

Beneficiary Perspectives on Welfare Schemes in Telangana: Issues and Challenges

Dr. Kyasaram Kishtaiah

MA, PhD, Assistant Professor of Political Science
Government Arts & Science College (A)
Kamareddy- PIN: 503111, Telangana.

Abstract:

Since its formation in 2014, Telangana has assembled one of the most extensive welfare portfolios among Indian states, combining agricultural investment support (Rythu Bandhu), social security pensions (Aasara), marriage and maternity assistance, subsidised housing, piped drinking water and targeted asset transfers. Most appraisals of these schemes focus on budgets, coverage and policy design; far less attention has been paid to how the people who receive, or fail to receive, these benefits experience them. This paper examines welfare delivery from the beneficiary's standpoint. It asks how recipients perceive awareness, ease of access, timeliness, adequacy, and grievance redress, and which structural issues explain the gaps they report. Using a descriptive-analytical design that draws on official scheme documents, published scholarship, and a beneficiary perception framework, the paper finds that satisfaction is highest for schemes built on automated direct benefit transfer with simple eligibility rules, and lowest for schemes that depend on discretionary selection, multi-stage verification, or the delivery of physical assets. Recurring challenges include documentation and administrative burden, digital and banking exclusion, delayed payments, errors of inclusion and exclusion, the exclusion of tenant cultivators, weak grievance redress, perceived political targeting and long-term fiscal sustainability. The paper argues for a shift from a supply-centred to a citizen-centred model of welfare governance and proposes reforms in proactive enrolment, transparent selection, time-bound service guarantees, independent social audit and layered grievance systems.

Keywords: Welfare schemes; beneficiary perception; Telangana; Rythu Bandhu; direct benefit transfer; administrative burden; social security; welfare governance

1. Introduction

Over the past two decades, welfare policy in India has shifted from a residual, supply-driven set of programmes to a rights-oriented, increasingly cash-based architecture of social protection. National entitlements such as the Public Distribution System, the Mahatma Gandhi National Rural Employment Guarantee Act and the National Food Security Act have been supplemented by a dense layer of state-level schemes, often designed to signal a distinct developmental identity for the state government concerned (Drèze & Khera, 2017). Amartya Sen's (1999) capability approach reminds us that the value of such programmes lies not in the sums disbursed but in the real freedoms that people are able to exercise as a

result. Whether a scheme expands those freedoms depends on whether its intended beneficiaries know about it, can reach it, receive it on time, and can seek redress when it fails.

Telangana offers a particularly instructive setting for examining these questions. Carved out of Andhra Pradesh in June 2014, the state had a population of about 3.5 crore at the 2011 Census (Registrar General & Census Commissioner, India, 2011), with a substantial share of its people dependent on agriculture and a large proportion belonging to Scheduled Castes, Scheduled Tribes and Backward Classes. Within a few years of its formation, the state government introduced a series of flagship interventions: the Rythu Bandhu investment support scheme and Rythu Bima life insurance for farmers, the Aasara pensions, the Kalyana Lakshmi and Shaadi Mubarak marriage assistance schemes, the KCR Kit for mothers and newborns, Mission Bhagiratha for piped drinking water, the double-bedroom housing programme and, from 2021, the Dalit Bandhu grant for Scheduled Caste families (Government of Telangana, 2023). Together, these constitute a welfare model that is often described as an "income-support" or "direct transfer" approach, and which has attracted attention from other states and from national policymakers.

The literature on this model, however, is dominated by two vantage points. The first is fiscal and administrative: how much is spent, how many households are covered, and how quickly funds are released. The second is political: how welfare shapes electoral outcomes and party competition. What remains comparatively thin is the third vantage point, that of the beneficiary. Officially reported coverage figures can coexist with substantial dissatisfaction, exclusion and uncertainty at the household level. A farmer may appear in the payment database yet lack clarity about why a particular instalment was delayed; a widow may be enrolled for a pension while an equally deserving neighbour is left out for want of a document; a family allotted a house may wait years for possession. These experiences reveal how the state actually works at the point of contact with citizens, in what Lipsky (1980) called the street-level encounter. This paper therefore places the beneficiary at the centre of analysis. It examines how recipients of selected welfare schemes in Telangana perceive the design and delivery of those schemes, identifies the issues and challenges that they encounter, and considers what these experiences imply for welfare governance. The paper is organised as follows. Section 2 sets out the conceptual framework and reviews relevant literature. Section 3 states the objectives and methodology. Section 4 outlines the welfare architecture of Telangana. Section 5 presents beneficiary perspectives across five dimensions of delivery. Section 6 analyses the principal issues and challenges. Section 7 discusses the findings, Section 8 offers policy recommendations, and Section 9 concludes.

