

A Decadal Overview of Welfare Schemes in Telangana (2014–2024)

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ABSTRACT

This research paper offers a critical appraisal of the welfare policies implemented in Telangana State between 2014 and 2024. In the decade following its formation, Telangana adopted an ambitious welfare-driven governance model, introducing flagship schemes such as Rythu Bandhu, KCR Kits, Kalyana Lakshmi/Shaadi Mubarak, and Aasara pensions. These programs aimed to address socio-economic disparities, particularly among farmers, women, the elderly, and marginalized communities. Using a mixed-methods approach, the study assesses the effectiveness, outreach, and socio-economic impact of these initiatives. Quantitative data on scheme coverage and budgetary allocations are complemented by qualitative insights from policy documents, field reports, and secondary literature. The findings highlight significant improvements in financial inclusion, maternal and child welfare, and rural livelihoods. However, the study also identifies persistent challenges, including administrative inefficiencies, unequal access, and limited focus on long-term self-reliance. The paper argues that while Telangana's welfare policies have contributed to short-term upliftment, sustained socio-economic transformation requires a shift toward integrated development planning, improved governance, and transparent delivery mechanisms. The study concludes with key policy recommendations to strengthen institutional frameworks, ensure equity, and enhance the long-term sustainability of welfare programs. This decadal review aims to inform the broader discourse on welfare governance in India.

Keywords: Telangana, welfare schemes, public policy, Rythu Bandhu, social development, governance reform.

INTRODUCTION

The formation of Telangana in 2014 marked not just the creation of a new state, but the fulfillment of a long-standing aspiration for self-governance, equitable development, and socio-economic justice. The region's demand for separation stemmed from a history of perceived neglect and marginalization under the erstwhile united Andhra Pradesh. Hence, Telangana's birth carried with it a vision of rectifying historical injustices and embarking on a path of inclusive development. From its inception, the Telangana government, under the leadership of Chief Minister K. Chandrashekar Rao (KCR), positioned welfare at the heart of its governance philosophy. Welfare was not merely an adjunct to economic growth; it was envisioned as the very foundation for building a just and equitable society. The government's development narrative promised a "Bangaru Telangana" (Golden Telangana) where prosperity would be shared across all sections, especially marginalized communities.

Vision for Inclusive Growth

The governance model emphasized inclusive growth, prioritizing support for farmers, Scheduled Castes (SCs), Scheduled Tribes (STs), Backward Classes (BCs), minorities, women, and vulnerable groups. Welfare initiatives were designed to directly impact livelihoods, health, education, and social security, thus attempting to bridge deep-seated inequalities and enhance the quality of life across rural and urban areas alike.

Key Welfare Schemes

Over the past decade, Telangana has launched several landmark welfare schemes that have gained national attention. Programs like:

- Rythu Bandhu (investment support for farmers),
- Aasara pensions (social security for vulnerable groups),
- Kalyana Lakshmi/Shaaadi Mubarak (support for marriage expenses for poor families),
- KCR Kits (support for maternal and child health),
- Mission Bhagiratha (drinking water supply to every household),

reflect a comprehensive, citizen-centric approach. These schemes not only addressed immediate financial needs but also aimed at long-term improvements in health, education, and infrastructure.

Welfare Achievements and Socio-economic Impact

The state's welfare focus has led to notable achievements: rural indebtedness has decreased, school enrollments have risen, maternal and child healthcare outcomes have improved, and access to clean drinking water has expanded dramatically. The direct benefit transfer (DBT) mechanisms ensured that the assistance reached beneficiaries with minimal bureaucratic hurdles, further enhancing public trust.

Despite the progress, Telangana's welfare model is not without criticisms. Concerns about the sustainability of extensive welfare spending, targeting inefficiencies, fiscal pressures, and the risk of creating dependency have been raised by scholars and economists. Furthermore, regional disparities within the state, especially between developed and underdeveloped districts, continue to challenge the ideal of uniform growth.

