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Rural Development and Social Welfare Schemes in Telangana: An Assessment of the Aasara Pension and Kalyana Lakshmi Schemes

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Abstract : This study examines the contribution of two major Telangana welfare interventions namely the 'Aasara Pension Scheme' and 'Kalyana Lakshmi Pathakam' to household welfare, social security, dignity, women's empowerment and rural development. The analysis is based primarily on the field evidence contained in the supplied research paper. For Aasara, responses from 92 beneficiaries across Warangal, Siddipet and Nalgonda are analysed; for Kalyana Lakshmi, the paper reports responses from 78 respondents and focused interviews with 12 respondents.

The 'Aasara scheme' findings indicate that pensions are predominantly used for food and medicines and are widely perceived as improving living standards, financial security and social dignity. The Kalyana Lakshmi findings indicate a perceived reduction in child marriage and a positive influence on girls' education, while also identifying delays, documentation burdens, awareness gaps and the need for stronger transparency and support mechanisms. The study concludes that welfare transfers can operate as important instruments of social protection and rural development, but their effectiveness depends on adequate financial support, timely delivery, accessibility, awareness and institutional responsiveness.

IndexTerms - Aasara Pension, Kalyana Lakshmi, Social Security, Rural Development, Telangana, Women's Empowerment, Child Marriage.

I. INTRODUCTION

Social protection is an important component of inclusive development because vulnerable households often face income instability, limited access to health services, weak labour-market opportunities and high out-of-pocket expenditure. In Telangana, state welfare programmes have been designed to provide targeted financial assistance to groups facing specific forms of economic and social vulnerability. Aasara pensions support vulnerable persons, including older persons, widows, persons with disabilities and selected occupational groups, while Kalyana Lakshmi/Shaadi Mubarak provides marriage-related financial assistance to eligible families.

Official Telangana sources describe Aasara as a social-safety-net measure intended to support vulnerable people in meeting minimum day-to-day needs with dignity and social security. The scheme has included categories such as old-age pensioners, widows, persons with disabilities, beedi workers and weavers (Government of Telangana, n.d.-a). Kalyana Lakshmi was introduced in 2014 and links eligibility to the legal minimum marriage age, while providing financial assistance intended to reduce marriage-related financial distress (Government of Telangana, n.d.-b).

The field study for this Research paper focuses on Nalgonda, Warangal and Siddipet and assesses the schemes from beneficiaries' perspectives. It reports that Aasara beneficiaries primarily use the pension for food and medicines, while Kalyana Lakshmi respondents identify effects on child marriage and girls' education.

II. REVIEW OF LITERATURE:

Social protection is an important component of inclusive development because vulnerable households often face income instability, limited access to health services, weak labour-market opportunities and high out-of-pocket expenditure. In Telangana, state welfare programmes have been designed to provide targeted financial assistance to groups facing specific forms of economic and social vulnerability. Aasara pensions support vulnerable persons, including older persons, widows, persons with disabilities and selected occupational groups, while Kalyana Lakshmi/Shaadi Mubarak provides marriage-related financial assistance to eligible families.

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- **Pal and Palacios (2011):** Using Indian household survey evidence, the authors examine elderly poverty and social pensions. Their work highlights the importance of public transfers in strengthening economic security while also drawing attention to the targeting of poor older persons.
- **Narayana (2023):** Provides a broader economic-security framework for public pension schemes in India and explains how public transfers can contribute to consumption security and reduced economic vulnerability among older persons.
- **Kondeti Bhaskar (2022):** Examines Aasara as a Telangana social-security intervention and emphasises its role in supporting vulnerable groups and protecting minimum living standards.
- **Anantha Lakshmi (2018):** Studies Aasara pensioners in Telangana and discusses implementation issues and outcomes for beneficiaries, particularly older persons.
- **Tata Institute of Social Sciences (2018):** A qualitative study of conditional cash transfers and child marriage in Andhra Pradesh and Telangana found that the legal-age condition could influence perceptions and postponement of early marriage, while also identifying unintended effects related to dowry and marriage expenditure.
- **Thamparapani et al. (2023):** Evidence from the Kanyashree conditional cash-transfer programme in West Bengal suggests that targeted financial incentives can support girls' school retention and delay marriage, illustrating the wider potential of gender-focused transfers.