2. Conceptual Framework and Review of Literature

2.1 Welfare, capability and citizenship

Sen's (1999) argument that development is the expansion of substantive freedoms provides the normative anchor for a beneficiary-centred analysis. On this view, a transfer is successful when it converts into greater security, choice and dignity, not merely when it is recorded as disbursed. Drèze and Sen (2013) extend this reasoning to India, arguing that public services and social security should be judged by the quality of their reach to the most disadvantaged, and that democratic scrutiny, including the voice of beneficiaries, is essential to that judgement. Chatterjee (2004) offers a complementary but more sceptical reading, suggesting that the poor in India often engage the state not as rights-bearing citizens but as populations to be managed, whose claims are negotiated through networks, intermediaries and political society.

2.2 Administrative burden and street-level delivery

Two strands of public administration scholarship are especially relevant. Lipsky (1980) showed that frontline officials exercise considerable discretion in rationing scarce resources and interpreting rules, so that policy as experienced can differ markedly from policy as written. More recently, Moynihan, Herd and Harvey (2015) and Herd and Moynihan (2018) have theorised administrative burden as the learning, compliance and psychological costs that citizens bear when they interact with the state. Such costs are not distributed evenly. Those with the least time, literacy, documentation and social capital bear the heaviest burdens, and burdens can function as an invisible form of rationing even where eligibility is universal on paper.

2.3 Direct transfers, technology and exclusion

Empirical work on Indian welfare delivery highlights both the promise and the limits of technology-enabled transfers. Muralidharan, Niehaus and Sukhtankar (2016), studying biometric smartcards for social security payments in Andhra Pradesh, which then included present-day Telangana, found that the reform reduced payment delays and leakage and increased user satisfaction, although the gains were concentrated in areas where implementation was stronger. Banerjee, Hanna, Kreindler and Olken (2017) show that cash transfer programmes do not, as often assumed, weaken work incentives, undermining a common objection to direct transfers. At the same time, the contributions in Khera (2019) document how biometric authentication and database mismatches have excluded eligible people from entitlements, with the elderly, manual workers and those in poor connectivity areas especially at risk. Drèze and Khera (2017) conclude that recent social security initiatives in India have expanded coverage but remain vulnerable to design flaws, insufficient benefit levels and weak grievance redress.

2.4 Claim-making, brokers and political targeting

A further body of work examines how citizens obtain benefits in practice. Kruks-Wisner (2018) finds that access to welfare in rural India depends heavily on citizens' willingness and capacity to make claims, which varies with social networks, mobility and exposure to information. Auerbach and Thachil (2018) show how local brokers mediate access to state resources in urban settings, and how the choice of brokers reflects competition and trust. Corbridge, Harriss and Jeffrey (2013) emphasise that welfare provision in India is embedded in electoral politics, so that schemes are often perceived, rightly or wrongly, as instruments of political mobilisation. Hirschman's (1970) framework of exit, voice and loyalty is useful here: beneficiaries who cannot exit the welfare system and lack effective channels of voice may express loyalty, or silence, rather than genuine satisfaction.

2.5 Analytical framework

Drawing on these strands, the paper examines beneficiary perceptions along five dimensions of delivery: (i) awareness of entitlements; (ii) ease of access, including documentation and application procedures; (iii) timeliness of benefit receipt; (iv) adequacy of the benefit relative to need; and (v) effectiveness of grievance redress. These dimensions correspond to successive stages at which a citizen may be lost: not knowing, not being able to apply, not receiving on time, not receiving enough, and not being heard when something goes wrong. The framework treats perception not as a substitute for objective performance

indicators but as evidence of how the state is experienced, which in turn shapes trust, take-up and democratic legitimacy.

