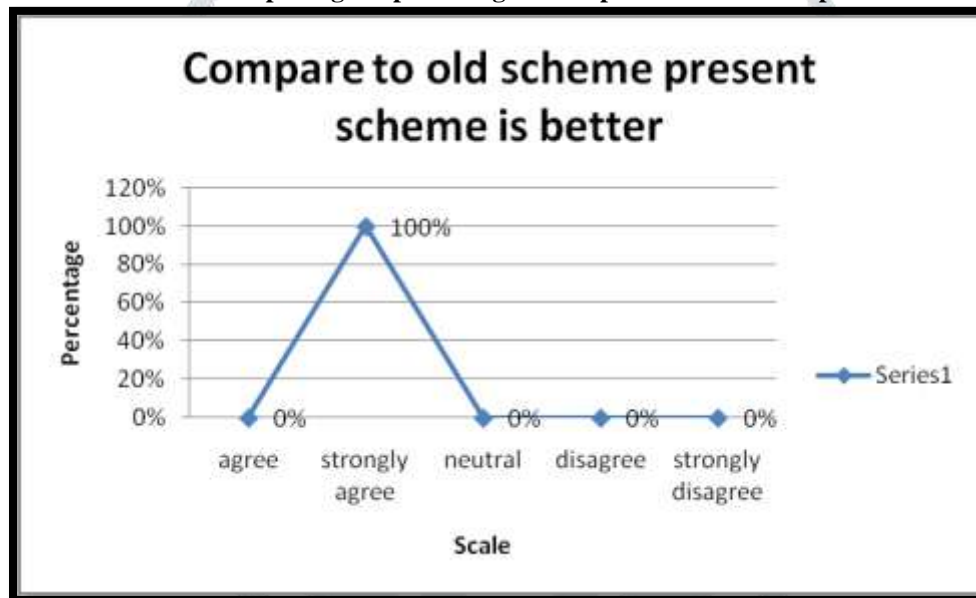
Chart 8: Pie chart for irregularity in the receiving Pension



Source: Researcher own calculation based on Primary Data Collected

28% pensioners are finding regularity in receiving 72% are expressing irregularity of receiving pension.

Chart 9: Line chart depicting the percentage of compare to old scheme present scheme is better



Source: Percentages calculated based on the Primary Data

All the respondents are very much satisfied about the present scheme which is launched by the Telangana Government. 100% satisfaction showed by the respondents.

Conclusions: Overall the pension scheme was effective for old age pensioner under AASARA scheme helping them to meet their basic needs.

- Now at least they have a confident that every month some sort of financial assistance is provided.
- Few pensioners feel secured in their life as they are abandoned by their family. They are able to meet their basic needs mainly medical expenditure. Good initiative taken by the government to increase the fund from Rs.200 to Rs.1000.
- 92% of the old age pensioners are benefitted from this scheme. The better implementation of the scheme leads eradicate the poverty for neglected group.
- Being the beneficiaries are being aged they are not in a position to go to bank every month to draw pension amount. The conveyance will be big hurdle for them.
- 80% of them finding it difficult to submit the documents. At the time of applying the pension, pensioners have to stand in a queue for a longer time and visit the office many a times to know the status of their processing. Nearly 2 to 5 months taking time to sanction the pension.
- 100% of the pensioners expressed delay in getting pension. At the time of demonetization there were less funds in the banks due to which the pensioners found it very difficult to draw their pension and thus faced difficulty to satisfy their monthly basic needs.
- As there is no evidence of leakage of funds, the implementation of the pension plan is successful.
- Compared to old pension scheme, AASARA pension was effective interms of fulfilling the requirements of the pensioners.

Suggestions:

- [1] Duplication of submission of document to be avoided. Some of the records to be verified in terms of their age group.
- [2] In the beginning pension was released through biometric authentication because of which beneficiaries faced lot of difficulties regarding punching/identification etc. Now the government has taken measures to rectify that system. Now pension amount is deposited in the respective bank accounts directly. If the same system is continued and reviewed periodically, it will be more effective.
- [3] Major problem faced by the pensioners is deduction of bank charges for non maintenance of minimum balance. Especially banks like SBI, SBH are deducting bank charges to the extent of Rs. 100. It would be better if these charges are not deducted at least for this pension scheme as they are not in a position to maintain minimum balance.
- [4] Government should take utmost care to make regular payments for AASARA pensioners under any circumstances. With effective implementation of AASARA, poverty eradication is possible.

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