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DOI: <http://ijmer.in.doi./2024/13.3.63>

IMPACT OF RYTHU BANDHU SCHEME ON FARMERS: A STUDY OF RAJANNA SIRCILLA DISTRICT OF TELANGANA STATE

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Abstract

Agriculture is one of the most important sectors of the Indian economy contributing 16 per cent of overall GDP with about 58 per cent of the population getting livelihood from it. At present, the transformation of agriculture from traditional to the modern farming is based on adequate availability of farm inputs like quality seeds, proper usage of fertilizers, mechanization and especially on agriculture credit which plays a pivotal role in acquiring the required basic inputs. With a view to ensure that the farmers do not fall again in to the debt trap, a new flagship scheme called 'Agriculture Investment Support Scheme (Rythu Bandhu Scheme-RBS)' was formally launched on 10th May 2018 at Dharmarajpalli village in Karimnagar District in 2018-19 to provide financial assistance of Rs. 5000/- per acre per farmer per season to meet the input expenses. The present study is aimed at analyzing the impact of Rythu Bandhu Scheme on Farmers in Rajanna Sircilla District and to explore the issues and challenges in implementation of the Rythu Bandhu Scheme. It is found that 70 per cent of the farmers clearly opined that the Rythu Bandhu amount is not sufficient and about 50.71 per cent of the farmers expressed that the RBS amount should be increased to Rs. 20,000 per annum so as to meet ever mounting input expenses. Further, it is examined that 63 per cent of the farmers have said that the RBS amount should be limited to 5 acres only. The study suggests that the Government should address the issues and challenges in implementation of the scheme and to devise suitable mechanism to identify and recognize the Tenant farmers who are out of the scheme to provide the financial assistance.

Keywords: Agriculture Investment Support Scheme, Rythu Bandhu Scheme, Agriculture Sector, Financial Assistance, Tenant Farmers, Rythu Bharosa Scheme.

INTRODUCTION

Agriculture is one of the most important sectors of the Indian economy contributing 16 per cent of overall GDP with about 58 per cent of the population getting livelihood from it. At present, the transformation of agriculture from traditional to the modern farming is based on adequate availability of farm inputs like quality seeds, proper usage of fertilizers, mechanization and especially on agriculture credit which plays a pivotal role in acquiring the required basic inputs. Agriculture credit plays a significant role in enhancing agricultural productivity and considered as the catalyst which activates all other agriculture operations. The increasing cost of key farm inputs which are not on par with increasing yield and farm gate prices leading to distress among farmers.

Agriculture development has a strong bearing on the lives of a large population dependent on agriculture with low income. Telangana State is a predominantly rain fed state and it had one of the highest rate of farmer indebtedness in the country. Farmers' income in the state has been under stress in view of the ever growing input costs, unpredictable prices and rising farming expenses. Therefore, the daunting task before the Government of Telangana was to provide financial assistance and a sense of income security to the farmers.

RYTHU BANDHU SCHEME

Agriculture in Telangana State is characterized by stagnation, low productivity, and frequent occurrence of droughts and low levels of public and private investments. Therefore, the investment is the surest way to enhance agriculture



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productivity and also incomes of the farmers, besides breaking the vicious cycle of rural indebtedness. In order to ensure that the farmers do not fall again in to the debt trap, a new flagship scheme called ‘Agriculture Investment Support Scheme (Rythu Bandhu Scheme-RBS)’ was formally launched on 10th May 2018 at Dharmarajpalli village in Karimnagar District from the year 2018-19 onwards from the beginning of the Kharif season (Vaanakalam), to take care of the initial investment of every farmer. The RBS was proposed by the former Chief Minister of Telangana Sri. K. Chandrashekhara Rao at Farmers Coordination Committee (Rythu Samanvaya Samithi) conference held at Jayashankar Agriculture University on 25 February 2018. Initially, a budget of Rs. 12,000 crore was allocated for the Financial Year 2018-19. Under this scheme, initially, the State Government extended an amount of Rs. 4,000 per acre per farmer per each crop season for the purchase of inputs like seeds, fertilizers, pesticides, labour in 2018. Later, the Telangana Government increased the amount under the scheme up to Rs. 5,000 per acre per farmer in both Kharif (Vanakalam) and Rabi season (Yasang) during 2019-20 and allocated an amount of Rs. 12,000 crore. The new Government under the leadership of Chief Minister A. Revanth Reddy has changed the name of the scheme as ‘Rythu Bharosa Scheme’.

Agriculture Land Holdings in Telangana State

The Rythu Bandhu Scheme offers a financial support of Rs. 10,000 per year to each farmers (two crops). The total farming land in Telangana is 1.46 crore acres and the number of farmers in the state stood at 65 lakh. About 55 per cent of the population in Telangana make a living from agriculture. Table 1 shows the Agriculture Land holdings of farmers in Telangana State.

Table 1: Agriculture Landholdings in Telangana State

Sl. No	Category	No. of Farmers	% of Farmers
1	Marginal Farmers (< 2.47 Acres)	47,86,111	73.63
2	Small Farmers (2.48 – 4.94 Acres)	11,50,339	17.70
3	Semi-medium Farmers (4.95 – 9.88 Acres)	4,73,387	7.28
4	Medium Farmers (9.89 to 24.78 Acres)	84,588	1.30
5	Large Farmers (24.79 and Above Acres)	5,861	0.09
	Total	65,00,286	100.00

Source: TS Statistical Abstract (Atlas) 2022

According to the TS Statistical Abstract (Atlas) 2022, there are about 65 lakh farmers in the state holding a total agriculture land of 1.46 crore acres. It is very clear from Table 1 that about 73.63 per cent of the farmers in the state are Marginal Farmers holding less than 2.47 acres each, followed by 17.70 per cent of them are small farmers with land holding of 2.48 – 4.94 acres and about 7.28 per cent of the farmers are Semi-medium farmers with land holding of 4.95 – 9.88 acres. While 1.30 per cent of the total farmers i.e., 84,558 are Medium Farmers with land holding of 9.89 – 24.78 acres, about 5,681 of total farmers are Large Farmers with land holding of above 24.79 acres which account for minuscule 0.09 per cent. As of June 2023, Telangana Government has contributed a total amount of Rs. 72,910 crore to about 70 lakh farmers under Rythu Bandhu Scheme. Interestingly, in the 11th season or tranche about 5 lakh new beneficiaries including 1.5 lakh Podu farmers owning 4 lakh acres of Podu lands were added and the total agriculture land now stood at 1.54 crore acres.

Profile and Rythu Bandhu Beneficiaries of Rajanna Sircilla District

Rajanna Sircilla District is one of the newly carved out districts of Telangana State widely known for Textile Industries. As per the 2011 Census, the total population of the district is 5, 52,037 with gender ratio of 1014. There are about 13 Mandals with 171 Revenue Villages and 255 Gram Panchayats in Rajanna Sircilla District. There are about 1, 13,957 farmers in Rajanna Sircilla District, of which 78,941 are marginal farmers, and 25,278 are small farmers. While 8,237 are semi-medium farmers, about 1,404 are medium farmers and only 97 farmers are large farmers. The major crops being cultivated in the District are Cotton, Paddy and Maize among others.