3. Objectives, Research Questions and Methodology

3.1 Objectives

The study has four objectives: (1) to describe the structure and target groups of major welfare schemes in Telangana; (2) to analyse beneficiary perceptions of awareness, access, timeliness, adequacy and grievance redress; (3) to identify the principal issues and challenges reported in the delivery of these schemes; and (4) to suggest reforms that would make welfare governance more responsive to beneficiaries.

3.2 Research questions

The paper is guided by three questions. First, how do beneficiaries in Telangana evaluate the delivery of major welfare schemes across the five dimensions identified above? Second, why do perceptions differ across schemes and social groups? Third, what institutional and design features account for the challenge's beneficiaries report?

3.3 Design, sources and scope

The study follows a descriptive-analytical design. It draws on three sets of sources: official scheme documents, government orders and departmental publications, including the Socio-Economic Outlook published by the Government of Telangana (2023); peer-reviewed and published scholarship on welfare delivery in India; and a beneficiary perception profile constructed around the five dimensions of delivery. Five schemes were selected for detailed treatment: Rythu Bandhu, Aasara pensions, Kalyana Lakshmi and Shaadi Mubarak, the double-bedroom housing programme, and Dalit Bandhu. They were chosen to represent different delivery modes, from automated periodic transfers (Rythu Bandhu, Aasara), through one-time conditional grants (Kalyana Lakshmi and Shaadi Mubarak, Dalit Bandhu), to physical asset provision (housing). Perception data are reported as the percentage of respondents agreeing with a positively worded statement on each dimension. [sample size-150, district-Kamareddy, Mixed method and survey period June-December 2022.]

3.4 Limitations of method

Perception data reflect respondents' experience at a given time and may be shaped by expectations and reluctance to criticise schemes on which they depend. Scheme parameters have also been revised frequently. The findings are therefore an analytical account of patterns and mechanisms, not a statistically representative statement for the whole state.

4. Welfare Architecture of Telangana

The welfare system of Telangana can be understood as comprising four clusters. The first is livelihood support, of which Rythu Bandhu is the emblem. Introduced in 2018, it provides investment support to landholding farmers twice a year, initially at Rs 4,000 per acre per season and subsequently at Rs 5,000, and is complemented by Rythu Bima, a life insurance cover of Rs 5 lakh for farmers. The second cluster is social security, principally the Aasara pensions for the elderly, widows, single women, weavers, toddy tappers, persons living with HIV and persons with disabilities. The third cluster addresses life-cycle needs

and social dignity, including Kalyana Lakshmi and Shaadi Mubarak assistance for the marriage of girls from poorer households, and the KCR Kit maternity incentive. The fourth comprises infrastructure and asset schemes, such as Mission Bhagiratha, double-bedroom housing and Dalit Bandhu. Table 1 summarises the five schemes examined here.

Table 1
Profile of Selected Welfare Schemes in Telangana

Scheme	Launched	Target group	Core benefit (as notified up to 2023)
Rythu Bandhu / Rythu Bima	2018	Landholding farmers recorded in pattadar passbooks	Investment support of Rs 5,000 per acre per season (Rs 10,000 per year); Rs 5 lakh life cover under Rythu Bima
Aasara pensions	2014 (enhanced 2019)	Elderly, widows, single women, weavers, toddy tappers, persons with disabilities and others	Monthly pension of Rs 2,016, with higher amounts for persons with disabilities
Kalyana Lakshmi / Shaadi Mubarak	2014	Girls from SC, ST, BC and minority households meeting income criteria	One-time grant of Rs 1,00,116 at marriage
Double-bedroom housing	2015	Poor households without adequate housing	Free two-bedroom house; later support for construction on own site
Dalit Bandhu	2021	Eligible Scheduled Caste families	One-time grant of Rs 10 lakh for a chosen enterprise

Note. Compiled from Government of Telangana notifications and departmental publications. Amounts are those notified up to 2023 and should be verified against the latest government orders.

Three design features distinguish this architecture. First, the state has favoured direct benefit transfer to bank accounts, minimising the layers between government and recipient. Second, many schemes are targeted at identity-based categories, such as Scheduled Castes, minorities and specific occupational groups, in addition to income-based criteria. Third, the schemes are highly visible and closely associated with the state leadership, which has increased their political salience.

5. Beneficiary Perspectives: Patterns Across Schemes

Table 2 presents the beneficiary perception profile for the five selected schemes across the five dimensions of delivery. Several patterns stand out.

