

A Study On Awareness And Utilization Of Shadi Mubarak Welfare Scheme, Hyderabad.

Harinder. M^{1*}, Ayesha²

Abstract

Marriage is a union of two souls and bonded together for life time. This beautiful occasion is a big time for everyone in family, it will be a little burden to bride family in Indian system as they have more customs and traditions and incurs some expenditure. To support the families and make merrier to the families, government introduced financial support program to below poverty line families. The Government of Telangana has introduced a welfare scheme which operates under the names 'Shaadi Mubarak' and 'Kalyana Laxmi' for the Minorities and below poverty line brides to prevent child marriages that results from poverty. Except for the names, the functions under the scheme for the beneficiaries are same. The scheme aims to uplift the parents who are not in a position to get their daughters married by rendering one-time financial assistance. About 285 crore was spent towards Shadi Mubarak scheme alone in the last three years. As many as 55,972 girls from economically weaker sections hailing from minority communities got married through the Shadi Mubarak grants. Shaadi Mubarak and Kalyana Laxmi welfare scheme was to support bride family to lessen burden and to eradicate stigma of girl is burden in family. The financial assistance will be provided into the bank account of the mother of the bride by the RDO. In order to take the benefit of this scheme, the family income of the applicant must be Rs 2 lakh or less. The applicants require to update the bank account details of the bride's mother for verification purposes. The study focuses whether the parental burden is reduced or misused the scheme and at the same times the awareness on the scheme among the minorities. There were no studies related to the particular topic in Hyderabad.

Methodology:

Hyderabad District is known for Nizam's. Hindus make up about 74% of India and about 55% of Hyderabad. Islam is the second most popular religion in both: approximately 14% of India, 40% of Hyderabad. The history and influences of both are readily observed in the culture of the city, from dress to architecture. Researcher used Probability Sampling – Simple Random sampling, 70 Sample size is taken for the present study.

Results:

Chi-square test was applied to test significance of different variables, the significance value is .059 which shows there is statistical association between the gender of the parent and awareness towards Shaadi Mubarak scheme. There is significant relation between education of the parents and awareness on the scheme. The significance value is 0.026 which is less than 0.05.

Keywords: Marriage, Financial support for marriage, Parents opinion towards marriage.

Introduction

Telangana is a state in the south of India. It was formed on 2nd June 2014. The state was formed as a result of the split of erstwhile Andhra Pradesh state. Telangana government implemented over hundreds of schemes in past 4 years for the welfare of the people in the state. These schemes are implemented by various ministries of the Telangana government. Some of schemes are funded by the central government.

The Government of Telangana has introduced a welfare scheme which operates under the names 'Shaadi Mubarak' and 'Kalyana Laxmi' for the Minorities and below poverty line brides to prevent child marriages that results from poverty. Except for the names, the functions under the scheme for the beneficiaries are same. The scheme aims to uplift the parents who are not in a position to get their daughters married by rendering one-time financial assistance. About 285 crore was spent towards Shadi Mubarak scheme alone in the last three years. As many as 55,972 girls from economically weaker sections hailing from minority communities got married through the Shadi Mubarak grants.

About the Scheme

The Government of Telangana has launched **Telangana Shaadi Mubarak Scheme**. Through this scheme, all those families who are not able to bear the expenses of the marriage of their daughter will be provided financial assistance. This financial assistance will be Rs 100116. Only those families who belong to the minority category can be able to take benefit from this scheme. In order to take the benefit of this scheme, beneficiaries are required to apply through the official

^{1*}Asst professor, Roda Mistry College of Social Work & Research Centre, Hyderabad, Telangana

²Asst professor, Sree Vignan Degree & PG college, Hyderabad, Telangana

website. The beneficiary is also required to submit the filled-in application form at the concerned MRO office for verification. The MRO will take the approval of the concerned MLA to sanction the amount.