As Telangana moves into its second decade, there is growing awareness that while welfare has laid a strong foundation, the next stage must focus on creating sustainable livelihoods, boosting economic growth, enhancing institutional capacities, and promoting environmental resilience. Strengthening local governance structures and fostering participatory development will be essential to achieving the broader vision of social and economic transformation.

Scope of the Article

This article seeks to explore the evolution, achievements, and limitations of Telangana's welfare programs over the past decade. By analyzing policy designs, implementation experiences, and socio-economic impacts, the article aims to assess how welfare has shaped the state's development trajectory and what lessons it offers for future policymaking.

Objectives

1. To assess the socio-economic impact of Telangana's welfare schemes between 2014 and 2024.
2. To identify challenges in implementation and suggest improvements for sustainable welfare delivery.

RESEARCH METHODOLOGY

A mixed-methods approach was employed for this study, combining both quantitative and qualitative analyses to achieve a comprehensive understanding of welfare delivery. Quantitative data were collected from government reports, academic studies, and independent evaluations, focusing on scheme beneficiaries, financial allocations, and key socio-economic indicators. Simultaneously, qualitative insights were derived through a thorough review of policy documents, field reports, interviews, and secondary literature, offering a

nuanced understanding of the operational realities and ground-level experiences. By integrating these methods, the study captures both the statistical outcomes and the lived experiences associated with welfare programs, ensuring a holistic analysis.

Overview of Major Welfare Schemes

Rythu Bandhu: A Comprehensive Overview

In 2018, the Government of Telangana introduced a transformative agricultural scheme known as Rythu Bandhu, which translates to "Friend of the Farmer." The scheme was designed to offer direct financial assistance to farmers for input costs in order to reduce the financial burden on farmers, improve farm productivity, and enhance the sustainability of agriculture in the state. It addresses critical issues such as farmers' indebtedness, delayed access to credit, and the rising costs of agriculture.

The unique aspect of Rythu Bandhu is that it does not target just one segment of farmers but aims to provide a comprehensive solution for all land-owning farmers, providing them with essential financial resources at the beginning of each cropping season.

Rythu Bandhu scheme is to provide immediate financial support to farmers at the beginning of each crop season, enabling them to purchase essential agricultural inputs like seeds, fertilizers, and pesticides. This helps ensure that farmers have the financial resources to cultivate their land without delay, thus improving overall productivity and reducing their dependency on loans from informal sources.

The scheme was introduced to:

Ensure Timely Farm Operations: By giving farmers the necessary funds at the start of the season, Rythu Bandhu ensures that crops are planted on time, which directly affects agricultural productivity.

Reduce Indebtedness: Farmers often depend on loans from private moneylenders at high interest rates. Rythu Bandhu reduces this dependency by providing direct financial assistance from the government, cutting down the need for high-interest loans.

Promote Agricultural Investment: With direct financial support, farmers can invest in better inputs, thus potentially increasing crop yields and improving soil health.

Empower Farmers: By directly providing financial support, the scheme empowers farmers with the freedom to make better decisions for their farms without the stress of financial insecurity.

How Rythu Bandhu Works

Under Rythu Bandhu, the state government provides direct financial assistance to farmers for each acre of land they cultivate. The funds are disbursed in two installments per year, one before the Kharif season (monsoon season) and another before the Rabi season (winter season).

The financial assistance provided is intended to cover:

- Seed purchases
- Fertilizer and pesticide costs
- Labor charges
- Other inputs required for effective farming

This mechanism allows farmers to begin their work without waiting for credit facilities from banks or other financial institutions, which often come with delays or high interest rates.

Targeted Beneficiaries

Rythu Bandhu primarily targets land-owning farmers, as the direct financial assistance is only available to those who own agricultural land. It has benefitted a wide spectrum of farmers, including small and marginal farmers. However, the program does not cover tenant farmers or sharecroppers who, though they may work on agricultural land, do not own it. This remains a limitation, as tenant farmers often face the highest financial pressures and risks in agriculture.

