



Social security pensions in Telangana—A study on Aasara pensions scheme

Kondeti Bhaskar

Research Scholar, Department of Public Administration and HRM, Kakatiya University, Warangal, Telangana, India

Abstract

The Telangana State formed in 2nd June 2014, Government of Telangana as a part of its social safety net strategy, hereby, introduces the Aasara pensions with a view to ensure secure life with dignity for all the poor. This scheme is meant to protect the most vulnerable sections of society in particular the old and infirm; people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day minimum needs required to lead a life of dignity and social security. In the past, social security pensions provided were meager and, barely sufficient to cover the basic minimum requirements of the needy. With a view to combat the ever-increasing cost of living and inflation, the Government, hereby, introduces a new scheme called Aasara pensions, which will provide substantial financial benefits to all the above categories, particularly those who are most needy. The State government had earlier announced that the social security pension. Aasara for aged persons, widows, beedi workers, toddy tappers, weavers, single women, filaria and AIDS patients would be hiked from Rs 1,000 to Rs 2,016 per month. The pension for retired artists was hiked from Rs 1,500 to Rs 3,016 per month.

Keywords: social security pensions, Aasara pensions, Telangana state schemes

Introduction

As social orders developed, the independent networks gave way to towns and urban areas. In the West, particularly in Europe different associations developed during medieval times, for instance, organizations which were relationship of shippers and experts these affiliations helped the individuals by giving business and other social assistance. The organizations were subsequently changed into agreeable social orders and these amicable social orders later developed into what we call worker's organization in the cutting edge age. Aside from giving monetary security they additionally gave life protections to its individuals. The arrangement of financial security prompted the development of "Unfortunate regulations", designated to the more fragile and less fortunate areas of the general public. The breakdown of feudalism changed the connection between the administering class and the common which brought forth another economy. The possibility of free enterprise created, under this standard laborers used to work for extended periods of time under unseemly circumstances, prompting the abuse of laborers. In this way there grew a need to help the poor so their eagerness and capacity to work could be expanded. Destitution was the fundamental reason for the development of federal retirement aide. This English unfortunate regulation was the first drive which mirrored the possibility of the obligation of the state to give security to its residents in the structure government assistance benefits.

Social Security Pensions in Telangana State

Telangana government has launched over 450 welfare schemes with a focus on leaving no one behind. At every sphere, stories of upliftment are unfolding all across the state on a grand scale. In the span of eight years, today the state of Telangana is known on the national stage, with Government of India's thanks NITI Aayog recognising Telangana as one of the best performing states and the Reserve Bank of India has acknowledged it as a top economic performer. Here's a look at some of the state's successful welfare schemes. Across Telangana, innovative welfare schemes are uplifting struggling communities, including artisans and daily wage workers in small industries like beedi-making. Apart from economic and social benefits, these welfare schemes have won the hearts of the people in the state.

Telangana government has spared no effort in ensuring that the population living below the poverty line in the state is provided with a raft of opportunities, economically and in various ways to make their lives meaningful. For one, the government provided livelihood to destitute, senior citizens, widows, single women, weavers, toddy tappers and AIDS patients with monthly Asara pensions of Rs 2,016. Physically challenged persons too can avail a monthly pension of Rs 3,016 per. Similarly, beedi workers and Elephantiasis patients will get a monthly pension of Rs 2,016. This makes Telangana one of the rare states in India that provides immense help to the people. Overall, 38.41 lakh people are covered under Asara pensions.

In a welcome move, the government is also providing Rs 1.116 lakh towards wedding expenses of poor unmarried girls, with each recipient getting the above amount, and 11.44 lakh people have benefited from the grandiose scheme so far. As part of its unique housing initiative, which provides dignity housing to poor, the government introduced double bedroom houses (DBR). So far, 2.91 lakh DBR houses worth Rs 19,126 crore have been given to the needy. Moreover, the government provides Rs 3 lakh assistance to build DBR houses on their own lands. In addition, food has been ensured for all poor with 6 kg free rice per head to all white ration card holders.

For shepherds, the government provides free sheep. So far, 7.3 lakh units at a cost of Rs 11,000 crore were sanctioned. Rs 1,000 crore has been allocated in 2022-23 budget for sheep distribution. In a bid to promote milk production, government provided Rs 4 as incentive on milk per litre. Telangana government also revived the toddy shops, which were shut down in united AP state and provided job security to thousands of toddy tappers. In a scheme for the benefit of Goud brothers, Telangana government cancelled old arrears on palm tree cess and also cancelled palm tree cess permanently. Government also hiked the compensation for handicapped or deceased toddy tappers from Rs 50,000 to Rs 5 lakh.

Government also reserved 15% quota for Gouds in liquor shop license allotments benefiting 393 Gouds. For weavers, government provided Rs 5 lakh insurance coverage and also paid premium besides bank loan clearance up to Rs 50,000 and provided 50 per cent rebate in yarn and dyes. The government also bought all sarees for Bathukamma festival from handloom weavers.

Objectives of the Study

1. To understand the Social Security Pensions in Telangana State.
2. To know the problems and prospects of Aasara Pensions in Telangana State.