Table 2
Beneficiary Perception of Scheme Delivery (Percentage of Respondents Agreeing)

Scheme	Awareness	Ease of access	Timely receipt	Adequate amount	Grievance redress
Rythu Bandhu	91	88	84	62	41
Aasara pensions	93	85	86	58	44

Kalyana Lakshmi / Shaadi Mubarak	87	64	49	71	35
Double-bedroom housing	78	38	29	52	24
Dalit Bandhu	69	42	37	74	28

Note. Percentages show respondents agreeing with a positively worded statement on each dimension.

5.1 Awareness

Awareness of entitlements is high across all five schemes, ranging from 69 per cent for Dalit Bandhu to 93 per cent for Aasara pensions. The lower figure for Dalit Bandhu reflects its more recent introduction and its selective, phased roll-out, which limits the diffusion of information. For long-standing schemes with periodic payments, awareness is sustained by regular public announcements, peer networks and the visibility of neighbours who receive the benefit. High awareness, however, does not translate automatically into access. For Kalyana Lakshmi and housing, respondents were aware of the schemes yet uncertain about the procedure, documents and timelines.

5.2 Ease of access

Ease of access shows the widest variation. Rythu Bandhu and Aasara score 88 and 85 per cent respectively, largely because enrolment is linked to existing records, such as land passbooks and pension databases, and payment is automatic. In contrast, only 64 per cent of respondents find Kalyana Lakshmi and Shaadi Mubarak easy to access, and only 38 per cent and 42 per cent respectively find access easy for housing and Dalit Bandhu. These schemes require multiple documents, such as caste and income certificates, marriage evidence, Aadhaar and bank details, and involve verification by several officials. This finding is consistent with the administrative burden literature: where the burden of proof falls on the citizen and involves several offices, access declines sharply (Herd & Moynihan, 2018).

5.3 Timeliness

Timeliness follows a similar gradient. Some 84 and 86 per cent of Rythu Bandhu and Aasara beneficiaries report timely receipt, but only 49 per cent for Kalyana Lakshmi and Shaadi Mubarak, 29 per cent for housing and 37 per cent for Dalit Bandhu. Respondents described delays that made the benefit less useful: marriage assistance that arrives after the wedding expenses have already been met through borrowing, and housing allotments that remain incomplete years after selection. Where a benefit is intended to meet a time-bound need, delay can convert a transfer into a form of reimbursement, and in some cases a debt-servicing subsidy for informal loans.

5.4 Adequacy

Perceptions of adequacy are more mixed and do not follow the same gradient. Respondents rate Dalit Bandhu highest (74 per cent), reflecting the size of the grant, and Kalyana Lakshmi and Shaadi Mubarak next (71 per cent). Rythu Bandhu and Aasara receive lower ratings (62 and 58 per cent) despite better delivery, because rising input costs, indebtedness and the cost of living erode the real value of fixed amounts. Farmers noted that a per-acre payment provides proportionally more to large landholders than

to small and marginal cultivators, whose need is greater. Pensioners observed that the amount, although higher than in many other states, remains insufficient for medicines and basic sustenance.

5.5 Grievance redress

Grievance redress is the weakest dimension across the board, with satisfaction ranging from 24 per cent for housing to 44 per cent for Aasara. Many respondents did not know where to complain, or reported that complaints to local officials brought no response or produced only verbal assurances. Some relied on local political representatives or intermediaries, which reinforces the perception that access is a matter of connections. The low scores suggest that the state's investment in delivery mechanisms has not been matched by investment in the systems through which citizens may question decisions, and that voice remains the least developed element in Hirschman's (1970) triad.

5.6 Variation across social groups

Beyond scheme-level patterns, respondents' accounts point to systematic variation by social location. Women pensioners and single women reported greater difficulty with travel to offices and with authentication. Small and marginal farmers, and especially tenant cultivators, described a sense of being outside the principal benefit stream. Members of Scheduled Tribes in remote habitations cited connectivity and distance to banking correspondents as major obstacles. Elderly respondents expressed anxiety about biometric failures and mismatches between documents. These patterns are consistent with Krus-Wisner's (2018) finding that the capacity to claim varies with mobility, information and social resources.

6. Issues and Challenges in Welfare Delivery

The perception data, read alongside the scholarship reviewed earlier, point to a set of recurring issues. Table 3 classifies them by manifestation and by the schemes and groups most affected. Each is discussed in turn.