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Table 2: Year-wise Season-wise Rythu Bandhu Beneficiaries and Amount Received in Rajanna Sircilla District

Year	Vanakalam (Kharif Season)		YasangI (Rabi Season)		Total Amount Received (Rs in Cr.)
	No. of Beneficiaries	Amount Received (Rs. in Cr.)	No. of Beneficiaries	Amount Received (Rs. in Cr.)	
2018-19	94,073	91.64	92,688	91.63	183.27
2019-20	95,683	109.81	83,181	84.10	193.91
2020-21	1,09,097	125.96	1,10,896	127.06	253.02
2021-22	1,13,194	126.73	1,17,280	127.79	254.52
2022-23	1,21,269	128.53	1,19,545	126.29	254.82
2023-24	1,27,344	129.89	-	-	129.89
Total					1,269.43

Source: District Agriculture Office, Rajanna Sircilla District

It is very clear from Table 2 which depicts the data relating to year-wise, Season-wise Rythu Bandhu Beneficiaries and amount received in Rajanna Sircilla District that the no of beneficiaries kept on increasing the year on year. Notably, during the last 11 seasons, from 2018–19 to 2023 Kharif Season, about 1, 27,344 beneficiaries in Rajanna Sircilla District received a total amount of Rs. 1,269.43 crore under the Rythu Bandhu Scheme.

REVIEW OF LITERATURE

The empirical studies relating to the Rythu Bandhu Scheme in general and impact of Rythu Bandhu Scheme on Farmers in particular have been reviewed and the summary has been placed hereunder.

Chandra Shekar, P., & Naveen Vodapally, (2023) have made a research on the Agriculture Investment Support Scheme (Rythu Bandhu) -A Ray of Hopes to Farmers with an objective to find out importance of the scheme in development of the farmers income and rural development. The study found that the Rythu Bandhu Scheme is the right approach to overcome barriers of market, labour, financial and commodity and facilitates market operations for the sake of the development. The study also highlighted that the provisions of the RBS have shown a significant increase in income, employment in the underprivileged sections of the rural farmers and acting as a harbinger to property.

In his research article **Srinivasulu, Y., (2023)** critically examined on the Non-beneficiary tenant farming under the Rythu Bandhu Scheme-the case of Telangana and stated that the RBS is not providing support to tenant farmers who are fragile and in the worst situation to pay rent and meet the cost of farming. It concludes that the scheme should be extended to the most deprived agrarian communities who are landless and face risks from the farming and employment uncertainties in agriculture.

Sneha, V., Aldas Janaiah, Alibaba, M.D., & Srinivasa Chary, D., (2022) have analyzed the perception of the beneficiary farmers as well as tenant farmers and agricultural labourers who are non-beneficiaries of the Rythu Bandhu Scheme (RBS). The study found that about 50 per cent of the beneficiary farmers opined that RBS has reduced dependent on private loans. The study concludes that the RBS should be limited only to small farmers with less than 5 acres land and it should be extended to tenant farmers as their cost of cultivation is higher than land owning farmers due to lease rent.

Sivaprasad, S., (2022) in his research article on Study on Rythu Bandhu Scheme in Telangana State with Special Reference to Mahabubnagar, found that after launching the RBS, the farmers were quite pleasure and came out of debt vicious circle and also led to stopping of migration of people engaged in agriculture and allied activities.



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Ramakrishna B., & Ravikumar, J., (2021) have thoroughly investigated the impact of Rythu Bandhu Scheme on Farmers – An Evolutionary Study in Telangana State and analyzed the impact of Rythu Bandhu Scheme on farmers with the help of three parameters. The study clearly found that the Rythu Bandhu Scheme has a positive impact on the decrease of farmers’ debts, no impact on the growth of the farmers’ annual agriculture income and also examined that there is a significant difference between number of acres and purposeful usage of the initial investment. The study suggested that the amount of scheme be increased, Minimum Support Price be implemented and slab system be introduced for providing assistance.

Amitha, C.D., Karthikeyan, C., and Nirmala Devi, M., (2021) have analyzed the impact of Rythu Bandhu Scheme in Warangal District of Telangana. The study concludes that a significant impact exists before and after implementation of RBS with respect to input purchasing power, continuity in farming, rural indebtedness, productivity and farm income. The study also highlighted that the RBS is increasing the beneficiaries’ capacity to purchase inputs with timely performing agricultural activities, their likeliness to continue farming and better coping with the debt.

In depth research was carried out by **Mahender Reddy Seri, (2021)** on Agriculture Land Ownership Tenant Farmers and the Scheme of Rythu Bandhu –A Review by conducting a survey on about 700 farmer suicide cases in Telangana. The study found that the problem of identifying the tenant farmers and the real cultivators is of enormous importance and urgency. The study suggests that the government should implement the Licensed Cultivators Act, 2011 with required improvements in its rules and issue LEC cards and ensure that the bank loans and government support goes to them. Further, it suggests that the government should hold extensive consultations and find a solution to the problem of tenant farmers and identification of actual cultivators, rather than ignoring this enormous and urgent problem.

Anusha, J., Lavanya, T., Ashwini, P., and Radha, S., (2020) have made an attempt to study and evaluate the Agriculture Investment Support Scheme (Rythu Bandhu) and reiterated that the Rythu Bandhu Scheme was the first direct cash payment investment support scheme for the farmers in India. The study concludes that the RBS would benefit marginal and small farmers of the State and support the farmers to increase their productivity.

Padmini Ramesh, (2020) made an elaborate investigation on ‘Cash Transfers as a Policy Instrument in Agriculture: A Study of the Rythu Bandhu Scheme and the Land Record Updation Programme. The study found that cash transfer schemes’ reach was around 78 per cent and the majority of the small and marginal farmers preferred to continue receiving the income support ever after being given the option of higher price support. Also found that 68 per cent of the farmers spent some or the entire portion of the cash transfer on agriculture and remaining spent on other uses. The study concludes that about 41 per cent of the farmers announced that the RBS amount of Rs. 5000 sufficient and 43 per cent of the farmers wanted more amount.

In a case study **Susan Thomas, Divya Uday, & Bhargavi Zaveri., (2019)** have investigated on linking welfare distribution to land records; a case of the Rythu Bandhu Scheme in Telangana and concluded that a scheme that links welfare distribution to land records might potentially have positive externalities for the land records in future. Once welfare distribution is linked to land records, the state is incentivized to update and maintain more accurate land records as they directly impacts the financial situation of the Government.

In the light of the above review of literature, it is very clear that there were a few research studies carried out on the flagship program of Rythu Bandhu Scheme in Telangana. Further, no research study was undertaken on the impact of Rythu Bandhu Scheme (RBS) in Telangana in general and Rajanna Sircilla District in particular and hence found some research gap. This has prompted the researchers to embark on the present study with a view to analyze the impact of Rythu Bandhu Scheme on Farmers and to explore the issues and challenges in implementation of the Rythu Bandhu Scheme.



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NEED AND IMPORTANCE OF THE STUDY

As it has been more than 5 years since the Rythu Bandhu Scheme (RBS) was launched, it is felt that there is a dire need to assess the impact of Rythu Bandhu Scheme on farmers' agriculture income, decreasing the loan burden and agriculture productivity and to explore the issues and challenges in implementation of the scheme etc. Indeed, the present study is important and imperative as the outcome of the study will help the Government, Authorities, and Farmers for better and effective implementation of the RBS and to address the various issues and challenges in its implementation.

