

# GOVERNMENT DEGREE COLLEGE SHADNAGAR

## DEPARTMENT OF COMMERCE



### A PROJECT WORK ON A SURVEY ON AASARA PENSION

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## DECLARATION

We the following students studying B.COM III year at Govt Degree College ,Shadnagar during the academic year 2021-22 here by declare that it is our original work on “A SURVEY ON AASARA PENSION” submitted under the guidance of K. Anuradha

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**Shadnagar.**  
**Wanas Roddy P.**

# AASARA PENSION



# AASARA PENSION SCHEME

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## INTRODUCTION :

Aasara pension is a pension scheme by the [Government of Telangana](#). It is a welfare scheme of pensions to old people, widows, Goud community, [elephantiasis](#) patients, [AIDS](#) afflicted people, physically disabled and [beedi](#) workers.<sup>[1]</sup> By March 2018, the number of beneficiaries stood at 42 lakhs.<sup>[2]</sup>

The pension scheme was started on 8 November 2014 by Chief Minister of Telangana, [Kalvakuntla Chandrashekhara Rao](#) in [Kothur](#) in [Mahboobnagar district](#).<sup>[3]</sup> The government is spending ₹5,500 crore every year on the scheme

## REASONS FOR AASARA PENSION:

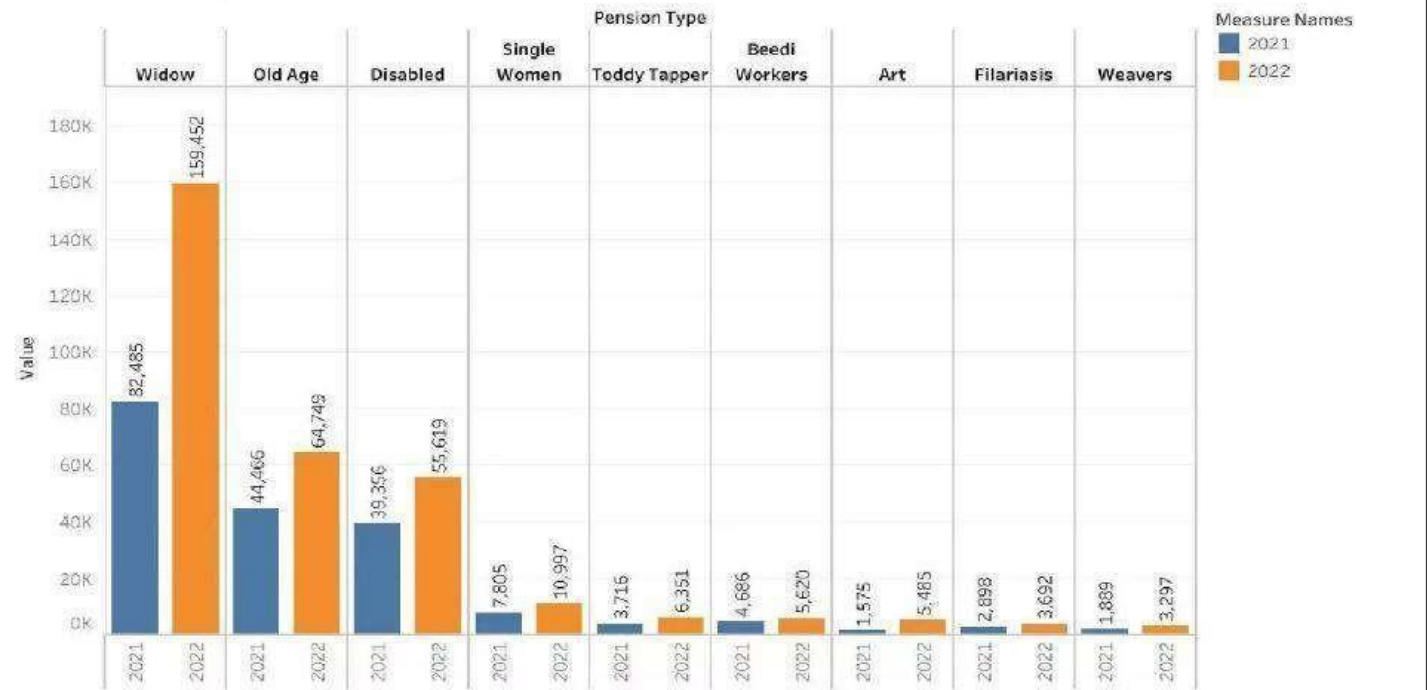
**Homeless, houseless households residing in temporary informal establishments or huts especially in urban areas** are eligible. Households headed by widows or terminally ill persons/disabled persons /persons aged 65 years or more with no assured means of subsistence or societal support are also eligible

**Aasara pensions provide substantial financial benefits to all the below-mentioned categories, particularly those who are most needy.**

- Old and infirm.
- People with HIV-AIDS.
- Widows.
- Incapacitated weavers.
- Toddy tappers.

