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Problems and suggestions from various stakeholders in the use and implementation of the Rythu Bandhu scheme

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Abstract

Rythu Bandhu Scheme is an Agriculture Investment Support Scheme launched by the state of Telangana. In this research work, I made an effort to document the problems faced by the various stakeholders of the scheme and suggestions given by them. The study was conducted in the district of Adilabad of a state Telangana. A total of Two mandals and ten villages were selected. Using proportionate sampling a total of 220 respondents were taken as a sample. 70% of the farmers considered the credit assistance was not given in a timely manner as the major problem followed by the benefits of the credit are more for large farmers when compared to small and marginal farmers (63.6%). 68.1% of the sample suggested that the Assistance should be provided before starting of the season followed by a suggestion of re-survey should be taken into consideration (47.2%). 86.8% of the officials experienced the problem of slow working of the RBS portal during the day caused a delay in the updating of the farmers information and majority of them suggested there should be an Option to edit the errors if any should be allowed at the AEO level.

Keywords: Agriculture, credit, farmers, Rythu Bandhu scheme, sample

1. Introduction

The Agriculture Investment Support Scheme (Rythu Bandhu), launched by the Telangana government in 2018-19, aims to enhance agricultural productivity and improve farmers' living standards by providing direct financial support. Under this scheme, beneficiaries receive Rs. 5000 per acre per season, amounting to Rs. 10,000 per acre annually, to assist with the purchase of essential agricultural inputs such as seeds, fertilizers, and pesticides, as well as labor and other operational costs. This initiative not only supports agricultural and horticultural investments but also seeks to alleviate farmers' debt burden, helping them avoid falling into financial distress. In the 2023 kharif season alone, approximately Rs. 7500 crores were disbursed to over 70 lakh farmers, demonstrating the scheme's significant impact.

2. Methodology

The Research was conducted in the state of Telangana. The Adilabad district was selected purposively for the study because it is in one of those the top 10 districts which are

having the largest number of cultivators. Two mandals from the Adilabad were selected using random sampling technique. Five villages each from the two mandals were selected by following a random sampling technique. The villages include Umri, Malangi, Kothapalli-H, Gundala and Narnoor of the mandal Narnoor, Lokari(B), Khadki, Jhari, Gadiguda and Lokari(K) villages of the mandal Gadiguda. Proportionate random sampling was used for the selection of the respondents. 10 percent of the population was considered as the sample in each village. Thus, the sample constituted to a total of 220 respondents. And for the problems and suggestions as perceived by the officials, the sample size was 15.

3. Results and Discussion

3.1 Problems faced by the beneficiaries

From the table 1, it can be concluded that, majority of the farmers (70.0%) considered the credit assistance was not given in a timely manner as the major problem followed by the benefits of the credit are more for large farmers when compared to small and marginal farmers (63.6%), the

grievance redressal process is time consuming (55.0%), it takes time to change the name of the landholder and provide passbooks when buying and selling of land (40.4%), withdrawing of the credit from the banks was difficult as the line is long and time consuming (30.4%), either locking the amount or transfer of assistance in the form of interest payments to a crop loan account (25.4%), Discrepancies in the area mentioned i.e., whole land was not recorded in the title or excess area was recorded (23.1%), Tenant farmers were not covered under the plan (20.4%), The full land listed in the title document did not get RBS assistance (15.0%) as the major problems.

3.2 Suggestions given by the beneficiaries

It can be concluded from the table 2 that, majority of the sample suggested that the Assistance should be provided before starting of the season (68.1%) followed by A re-survey should be taken into consideration (47.2%),

Grievance redressal process should be fast (45.0%), The investment support for large farmers should be reduced, or the scheme should only include small and marginal farmers (40.9%), In order to facilitate beneficiaries' withdrawals, bankers should take the appropriate actions and include more cash counters (40.0%), The bankers should be given strict instructions not to use the RBS support in contrary to any outstanding loans from farmers (38.6%), The revenue department shall provide passbooks and make modifications as soon as possible adhering to all codal requirements (31.3%), Quality inputs should be provided instead of credit support (19.0%), The whole land included in the passbook should receive investment assistance (17.2%), There should be change in the guidelines to include the tenant farmers also (15.4%), The credit support should be according to the cost of cultivation of crops (12.7%) as the major suggestions.