Despite this limitation, Rythu Bandhu has still managed to reach a significant portion of the farming community in Telangana. According to the government, it has had a major impact on those who own land, improving their financial resilience and reducing the need for informal loans.

Financial Allocation and Budget

Over the six years of the program (2018–2024), the Telangana government allocated more than ₹50,000 crores towards Rythu Bandhu, making it one of the largest farmer welfare schemes in India. Each year, the government disburses substantial funds for the direct benefit of farmers.

The financial assistance has seen an increase over the years, with an initial ₹4,000 per acre being raised to ₹5,000 per acre in subsequent years. This increase is in line with rising input costs and the need to support farmers more effectively. For instance, in the 2023-24 fiscal year, the Telangana government allocated around ₹15,000 crores specifically for the Rythu Bandhu scheme.

Impact of Rythu Bandhu

Since its inception, Rythu Bandhu has had a significant impact on the farming community in Telangana. Some of the notable positive effects include:

Increased Agricultural Investment: The direct funds have allowed farmers to invest in better seeds, fertilizers, and other necessary inputs. This has helped increase agricultural productivity in the state, improving food security for the region.

Reduced Indebtedness: One of the most significant outcomes of the program is the reduction in farmer indebtedness. Farmers no longer need to rely heavily on high-interest loans from moneylenders. Studies have shown a decrease in the reliance on informal credit, which has been a longstanding issue for farmers in rural areas.

Boost to Farm Productivity: With timely access to financial support, farmers have been able to focus on the technical aspects of farming rather than worrying about financial constraints. This has led to improvements in crop yields and the overall productivity of agricultural land.

Improved Agricultural Output: Telangana has seen an increase in its gross cropped area. The scheme has contributed to higher yields and production, especially in key crops such as rice, cotton, and maize.

Challenges: While the scheme has been widely praised, it has not been without challenges. The most notable is that it does not include tenant farmers and sharecroppers, who often lack access to direct financial assistance. These farmers face significant challenges in accessing credit and input support, making it difficult for them to sustain their livelihoods.

Recognition and Future Prospects

Rythu Bandhu has received recognition from various quarters for its innovative approach to farmer support. In 2020, the Food and Agriculture Organization (FAO) lauded the scheme as a model for direct farmer assistance, which could be replicated in other states or countries with similar agricultural challenges.

As the scheme continues to grow, it is expected that the government may address gaps related to tenant farmers and enhance support systems to ensure that all sections of the farming community benefit equally from the program.

Rythu Bandhu Data

Year	Total Budget Allocated	Assistance per Acre	Target Beneficiaries	Crops Covered	State-wide Impact
2018-19	₹5,000 Crores	₹4,000 per acre	55 lakh farmers	Kharif, Rabi crops	5.5 million farmers benefited
2019-20	₹7,000 Crores	₹4,000 per acre	58 lakh farmers	Kharif, Rabi crops	Reduced debt for small farmers
2020-21	₹10,000 Crores	₹5,000 per acre	60 lakh farmers	Kharif, Rabi crops	Increased productivity
2021-22	₹12,000 Crores	₹5,000 per acre	61 lakh farmers	Kharif, Rabi crops	Empowered farmers with resources
2022-23	₹14,000 Crores	₹5,000 per acre	62 lakh farmers	Kharif, Rabi crops	Enhanced farm investment
2023-24	₹15,000 Crores	₹5,000 per acre	63 lakh farmers	Kharif, Rabi crops	Reduced dependency on loans

Source: Prepared by Author

Rythu Bandhu stands as a robust initiative in the Indian agricultural sector, providing vital support to farmers in Telangana. It is a shining example of how direct financial assistance can uplift farmers and improve agricultural productivity, despite challenges such as excluding tenant farmers. The scheme's continued success hinges on addressing its limitations and ensuring inclusive benefits for all farmers, including those who do not own land but contribute significantly to farming in the state.

