

A

Project Report on
“A CASE STUDY ON RYTHU BANDHU
SCHEME AMONG FARMERS”



Palamuru University

**This project Report submitted in partial fulfillment of the requirement for
the award of the Degree of “BACHELOR OF COMMERCE”**

2021-2023

Submitted By:

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**UNDER THE ESTEEMED
GUIDANCE OF**

Mrs. R.VIJAYA LAXMI DEVI
(Lecturer in commerce)



Dr. BRR GOVT DEGREE COLLEGE

(Affiliated to Palamuru University)
Jadcherala, Mahabubnagar

CERTIFICATE

DEPARTMENT OF COMMERCE

This is to certify that this project work entitled

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PRINICAPAL

PRINCIPAL
Dr. B.R.R. Government Degree College
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HOD
Commerce
Dr.BRR GDC, Jadcherala

Dr. K.MANJULA

HEAD OF THE DEPARTMENT

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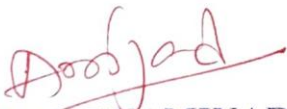
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EXTERNAL EXAMINAR



INTERNAL EXAMINAR

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(Mrs. R.VIJAY LAXMI DEVI)

PROJECT GUIDE

DECLARATION

We hereby declare that the project work entitled on **“RYTHUBANDHU SCHEME”** of Submitted by us to the Department of commerce is a Bonafiede work done by us and it is not submitted to any other university for the award of any UG.B.com/certificate or published any time before, under the guidance of Mrs. R.Vijay Laxmi Devi, lecturer in commerce.

The project embodies the result of original work studies carried out by us and the contents of the project do not form the basis for the award of any other degree to us.

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ACKNOWLEDEMENT

Throughout the process of studying this project we are fortunate to have many people who made in valuable suggestions to improve it.

Successful completion of this project is due to their careful supervision and encouragement.

Our sincere thanks to **Mrs.ch.Appiya chinnamma**, Principal Dr.BRR Govt Degree college, Jadcherala, Mahabubnagar for the kind encouragement and constant support extended completion of this project work from the bottom of our heart.

Thankful to all those who have incidentally helped us, through their valued guidance, Co-Operation and unstinted support during the course of our project

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INTRODUCTION:

Rythu Bandhu scheme also Farmer's Investment Support Scheme (FISS) is a welfare program to support farmer's investment for two crops a year by the Government of Telangana. The government is providing 58.33 lakh (5.8 million) farmers ₹5000 per acre per season to support the farm investment, twice a year, for rabi(Yasangi) and kharif(Rainy) seasons. This is a first direct farmer investment support scheme in India, where the cash is paid directly.

The scheme was announced by the Chief Minister of Telangana, K. Chandrashekhar Rao at Farmers Coordination Committee (Rythu Samanvaya Samithi) conference at Jayashankar Agriculture University on 25 February 2018. An allocation of ₹12,000 crores was made in 2018-19 state budget. It was launched on 10 May 2018 at Dharmarajpalli village in Karimnagar. If a farmer has a lot of field such that they are due more than Rs.49,000 then they get a second check for the remaining amount. Rythu Bandhu is a support scheme for farmers in Telangana, which provides cheque payments to farmers based on their landholdings.

- Under this scheme TELANGANA government gives every beneficiary farmer Rs 4,000 per acre as “investment support” before every crop season.
- The objective is to help the farmer meet a major part of his expenses on seed, Fertilisers, pesticide, and field preparation.
- The scheme covers 1.42 crore acres in the 31 districts of the state, and every farmer owning land is eligible.
- The government will issue cheque rather than make direct benefit transfer (DBT) because banks might use the DBT money to adjust against farmers' previous dues.

The scheme offers a financial help of ₹10,000 per year to each farmer (two crops). There is no cap on the number of acres, and most of the farmers are small and marginal. The total farming land is 1.43 crore acres and the number of farmers in the state stood at 58.33 lakh. Around 55% of population in TELANGANA make a living from agriculture.