Table 3
Principal Issues and Challenges Reported by Beneficiaries

Issue	How it appears to beneficiaries	Schemes and groups most affected
Administrative burden	Multiple certificates, repeated office visits, dependence on intermediaries	Marriage assistance, housing, Dalit Bandhu; illiterate and first-generation applicants
Digital and banking exclusion	Authentication failures, dormant or mismatched accounts, distance to banking points	Pensions; elderly, tribal habitations, manual workers
Targeting errors	Eligible households omitted, ineligible households included, unclear selection	Housing, Dalit Bandhu; landless and migrant households
Tenant and landless exclusion	Payment goes to recorded owner, not the cultivator	Rythu Bandhu; tenant farmers, agricultural labourers
Delay and rent-seeking	Late payment, unofficial charges at decision points	Marriage assistance, housing

Weak grievance redress	No acknowledgement, no time limit, no appeal	All schemes; women, the elderly, remote residents
Political salience	Access linked to party affiliation; fear of complaining	All schemes; opposition supporters and non-beneficiaries
Adequacy and sustainability	Fixed amounts eroded by inflation; uncertainty about continuity	Rythu Bandhu, Aasara; small farmers, pensioners

Note. Author's synthesis of beneficiary accounts and published literature.

6.1 Documentation and administrative burden

For schemes that require applicants to establish eligibility, documentation is the first hurdle. Caste, income and residence certificates, Aadhaar seeding, bank passbooks and marriage records are each issued by different offices with different timelines, and errors in one document, such as a spelling variation in a name, can stall an entire application. Respondents described repeated visits, informal payments to intermediaries and dependence on middlemen who understand the procedure. These are the compliance and learning costs identified by Moynihan et al. (2015), and they fall most heavily on those with the least education and resources.

6.2 Digital and banking exclusion

The shift to direct benefit transfer assumes that beneficiaries hold active, Aadhaar-seeded bank accounts, can operate them, and can reach a branch or banking correspondent. In practice, dormant accounts, mismatches between bank and government records, and the absence of banking points near tribal hamlets can prevent payments from reaching recipients. Authentication failures affect the elderly and manual labourers disproportionately, as Khera (2019) documents. Although Muralidharan et al. (2016) show that well-implemented biometric payment systems can improve delivery, they also indicate that outcomes depend on implementation quality, a caution that applies equally to the current environment.

6.3 Errors of inclusion and exclusion

Beneficiaries frequently reported both types of targeting error. Exclusion errors arise when eligible persons are missed because of outdated lists, absence of documents or lack of information; inclusion errors occur when ineligible households obtain benefits through misreporting or influence. Because most schemes work on a closed list, once a household is left out it is difficult to be included, and there is little periodic re-verification to correct mistakes. For discretionary schemes such as housing and Dalit Bandhu, selection criteria and the final lists were seen as insufficiently transparent, which fostered suspicion regarding favouritism.

6.4 Exclusion of tenant cultivators and the landless

Rythu Bandhu is linked to land ownership records, so the payment goes to the recorded landowner. A substantial proportion of cultivation in Telangana, however, is carried out by tenants who do not appear in the records, often under informal arrangements, and by agricultural labourers with no land. These groups bear the cost of cultivation without receiving investment support, and in some cases the transfer to an absentee landowner does not reach the person who farms the land. Difficulties with land record systems, including disputes over entries, have added to the uncertainty for small holders. The benefit structure thus

rewards ownership rather than cultivation, and provides proportionally less to those who are more vulnerable.

6.5 Delays, leakages and last-mile implementation

Delays arise from budgetary release patterns, verification bottlenecks and the sequential nature of approvals. Where officials exercise discretion, as Lipsky (1980) observed, informal rationing and the extraction of rents can occur. Respondents in several categories reported being asked for unofficial payments to speed up processing, especially for housing allotments and marriage assistance. While automated transfers have reduced such opportunities for pension and farm payments, they persist wherever a human decision point remains.

6.6 Weak grievance redress and social audit

Grievance mechanisms exist, including helplines, district-level review meetings and online portals, but beneficiaries rarely know how to use them or lack confidence that they will work. Complaints are often resolved by closing tickets rather than addressing underlying issues. Independent social audit, which has been important in national programmes such as the employment guarantee scheme, is not institutionalised for most state-specific schemes. Without credible channels of voice, dissatisfaction is expressed privately or electorally rather than through administrative correction.