The financial assistance will be provided into the bank account of the mother of the bride by the RDO. In order to take the benefit of this scheme, the family income of the applicant must be Rs 2 lakh or less. The applicants require to update the bank account details of the bride's mother for verification purposes.

Child Marriage

As per United Nations International Children's Emergency Fund (UNICEF) Child marriage, defined as a formal marriage or informal union before age 18, for both boys and girls. In India 'Child Marriage Restraint Act 1929 passed on 28 September 1929 in the British India Legislature of India, fixed the age of marriage for girls at 14 years and boys at 18 years which was later amended (Prohibition of Child Marriage Act (PCMA) in 2006, and it came into effect on 1 November 2007) to 18 for girls and 21 for boys. It is popularly known as the Sarda Act, after its sponsor Harbilas Sarda. It came into effect six months later on April 1, 1930. Accordingly, if a marriage is taken place below the age of 18 years to girls and below the age of 21 years to the boys is considered as child marriage.

Several documents are required to establish the bonafide of a bride's age, caste, income first marriage and residence. Age certificate to prove that the bride is a major is the most important document since the scheme is based on the criterion that bride should be above 18 years and the combined annual income of her parents must not exceed Rs. 2 lakh. Aadhaar card or a birth certificate from school are accepted. The study found that a majority of the parents are approaching Aadhaar centres to change the DOB details in the Aadhaar card or submitting a duplicate Aadhaar copy where the DoB of their minor daughter is changed with help of a photocopy. The Aadhaar centre authorities are supposed to change the details only after the village revenue officer (VRO) give his/her permission. But, that is not happening as parents are deceiving religious heads to perform child marriages and avail themselves of the benefits.

1.1 Eligibility Criteria for Shaadi Mubarak

The bride should confirm to the following conditions to avail the benefit.

1. Beneficiaries must have a caste Certificate either Hard Copy or Soft copy issued by the MRO officer.
2. The applying girl should belong to any of the mentioned minority communities or should fall under the below poverty line.
3. The applicant should be a resident of Telangana State.
4. The unmarried girl must have completed 18 years of age at the time of marriage.
5. The compound income of the girl's parents should not cross Rs.2,00,000 per annum.
6. The State government will Release the Scheme amount to the bride marriage to those who are going to marry for the first time.

1.2 Required Document to register Online:

- 1st Marriage Confirmation Certificate
- VRO/ Panchayath Secretary Approval Certificate
- Photo of the Bride
- Bride age proof Certificate
- Bride's Scanned Aadhar Copy
- Bride Groom's Scanned Aadhar Copy
- Bride Mother's Scanned Bank passbook
- Bride's Scanned Bank passbook

1.3 Shaadi Mubarak Scheme Registration Form 2021 Details

The State government will issue the 1st Installment amount of Rs.70000 before marriage for the Function hall booking and the rest of the amount of 30116 will be credited after Bride's marriage. This Scheme will be applicable to all types of People like SC, ST, BC, EBC, Muslim, and Christian.

1.4 Beneficiaries of the scheme:

- SC, ST, BC and minority unmarried girls
- Later to all poor families in the state.
- A scheme also covers Muslims girls from poor families called as "Shaadi Mubarak".

1.5 Genesis of Shaadi Mubarak/ Kalyana Lakshmi Scheme:

- In 2002 tragedy was happened at Warangal District Mulugu Mandal Kodishala Kunta village Chinna Bhagya Thanda .
- Scheduled Tribe Family named Banoth Krima nayak and Rukamma with 3 children's Kalpana, Sunitha, and Kavitha.

- Unfortunately due to electrical Short circuit in the house , Total house was fired along with the money of 40,000 rupees which is the amount kept aside to use for marriage of his children.
- This news was spread all over Telangana. Finally, KCR felt sorry for the family and took the responsibility of the child marriage. KCR bared the total expense of that marriage.