OBJECTIVES OF THE STUDY

1. To study the impact of Rythu Bandhu Scheme (RBS) on Farmers in Rajanna Sircilla District.
2. To diagnose the issues and challenges in implementation of Rythu Bandhu Scheme (RBS).
3. To offer suitable suggestions for the effective implementation of Rythu Bandhu Scheme (RBS).

HYPOTHESIS

Ho1: There is no significant association between Type of Farmers and Sufficiency of the RBS Amount.

Ho2: There is no significant association between Type of Farmers and Ceiling on No. of Acres for the RBS Amount.

Ho3: There is no significant association between Education Level of Farmers and Awareness on the Crop Insurance.

Ho4: There is no significant association between Type of Farmers and Impact of the RBS on Agriculture Income.

Ho5: There is no significant association between Age of Farmers and Availing of Crop Loans.

Ho6: There is no significant association between Type of Farmers and Extension of the Rythu Bandhu Scheme to Tenant Farmers.

Ho7: There is no significant difference between Type of Farmers and Satisfaction towards Rythu Bandhu Scheme.

Ho8: There is no significant association between Age of the Farmers and Overall Opinion on the Rythu Bandhu Scheme.

RESEARCH METHODOLOGY

The present study is an analytical and descriptive type of research which is based on both the Primary and Secondary Data. It is based on the survey method. Multi-Stage Sampling Technique has been adopted to select the Mandals and Villages in Rajanna Sircilla District. A simple Random Sampling Technique has been used to select the respondent farmer beneficiaries of the Rythu Bandhu Scheme. The primary data for the study has been collected from a sample of 200 Farmers 50 each from four villages such as- Suddala village from Konaraopet mandal, Lingampally village from Vemulawada mandal, Thangallapally village & mandal and Ragudu village from Sircilla Mandal in Rajanna Sircilla District by administering a structured and pre-tested questionnaire. The size of the sample is 200 Farmers. The secondary data has been collected from the various sources such as Press Notes of the Ministry of Agriculture Govt. of Telangana, Articles published in the Journals and Magazines, Online Database and the Newspapers, etc. Simple statistical tools like Percentages, Averages, Chi-Square, and ANOVA were adopted with the help of SPSS. Charts were also used for effective presentation of the data. The survey was carried out in the selected villages from 22 November to 12 December 2023.

RESULTS AND DISCUSSION

DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE OF THE RESPONDENT FARMERS

An attempt is made in this section to analyze the Demographic and Socio-Economic Profile of the respondent Farmers. The data pertaining to the Demographic and Socio-Economic Profile of the Respondent Farmers has been depicted in Table 3. It is very clear from Table 3 and chart 1 that an overwhelming majority of the farmers i.e., 94 per cent are of Male and remaining 6 per cent of them are Female farmers.



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As far as the Village and Mandal wise distribution is concerned as stated in Table 3 and chart 2 that out of the total sample of 200 farmers, 50 farmers each were selected from the four villages of respective mandals such as Suddala village of Konaraopet Mandal, Lingampally village of Vemulawada mandal, Thangallapally village & mandal and Ragudu village of Sicilla mandal.

Chart 1: Gender wise Distribution of Farmers

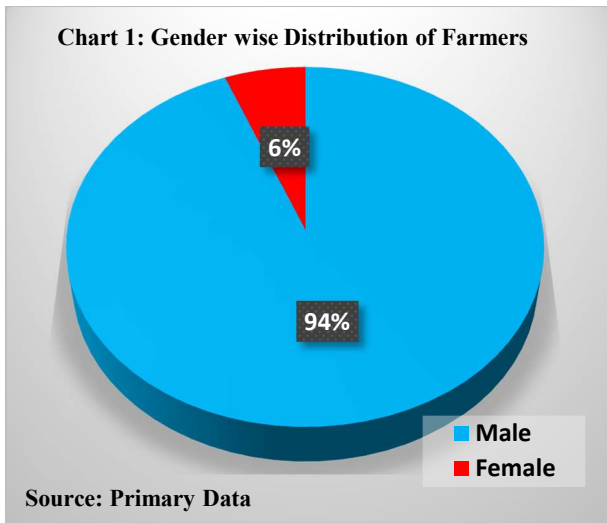
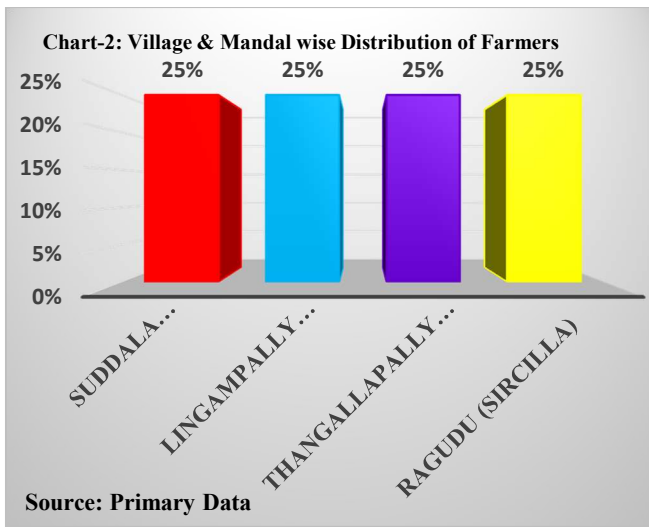


Chart-2: Village & Mandal wise Distribution of Farmers





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Table 3: Demographic and Socio-Economic Profile of the Farmers

Sl. No	Particulars	Classification	Frequency	%
1	Gender	Male	188	94.0
		Female	12	6.0
		Total	200	100.0
2	Villages & Mandals	Suddala (Konaraopet)	50	25.0
		Lingampally (Vemulawada)	50	25.0
		Thangallapally (V&M)	50	25.0
		Ragudu (Sircilla)	50	25.0
		Total	200	100.0
3	Age	Below 20 Years	6	3.0
		20 to 40 Years	48	24.0
		40 to 60 Years	96	48.0
		Above 60 Years	50	25.0
		Total	200	100.0
4	Educational Qualifications	Illiterate	98	49.0
		Up to 7th	24	12.0
		SSC	34	17.0
		Inter	12	6.0
		Degree	22	11.0
		PG & Others	10	5.0
		Total	200	100.0
5	Type of Farmers	Marginal Farmers (< 2.47 Acres)	140	70.0
		Small Farmers (2.48 – 4.94 Acres)	36	18.0
		Semi-medium Farmers (4.95 – 9.88 Acres)	14	7.0
		Medium Farmers (9.89 to 24.78 Acres)	10	5.0
		Large Farmers (24.79 and Above Acres)	0	0
		Total	200	100.0
6	Annual Income	Below Rs. 1 Lakh	134	67.0
		Rs. 1-3 Lakhs	44	22.0
		Rs. 3-5 Lakhs	12	6.0
		Above Rs. 5 Lakhs	10	5.0
		Total	200	100.0