The total funds disbursed under RYTHU BANDHU, TELANGANA government direct benefit transfer scheme for farmers, will soon touch Rs 50,000 crore in the coming days. Since 2018, when

the scheme was launched by the state government, the government has been crediting Rs 5000 per acre per season into bank accounts of land-owning farmers ahead of Rabi and Kharif seasons.

- On Tuesday, ahead of the ongoing Rabi season, the government started crediting money into the bank accounts of eligible beneficiaries in the state.
- Under the Rythu Bandhu scheme, as many as 66.56 lakh farmers identified as beneficiaries, regardless of the extent of land owned by them, would receive financial assistance over the next 10 days.

Rythu Bandhu is based on anticipated input expenditure for each acre of land and there is no restriction on the number of acres owned by a farmer. PM-KISAN only provides support to the family and not to the farm units,” a senior official told indianexpress.com, adding that a farmer in Telangana now gets the cash assistance all at once ahead of the crop season and not in multiple installments.

Especially this scheme has been started for the farmers. Every year a grant of Rs 5000 per acre is transferred to the farmers’ accounts by the TS State Government to meet the needs of requirements like seeds, pesticides and fertilizers and etc. TS Government has started the 8th Installment in the Farmer announce under the Rythu Bandhu Scheme. Rythu Bandhu is set to transfer Rs 7645.66 crore to the accounts of 66.61 lakh farmers during the eighth phase of the scheme. Transferring process for amount started by the government in the beneficiary’s bank accounts. Candidates can able to check their all updates through the official website rythubandhu.telangana.gov.in and check their Status treasury.telangana.gov.in. Famers can also check E-Kuber Rythu Bandu Scheme 2022-23 and also check their IFMIS balance check and payment status.

Rythu Bandhu scheme has been launched by Telangana state CM KCR Garu in the year 2018-2019 at treasury.telangana.gov.in. The main objective of the Rythu Bandhu scheme is to invest money in the Kharif season to take care of the investment and needs of the farmers. This scheme will help the small farmers who cannot take proper care of their crops due to a paucity of money. Under this scheme, farmers will get an incentive of Rs.5000/- per acre. Due to pesticides and insecticides, farmers will be able to save their crops and will be financially stable. Telangana State Government officials have said that they are ready to deposit Rs 7,645 crore for 152 lakh acres of land of 66 lakh farmers through Rythu Bandhu

Scheme and these assistance amount Rs. 5000 (eighth instalment) will be transferred to the accounts of the farmers for the Yasangi season. Here we are provided with some simple step or link with help of the Beneficiary People can check their status through the official website treasury. Telangana.gov.in or given below mention steps wise.

OBJECTIVES OF STUDY

The main motive of the RYTHU BANDHU scheme is to provide financial support to the poor farmers of the TELANGANA state.

As we all know that the condition of farmers is not right in our country, so to support the farmers, the Chief Minister of TELANGANA has come up with the RYTHU BANDHU scheme. This scheme will be able to provide a financial incentive to all of the farmers of the TELANGANA state.

This scheme is also known as the development scheme for the farmers as with the help of this scheme the farmers will be able to get much incentive to start their day-to-day life.

Under this scheme, many other facilities like insecticides as well as pesticides will also be provided. The main objective of the RYTHU BANDHU scheme is to provide financial support to the poor farmers of the Telangana. As we all know that the condition of farmers is not right in our country, therefore to support the farmers, the Chief Minister of Telangana has come up with the Rythu Bandhu scheme. o the farmers to take care of their crops.