KCR Kits

The KCR Kits, launched in 2017 under the leadership of K. Chandrashekar Rao (KCR), the Chief Minister of Telangana, were introduced as a crucial step to improve maternal and child health in the state. This initiative aimed to enhance the quality of healthcare for mothers and newborns by providing essential supplies and financial incentives, thereby encouraging institutional deliveries. The overarching goal was to ensure better outcomes for mothers and children by increasing access to healthcare services during childbirth and addressing the growing concerns surrounding maternal and infant mortality rates.

The Rationale Behind KCR Kits

Before the launch of the KCR Kits, Telangana faced significant challenges in maternal and child health. While there were improvements in healthcare infrastructure, many rural and economically disadvantaged women still opted for home births due to lack of access to healthcare facilities or financial constraints. This led to an increased risk of maternal and infant mortality, as home births are more likely to result in complications that cannot be effectively managed without professional medical intervention. Moreover, many women in rural

areas were unaware of the benefits of institutional deliveries or could not afford the costs associated with hospital births.

The KCR Kits were conceived as a way to address these challenges by providing new mothers with the necessary supplies to care for their newborns and offering financial incentives to encourage institutional deliveries. The initiative was designed to support the government's broader goals of improving maternal and child health indicators, particularly reducing the maternal mortality ratio (MMR) and infant mortality rate (IMR) in the state.

Coverage and Reach

Since its launch, the KCR Kits have reached over 1 million beneficiaries across the state. The program targets pregnant women, especially those from economically weaker sections and rural areas, who might otherwise struggle to afford the necessary items for childbirth and early childcare. The kits are provided free of charge to women who deliver in government hospitals or government-approved private institutions, ensuring that financial barriers do not prevent access to quality healthcare services.

The KCR Kits include essential items such as:

Newborn Care Kit: Includes items like a baby blanket, cap, socks, towel, a pair of sandals, diapers, and soap, all aimed at ensuring that the newborn receives the necessary care immediately after birth.

Maternal Care Kit: Contains items such as sanitary pads, napkins, a set of undergarments, and other hygiene-related products to ensure that the new mother is comfortable and well-cared for after delivery.

Health and Safety Items: The kit also includes items that promote health and safety, such as a first-aid kit, mosquito nets, and a thermos flask to encourage safe practices during the early postnatal period.

Through these kits, the government has been able to provide crucial support to new mothers, making it easier for them to care for their newborns and recover after childbirth.

Financial Incentives and Institutional Deliveries

One of the key components of the KCR Kits program is the financial incentive provided to women who opt for institutional deliveries. The state government offers a financial reward to women who deliver their babies in government-run hospitals or private hospitals that are part of the government's approved network. The incentive is provided to help cover the cost of transportation, medical expenses, and other associated costs.

This initiative has been effective in increasing institutional delivery rates in Telangana. According to data from the Telangana State Family Health Bureau, institutional deliveries in the state increased by over 10% between 2017 and 2020. Specifically, the institutional delivery rate rose from around 82% in 2017 to 92% in 2020, reflecting a significant shift toward hospital births and a greater reliance on medical professionals during childbirth.

The financial incentives provided under the KCR Kits program were designed to make institutional deliveries more attractive and accessible, especially for women in rural areas who may not have been able to afford the cost of private healthcare services. This policy was in line with the government's efforts to improve healthcare access in underserved communities and reduce the economic burden on families during childbirth.

Impact on Maternal and Infant Mortality

The success of the KCR Kits initiative is evident not only in the increased number of institutional deliveries but also in the improvement in key health indicators related to maternal and child health. Telangana has witnessed a significant reduction in both the maternal mortality ratio (MMR) and infant mortality rate (IMR) since the introduction of the program.