1.6 Benefits And Features Of Telangana Shaadi Mubarak Scheme

- The Government of Telangana has launched **Telangana Shaadi Mubarak Scheme**
- Through this scheme all the families who are not able to bear the **expenses of marriage** of their daughter will be provided financial assistance
- The financial assistance will be of Rs 100116
- Only those families who belong to the minority category can be able to take the benefit of this scheme
- In order to take the benefit of this scheme beneficiaries are required to apply through official website
- The beneficiaries is also required to submit the filled in application form at the concerned MRO office for verification
- The MRO is required to take the approval of the concerned MLA to sanction the amount
- The financial assistance will be provided into the bank account of the mother of the bride by the RDO
- In case the girl is orphan the financial assistance will be provided in the bank account of the girl
- The maximum income criteria is Rs 2 lakh
- This scheme will also help in reducing child marriage
- Application will be filled through electronic payment and application system of scholarship's official website

Eligibility Criteria	Required Documents
Applicant must be permanent resident of Telangana	Bride's photo, Age proof certificate
The age of bride must be at least 18 years or more	•Bride's scanned Aadhaar copy •Bride mother's scanned Aadhaar copy •Bridegroom's scanned Aadhaar copy
The age of groom must be at least 21 years or more	Bride's scanned passbook
Applicant must belong to minority category	Bride mother's scanned passbook
The maximum family income of the applicant is Rs 2 lakh	

1.7 Procedure To Register Under Telangana Shaadi Mubarak Scheme

- First of all go to the **official website** of electronic payment and application system of scholarship
- Registration form will appear before you
- In this registration form you have to fill the following details:-
- Personal details of bride
- Income certificate details
- Permanent address details
- Present address details
- Bank account details (for orphans)
- Mother's account details
- Particulars of bridegroom
- Details of marriage
- Now you have to upload all the required documents
- After that you have to click on submit
- By following this procedure you can register under Telangana Shaadi Mubarak scheme

1.8 Telangana Shaadi Mubarak Status/Print Application

- Go to the official website of electronic payment and application system of scholarship
- The home page will open before you
- Now you have to click on **Kalyana Lakshmi Shaadi Mubarak**
- A new page will appear before you
- On this new page under the Shaadi Mubarak service for minority section you have to click on print/status
- Now a new page will appear before you
- On this new page you have to enter bride's unique identification number and phone number
- After that you have to click on get status and print
- By following this procedure you can check status or print application

1.9 Edit Application Form Of Shaadi Mubarak Scheme

- Visit the official website of electronic payment and application system of scholarship
- The home page will open before you
- On the homepage you should click on **Kalyana Lakshmi Shaadi Mubarak** option

- A new page will appear before you
- On this new page you have to click on edit/uploads option under the Shaadi Mubarak service for minority section
- A new page will appear before you
- On this new page you have to enter your marriage ID and phone number
- After that you have to click on get details
- Now your application form will appear before you
- Now you can edit the application form
- After that you have to click on save
- By following this procedure you can edit application form

Need of the study

There are several welfare schemes to make the girl child safe and secure in the state. At the same time there are several schemes were misused towards girl child. Shadi Mubarak schemes is a welfare scheme which introduced to reduce the burden on parents and to make sure that the girl should complete 18 years of the age at the time of marriage. The study focuses whether the parental burden is reduced or misused the scheme and at the same times the awareness on the scheme among the minorities. There were no studies related to the particular topic in Hyderabad.

The Shadi Mubarak programme is for minority girls who have reached the age of 18. The scheme's main goal is to relieve parents of the responsibility of arranging for the marriage of their daughters, but it also has the covert intention of motivating them to wait until their daughters turn 18 before considering marriage.

Review of Literature

Dr. Mohammad Abdul Malik and Dr. Jagan Kanthi (2018) A onetime financial assistance is given to bride's family under the scheme. The girl must attain the 18 years of age at the time of the marriage. This scheme was applied to only Scheduled Castes (SCs), Scheduled Tribes (STs) and for Minorities of Telangana. However this scheme was also extended to Backward Classes (BCs) and Economically Backward Classes (EBCs) since 01.04.2017 and the one time financial assistance was also increased from Rs.51, 000.00 to Rs. 75,116.00. The combined annual income of the bride's parents shall not exceed Rs.2 lakh to avail the benefit under the scheme.