**Increase in the number of eligible beneficiaries awaiting AASARA Pension Sanctions from 2021 to 2022 in Telangana**

Source : RTI response from SERP, TS Govt in Feb 2021 & 2022



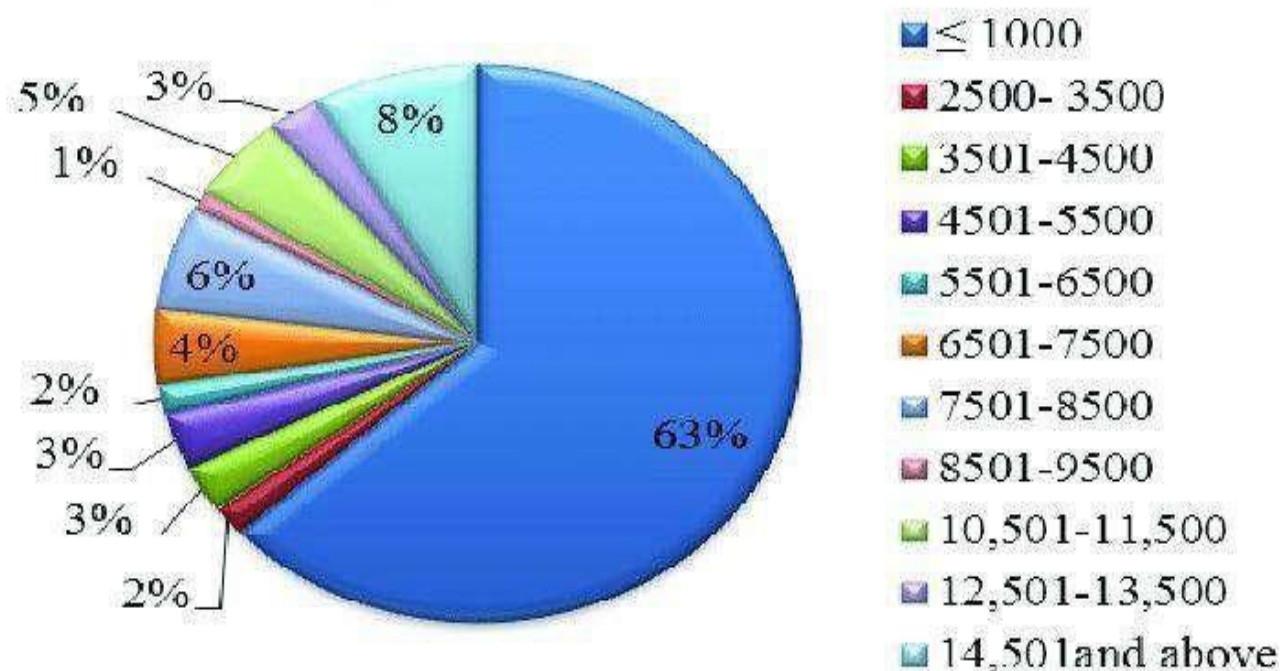
GRAPH OF AASARA PENSION



# Telangana Aasara Pension Scheme Amount & Eligibility Criteria

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

## Amount of Pension wise Distribution



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. 2. 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. 3. Government with a view to identify eligible beneficiaries, conducted a comprehensive one day Samagra Kutumba Survey (SKS) of households in the State of Telangana on August 19, 2014.