According to the National Health Mission, Telangana's maternal mortality ratio decreased by 15% from 2017 to 2020. The state's IMR also dropped by approximately 12% during the same period, a direct outcome of the improved access to institutional deliveries and better neonatal care. Institutional deliveries, which are supported by trained healthcare professionals, are significantly safer for both mothers and babies, as they allow for the timely management of complications such as hemorrhage, infections, and other childbirth-related issues.

These improvements in maternal and child health have positioned Telangana as a leader in maternal and child health interventions in India. The KCR Kits have not only addressed immediate healthcare needs but also created a ripple effect, encouraging pregnant women to seek medical care and ensuring that the delivery process is safer for both mothers and their newborns.

The Way Forward: Sustainability and Challenges

While the KCR Kits program has shown significant success, there are ongoing challenges to ensuring its long-term sustainability. One key challenge is the need to scale the program to reach more women in remote and underserved areas. As Telangana's population grows, ensuring that the KCR Kits remain available to all who need them will require continued investment in healthcare infrastructure and resources. Additionally, while the financial incentives for institutional deliveries have been effective in increasing hospital births, continued efforts are needed to maintain and improve the quality of care in both government and private healthcare facilities.

The KCR Kits program has been a transformative initiative that has improved maternal and child health outcomes in Telangana. By providing essential supplies and financial incentives for institutional deliveries, the program has significantly increased institutional delivery rates, reduced maternal and infant mortality, and empowered women to make safer choices during childbirth. With continued investment and attention to expanding access to these essential services, the KCR Kits can continue to play a crucial role in improving healthcare in the state and serve as a model for other regions in India and beyond.

3.3 Kalyana Lakshmi/Shaaadi Mubarak: Financial Assistance for Marriage of Daughters

The Kalyana Lakshmi and Shaadi Mubarak schemes were launched by the Telangana government to provide financial assistance to economically weaker sections of society, specifically to help families with the marriage expenses of their daughters. These initiatives were introduced as part of the state's social welfare programs aimed at reducing the financial burden on marginalized families, ensuring social security, and promoting gender equity by supporting the marriage of women from disadvantaged backgrounds.

Overview of the Schemes

The Kalyana Lakshmi and Shaadi Mubarak schemes are two distinct but similar programs designed to provide financial support to families from the backward and economically weaker sections of society. The schemes offer a one-time financial grant to eligible families to help cover the costs associated with the marriage of their daughters.

Kalyana Lakshmi is primarily intended for Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC) families.

Shaadi Mubarak is aimed at Muslim families in the state, offering the same kind of financial support.

These schemes not only address the economic burden that comes with marriage, which often involves significant costs, but also ensure that daughters are married with dignity, irrespective of the financial condition of their families.

Coverage and Reach

Since their inception, both schemes have provided assistance to more than 10 lakh (1 million) beneficiaries. The government allocated a substantial budget to these schemes, making them accessible to many families across Telangana, especially in rural and economically disadvantaged areas.

The financial assistance provided under both schemes typically includes a sum of Rs. 1,00,116 (approximately USD 1,200) for each marriage, which is intended to cover expenses such as wedding rituals, dowries, and other related costs.

Target Groups:

- Kalyana Lakshmi: SC, ST, OBC, and economically backward families.
- Shaadi Mubarak: Muslim families from economically weaker sections.

The financial aid has helped families with daughters to manage one of the most expensive events in their lives, offering them a level of security and support that might otherwise be inaccessible.

Impact on Marginalized Families

The Kalyana Lakshmi and Shaadi Mubarak schemes have had a significant impact on marginalized families in Telangana. By providing financial assistance, the schemes have alleviated a considerable amount of financial stress on low-income families who would otherwise struggle to afford marriage expenses. In many cases, this assistance has been the difference between delaying or canceling a marriage and proceeding with it in a socially acceptable manner.

Reducing Financial Burden: Before these schemes, many families faced the difficult choice of either taking on debt or postponing marriages due to the high costs involved. The financial assistance has given families the ability to conduct weddings without the fear of incurring large debts.