Primary data has been used for analysis and secondary source has been used for information. Three years period from 2011 to 2014 (prior to scheme implementation) and three years period from 2014 to 2017 (post implementation) has been take for the study. Central tendency and percentage tools have been utilized and the findings are Kalyana Lakshmi scheme has made positive impact on child marriages i.e., child marriages decreased due to Kalyana Lakshmi Scheme. The Kalyana Lakshmi scheme has impact on all communities.

B Spandana, Dr. R Geetha Reddy and B Prashanthi (2019) Finally it can be concluded from the present study that all the respondents were aware about these schemes (KCR kit, Kalyana lakshmi, Aarogya lakshmi and Aasara pensions) since last 1 to 3 years because these schemes are implemented in last 4 years. • Thirty percent of the respondents got information about the schemes through gram panchayat meetings, anganwadi teachers and ANM workers (20%), neighbors (20%), relatives (17%) and through Media such as T.V, radio and news-papers (13%).

Pharma Innovation Journal The scheme is very useful for the poor people but many people are committing scams by changing the date of birth on the Aadhaar card to get the scheme anyway and increasing the age. Most of the perpetrators of these scams are political party leaders. Some government officials are also deceiving the people. Poor families are facing a lot of difficulties as they are not fully aware of the scheme. Most of the villagers are cheating in getting the scheme. Most of the people who have applied for this scheme are getting the money very late and it will be very useful for the poor people if it comes a little early. The people will benefit a lot if the government takes care not to manipulate such schemes.

Prof U. Vindhya and students Nilanjana Ray and Ujithra Ponniah (2019) The School of Gender Studies, Tata Institute of Social Sciences, Hyderabad, and government departments and non-government agencies undertook a study, to explore the impact of the schemes Kalyana Lakshmi and Shadi Mubarak in Telangana and Chandranna Pelli Kanuka in Andhra Pradesh. A report of the exploratory study — Conditional Cash Transfer (CCT) Schemes and Child Marriages in Andhra Pradesh and Telangana — was released during the recent convocation of TISS, Hyderabad campus. The study focused on three districts — Jogulamba Gadwal in Telangana and Krishna and Anantapur districts in Andhra Pradesh to explore if the CCTs have the potential to delay the age of marriage and, through it, address the discrimination and gender inequality inherent in the practice. The CCT schemes became popular as cash is transferred to the accounts of beneficiaries only when the girl is married after attaining the legally valid age of 18 years. The features of the schemes in the two States encompass added benefits of legal protection of the marriage as well as ensuring education of girls. The report, however, points out that it is too early to say whether the schemes have had the desired impact as the scheme in Telangana is only five years old and the one in AP a few months old. “ These schemes penetrated well into the communities. But the widely prevalent perception is that the scheme is for extending financial assistance to poor families to meet marriage expenditure

rather than driving the message that child marriage should be viewed as a social problem,” the report says, based on its interaction with several families. The report recommended that both Kalyan Lakshmi and Shaadi Mubarak need to emphasise legal registration of marriage and not simply rely on certificates by religious community leaders.

This said, the money received does not always assure welfare of the girl child and is also used for paying off debts, or paying dowry. The study also notes that some families simply marry off their girls without any financial compulsion as soon as they attain puberty purely out of tradition.

This increases the need to target the policy in a way that ensures that even if monetary benefit is not the only takeaway to postpone the marriage of girls.

NFHS 4 (2015-16) - NFHS 4 says, 25.7% of women aged 20 to 24 were married below 18. The incidence of child marriages for girls is high in the districts of Mahbubnagar (41.3%), Nalgonda (40.9%) and Medak (36.3). Between 2014 and 2019, data from the WD&CW department shows that highest number of child marriages have taken place in Khammam (n. 530) and lowest in Mulugu district (n. 7). There are 12 districts where more than 100 child marriages have registered and in remaining 21 districts less than 100 cases registered.