Table 1: Problems as perceived by the beneficiaries (n=220)

S. No.	Problems	F	%	Rank
1	The credit assistance was not given in a timely manner	154	70.0	I
2	The benefits of this credit are more for large farmers when compared to small and marginal farmers.	141	63.6	II
3	The grievance redressal process is time consuming.	121	55.0	III
4	It takes time to change the name of the landholder and provide passbooks when buying and selling of land.	89	40.4	IV
5	Withdrawing the credit from the banks was difficult as the line is long and time consuming.	67	30.4	V
6	Either locking the amount or transfer of assistance in the form of interest payments to a crop loan account.	56	25.4	VI
7	Discrepancies in the area mentioned i.e., whole land was not recorded in the title or excess area was recorded	51	23.1	VII
8	Tenant farmers were not covered under the plan.	45	20.4	VIII

Table 2: Suggestions as perceived by the beneficiaries (n=220)

S. No.	Suggestions	F	%	Rank
1	Assistance should be provided before starting of the season.	150	68.1	I
2	A re-survey should be taken into consideration.	104	47.2	II
3	Grievance redressal process should be fast.	99	45.0	III
4	The investment support for large farmers should be reduced, or the scheme should only include small and marginal farmers.	90	40.9	IV
5	In order to facilitate beneficiaries' withdrawals, bankers should take the appropriate actions and include more cash counters.	88	40.0	V
6	The bankers should be given strict instructions not to use the RBS support in contrary to any outstanding loans from farmers.	85	38.6	VI
7	The revenue department shall provide passbooks and make modifications as soon as possible adhering to all codal requirements.	69	31.3	VII
8	Quality inputs should be provided instead of credit support.	42	19.0	VIII
9	The whole land included in the passbook should receive investment assistance.	38	17.2	IX
10	There should be change in the guidelines to include the tenant farmers also.	34	15.4	X
11	The credit support should be according to the cost of cultivation of crops.	28	12.7	XI

3.3 Problems expressed by the officials

From the table 3, it can be concluded that majority of the officials (86.6%) experienced the problem of slow working of the RBS portal during the day caused a delay in the updating of the farmers information followed by No chance for editing or rolling back at the AEO level once the information was entered into the RBS portal (80.0%), In the case of direct benefit transfer failure, the beneficiaries had not received the credit support after making changes in the incorrect details (73.3%), Disparities between the details of farmers' title documents and the land details they provided on the RBS portal (60.0%), Gathering information of non-local farmers and farmers without bank accounts is difficult, which caused the survey to be delayed (53.3%), There were

no set deadlines for applying to RBS, they were varying annually (46.6%), Beneficiaries of the same village getting credited in different times (40.0%).

3.4 Suggestions given by the officials

From the table 4, it can be concluded that the majority (86.6%) of the officials suggested that there should be an Option to edit the errors if any should be allowed at the AEO level followed by the portal should be maintained properly by the NCS (80.0%), Before issuing the title deed, the village revenue officer should obtain all the information from the non-local farmers, and a bank account should be must to get the title deed (73.3%), Upgradation should be done thoroughly by the department of revenue after the

modifications in land if any (66.6%), After making the necessary corrections, Direct Benefit Transfer failure situations should be taken into account and the investment support should be credited (53.3%), The credit should be

distributed to all the beneficiaries of the same village at the same time (46.6%), Standard deadlines for applying to RBS should be fixed for both the seasons (33.3%) as the major suggestions.

Table 3: Problems as perceived by the officials (n=15)

S. No.	Problems	F	%	Rank
1	Slow working of the RBS portal during the day caused a delay in the updating of the farmers' information.	13	86.6	I
2	No chance for editing or rolling back at the AEO level once the information was entered into the RBS portal	12	80.0	II
3	In the case of direct benefit transfer failure, the beneficiaries had not received the credit support after making changes in the incorrect details.	11	73.3	III
4	Disparities between the details of farmers' title documents and the land details they provided on the RBS portal	9	60.0	IV
5	Gathering information of non-local farmers and farmers without bank accounts is difficult, which caused the survey to be delayed.	8	53.3	V
6	There were no set deadlines for applying to RBS, they were varying annually.	7	46.6	VI
7	Beneficiaries of the same village getting credited in different times	6	40.0	VII

Table 4: Suggestions as perceived by the officials (n=15)

S. No.	Suggestions	F	%	Rank
1	Option to edit the errors if any should be allowed at the AEO level	13	86.6	I
2	The portal should be maintained properly by the NCS	12	80.0	II
3	Before issuing the title deed, the village revenue officer should obtain all the information from the non-local farmers, and a bank account should be must to get the title deed	11	73.3	III
4	Upgradation should be done thoroughly by the department of revenue after the modifications in land if any	10	66.6	IV
5	After making the necessary corrections, Direct Benefit Transfer failure situations should be taken into account and the investment support should be credited.	8	53.3	V
6	The credit should be distributed to all the beneficiaries of the same village at the same time	7	46.6	VI
7	Standard deadlines for applying to RBS should be fixed for both the seasons	5	33.3	VII

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