The literature suggests three analytical expectations. First, social pensions can strengthen the economic security of vulnerable households when transfers are regular and accessible. Second, cash assistance can affect welfare through household consumption and health expenditure rather than only through investment. Third, targeted transfers associated with marriage and schooling may influence social outcomes, but their effects depend on implementation quality and wider cultural and economic conditions. The present study contributes beneficiary evidence from Telangana.

III. OBJECTIVES OF THE STUDY:

1. To examine the utilization pattern of Aasara pension among beneficiaries in Nalgonda, Warangal and Siddipet.
2. To assess beneficiaries' perceptions of the effect of Aasara pension on standard of living and financial security.
3. To examine the perceived influence of Kalyana Lakshmi on girls' education and empowerment.
4. To identify implementation difficulties, awareness gaps and administrative challenges affecting the effectiveness of the schemes.

IV. METHODOLOGY:

The study uses a descriptive, beneficiary-oriented field-study design. It combines quantitative responses reported in tables with qualitative information obtained through focused interviews. The analysis is based on the data presented in the supplied paper and does not introduce unreported sampling procedures or statistical tests. The field evidence covers Nalgonda, Warangal and Siddipet districts. The Aasara component contains 92 beneficiary responses. The Kalyana Lakshmi component contains 78 responses (26 from each district) and reports focused interviews with 12 respondents.

The Aasara questionnaire records respondent characteristics, pension category, monthly pension, utilization of pension, difficulty in receiving the pension, perceived effects on standard of living, financial security, dignity/social status, rural development and suggestions for improvement. The supplied questionnaire appears on page 13 of the source paper. The study uses frequencies, percentages, district-wise comparisons and descriptive interpretation. No causal inference is claimed. Therefore, terms such as 'impact' and 'contribution' are interpreted here as perceived effects reported by beneficiaries rather than experimentally estimated causal effects.

IV. RESULTS AND DISCUSSION

4.1 Aasara Pension Beneficiary Composition:

Among 92 Aasara beneficiaries, widows constitute the largest group (38; 41.3%), followed by old-age beneficiaries (31; 33.6%), persons with disabilities (12; 13.04%), beedi workers (10; 10.8%) and weavers (1; 1.08%).

Category	Respondents	Percentage
Widows	38	41.3
Old age	31	33.6
Disabled	12	13.04
Beedi workers	10	10.8
Weavers	1	1.08

4.2 Utilization Of Aasara Pension

Table 1. Utilization of Aasara Pension

District	Food	Medicines	Education	Debt repayment	Savings	Others	Total
Warangal	15	7	3	2	2	2	31
Siddipet	14	6	2	2	2	2	28

Nalgonda	16	8	3	3	2	1	33
Total	45	21	8	7	6	5	92

Food is the most common reported use of Aasara pension (45 of 92 respondents), followed by medicines (21). Education accounts for 8 respondents, debt repayment for 7, savings for 6 and other uses for 5. The district-level figures are consistent with a survival-oriented role for the pension, with resources directed mainly toward immediate consumption and health needs. Hence, It reduces economic vulnerability, ensures dignity for elderly, widows, and disabled, and contributes significantly to improving the standard of living in rural Telangana.

4.3 Improvement In Standard of living

Fifty-nine of the 92 respondents stated that Aasara improved their standard of living, 24 reported improvement to some extent, and 9 reported no improvement. The source paper associates the positive response with better access to food, healthcare and essential needs.

Table 2. Improvement of Standard of Living

District	Yes	To some extent	No	Total
Warangal	20	8	3	31
Siddipet	18	7	3	28
Nalgonda	21	9	3	33
Total	59	24	9	92

Overall, the Aasara Pension Scheme provides a crucial safety net for vulnerable groups in Telangana, reducing dependence on family members and enhancing beneficiaries ability to maintain a minimum standard of living with dignity. The scheme's contribution to financial security is thus substantial and vital for rural households.