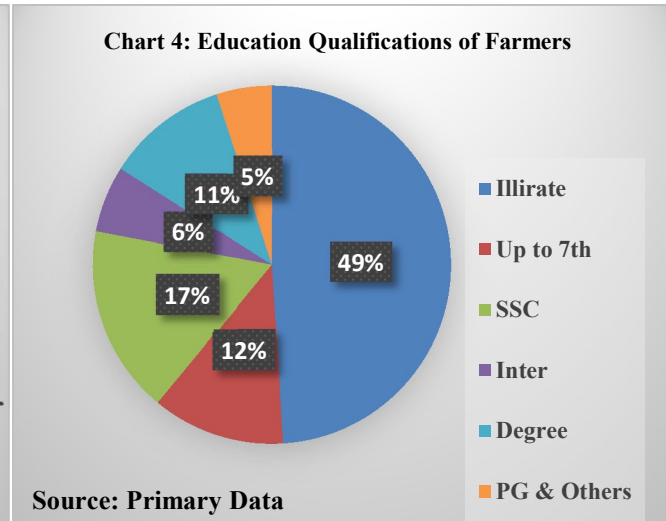
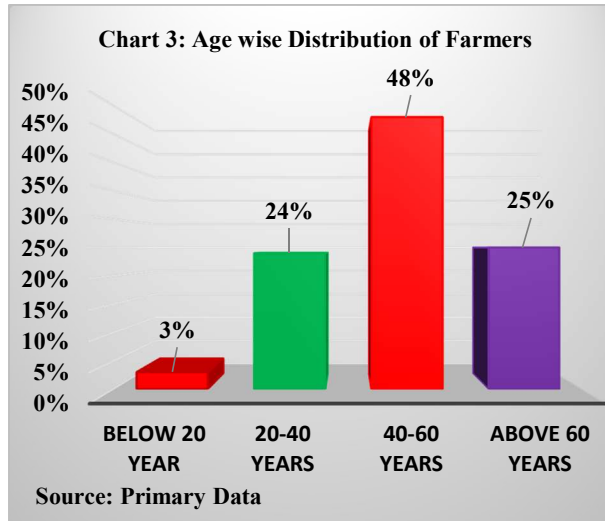
Source: Primary Data

Regarding the Age of the respondent farmers as shown in Table 3 and chart 3, a majority of the farmers belonging to the age group of 40 – 60 years which account for about 48 per cent, followed by about 25 per cent of them belonging to the age group of more than 60 years and about 24 per cent of them fall under the age group of 20 – 40 years.

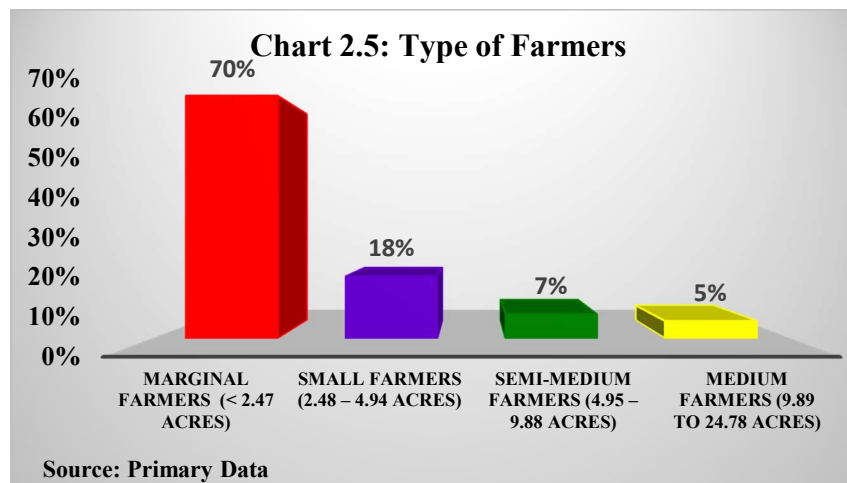
It is clearly evident from Table 3 and chart 4 that about 49 per cent of the respondent farmers are of Illiterates, followed by about 17 per cent of the farmers' educational qualification is SSC and about 12 per cent of them completed up to 7th standard. Interestingly, about 11 per cent of them hold Degree qualification and about 6 per cent of them studied up to Intermediate.



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With regard to type of the farmers as depicted in Tale 3 and chart 5 that most of the farmers i.e., 70 per cent, are marginal farmers with land holding of less than 2.47 acres, followed by about 18 per cent of them are small farmers with landholding of 2.48 to 4.94 acres and about 7 per cent of the farmers are semi-medium farmers with 4.95 – 9.88 acres land. Interestingly, about 5 per cent of the farmers are medium farmers with 9.89 – 24.78 acres land.

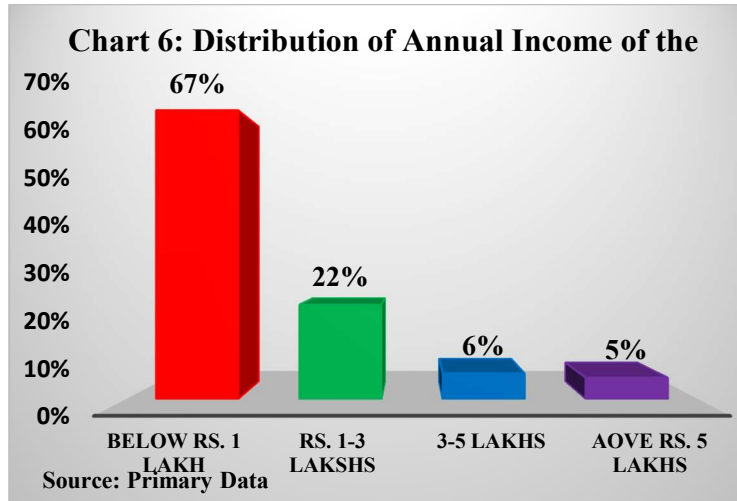




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Retrospection of Table 3 and chart 6 clearly reveals that the most of the farmers’ annual income is below Rs. 1 lakh which account for 67 per cent, followed by about 22 per cent of the farmers are earning an income of Rs. 1 – 3 lakhs per annum. While about 6 per cent of farmers are earning an income of Rs. 3-5 lakhs per annum, about 5 per cent of them are earning well above Rs. 5 lakhs per annum.

IMPACT OF RYTHU BANDHU SCHEME ON FARMERS IN RAJANNA SIRCILLA DISTRICT

Agriculture Investment Support Scheme – Rythu Bandhu Scheme (RBS) which was launched in 2018 has been playing a significant role in providing financial assistance to the farmers for inputs. The present study is an attempt to assess the impact of Rythu Bandhu Scheme (RBS) on Farmers in Rajanna Sircilla District.

Receipt of Rythu Bandhu Scheme Assistance

Under the Rythu Bandhu Scheme (RBS), Telangana Government is transferring the financial assistance of Rs. 5000 per acre per farmer per season directly to the bank account of the farmers. Normally, amount is transferred in the month of May/June for Kharif Season and in the month of November/December for Rabi Season every year so as to help the farmers to meet the input expenditure. The data relating to receipt of Rythu Bandhu Scheme assistance in time has been shown in Table 4.

Table 4: Receipt of Rythu Bandhu Scheme Assistance in Time

Particulars	Frequency	%
Yes	194	97.0
No	6	3.0
Total	200	100.0

Source: Primary Data

Unsurprisingly, a whopping 97 per cent of the farmers expressed that they are receiving the RBS amount promptly in time in both seasons so as to acquire the inputs for cultivation and however, a meagre 3 per cent of them said that they are not receiving the amount in time due to some technical glitches.