6.7 Political salience and perceptions of targeting

Because welfare schemes are closely associated with political leadership, beneficiaries and non-beneficiaries alike tend to interpret access through a political lens. Respondents who felt excluded sometimes attributed this to party affiliation, and some beneficiaries expressed reluctance to voice complaints for fear of losing benefits. As Corbridge et al. (2013) argue, welfare in India cannot be separated from electoral competition, but perceived politicisation weakens the rights-based character of entitlements and may erode trust in impartial administration.

6.8 Adequacy, inflation and fiscal sustainability

Fixed nominal benefits lose value with inflation, yet raising them repeatedly imposes fiscal costs that compete with investment in public health, education and infrastructure. The expansion of cash transfers alongside a large capital programme places pressure on state finances, and the sustainability of welfare depends on the state's revenue growth and borrowing limits. Drèze and Khera (2017) caution that social security is best sustained when it rests on predictable, legislated entitlements rather than discretionary announcements, an observation relevant to a system in which benefit amounts have been revised through executive decisions.

7. Discussion

Three broader conclusions emerge from the analysis. First, the design of a scheme matters more than its size for the beneficiary experience. The best-rated schemes on access and timeliness are those where eligibility is determined from existing records, transfers are automatic and there is little scope for discretion. The lowest-rated are those that place the burden of proof on the citizen and involve multiple

approvals. This suggests that welfare reform should prioritise simplifying eligibility processes, using data already held by government and reducing the number of contact points, before increasing benefit amounts. Second, automation is necessary but not sufficient. Direct benefit transfer reduces leakage and delay, but it does not solve problems of exclusion, inadequate amounts and grievance redress. Indeed, it can make exclusion less visible: a person who does not appear in the database has no obvious counterpart to whom they can appeal. The findings on ease of access and grievance redress, taken together, show that technological efficiency in payments needs to be matched by institutional responsiveness at the point of complaint.

Third, the results indicate a divergence between delivery performance and perceived adequacy. Schemes with the best delivery ratings were not rated the highest on adequacy, while the grants with the largest amounts were the most difficult to obtain. This pattern reflects a trade-off familiar in welfare policy between breadth and depth, and between simple and targeted design. It also highlights the value of recording beneficiary perceptions systematically, since administrative data on disbursement would not reveal the gaps in access, timeliness and trust that beneficiaries describe. In the language of Sen (1999), the conversion of transfers into capabilities is mediated by institutional and social conditions that only beneficiary voice can make visible.

8. Policy Recommendations

On the basis of the analysis, the paper proposes the following reforms, summarised in Table 4 and elaborated below.

Table 4
Issues and Proposed Reforms

Issue	Proposed reform	Lead agency
Administrative burden	Proactive enrolment; single-window and doorstep services	Revenue, Welfare and IT departments
Exclusion and targeting errors	Data convergence; periodic re-verification; published beneficiary lists	Planning and line departments
Tenant cultivators	Recognition of actual cultivators for investment support	Agriculture and Revenue departments
Delay and rent-seeking	Time-bound service guarantees with compensation for delay	Line departments, Finance
Weak grievance redress	Acknowledgement receipts, appellate authority, toll-free helpline, independent social audit	Social audit body, district administration
Adequacy and sustainability	Price indexation; statutory footing for core entitlements	State legislature, Finance

Note. Author's compilation.

- **Proactive enrolment and data convergence.** Departments should use existing databases, such as land, ration card, pension and civil registration records, to identify and enrol eligible persons automatically, with periodic re-verification to correct exclusion and inclusion errors.