4.4 Perception About Financial Security:

Table 3. Perception about Financial security

District	Strongly agree	Agree	Neutral	Disagree	Total
Warangal	12	13	4	2	31
Siddipet	11	12	3	2	28
Nalgonda	13	14	4	2	33
Total	36	39	11	6	92

In the above table, Thirty-six respondents strongly agreed and 39 agreed that Aasara improved their financial security; 11 were neutral and 6 disagreed. Thus, 75 of 92 respondents expressed a positive response. The evidence suggests that the pension functions as a regular safety net for food, healthcare and household expenditure.

4.5 Contribution to Rural Development

Table 5. Rural development

District	Yes, large extent	Yes, some extent	No	Total
Warangal	18	10	3	31
Siddipet	17	8	3	28
Nalgonda	19	10	4	33
Total	54	28	10	92

Fifty-four respondents considered the scheme to contribute to rural development to a large extent, 28 to some extent, and 10 reported no contribution. The findings suggest local developmental effects through household consumption, financial independence and social stability, while also indicating that the pension is not a standalone solution to rural development.

4.6 Difficulty in Receiving Aasara Pension

The source study reports that 59% of respondents did not face major difficulty in receiving the pension. About 41% reported challenges including biometric mismatch, Aadhaar–bank linking problems, technical glitches at MeeSeva centres, verification delays and physical inconvenience in reaching banks or pension disbursal centres. This suggests that direct transfer reduces intermediary dependence but does not eliminate last-mile accessibility and authentication problems.

V. Kalyana Lakshmi Scheme

The Kalyana Lakshmi Scheme has been largely perceived as a socially transformative measure in Telangana. Most respondents agree it reduced child marriages, encouraged education, and enhanced women's dignity in rural areas. While the scheme's financial support plays a major role in rural development and empowerment, administrative delays and awareness gaps remain areas for improvement.

5.1 Kalyana Lakshmi and Child Marriage

Table 6: Beneficiaries Responses about Impact on Child Marriage

Response Options	No. of respondents	Percentage
Yes	63	68.4
No	17	18.4
Can't Say	12	13.2

Regarding the Scheme, out of the reported respondents, 63 (68.4%) said Kalyana Lakshmi helped reduce child marriage, 17 (18.4%) said no, and 12 (13.2%) could not say. The supplied study links the positive perception to the requirement that the bride be at least 18 years old. It also recognises that traditional practices and economic vulnerability can continue to sustain early marriage.

5.2 Kalyana Lakshmi and Girl Child Education

Table 7: Responses about the Girl child Education

Responses	No. of respondents	Percentage of Respondent
Yes	46	50
Definitely	32	34.7
Somewhat	14	15.3

The above table reports 46 respondents (50%) as 'Yes', 32 (34.7%) as 'definitely', and 14 (15.3%) as 'somewhat'. The narrative explains that the linkage between marriage assistance and legal marriage age may encourage families to keep girls in school longer, although economic pressure can still lead to dropout.

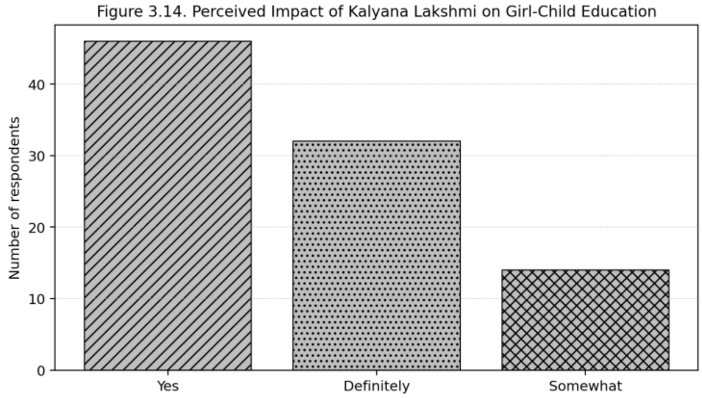

Figure 1: Perceived Impact of Kalyana Lakshmi on Girl-Child Education

5.3 Awareness about Kalyana Lakshmi Scheme

Friends and relatives were the most common source of awareness (24 respondents), followed by media (18), village leaders (15), government officials (12) and online platforms (9). The source paper interprets the low online figure as evidence of a continuing digital-awareness gap in rural areas.