Sufficiency of RBS Amount

Currently, the Government is providing Rs. 10,000 per annum each season Rs. 5,000 per acre per farmer to meet input expenses. As the input prices are soaring and increasingly mounting at sky rocket speed, the said amount may not be sufficient to meet all input expenses. The data regarding sufficiency and increase of Rythu Bandhu amount has been placed in Table 5.

Table 5: Sufficiency and Increase of Rythu Bandhu Amount

Particulars	Response	Frequency	%
Sufficiency of RBS amount to meet Agriculture Input Expenses	Yes	60	30.0
	No	140	70.0
	Total	200	100.0
Increase of the Rythu Bandhu Amount	15000	48	34.29
	18000	14	10.0
	20000	71	50.71
	25,000	7	5.0
	Total	140	100.0

Source: Primary Data

Analysis of Table 5 reveals that the majority of the farmers i.e., 70 per cent clearly said that the Rythu Bandhu amount is not sufficient to meet input expenses and however about 30 per cent of them stated that the amount is sufficient. When the respondents were asked to respond on how much amount is to be increased, interestingly, about 50.71 per cent of the farmers expressed that the RBS amount should be hiked to Rs. 20,000 per annum, followed by 34.29 per cent of them opined that it should be increased to Rs. 15,000 and 10 per cent of them said that it may be increased to Rs. 18,000 per annum. However, 5 per cent of the farmers even said that it should be enhanced to Rs. 25,000 per annum. The present Telangana Government under the leadership of C.M. A. Revanth Reddy has increased the amount to Rs. 15, 000 per annum per acre per farmers.

Hypothesis 1(Ho): There is no significant association between Type of Farmers and Sufficiency of RBS Amount. The results of the Chi-square test have been placed in Table 6.

Table 6. Chi-Square Test Results: Type of Farmers and Sufficiency of the RBS Amount

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	9.694 ^a	3	.021
Likelihood Ratio	8.810	3	.032
Linear-by-Linear Association	6.547	1	.011
No. of Valid Cases	200		

Source: Calculation on SPSS

It can be analyzed from Table 6 that the Chi-Square value is 9.694 at 3 df and P-value is 0.021 which is less than 0.05 at a 5 percent level of significance. Hence, the null hypothesis has been rejected as the P-value is less than 0.05. It can be inferred that there is a significant association between type of Farmers and sufficiency of the RBS amount.

Ceiling on Number of Acres of Agriculture Land for the RBS

Interestingly, at the time of launching the Rythu Bandhu Scheme, no specific limit on maximum number of acres of agriculture land was mentioned for the financial assistance and hence all farmers irrespective of number of acres they owned and for all kinds of lands such as real estate, roads, hillocks and others etc. are getting the financial assistance under the RBS. The main purpose of the flagship program is to help the small and marginal farmers by providing financial assistance to agriculture inputs. Huge amount of RBS is being received by the Landlords who are actually not cultivating their agriculture lands but letting out on the lease. However, the giveaway option is available for those who want return the RBS amount. The information on ceiling on number of acres of agriculture land for RBS has been shown in Table 7.



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It can be clearly analyzed from Table 7 that a whopping 95 per cent of the farmers are of the opinion that there should be ceiling on number of acres for the RBS amount. However, about 5 per cent of the farmers expressed that no ceiling is kept. About 63 per cent of those farmers who opined to fix the ceiling, clearly stated that the RBS amount shall be limited to 5 acres only, followed by 31.05 per cent of the farmers said that the limit should be up to 10 acres. However, 3.16 per cent of them stated as 15 acres and 2.63 per cent of them opined as 20 acres as a limit for the Rythu Bandhu Assistance so that the Government can save huge amount of the scheme which can be utilized for other purposes.

7. Ceiling on Number of Acres of Agriculture Land for RBS

Particulars	Response	Frequency	%
Opinion on the ceiling on maximum no of acres for RBS	Yes	190	95.0
	No	10	5.0
	Total	200	100.0
Ceiling on No. of Acres for RBS	Up to 5 Acres	120	60.0
	10 Acres	59	29.5
	15 Acres	6	3.0
	20 Acres	5	2.5
	Total	190	100.0

Source: Primary Data

Hypothesis 2 (Ho): There is no significant association between Type of Farmers and Ceiling on No. of Acres of agriculture land for the RBS Amount. The results of the Chi-square test have been placed in Table 8.

Table 8. Chi-Square Test Results: Type of Farmers and Ceiling on No. of Acres of Agriculture Land for the RBS Amount

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	15.789 ^a	3	.001
Likelihood Ratio	11.605	3	.009
Linear-by-Linear Association	2.810	1	.094
No. of Valid Cases	190		

Source: Calculation on SPSS

Analysis of Table 8 reveals that the Chi-Square value is 15.789 at 3 df and P-value is 0.001 which is less than 0.05 at a 5 percent level of significance. Therefore, the null hypothesis has been rejected as the P-value is less than 0.05. It can be observed that there is a significant association between type of Farmers and ceiling on no. of acres for the Rythu Bandhu amount. It means that marginal and small farmers want ceiling on no. of acres for the Rythu Bandhu amount as compared to the medium and large farmers.

Awareness on the Crop Insurance

The Crop Insurance provides security and claim for any loss or damage occurs to the crops due to calamities. The data regarding awareness on the crop insurance has been depicted in Table 9.

Table 9. Awareness of Farmers towards Crop Insurance

Particulars	Frequency	%
Yes	60	30.0
No	140	70.0
Total	200	100.0

Source: Primary Data



It can be seen from Table 9 that about 70 per cent of the farmers said that they are not aware of the crop insurance to mitigate the loss occurs due to various natural calamities. On the other hand about 30 per cent of the farmers who are educated said that they know about crop insurance but not insured their crops. Dramatically, farmers have not insured their crops as the Government is not encouraging and not guiding the farmers.

Hypothesis 3 (Ho): There is no significant association between Education Level of Farmers and Awareness on the Crop Insurance. Chi-Square Test results have been shown in Table 10.

Table 10. Chi-Square Test Results: Education Level of Farmers and Awareness on the Crop Insurance

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	15.609 ^a	5	.008
Likelihood Ratio	14.778	5	.011
Linear-by-Linear Association	10.117	1	.001
No. of Valid Cases	200		

Source: Calculations on SPSS

It is clearly evident from Table 10 that the value of Pearson Chi-Square is 15.609 at 3 df and P-value is 0.008 which is less than 0.05 at 5 percent level of significance. Hence, the null hypothesis has been rejected as the P-value is less than 0.05. It is examined that there is a significant association between Education Level of Farmers and awareness on the Crop Insurance. The more the education level, the more awareness is there on the crop insurance.

Impact of the RBS on Agriculture Income

The main aim of the Telangana Government is to increase the agriculture income of the farmers. The Rythu Bandhu Scheme enables the farmers to save the expenses to the extent of the RBS amount which may lead to increase in the agriculture income. The data relating to impact of RBS amount on farm income has been placed in Table 11.

Table 11: Impact of the Rythu Bandhu Scheme on Agriculture Income

Particulars	Frequency	%
Yes	190	95.0
No	10	5.0
Total	200	100.0

Source: Primary Data

It is very clear from the analysis of Table 11 that a staggering 95 per cent of the beneficiaries of the RBS elicited their opinion that to the extent of the RBS assistance, their input expenses were reduced and their agriculture income was increased. Increasing the agriculture income is one of the main aims of the RBS which is being fulfilled. In contrast to that about 5 per cent of them said that the RBS is not helping them in increasing their farm income.