The data collected during the Survey is expected to form the basis of identifying the poor and vulnerable who are truly eligible for the social safety net protection, through the AASARA Pensions. Towards this purpose, instructions have already been issued vide Memo 6th cited above to commence a detailed process of identification of the poor and vulnerable. To this endeavor, District Collectors will have to strategize the identification of the most poor and vulnerable by broadly assessing exclusion and inclusion criterion. Past experiences have shown that large number of ineligible beneficiaries have managed to appropriate the benefits meant for the poor and vulnerable leading to neglect of the needy and deserving despite their being eligible for pension. Schemes implemented as social security nets are meant for protecting the poor and vulnerable by providing a means to live a life of dignity and alleviating immediate distress. There is therefore a need for utmost care to be taken to ensure that no eligible poor or vulnerable are left out in the process. District Collectors will need to correlate the data with census data of the persons who are old and infirm, with disabilities and widows for their respective district to broadly identify the number of beneficiaries under each

category. Similarly, care must be taken to ensure that artisans handicapped by loss of livelihoods due to ageing are also covered adequately as opposed to granting benefits based on the community. –

Government after careful examination of the proposal are hereby issue the comprehensive guidelines for Aasara pensions in supercession of all order issued in the past on the subject as under:

#### I. Name of the Programme

The new social safety net scheme proposed by the government shall be called Aasara Pension Scheme and shall be effective from October 1, 2014.

#### II. Pension Amount

Government hereby fix the pension amount per month for the following categories of pensioners as detailed below:

SN	Category	Monthly Pension Amount (Rs.)
1	Old Age	1000
2	Widow	1000
3	Disabled	1500
4	Weavers	1000
5	Toddy Tappers	1000
6	Persons with HIV-AIDS	1000



### III. Eligibility Criteria

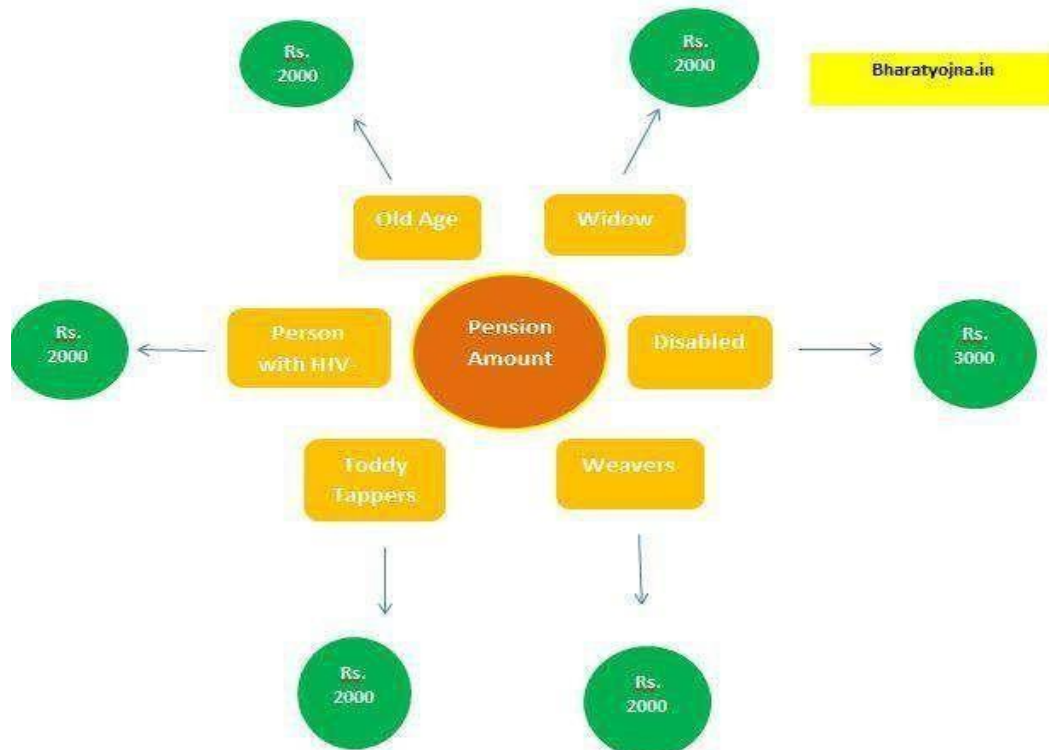
#### A. Age

S.no	Type of Pension	Eligibility	Requirements during Verification
1	Old Age	Age 65 years and above.	<ul style="list-style-type: none"><li>• Age should be as per age criteria given above</li><li>• Should be established clearly by documentary evidence such as birth certificate, electoral roll, Aadhaar card or any document which shows the proof of age.</li><li>• 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.</li><li>• 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.</li></ul>
2	Weavers	Age 50 years and above.	
3	Widow	<ol style="list-style-type: none"><li>1. Age 18 years and above.</li><li>2. Death certificate of her husband.</li><li>3. Every year updation on re-marriage for young widows (up to 45 Years)</li></ol>	<ul style="list-style-type: none"><li>• For widow pensions, the death certificate of the spouse is a must to be eligible.</li><li>• 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.</li></ul>
4	Toddy Tappers	Age 50 years and above.	<ul style="list-style-type: none"><li>• For Toddy tapper pensions the verification should be confirmed whether the beneficiary is a registered member in the Co-Operative Society of Toddy Tappers.</li></ul>