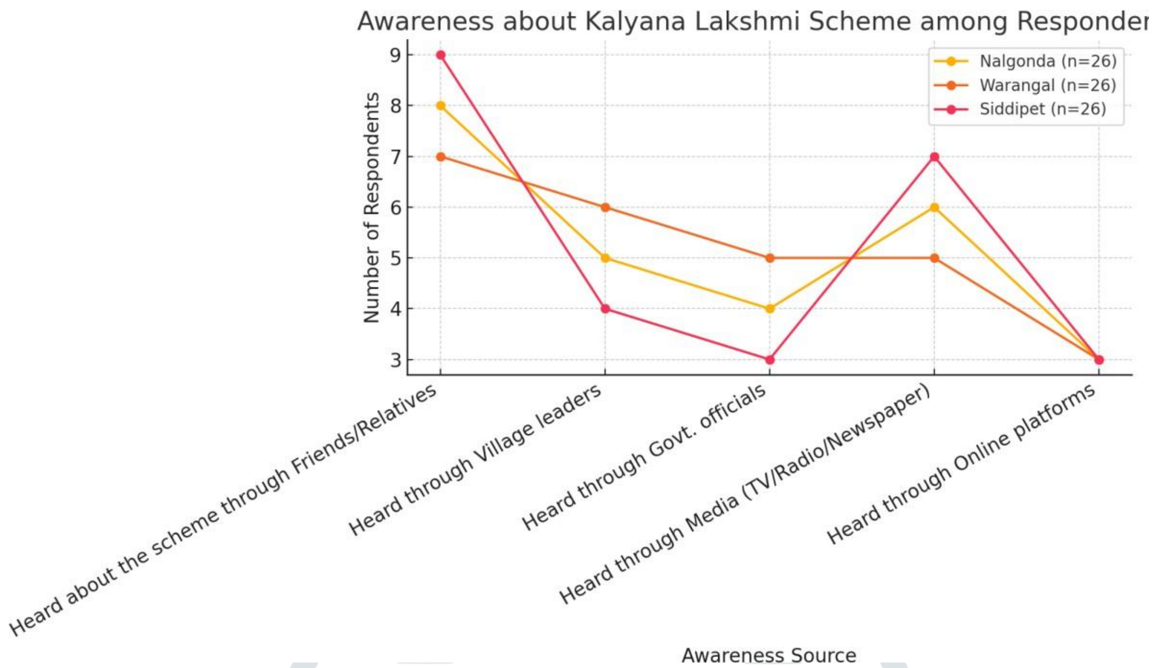

Fig 2: Sources of Awareness about the Scheme

5.4 Suggestions to improve the Scheme Reported by the Respondents:

The following table summarizes key improvements suggested by respondents (through Focused interviews) regarding the Kalyana Lakshmi Pathakam scheme in the districts of Nalgonda, Warangal, and Siddipet. These insights reflect practical challenges and areas where the government can enhance the effectiveness of the scheme.

Table 8: Suggestions by the Respondents in Focussed Interview

Respondent	Improvement Suggested
R1	Increase financial assistance to meet rising marriage expenses.
R2	Simplify application and documentation process
R3	Ensure timely release of funds before marriage ceremonies.
R4	Create awareness campaigns in villages so that all eligible families know about the scheme.
R5	Introduce a helpline or support center for application related queries.
R6	Increase transparency in fund disbursement to avoid delays or misuse.
R7	Provide financial counseling for families to manage assistance wisely.
R8	Extend the scheme to cover essential post marriage expenses like household setup.
R9	Introduce digital tracking for application status to reduce anxiety for beneficiaries.
R10	Include awareness programs against dowry alongside the scheme.
R11	Strengthen coordination between local officials and banks for smoother fund transfer.
R12	Regular monitoring and follow up to ensure scheme benefits reach the right families.