- Rythu bandhu sceme most of the who benefites got these schem money,these reason i amresearch the farmers.
- which types of people taking more amount and which type of people taking less amount .these is the most objective of my studyof research.
- I selected a one small village and research the main objective of the rythu bandhu sceme

RESEARCH METHODOLOGY:

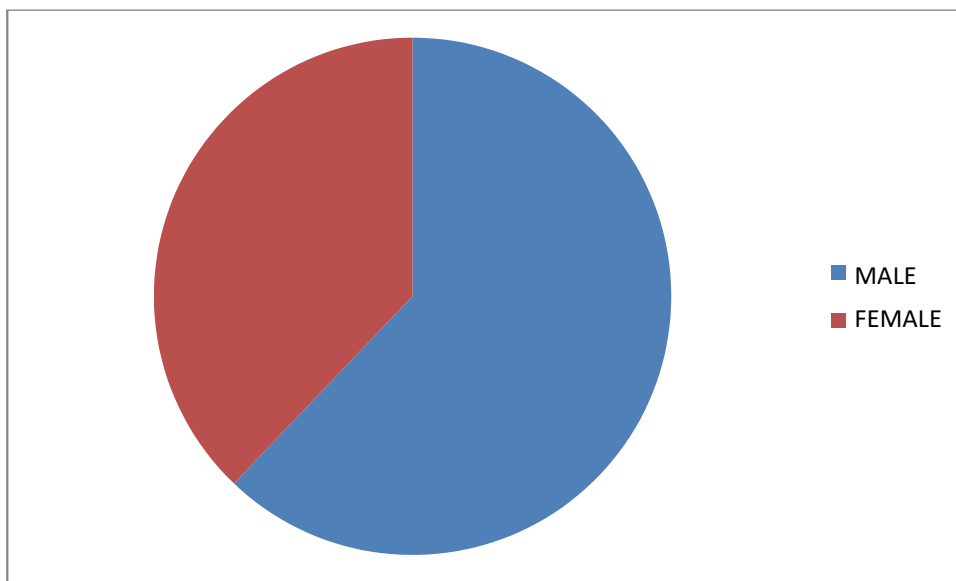
The study is based on both primary and secondary data. The secondary data was collected from the telangana agriculture department website and district agriculture office of mahabubnagr district through website. The primary data has been collected through structured questionnaire from the farmers who received the benefit under Rythu Bandhu scheme. In Telangana state, mahabubnagr district occupied the top one place in respect of number of farmers availing the RythuBandhu benefit and ‘farmers of GANGAPUR, KURVAGADDA PALLI and KOTHA THANDA villages of Jadcharla mandal Telangana state in respect of number of RythuBandhu beneficiaries. Therefore, the samples were drawn from GANGAPUR , KURVAGADDA and KOTHA THANDA villages of Jadcharla mandal. The farmers are the sample units and the study adopted ‘Simple Random Sampling technique’. The sample size of the study is 66 farmers.



GENDER:

MALE [41]

FEMALE [25]