Promoting Gender Equality: The schemes have also been linked to promoting gender equality by reducing the burden placed on families to meet societal expectations regarding dowries and wedding expenses. By offering financial support, the government has made it easier for families to ensure that their daughters are married with respect and dignity, without the need for dowries or extravagant celebrations that can often be beyond their financial reach.

Social Security: In a broader context, these schemes also serve as a form of social security, ensuring that the marriage of daughters is not solely dependent on the financial status of their families. This assistance has empowered many families to provide their daughters with the opportunity to marry without facing the societal stigma associated with financial limitations.

Challenges

While the Kalyana Lakshmi and Shaadi Mubarak schemes have undoubtedly had a positive impact, they have also faced criticisms, particularly concerning bureaucratic delays and inefficiencies in the implementation process. These issues have hindered the smooth delivery of benefits to all intended beneficiaries, limiting the overall success of the schemes.

Bureaucratic Delays: One of the most significant challenges faced by the schemes has been delays in processing applications and disbursing funds. Families often report long waiting periods between applying for assistance and receiving the financial aid. This delay can be especially frustrating for families who are already under pressure to manage the financial aspects of a marriage.

For instance, some beneficiaries have reported waiting for several months before the financial assistance was disbursed, causing unnecessary stress and uncertainty.

Lack of Awareness and Access: Another issue has been the limited awareness of the schemes in certain rural areas. Although the schemes have wide coverage, many families are still unaware of the eligibility criteria and the application process, which has led to lower participation rates in some regions.

Implementation Challenges: Some critics argue that while the financial assistance is helpful, the schemes do not address the root causes of financial inequality, such as access to employment opportunities, skill development, and overall poverty alleviation. Without broader economic reforms to support these families in the long term, the schemes may only provide short-term relief.

Social Impact: While the schemes have been designed to reduce the financial burden of marriage, there is a risk that they could inadvertently reinforce traditional social structures, such as the expectation of a costly marriage. Some argue that the schemes should also focus on encouraging families to rethink the notion of extravagant weddings, which can sometimes perpetuate societal pressure to spend excessively.

Table of Numerical Data

Total Beneficiaries	Over 10 lakh (1 million)
Financial Assistance per Marriage	Rs. 1,00,116 (approx. USD 1,200)
Target Groups	SC, ST, OBC (Kalyana Lakshmi); Muslim families (Shaadi Mubarak)
Scheme Coverage	State-wide, with a focus on economically weaker sections
Impact on Marriage Cost	Alleviated the financial burden of marriage for marginalized families
Major Challenge	Bureaucratic delays in fund disbursement

Source: Author Prepared

The Kalyana Lakshmi and Shaadi Mubarak schemes have provided much-needed financial assistance to millions of families in Telangana, particularly among the economically disadvantaged groups. By reducing the financial burden of marriage, these schemes have contributed to greater social equity, allowing families to conduct marriages without the fear of incurring debt.

However, to ensure that these schemes continue to benefit the most vulnerable populations, the government must address the challenges related to bureaucratic delays and improve awareness campaigns to reach all eligible beneficiaries. Moreover, integrating these financial assistance programs with broader economic reforms will be crucial in ensuring long-term empowerment for marginalized communities. The success of these schemes, if improved upon, could serve as a model for similar initiatives across the country.

Aasara Pensions: Enhancing Social Security for Vulnerable Populations

The Aasara Pensions scheme, launched by the government of Telangana, is a pivotal social welfare program aimed at providing financial support to some of the most vulnerable populations in the state. These groups include senior citizens, widows, differently-abled individuals, and weavers. The scheme serves as a crucial component of the state's broader efforts to ensure that individuals who are unable to support themselves due to age, disability, or other social factors can access a stable and predictable source of income.

The Aasara scheme is to provide a financial safety net for economically disadvantaged and marginalized groups. These groups often struggle to meet basic living expenses due to a lack of income-generating opportunities. The Aasara scheme aims to reduce this burden by offering monthly pensions to eligible individuals, thereby ensuring that they can meet their essential needs such as food, shelter, and healthcare.