The focused interviews of the respondents reveal a range of improvements suggested by beneficiaries. Many respondents across districts requested an ‘increase in financial assistance’ to match rising marriage expenses. A common theme was the need for ‘timely disbursement of funds’, as delays cause financial stress for families. Several respondents emphasized the importance of ‘simplifying the application process’ and providing digital tracking to improve transparency and reduce anxiety. ‘Awareness campaigns’ in rural areas were highlighted as essential, since many eligible families are unaware of the scheme benefits. Respondents also suggested introducing 'counseling and monitoring mechanisms' to ensure that the funds are used wisely and reach the right families.

Additional proposals included linking the scheme with 'anti-dowry awareness', expanding coverage to post marriage expenses, and setting up 'support centers/helplines' for beneficiaries. These findings indicate that while the 'Kalyana Lakshmi Pathakam' scheme is highly valued, beneficiaries see scope for enhancements in financial adequacy, operational efficiency, transparency, and broader social impact.

VI.CHALLENGES IN IMPLEMENTING THE SCHEMES:

1. Last-mile delivery and authentication problems, including biometric mismatch, Aadhaar–bank linking and technical issues.
2. Physical accessibility problems for elderly and disabled beneficiaries in remote rural areas.
3. Possible inadequacy of assistance relative to rising household, healthcare and marriage-related costs.
4. Administrative delays in the release of Kalyana Lakshmi assistance.
5. Documentation and application complexity.
6. Awareness gaps, especially limited use of online platforms for rural outreach.
7. Need for stronger monitoring, transparency, digital tracking and bank–government coordination.
8. Persistence of wider social constraints such as poverty, dowry practices, child marriage and educational dropout.

vII. SUGGESTIONS AND POLICY RECOMMENDATIONS:

1) Review benefit amounts periodically in relation to inflation and essential household expenditure.
2) Strengthen assisted or doorstep service delivery for elderly and disabled beneficiaries in remote areas.
3) Create accessible grievance-redressal mechanisms and helplines for pension and marriage-assistance applicants.
4) Improve coordination between welfare offices, banks, authentication systems and local service centres.
5) Introduce transparent application-status tracking for Kalyana Lakshmi.
6) Conduct village-level awareness campaigns using local institutions, self-help groups, schools, community workers and mass media alongside digital channels.
7) Provide basic financial counselling where appropriate so beneficiaries can manage assistance effectively.
8) Integrate Kalyana Lakshmi outreach with campaigns on legal age of marriage, girls' education, anti-dowry norms and women's rights.
9) Use periodic beneficiary feedback surveys to identify exclusion, delays and documentation barriers.
10) Undertake larger, representative and longitudinal studies, with transparent sampling and appropriate statistical methods, to estimate causal effects.

VIII. CONCLUSION:

The evidence indicates that Aasara and Kalyana Lakshmi are important components of Telangana's welfare architecture. Aasara operates principally as a basic-consumption and health-support mechanism: beneficiaries predominantly spend the pension on food and medicines, and large majorities report improved living standards, financial security and dignity. The findings also show that regular direct transfers do not completely remove administrative and accessibility barriers.

Kalyana Lakshmi is perceived by a majority of respondents as contributing to the postponement of child marriage and supporting girls' education. Focused interviews identify operational reforms such as adequate financial support, timely disbursement, simpler applications, awareness campaigns, helplines, digital tracking, transparency, counselling and monitoring as important for improving effectiveness.

Overall, welfare transfers can contribute to rural development when they reduce household vulnerability, improve access to essential consumption and strengthen social dignity. Their long-term developmental value, however, depends on delivery quality and integration with health, education, gender equality, financial inclusion and livelihood interventions. These two schemes are a part of a broader framework of Rural development schemes.

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