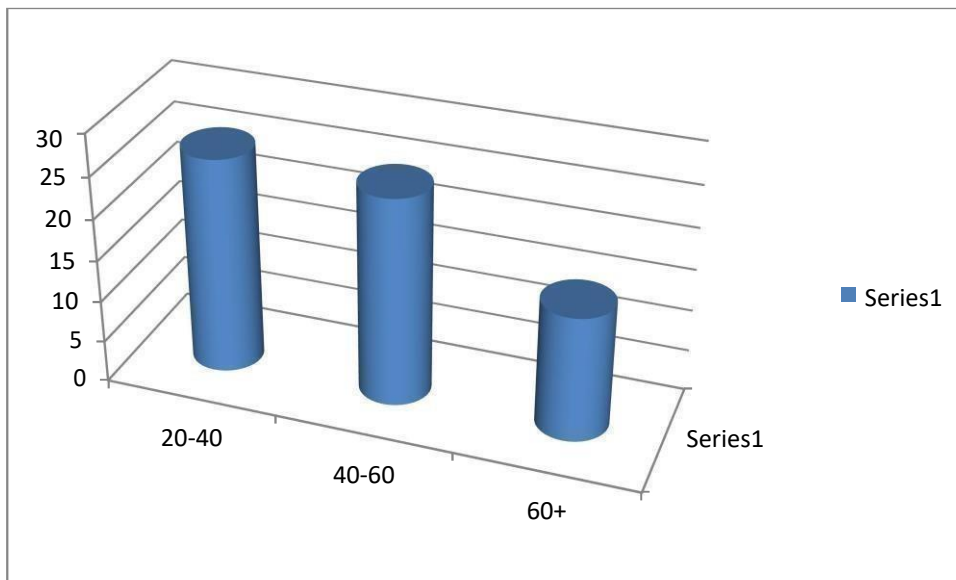


INTERPRETATION:

We conducted survey in three villages those are GANGAPUR , **KOTHA THANDA** and KURVAGADAPALLI . in our survey 66 farmers were given data among those males are 41 members and female members 25. In percentage 62% of males and 38% of female farmers.

AGE GROUP;

A.20-40 [26] b. 40-60[25] C.60+[15]



INTERPRETATION:

We are research the farmers most of the farmers 39% of farmers in 20-40 years of age of people 37% of farmers . The 22% of people are 60 above age of farmers.

LAND HOLDING;

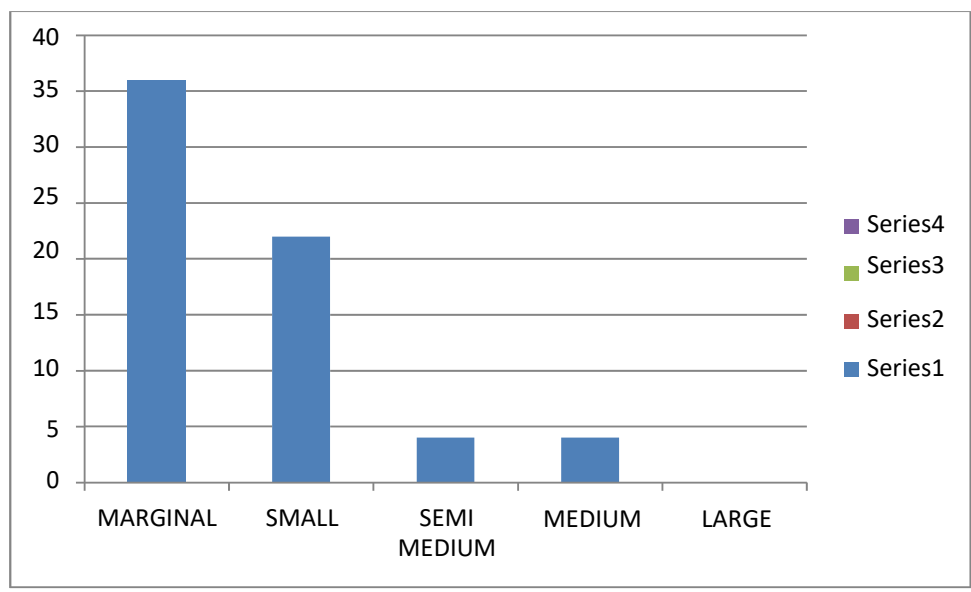
MARGINAL <1 [36]

SMALL 1-2 [22]

SEMI- MEDIUM 2-4 [4]

MEDIUM 4-10 [4]

LARGE >10 [0]