Researchers of this study found that there are several successful incidences in these districts. Local political leaders, gram panchayat representatives and community leaders are supporting the child marriages. This is one of the reasons preventing the department officials to react timely.

Research Methodology

Statement of the Problem

As welfare schemes have its own boons and banes, even these programmes experiencing the same. There are manipulations in certificates to avail the benefit. Increase in middlemen to fill their pockets. Most of the scams are taking place in the process of applying for this scheme in the state of Telangana. Many people are getting false polar characters to get money through this scheme should not be waived. In other hands the level of awareness among the minorities is less in the slums of Hyderabad, due to which the mediators are taking advantage.

Objectives of The Study

- To understand the demographic profile of the beneficiaries
- To identify the awareness among the beneficiaries about the Shadi Mubarak scheme
- To study the parental opinion towards girl child education and child marriages.
- To estimate the problems encountered while utilization of shadi Mubarak scheme.

Hypothesis:

- There is significant association between the education of the parents and the level of awareness
- There is significant relation between the awareness and utilization of the scheme

Independent variables:

Independent variables are referred to the personal information about the respondents from the selected sample. Age, Gender, Marital status, Education qualification, Type of family, Type of house, Economic status, Occupation.

Area of the study:

Hyderabad District is known for Nizam's. Hindus make up about 74% of India and about 55% of Hyderabad. Islam is the second most popular religion in both: approximately 14% of India, 40% of Hyderabad. The history and influences of both are readily observed in the culture of the city, from dress to architecture.

Sampling Method & Size:

Probability Sampling – Random sampling, 70 Sample size is taken for the present study. Though the study is about minorities 100% of the respondents are from Muslim religion.

Research design:

Descriptive research design

I did this research based on interviews and told the beneficiaries during the research that they were very deceitful in order to apply the questions asked. The scheme is good but the brokers are cheating. There can be no mistake if governments implement schemes strictly

Tools of Data Collection

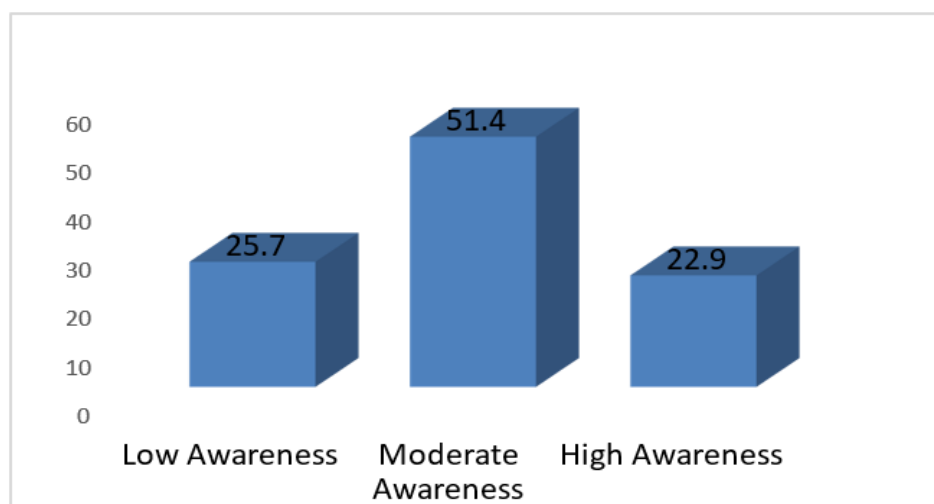
The researcher used interview schedule for data collection