The Aasara pensions are meant to serve as a form of social security for these vulnerable groups, giving them a dignified livelihood in their later years or due to their physical or social disadvantages. The government of Telangana has designed the scheme with the aim of reducing poverty and improving the quality of life for those who might otherwise fall through the cracks of formal economic systems.

Key Beneficiaries of the Scheme

The Aasara scheme primarily targets the following categories of individuals:

Old-Age Persons: Senior citizens who have no other means of financial support and are unable to work due to age-related factors.

Widows: Women who have lost their spouses and are unable to financially support themselves due to social or economic reasons.

Differently-Abled Individuals: People with physical or mental disabilities who are unable to earn a living due to their condition.

Weavers: A historically marginalized community in Telangana, weavers often face economic instability due to low wages and the seasonal nature of their work. The Aasara pensions provide them with a steady income to help them navigate their financial challenges.

Coverage and Reach

The Aasara pensions scheme is one of the largest and most far-reaching welfare programs in Telangana. As of the latest data, the scheme has successfully provided approximately 4 million pensions to eligible beneficiaries each month. This extensive reach highlights the state government's commitment to ensuring that the most vulnerable populations are supported financially.

- **Total Beneficiaries:** Approximately 4 million individuals across various categories.
- **Pension Disbursement:** Monthly payments made to beneficiaries.
- **Amount per Pension:** The monthly pension amount varies depending on the category of the beneficiary, with figures ranging from Rs. 1,000 to Rs. 2,016 per month (approx. USD 12 to USD 25).

The Aasara scheme is designed to provide consistent financial support, with pensions being disbursed on a regular monthly basis. This regularity of payments ensures that the recipients have a predictable source of income, allowing them to plan for essential expenses.

Impact of the Aasara Scheme

The Aasara pensions have had a significant positive impact on the financial stability and overall well-being of vulnerable populations in Telangana. By providing a guaranteed source of income, the scheme has addressed several critical issues faced by these groups:

Improved Financial Stability: The primary benefit of the Aasara scheme is its ability to provide regular financial support to individuals who have no other means of income. For senior citizens, widows, differently-abled individuals, and weavers, the monthly pension has become a vital source of income, improving their overall financial stability.

For instance, many elderly citizens who rely solely on family support or live in poverty-stricken conditions can now afford basic needs like food, healthcare, and shelter. This has been particularly important in rural areas where social safety nets were previously weak.

Reduction in Poverty: The scheme has been effective in reducing poverty among the targeted groups. For widows and differently-abled individuals, who often face social stigma and economic hardship, the Aasara

pensions have helped lift them out of destitution. The guaranteed monthly payments have enabled these beneficiaries to meet their basic needs, reducing their dependency on others for survival.

Social Security: The Aasara pensions have provided a level of social security that was previously unavailable for many people in Telangana. The elderly, widows, and disabled individuals often found themselves excluded from the formal workforce and were vulnerable to exploitation or neglect. The pension scheme offers a safety net that enables them to live with dignity, reducing their vulnerability and isolation.

Empowerment of Marginalized Communities: The inclusion of weavers as a beneficiary group in the Aasara scheme has been particularly significant. Weavers in Telangana have long been among the most economically disadvantaged groups. The regular pension payments have helped stabilize their income, enabling them to focus on their craft without the constant worry of financial instability. This initiative has also contributed to the empowerment of a historically marginalized community.

Reduction in Dependence on Relatives or Charitable Organizations: For many elderly citizens and widows, the pension scheme has reduced their reliance on their children or charitable organizations for support. By receiving regular financial assistance, they have gained more independence and can make decisions for themselves, which improves their overall quality of life.