5	Pension to persons with HIV-AIDS (ART pension)	Who are undergoing Anti Retroviral Therapy (ART).	<ul style="list-style-type: none"> <li>• <i>Medical certificate from the concerned hospital that the applicant is a person with HIV-AIDS</i></li> <li>• <i>List of names can also be obtained from the ART Centre duly certified by the authority heading the center</i></li> </ul>
6	Differently Abled (persons with disabilities)	<ol style="list-style-type: none"> <li>1. Irrespective of age.</li> <li>2. Disabled persons having a minimum of 40% disability under SADAREM assessment.</li> <li>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)</li> </ol>	<ul style="list-style-type: none"> <li>• <i>For disability pensions, persons with a SADAREM certificate showing the degree of disability 40% and above are eligible.</i></li> <li>• <i>In case of Hearing impaired, the minimum disability should be 51%.</i></li> </ul>

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.





GREATER HYDERABAD MUNICIPAL CORPORATION

AASARA

Equal Rights & Dignity for Elders



REGISTRATION FORM

Please Affix your Photograph

APPLICANT'S DETAILS (ALL FIELDS MUST BE FILLED IN CAPITALS)

Applicant's Name\*, Father's / Husband's Name, Date of Birth, Sex, Age, Address for Communication, Door No., Locality, Area Name, Landmark, Pin Code, Phone Number, Mobile No, E-mail, Signature

FAMILY DOCTOR / DOCTOR - PARTICULARS

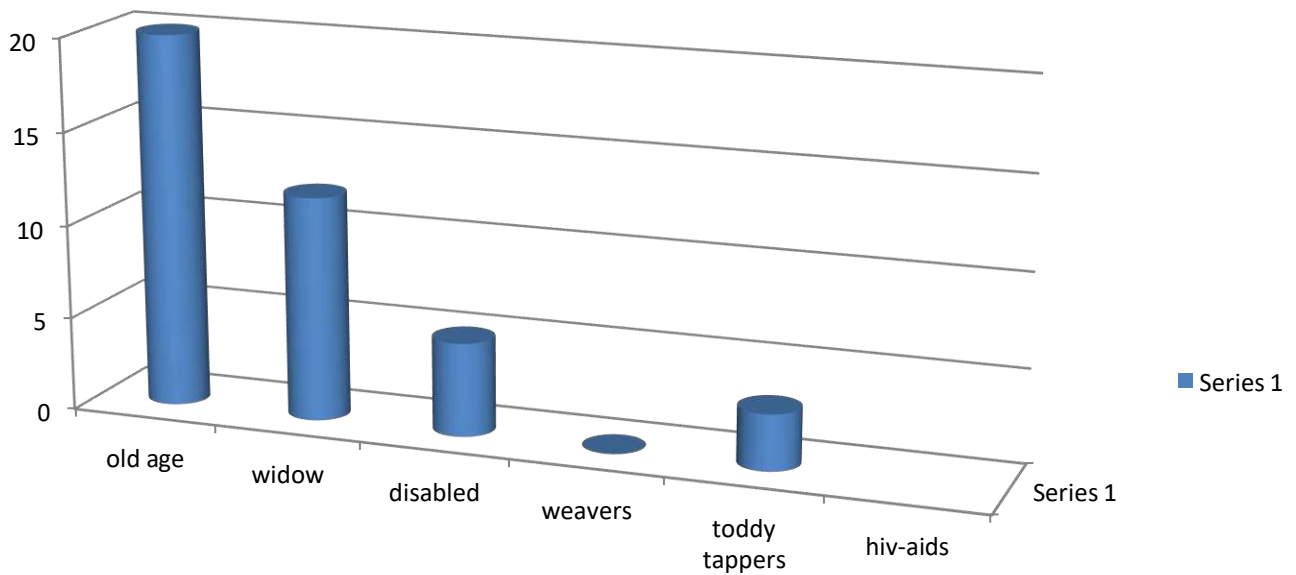
Family Doctor's Name, Doctor Tel, Mobile No, E-mail, Medial History, Allergic to, Blood Group, Suffering from, Medication in use

OTHER INFORMATION

Details of previous experience / service / job particulars, Any specific activities you want to participate under Aasara programme, Nearest Police Station