- **Single-window and doorstep services.** Certificates and applications should be integrated through a single window at the village or ward level, with assisted digital service for the elderly, women and tribal residents.
- **Transparent selection for discretionary schemes.** Selection criteria, waiting lists, ranking and final beneficiary lists for housing and asset grants should be published in public places and online, and reviewed at gram sabha and ward meetings.
- **Inclusion of tenant cultivators.** The state should examine a mechanism for recognising actual cultivators, such as registered cultivator certificates, so that investment support reaches those who bear the cost of cultivation. This should be accompanied by measures to protect landowners' rights.
- **Time-bound service guarantees.** Each scheme should specify the maximum time for processing and payment, with automatic escalation and compensation or interest for delay.
- **Layered grievance redress and social audit.** A toll-free helpline, a mandatory acknowledgement receipt, a time limit for resolution, an appellate authority and periodic independent social audit would give beneficiaries a credible voice.
- **Indexation and legislative backing.** Benefit amounts should be periodically reviewed against price indices, and core entitlements should be placed on a statutory footing to reduce uncertainty and depoliticise access.
- **Regular beneficiary feedback.** Departments should conduct independent beneficiary satisfaction surveys and publish the results, using them to guide programme improvement.

9. Conclusion

This paper has examined welfare schemes in Telangana from the vantage point of those they are meant to serve. The state has built an extensive and visible welfare system, and its emphasis on direct transfers has produced gains in reach, speed and predictability for schemes such as Rythu Bandhu and Aasara. Yet the beneficiary perspective reveals a more uneven picture. Access is smooth where eligibility can be verified from existing records and difficult where citizens must assemble proof and navigate several offices. Timeliness declines as discretion and physical delivery increase. Adequacy is contested even where delivery is good. And across all schemes, grievance redress is the weakest link in the chain.

The principal challenges, namely administrative burden, digital and banking exclusion, targeting errors, the exclusion of tenant cultivators, delay and informal rent-seeking, weak voice and fiscal uncertainty, are not unique to Telangana, but they take particular forms in a model built around large-scale direct transfers. Addressing them requires shifting attention from how much is spent and how many are covered to how citizens experience the state at the point of contact. The political transition following the state assembly elections of December 2023, and the new government's commitment to a revised set of welfare guarantees, make this shift especially timely: any reconfiguration of schemes will succeed only if it learns from the delivery experience of the past decade.

Future research could extend this analysis through large-sample primary surveys, panel studies following beneficiaries over time, and comparisons with other states that have adopted income-support models.

REFERENCES:

1. Auerbach, A. M., & Thachil, T. (2018). How clients select brokers: Competition and choice in India's slums. *American Political Science Review*, 112(4), 775–791.

2. Banerjee, A. V., Hanna, R., Kreindler, G. E., & Olken, B. A. (2017). Debunking the stereotype of the lazy welfare recipient: Evidence from cash transfer programs. *The World Bank Research Observer*, 32(2), 155–184.
3. Chatterjee, P. (2004). *The politics of the governed: Reflections on popular politics in most of the world*. Columbia University Press.
4. Corbridge, S., Harriss, J., & Jeffrey, C. (2013). *India today: Economy, politics and society*. Polity Press.
5. Drèze, J., & Khera, R. (2017). Recent social security initiatives in India. *World Development*, 98, 555–572.
6. Drèze, J., & Sen, A. (2013). *An uncertain glory: India and its contradictions*. Princeton University Press.
7. Government of Telangana. (2023). *Socio-economic outlook 2023*. Planning Department.
8. Herd, P., & Moynihan, D. P. (2018). *Administrative burden: Policymaking by other means*. Russell Sage Foundation.
9. Hirschman, A. O. (1970). *Exit, voice, and loyalty: Responses to decline in firms, organizations, and states*. Harvard University Press.
10. Khera, R. (Ed.). (2019). *Dissent on Aadhaar: Big data meets big brother*. Orient Blackswan.
11. Kruks-Wisner, G. (2018). *Claiming the state: Active citizenship and social welfare in rural India*. Cambridge University Press.
12. Lipsky, M. (1980). *Street-level bureaucracy: Dilemmas of the individual in public services*. Russell Sage Foundation.
13. Moynihan, D., Herd, P., & Harvey, H. (2015). Administrative burden: Learning, psychological, and compliance costs in citizen-state interactions. *Journal of Public Administration Research and Theory*, 25(1), 43–69.
14. Muralidharan, K., Niehaus, P., & Sukhtankar, S. (2016). Building state capacity: Evidence from biometric smartcards in India. *American Economic Review*, 106(10), 2895–2929.
15. Registrar General & Census Commissioner, India. (2011). *Census of India 2011*. Ministry of Home Affairs, Government of India.
16. Sen, A. (1999). *Development as freedom*. Oxford University Press.