Analysis

Socio –Demographic Profile

Socio –Demographic Profile		Frequency	Percentage
Gender	Male	55	78.6
	Female	15	21.4
Age	Below 19yrs	29	41.4
	20 - 21yrs	31	44.3
	Above 22yrs	10	14.3
Education Status	Literate less than middle school certificate	1	1.4
	Middle school certificate	1	1.4
	High school certificate	6	8.6
	Higher secondary certificate	30	42.9
	Graduate degree	27	38.6
Occupation	Post-graduation or professional degree	5	7.1
	Unemployed	2	2.9
	Unskilled worker	32	45.7
	Semi-skilled worker	1	1.4
	Skilled worker	25	35.7
Family Income	Arithmetic skill jobs	10	14.3
	Rs.60000	15	21.4
	Rs.70000	15	21.4
	Rs.80000	31	44.3
Type of Family	Rs.90000	9	12.9
	Joint	64	91.4
	Nuclear	6	8.6

Out of 70 respondents, 55 respondents are male and 15 respondents are Female and they follow Muslim religion. 29 respondents are in the age group of Below 19 years, 31 respondents are in the age group of between 20-21 years and 10 respondents are in the age group of above 22 years. Majority of the respondents are in the age group of between 20-21 years from the selected sample in Hyderabad. To understand there awareness and education level, we collected qualification 1 respondent's education status was less than middle school certificate, 1 respondents education status was middle school certificate, 6 respondents education status was high school certificate, 30 respondents education status was Higher secondary certificate, 27 respondents education status was Graduate degree and 5 respondents education status was postgraduation or professional degree. Occupation of the respondents 2 respondents are unemployed, 32 respondents occupation is unskilled worker, 1 respondent's occupation is semi-skilled worker, 25 respondents occupation is skilled worker and 10 respondents occupation is Arithmetic skill job. Majority of the 46 % respondent's occupation is unskilled worker from the selected sample of respondents. Majority of the 43 % respondents are educated till higher secondary certificate. 15 respondents income is 60000/annum, 15 respondents income is 70000/annum, 31 respondents income is 80000/annum and 9 respondents income is 90000/annum. Majority of the 44 % respondents income is 80000/annum from the selected sample of respondents, they were eligible to avail Shaadi Mubarak welfare programme. 41 respondents live in Tiled roof house, 27 respondents live in thatched roof house, and 2 respondents live in Asbestos sheet house. They were 64 respondents constructed their house with their own money and 6 respondents constructed their house by borrowing money.



Awareness on Shaadi Mubarak Scheme Respondents opinion on Child Marriages

		Frequencies	Percentage
Opinion on Child Marriage	Low Opinion	25	35.7
	Medium Opinion	29	41.4
	High Opinion	16	22.9
Difficulties in opting the Scheme	Less Difficulties	36	51.4
	Moderate Difficulties	18	25.7
	High Difficulties	16	22.9

Opinion on child marriages was collected and to surprise, 41 % respondents feel that they cannot say anything about child marriage as it is evident that still there is lack of awareness on problems in child marriages. The 51 % respondents feel that they faced less difficulties in availing the scheme. Results show that the respondents received financial benefit with ease.

Gender * Attitude towards Girl Child Education* Opinion on Child marriage

Gender	Girl education			Opinion on Child marriage		
	Less Attitude	Moderate Attitude	High Attitude	Low	Medium	High
Male	14	27	14	20	22	13
	25.5%	49.1%	25.5%	36.4%	40.0%	23.6%
Female	4	9	2	5	7	3
	26.7%	60.0%	13.3%	33.3%	46.7%	20.0%
Chi-Square Tests	$\Sigma=0.595$	Df=2		$\Sigma=0.894$	Df=2	

The above table explains about significance in two variables Gender and Attitude towards girl's education. There is no significance between gender and attitude towards girls education as chi-square value is 0.595. Whereas the value should be less than or =0.05 to show significance. There is no significance between gender and attitude towards girls education as chi-square value is 0.894. Whereas, the value should be less than or =0.05 to show significance.