Hypothesis 4 (Ho): There is no significant association between Type of Farmers and Impact of the RBS on Agriculture Income. Table 12 shows the Chi-Square Test results.

Table 12. Chi-Square Test Results: Type of Farmers and Impact of the RBS on Agriculture Income

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	3.241 ^a	3	.356
Likelihood Ratio	2.937	3	.401
Linear-by-Linear Association	.257	1	.612
No. of Valid Cases	200		

Source: Calculations on SPSS



It can be seen from Table 12 that the value of Pearson Chi-Square is 3.241 at 3 df and P-value is 0.356 which is more than 0.05 at 5 percent level of significance. Hence, the null hypothesis has been accepted as the P-value is more than 0.05. It is examined that there is no statistical significant association between Type of Farmers and Impact of RBS on Farm Income. It can be further inferred that all type of farmers are of the opinion that they witness increase of farm income to the extent of the RBS amount.

Availing of Crop Loans

Every year Government is providing crop loans to the farmers through the banks at a nominal rate of interest and providing an interest waiver facility to those farmers who will repay the loans in time. This amount is utilized for various purposes of agriculture activities. One of the main aims of providing the RBS is to avoid falling of farmers in to vicious debt trap. Even after launching the RBS, farmers are still availing the same level of crop loans from the banks to meet other purposes. The information regarding availing of the crop loans and reasons for availing the crop loans has been displayed in Table 13.

Table 13. Availing of Crop Loans and Reasons for availing of Crop Loans

Particulars	Response	Frequency	%
Availing of Crop Loans even after receiving RBS Amount	Yes	180	90.0
	No	20	10.0
	Total	200	100.0
Reasons for taking Crop Loans even after receiving RBS	RBS is Insufficient	117	65.0
	Meeting other Agriculture Expenditure	18	10.0
	For Loan Waiver	36	20.0
	Personal Use	9	5.0
	Total	180	100.0

Source: Primary Data

Retrospection of Table 13 reveals that a whopping 90 per cent of the farmers said that they are availing the crop loans from the banks even after receiving the RBS amount. However, 10 per cent of them said that they are not availing the crop loans from banks. When they were asked to respond on the reasons for availing the crop loans, majority of the farmers i.e., 65 per cent said that the RBS amount is not sufficient to meet all the input expenses, followed by about 20 per cent of them stated that for availing the loan waiver facility. The other reasons for availing the crop loans include meeting other agriculture expenditure (10%) and Personal use (5%) etc.

Hypothesis 5 (Ho): There is no significant association between Age of the Farmers and Availing of the Crop Loans. The results of the Chi-square test have been placed in Table 14.

Table 14. Chi-Square Test Results: Age of the Farmers and Availing of Crop Loans

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	8.597 ^a	3	.035
Likelihood Ratio	8.075	3	.044
Linear-by-Linear Association	3.276	1	.070
No. of Valid Cases	200		

Source: Calculation on SPSS

It is clearly evident from Table 14 that the Chi-Square value is 8.597 at 3 df and P-value is 0.035 which is less than 0.05 at 5 percent level of significance. As the P-value is less than 0.05, the null hypothesis has been rejected. It can be inferred



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that there is a significant association between Age of the Farmers and Availing of the Crop Loans. It means that all the age group of farmers are not thinking in a similar way towards availing the crop loans from the banks.

Issues and Challenges in Implementation of the Rythu Bandhu Scheme

The Rythu Bandhu Scheme is a flagship program under which the financial assistance is directly transferred to the farmers account. The scheme is widely being acclaimed by many experts and is a first of its kind direct benefit transfer scheme in India helping farmers to meet input costs. However, the RBS is also suffering from some issues and challenges as like as any other scheme. The information relating to issues and challenges of the Rythu Bandhu Scheme has been shown in Table 15.

Table 15: Issues and Challenges in Implementation of the Rythu Bandhu Scheme

Particulars	Frequency	%
No Applicability to Tenant Farmers	90	45
Insufficiency of RBS Amount	60	30
No Limit on No. of Acres of Land for RBS	35	17.5
Assistance to Non-cultivating Lands	15	7.5
Total	200	100.0

Source: Primary Data

It is very clear from Table 15 that about 45 per cent of the farmers said that no applicability of the Rythu Bandhu Scheme to Tenant farmers is the major issue and challenge, followed by about 30 per cent of them opined that insufficient amount to meet inputs as other challenge. The other issues and challenges of the Rythu Bandhu Scheme include no limit on number of acres for the assistance (17.5%) and assistance to non-cultivating lands (7.5%) etc.

Extension of the Rythu Bandhu Scheme to Tenant Farmers

One of the major issues and challenges of the RBS is that no financial assistance is being provided to the Tenant farmers as there was no proper mechanism or machinery to recognize and identify the Tenant farmers. Now, the new Government under the leadership Hon'ble CM A. Revanth Reddy announced that financial assistance be extended to the Tenant farmers after evolving a proper mechanism. Information regarding opinion on extension of the RBS to the Tenant farmers has been depicted in Table 16.

Table 16: Opinion on Extension of the Rythu Bandhu Scheme to Tenant Farmers

Particulars	Frequency	%
Yes	170	85.0
No	30	15.0
Total	200	100.0

Source: Primary Data

It can be seen from Table 16 that a staggering 85 per cent of the farmers clearly stated that the RBS may be extended to the Tenant farmers besides owning farmers of the land. However, they don't want to forego the amount when they let out their land on lease. On the other hand, 15 per cent of the farmers said that the RBS should not be extended to the Tenant farmers. If Tenant farmers are provided with RBS amount, owners will not let out their land on lease for fear of losing their rights on the land. This needs to be addressed by the Government.

Hypothesis 6 (Ho): There is no significant association between Type of Farmers and Opinion on Extension of Rythu Bandhu Scheme to Tenant Farmers. The Chi-Square Test Results have been placed in Table 17.



Table 17. Chi-Square Test Results: Type of Farmers and Opinion on Extension of RBS to Tenant Farmers

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	9.468 ^a	3	.024
Likelihood Ratio	14.449	3	.002
Linear-by-Linear Association	.544	1	.461
No. of Valid Cases	200		

Source: Calculations on SPSS

Retrospection of Table 17 that the value of Pearson Chi-Square is 9.468 at 3 df and P-value is 0.024 which is less than 0.05 at a 5 percent level of significance. Hence, the null hypothesis has been rejected as the P-value is less than 0.05. It is inferred that there is a statistical significant association between Type of Farmers and Opinion on the Extension of the RBS to the Tenant Farmers. It can be further inferred that different type of farmers are thinking in a different way towards extension of the Rythu Bandhu Scheme to the Tenant Farmers.

Opinion on Applicability of the Rythu Bandhu Scheme

Presently, the RBS amount is extended to all farmers irrespective of the fact that who are cultivating and without any maximum limit on number of acres. However the new Government is contemplating to put certain restrictions on the number of acres and other conditions to avail the RBS amount. The data relating to opinion on applicability of the Rythu Bandhu Scheme has been placed in Table 18.