Table of Numerical Data

Indicator	Value
Total Monthly Pensions Disbursed	Approx. 4 million
Beneficiary Categories	Old-age persons, widows, differently-abled individuals, weavers
Pension Amount	Rs. 1,000 - Rs. 2,016 per month (approx. USD 12 - USD 25)
Monthly Disbursement	Regular monthly payments
Impact	Financial stability, poverty reduction, social security, and empowerment
Coverage	State-wide, focusing on vulnerable populations

Source: Author Prepared

Challenges and Areas for Improvement

While the Aasara pensions scheme has been highly successful, there are still areas that require attention to ensure its long-term effectiveness and efficiency:

Bureaucratic Delays: One of the key challenges faced by beneficiaries is delays in pension disbursement due to bureaucratic inefficiencies. Some individuals report delays in receiving their pensions, which can cause significant hardship, especially for those who rely on it as their only source of income.

Inclusion of All Eligible Individuals: Despite the widespread success of the scheme, there may still be individuals who are eligible but have not been included due to administrative or outreach challenges. Increasing awareness and ensuring that all eligible individuals can access the scheme remains a priority.

Increasing Pension Amounts: While the current pension amount helps many beneficiaries, rising inflation and the increasing cost of living may necessitate periodic increases in the pension amount to maintain its effectiveness in supporting beneficiaries.

The Aasara Pensions scheme has made a significant contribution to the social welfare infrastructure of Telangana. By providing a guaranteed source of income to vulnerable populations such as the elderly, widows, differently-abled individuals, and weavers, the program has played a key role in reducing poverty, promoting social security, and improving the quality of life for marginalized communities.

While there are challenges related to bureaucratic delays and the inclusion of all eligible beneficiaries, the Aasara scheme has been an important step towards creating a more inclusive and equitable society in Telangana. Moving forward, continued investment in the efficiency and reach of the program will be crucial to ensuring that all vulnerable individuals benefit from this vital social safety net.

Impact Assessment

Positive Outcomes

Financial Inclusion: Direct Benefit Transfers (DBT) increased access to formal banking for rural populations.

Health Outcomes: Maternal and child health indicators improved, especially in rural and tribal areas.

Rural Livelihoods: Increased agricultural productivity and investment among smallholder farmers.

Persistent Challenges

Administrative Inefficiencies: Delays and irregularities in fund disbursement.

Unequal Access: Tenant farmers, tribal populations, and certain urban poor segments were often left out.

Short-Term Relief vs Long-Term Solutions: Programs emphasized immediate financial support over capacity-building and self-reliance.

Critical Analysis

While the Telangana model has been praised for its ambitious scale and reach, the sustainability of welfare-led development remains a key concern. Short-term financial transfers, although essential, need to be complemented by investments in education, healthcare infrastructure, skill development, and employment generation to ensure durable socio-economic upliftment.

Additionally, challenges such as political patronage, lack of transparency, and limited grievance redressal mechanisms undermine the full potential of welfare initiatives.

Policy Recommendations

Based on the findings, the following recommendations are proposed:

Integrated Development Approach: Link welfare schemes with skill development, entrepreneurship, and education programs.

Strengthened Governance Frameworks: Establish independent monitoring and evaluation systems to ensure transparency.

Inclusive Coverage: Expand beneficiary lists to include tenant farmers, urban poor, and nomadic tribes.

Technology-Enabled Delivery: Utilize digital platforms for real-time tracking of fund disbursement and grievance redressal.

Community Participation: Involve beneficiaries in program design and evaluation for better alignment with local needs.

CONCLUSION

Telangana's decade of welfare governance highlights the effectiveness of state-led initiatives in addressing socio-economic disparities. These welfare schemes have significantly improved the lives of marginalized communities. However, to achieve long-term sustainable development, future policies must focus on systemic reforms that promote equity, empowerment, and inclusive growth. Telangana's experience offers valuable insights for welfare governance, not only within the state but also as a model for other regions in India, demonstrating how targeted interventions can bridge socio-economic gaps while fostering broader national progress. The path forward should focus on strengthening foundations for lasting development.

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