The significance was tested between in two variables Gender and Opinion on Divorce. There is no significance between Gender and Opinion on Divorce as chi-square value is 0.105. Whereas, the value should be less than or =0.05 to show significance.

Education * Girl education

Qualification	Girl education			Opinion on Child marriage		
	Less Attitude	Moderate Attitude	High Attitude	Low	Medium	High
Literate less than middle school certificate	0	0	1	0	1	0
	0.00%	0.00%	100.00%	0.0%	100.0%	0.0%
Middle school certificate	0	1	0	0	1	0
	0.00%	100.00%	0.00%	0.0%	100.0%	0.0%
High school certificate	1	3	2	3	1	2
	16.70%	50.00%	33.30%	50.0%	16.7%	33.3%
Higher secondary certificate	8	16	6	9	14	7
	26.70%	53.30%	20.00%	30.0%	46.7%	23.3%
Graduate degree	7	14	6	9	11	7
	25.90%	51.90%	22.20%	33.3%	40.7%	25.9%
Post-graduation or professional degree	2	2	1	4	1	0
	40.00%	40.00%	20.00%	80.0%	20.0%	0.0%
Chi-Square Tests	$\Sigma=0.856$	Df=10		$\Sigma=0.493$	Df=10	

The above table explains about significance in two variables Education and Attitude towards girl's education. There is no significance between gender and attitude towards girls education as chi-square value is 0.856. Whereas the value should be less than or =0.05 to show significance. There is no significance between Education and Opinion on Child Marriage as chi-square value is 0.493. Whereas, the value should be less than or =0.05 to show significance.

Education * Opinion on Divorce

Education	Opinion on Divorce			Total
	Low	Medium	High	
Literate less than middle school certificate	0	0	1	1
	0.0%	0.0%	100.0%	100.0%
Middle school certificate	0	0	1	1
	0.0%	0.0%	100.0%	100.0%
High school certificate	1	3	2	6

	16.7%	50.0%	33.3%	100.0%
Higher secondary certificate	10	14	6	30
	33.3%	46.7%	20.0%	100.0%
Graduate degree	4	18	5	27
	14.8%	66.7%	18.5%	100.0%
Post-graduation or professional degree	3	1	1	5
	60.0%	20.0%	20.0%	100.0%
Total	18	36	16	70
	25.7%	51.4%	22.9%	100.0%

The above table explains about significance in two variables Education and Opinion on Divorce. There is no significance between Education and Opinion on Divorce as chi-square value is 0.493. Whereas, the value should be less than or =0.05 to show significance.

Results

The results of the study shows that Majority of the 78% respondents are Male and 91 % respondents are from joint family. 44% respondents are in the age group of between 20-21 years from the selected sample in Hyderabad. 44 % respondent's income is 80000/annum from the selected sample of respondents. 43 % respondents are educated till Higher secondary certificate from the selected sample of the respondents. 46 % respondent's occupation is unskilled worker from the selected sample of respondents. 59 % respondents live in tiled roof house from the selected sample. 91 % respondents constructed their house with their own money from the selected sample. Respondent's awareness towards Shaadi Mubarak is moderate from the selected sample in Hyderabad. 41 % respondents feel that they cannot say anything about child marriage. 51 % respondents feel that they faced less difficulties in availing the scheme. Chi-square test was applied to test significance of different variables, the significance value is .059 which shows there is statistical association between the gender of the parent and awareness towards Shaadi Mubarak scheme. There is significant relation between education of the parents and awareness on the scheme. The significance value is 0.026 which is less than 0.05.

Conclusion

The study found that a majority of the parents are approaching Aadhaar centres to change the Date of Birth details in the Aadhaar card or submitting a duplicate Aadhaar copy where the DoB of their minor daughter is changed with help of a photocopy. The Aadhaar centre authorities are supposed to change the details only after the village revenue officer (VRO) give his/her permission. But, that is not happening as parents are deceiving religious heads to perform child marriages and avail themselves of the benefits.

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