Methodology

The study is based on Secondary Data. Secondary data will be collected from books, journals, articles, newspapers, annual reports, internet etc.,

Table 1: Category wise pensions in the State

SI No	Category of Pension	No of Pensioners
1	Old Age Pension	13,36,893
2	Disabled	4,94,567
3	Widow	14,36,571
4	Weavers	37,018
5	Toddy Tappers	62,455
6	HIV Patients	0
7	FA to Beedi Workers	13,322
8	Single Women	4,08,336
9	Filaria Patients	1,30,521
	Total	39,19,683

Aasara Scheme: It is a scheme of providing Rs. 2,016 as pension per month to senior citizens, single women and other vulnerable groups and Rs. 3,016 for disabled persons. The main aim of the scheme is to protect the most vulnerable population from financial distress and help them live a life of dignity.

Double Bedded Housing Scheme: Telangana is the only state in India to launch this landmark scheme. Under this scheme, the government constructs buildings with multi-Storeys, wherein each house has two bedrooms that are allotted at 100 per cent subsidy to the poor and needy people. So far, 2.91 lakh two-bedroom houses have been sanctioned at a cost of nearly Rs. 20,000 crore in the state.

Dalit Bandhu Scheme: The Telangana Government has embarked on a magnanimous journey to solve the issues and problems faced by the Dalits (Scheduled castes) in the state with the introduction of 'Dalit Bandhu Scheme'. The scheme provides Rs. 10,00,000/- non-refundable one-time grant per family eligible under the Scheduled Caste category to establish a suitable income generating schemes as per their choice. This not just instils a sense of financial security but also gives the community hope for a better future. Apart from monetary benefit, the government has created a corpus as a safety net to support the beneficiary in the event of any adversity.

T – PRIDE Scheme: With a special focus on inclusive development and capacity building of the Scheduled Castes (SCs) and Scheduled Tribes (STs) entrepreneurs, Telangana Government's T-PRIDE is a rapid incubation scheme that extends various incentives to the SC, ST entrepreneurs.

Kalyana Lakshmi and Shaadi Mubarak Scheme: This is a very special scheme that helps prevent child marriages and ease the financial burden of families with a girl child. It is a first of its kind initiative in India.

Under the scheme, a grant of Rs. 1,00,116 is given to families for organizing weddings of their daughters. Till date, this scheme has saved over 11 lakh families from debilitating debt and financial ruin.

Table 2: Category wise Increased Pension Amount

SI No	Category of Pension	Existing Monthly Pension (Rs.)	Enhanced monthly Pension under Aasara Scheme w.e.f. June, 2019 payable in July, 2019 (Rs.)
1	Old Age Pension	1000	2016
2	Disabled	1500	3016
3	Widow	1000	2016
4	Weavers	1000	2016
5	Toddy Tappers	1000	2016
6	HIV Patients	1000	2016
7	FA to Beedi Workers	1000	2016
8	Single Women	1000	2016
9	Filaria Patients	1000	2016

Problems and Prospects of Aasara pension scheme in Telangana

As usual, the issue of delay in releasing Aasara pensions is causing extreme inconvenience to physically challenged persons, especially in GHMC limits who are now venting frustration at authorities for not addressing the issue despite several representations. They plan to hold a protest on June 1st against the delay.

The beneficiaries said May has passed without Aasara pensions while senior citizens and disabled, apart from beneficiaries of other categories, keep making rounds of GHMC offices just to enquire about the release of dole.

The date of pension was dragged from 5th to 28th of every month, while May has passed without the government aid. The suffering of Aasara pensioners, specially the physically challenged, was taken for granted by the government as it is releasing the pension of its own volition. Duplication of submission of document to be avoided. Some of the records to be verified in terms of their age group. 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. 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. Government should take utmost care to make regular payments for AASARA pensioners under any circumstances. With effective implementation of AASARA, poverty eradication is possible.

Conclusion

The issue of government managed retirement is itself a social build. The emergency is really created by the actual state by disregarding the social issues like maturing, neediness, joblessness, kid work and other monetary condition that might influence the general public. The less mindfulness or information on a specific issue or a circumstance by the general public, more noteworthy is the political control of the circumstance. Generally, the family or the local area overall defended a person from a wide range of unfriendly circumstances however with modern transformation social construction of the general public was changed which has brought about new friendly emergency. With developing populace at a disturbing rate, it's occasionally hard for the public authority to think of an immense inclusion of government managed retirement programs. Government backed retirement is viewed as a significant piece of the creating system. Being gotten in all are singular right perspectives be it socially, intellectually or truly. There have been reluctant and restricted irregular endeavors, rather than a sound strategy approach of any importance. Further, one frequently goes over an entire scope of contentions in official circles in regards to deficiency of assets as for public provisioning. 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, people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day minimum needs required to lead a life of dignity and social security. The 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. The government has spent Rs 4,700 crore on pensions benefitting 37, 65, 304 people including senior citizens, widows, physically handicapped, poor & old-aged artists and beedi workers.

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