Table 18: Opinion on Applicability of the Rythu Bandhu Scheme

Particulars	Frequency	%
Actually cultivating Owing Farmers	90	45.0
Tenant Farmers and Owing Farmers	40	20.0
All Farmers including Non-cultivating Farmers	70	35.0
Total	200	100.0

Source: Primary Data

Analysis of Table 18 highlights that about 45 per cent of the farmers opined that the RBS amount should be extended to actually cultivating owning farmers, followed by about 35 per cent of them stated that it should be extended to all farmers irrespective of the fact whether there are cultivating or not. Surprisingly, about 20 per cent of them expressed that the RBS amount should be extended to the actually cultivating owning farmers and Tenant farmers as well.

Satisfaction of Farmers towards the Rythu Bandhu Scheme

The responses on satisfaction of the farmers towards the Rythu Bandhu Scheme have been collected on Likert's five point scale ranging from Strongly Agree to Strongly Disagree and placed in Table 19.

Table 19: Satisfaction of Farmers towards the Rythu Bandhu Scheme

Parameter		SA	A	N	DA	SDA	Total
1. Rythu Bandhu amount is received promptly	Freq.	142	20	14	12	12	200
	%	71	10	7	6	6	100
2. Rythu Bandhu amount is enough to meet all the input expenses	Freq.	10	14	56	90	30	200
	%	5	7	28	45	15	100
3. Rythu Bandhu Scheme helped to increase agriculture income	Freq.	40	108	30	12	10	200
	%	20	54	15	6	5	100
4. Rythu Bandhu Scheme enabled to decrease the Crop Loan	Freq.	20	24	36	50	70	200
	%	10	12	18	25	35	100
5. Rythu Bandhu amount is used for Agriculture purpose only	Freq.	88	78	10	14	10	200
	%	44	39	5	7	5	100

Source: Primary Data



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It can be analyzed from Table 19 that about 71 per cent of the respondent farmers opined that they strongly agree on the statement that the Rythu Bandhu amount is received promptly and about 10 per cent of them expressed that they agree with the statement. As far as the Rythu Bandhu amount is enough to meet all input expenses is concerned, dramatically about 45 per cent of the farmers strongly disagree, while 28 per cent of them were neutral. It is clearly indicating that the RBS amount is not enough to meet input expenses as they are mounting year on year. With regard to Rythu Bandhu amount helped to increase the agriculture income, interestingly about 54 per cent of the farmers opined that they agree and about 20 per cent of them strongly agree with the statement. However, about 5 per cent of them remained neutral over the statement. Shockingly, 35 per cent of the farmers strongly disagree with the statement that the Rythu Bandhu Scheme enabled to decrease the crop loans, followed by about 28 per cent of them disagree and 18 per cent remained neutral on the statement. About 44 per cent of the farmers expressed that they strongly agree and about 39 per cent of them agree with the statement of the Rythu Bandhu amount is used for agriculture purpose only. However, about 7 per cent of them opined that they disagree with the statement. On the whole, it can be inferred that the farmers were satisfied towards Rythu Bandhu Scheme.

Hypothesis 7 (Ho): There is no significant difference between Type of Farmers and Satisfaction towards the Rythu Bandhu Scheme.

The results of the ANOVA test have been shown in Table 20. It can be analyzed from the Table 20 that the p-values of all the variables such as ‘Rythu Bandhu amount is received promptly’, ‘Rythu Bandhu amount is enough to meet all the inputs expenses’ ‘Rythu Bandhu Scheme helped to increase agriculture income’, ‘Rythu Bandhu Scheme enabled to decrease the Crop Loan’ and ‘Rythu Bandhu amount is used for Agriculture purpose only’ as depicted in the above table are more than 0.05 at 5 per cent level of significance and hence the null hypotheses of these variables “There is no significant difference between Type of Farmers and Satisfaction towards the Rythu Bandhu Scheme” have been accepted.

Table 20: ANOVA Results: Type of Farmers and Satisfaction towards Rythu Bandhu Scheme

Parameters		Sum of Squares	df	Mean Square	F	Sig.
1. Rythu Bandhu is received promptly	Between Groups	3.274	3	1.091	.749	.524
	Within Groups	285.606	196	1.457		
	Total	288.880	199			
2. Rythu Bandhu amount is enough to meet all the inputs expenses	Between Groups	6.372	3	2.124	2.187	.091
	Within Groups	190.348	196	.971		
	Total	196.720	199			
3. Rythu Bandhu Scheme helped to increase farm income	Between Groups	6.127	3	2.042	2.083	.104
	Within Groups	192.193	196	.981		
	Total	198.320	199			
4. Rythu Bandhu Scheme enabled to decrease the Agriculture Loans	Between Groups	6.636	3	2.212	1.246	.294
	Within Groups	347.984	196	1.775		
	Total	354.620	199			
5. Rythu Bandhu amount is used for Agriculture purpose only	Between Groups	4.021	3	1.340	1.104	.349
	Within Groups	237.979	196	1.214		
	Total	242.000	199			

Source: Calculations on SPSS

Therefore, it can be concluded that there is no statistically significant difference between Type of Farmers and their Satisfaction towards Rythu Bandhu Scheme.



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Overall Opinion on the Rythu Bandhu Scheme

The Rythu Bandhu Scheme is a flagship program introduced in Telangana State by former CM K. Chandrashekhara Rao and it is first of its kind in the country to extend the direct financial assistance to the farmers. The responses on overall opinion of the farmers on the RBS have been collected and depicted in Table 21.

Table 21: Overall Opinion on the Rythu Bandhu Scheme

Particulars	Frequency	%
Excellent	100	50.0
Very Good	44	22.0
Good	40	20.0
Average	10	5.0
Poor	6	3.0
Total	200	100.0

Source: Primary Data

Table 21 reveals that 5 out of 10 farmers clearly elicited their opinion that the RBS is an excellent scheme which account for about 50 per cent, followed by about 22 per cent of the farmers said that it is very good scheme. About 20 per cent of the farmers stated that the RBS is a good scheme really helping the farmers by providing the financial assistance to meet input expenses. However, while 5 per cent of them stated it is an average, about 3 per cent of the farmers opined that it is a poor program as it is not providing enough amount to meet input expenses and not extending the assistance to the Tenant farmers.

Hypothesis 8 (Ho): There is no significant association between Age of the Farmers and Overall Opinion on the Rythu Bandhu Scheme. Chi-Square Test results have been shown in Table 22.

Table 22. Chi-Square Test Results: Age of Farmers and Overall Opinion on the RBS

Test	Value	df	Sig. (2-sided)
Pearson Chi-Square	25.148 ^a	12	.014
Likelihood Ratio	27.332	12	.007
Linear-by-Linear Association	.840	1	.359
No. of Valid Cases	200		

Source: Calculations on SPSS

It is clearly evident from Table 22 that the value of Pearson Chi-Square is 25.148 at 12 df and P-value is 0.014 which is less than 0.05 at a 5 percent level of significance. Hence, the null hypothesis has been rejected as the P-value is less than 0.05. It is inferred that there is statistically significant association between Age of the Farmers and Overall Opinion on the Rythu Bandhu Scheme.

FINDINGS OF THE STUDY

- It is found that a whopping 97 per cent of the farmers opined that they are receiving the RBS amount promptly in time and about 3 per cent of them said that they are not receiving in time due to technical glitches.
- It is observed that about 70 per cent of the farmers expressed that the RBS amount is not sufficient to meet the input expenses, followed by about 30 per cent who opined that it is sufficient.
- It can be inferred that there is a statistically significant association between type of Farmers and sufficiency of the Rythu Bandhu amount.