1	Old Age	20	2016
2	Widow	12	3016
3	Disabled	5	3016
4	Weavers	-	-
5	Toddy Tappers	3	2016
6	Pesins With HIV-AIDS	-	-

**Series 1**



## TELANGANA AASARA PENSION SCHEME:

NAME : R.Anjaiah

AGE: 58

GENDAR : MALE

VILLAGE : ANNARAM

CONTACT 7702688689

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9.How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient    B. Need to be raise

11. How you are utilizing the Pension amount using it for .....

A. Graceries     B. Saving    C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes     B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES    B. No



## TELANGANA AASARA PENSION SCHEME:

NAME :laxmaiah

AGE : 70

GENDAR : MALE

VILLAGE : ANNARAM

CONTACT :9876543210

you get Aasara Pension ?

A. YES  B. NO

1. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

2. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C. Other

4. who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6. Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you expect to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9. How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25



10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient    B. Need to be raise

11. How you are utilizing the Pension amount using it for .....

A. Graceries     B . Saving    C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes    B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES  B . No



## TELANGANA AASARA PENSION SCHEME:

NAME: Amrutha

AGE 45

GENDAR : FEMALE

VILLAGE : ANNARAM

CONTACT 6281455483

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9.How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for .....

A. Graceries  B. Saving C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME :Madavi kumari

AGE 48

GENDAR : FEMALE

VILLAGE : ANNARAM

CONTACT 9874563215

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9.How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for .....

A. Graceries  B. Saving C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME: Mahmad akber

AGE 75

GENDAR : MALE

VILLAGE : ANNARAM

CONTACT 9912139269

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9.How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for .....

A. Graceries  B. Saving C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME: Sainna

AGE 75

GENDAR : MALE

VILLAGE : ANNARAM

CONTACT

9912139269

Do you get Aasara

Pension ?

A. YES  B. NO

1. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

2. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?



A. 3000  B. 4000 C. 5000 D. 6000

9. How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20

10) How you are utilizing the Pension amount using if

A. Graceries  B. Saving C. Other

10. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

11. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. Sufficient B. Need to be raise

12. How you are utilizing the Pension amount using it for ..... ?

A. Graceries  B. Saving C. Other

13. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

14. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME:K.Ramulu

AGE 75

GENDAR : MALE

VILLAGE : Burgula

CONTACT 6325147896

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4.who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6.Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9.How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for ..... ?

A. Graceries  B. Saving C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME: Ananthaiah Goud

AGE 85

GENDAR : MALE

VILLAGE : SHADNAGAR

CONTACT 6325147896

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C. Other

4. who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A. Meeseva  b. Net centar C. Other

6. Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you expect to raise?

A. 3000  B. 4000 C. 5000 D. 6000

9. How many years onwards are you getting the Pension ?

A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for ..... ?

A. Graceries  B. Saving C. Other

12. It any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No



## TELANGANA AASARA PENSION SCHEME:

NAME : G. SHAMALAMMA

AGE 58

GENDAR : FEMALE

VILLAGE : ANNARAM

CONTACT 9000456217

1. Do you get Aasara Pension ?

A. YES  B. NO

2. How much amount did you get ?

A. 2016  B. 3016 C.1500 D. 1000

3. From where do you get amount either from bank or by cash ?

A. Cash  B. Bank C . Other

4. who do apply for the Aasara Pension ?

A. Yes  B. No

5. Do you apply self or through meeseva ?

A .Meeseva  b . Net centar C. Other

6. Do they charge any amount ?

A. Yes B. No

7. Do you get the Pension ?

A. Monthly  B. Biomonth C. Quarterly

8. How much of amount do you except to raise?

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A. 5 TO 10  B. 10 TO 15 C. 15 TO 20 D. 20 TO 25

10. The amount which you get is sufficient or do you need to enhance the Pension amount ?

A. Sufficient B. Need to be raise

11. How you are utilizing the Pension amount using it for .....?

A. Graceries  B. Saving C. Other

12. If any month Pension is missed do you get the same amount next month ?

A. Yes  B. No

13. Are you getting the Pension amount correctly or deduced amount are you getting ?

A. YES B. No

**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.

**REFERENCES:** [1] Praveen and Nilachala Acharya (2013) "Social Security for the Elderly in India: A Note on Old Age Pension" Help Age India-Research & Development Journal, Vol.19|No.2| May 2013, Page No.3 to 15.



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