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- With regard to increase of the RBS amount, 51 per cent of the farmers opined that the RBS amount should be increased to Rs. 20,000 per annum, followed by about 34 per cent of them said that it should be hiked to Rs. 15,000 per annum and about 10 per cent of them opined that it may be enhanced to Rs. 18,000 per annum.
- It is explored that a whopping 95 per cent of the farmers elicited their opinion that there should be a ceiling on number of acres for the RBS amount and remaining 5 per cent stated that they don't want any ceiling.
- Interestingly, 63 per cent of the farmers have clearly stated that the RBS amount should be limited to 5 acres only, followed by 31.05 per cent of them opined that the ceiling should be 10 acres.
- It is observed that there is a significant association between type of Farmers and ceiling on no. of acres for the Rythu Bandhu amount.
- Surprisingly, it is found that majority of the farmers i.e., 70 per cent stated that they are not aware of the crop insurance to mitigate the loss occurs due to various natural calamities such as droughts, floods, cyclones etc. and only 30 per cent of them expressed that they are aware of crop insurance but insured.
- It is found that there is a statistically significant association between Education Level of the Farmers and awareness on the Crop Insurance. The more the education level, the more awareness is on the crop insurance.
- It is found that a staggering 95 per cent of the farmers clearly said that to the extent of the RBS amount their input expenses reduced and their farm income is increased.
- It is examined that there is no statistical significant association between Type of Farmers and Impact of the RBS on Agriculture Income.
- Analysis of the availing of the crop loans reveals that a staggering 90 per cent of the farmers are availing the crops loans from the banks even after receiving the RBS amount and about 10 of them are not availing the crop loan.
- It is investigated that the main reason for availing the crop loans even after launching the Rythu Bandhu Scheme is insufficient amount to meet input costs which account for 65 per cent and other reasons including to get loan waiver facility (20%), meeting other agriculture expenses (10%) and personal uses (5%) etc.
- It is to infer that there is a statistically significant association between Age of the Farmers and Availing of the Crop Loans.
- As far as the issues and challenges of the Rythu Bandhu Scheme is concerned, the major issue and challenge is not applicability of the RBS to tenant farmers (45%) and other issues and challenges include insufficient amount (30%), no limit on number of acre for the assistance (17.5%) and assistance to non-cultivating lands (7.5%) etc.
- It is explored that about 85 per cent of the farmers clearly stated that the RBS should be extended to the tenant farmers as well and however about 15 per cent of them opined that it should not be extended.
- It is inferred that there is a statistically significant association between Type of Farmers and Extension of RBS to the Tenant Farmers.
- It is clearly observed that 45 per cent of the farmers expressed that the RBS amount should be extended to actually cultivating farmers, followed by 35 per cent opined that it should be extended to all farmers and about 20 per cent of them said that it should be extended to actually cultivating owning farmers and tenant farmers only.
- It is examined that there is no statistically significant difference between Type of Farmers and their Satisfaction towards the Rythu Bandhu Scheme.
- Analysis of overall opinion on the Rythu Bandhu Scheme revealed that while about 50 per cent of the farmers said that it is an excellent scheme, 22 per cent of them said very good scheme and about 20 per cent of them stated it is a good scheme that is directly helping the farmers.
- It is inferred that there is a statistically significant association between Age of the Farmers and Overall Opinion on the Rythu Bandhu Scheme.

SUGGESTIONS

- It is suggested that the Rythu Bandhu amount should be increased to Rs. 20,000 per annum per acre per farmer so as to meet the ever mounting input costs of agriculture. On an average around Rs. 20,000 amount is required to meet all input expenses including harvesting of crops.



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- It is advised the farmers to cultivate commercial crops and vegetables to increase the agriculture income as the most of the farmers under study are cultivating paddy and cotton as major crops.
- It is advised the Government to keep ceiling on the number acres for the RBS amount as 5 acres per farmer as majority of the farmers i.e., 91.5 per cent of the farmers in Telangana have landholdings up to 5 acres and it is widely supported by even larger farmers having landholdings of more than 20 acres.
- As the majority of the farmers are unaware of crop insurance, an extensive awareness should be created among the farmers in all villages about the crops insurance with the help of agriculture officers concerned and the Government should also take steps to initiate crop insurance in Telangana.
- Besides the Rythu Bandh amount, the Central and State Governments should provide a good amount of Minimum Support Price (MSP) and Bonus to all crops so as to increase the farm income as the input costs are mounting at rocket speed.
- All farmers are advised to reduce the crop loan debt to the extent of the RBS amount and make a proper use of the Rythu Bandhu amount and crop loans for agriculture purpose so as to increase the income.
- The Government should devise a suitable mechanism to identify the tenant farmers who are out of the scheme, so as to provide the RBS amount for cultivation. According to majority of the farmers' opinion, half of the amount is provided to tenant farmer and half of the amount to the land owning farmers to make it win –win situation. Otherwise, no land owner will come forward to extend their land on lease which will become a stumbling block for very existence of the tenant farmers.
- It is suggested the Government to provide the RBS amount to actually cultivating land owning farmers and tenant farmers only so that barren lands, real estate lands, roads and hillocks can be discarded and huge amount of the scheme can be saved that in turn can be utilized for other purposes.
- The RBS amount should be released prior to the Kharif and Rabi seasons promptly so that the same will be helpful to the farmers to meet input expenses.

CONCLUSION AND IMPLICATIONS OF THE STUDY

The 'Agriculture Investment Support Scheme'-popularly known as the Rythu Bandhu Scheme (RBS) which is first of its kind direct benefit transfer scheme in the Country, launched by the Telangana Govt. has been playing a significant role in extending the financial assistance to the farmers to meet input expenses. After careful analysis and interpretation, it is concluded that the financial assistance being provided under the scheme is not enough to meet input expenses as the input costs are mounting at sky rocket speed and that there should be a ceiling of 5 acres of agriculture land for availing the benefit so that the considerable amount can be saved by the Government. Further, it is found that the farm income is increased to the extent of Rythu Bandhu amount but still farmers are availing the crop loans at the same level of pre-RBS period with a pretext of availing the loan waiver facility. It is suggested that the Government should take urgent steps to increase the financial assistance from Rs. 10,000 to Rs. 20,000 per annum per acre per farmer so as to meet the mounting input costs by keeping the ceiling as 5 acres per farmer and to provide the financial assistance to actually cultivating farmers only. It is also suggested that the Government should devise suitable mechanism to identify and recognize the Tenant farmers to provide the financial assistance under the scheme. An extensive awareness should be created among the farmers on crop insurance. Farmers are the kings who make the agriculture as the backbone of the Country!

LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

The present study is confined to four villages of the four mandals in Rajanna Sircilla District only and the size of the sample is 200 Farmers only. The present study is limited by area, time, cost and sample. As such, it is not possible to extrapolate the study's conclusions to the whole population. The present study is confined to the impact of Rythu Bandhu Scheme on Farmers in Rajanna Sircilla Districts only. As the subject is distinct and always changing, there is a great deal of chance for future investigation. To produce wise recommendations for the improved and efficient execution of the Rythu Bandhu Scheme, a comprehensive state-wide study with a sizable sample size may be conducted, along with a comparative analysis of other states' comparable programs.



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DOI: <http://ijmer.in.doi./2024/13.3.63>

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