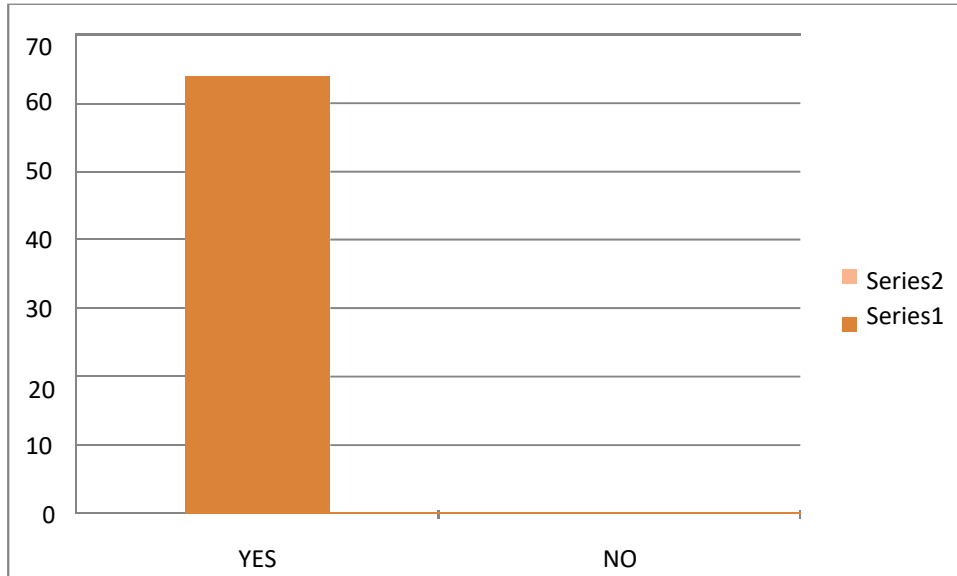


INTERPRETATION:

We research the farmers on Rythu Bandhu Scheme the high percentage of farmers for acre 1. The 33% of a small farmers for 1-2 acres. 6% of people they have a 2-4 acres for semi-median farmers and 6% is medium farmers for 4-10 acres. Most of the farmers are in marginal in 1 acre below.

1. DO YOU AWARE THE RYTHU BANDHU SCHEME ?

A. YES [60] B. NO [6]



INTERPRETATION:

Most of the people aware in Rythu Bandhu Scheme 3% of people not aware in Rythu Bandhu Scheme 96% of people aware of this Scheme.



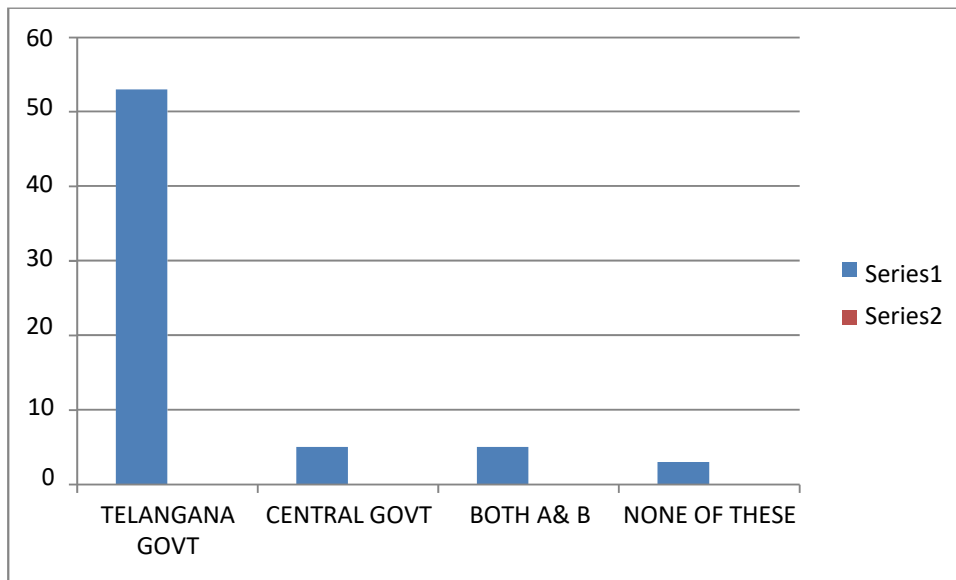
2.WHICH GOVERNMENT IMPLEMENTED RYTHU BANDHU SCHEME ?

A.TELANGANA GOVT [53]

B. CENTRAL GOVT [5]

C.BOTH A & B [5]

D. NONE OF THESE [3]



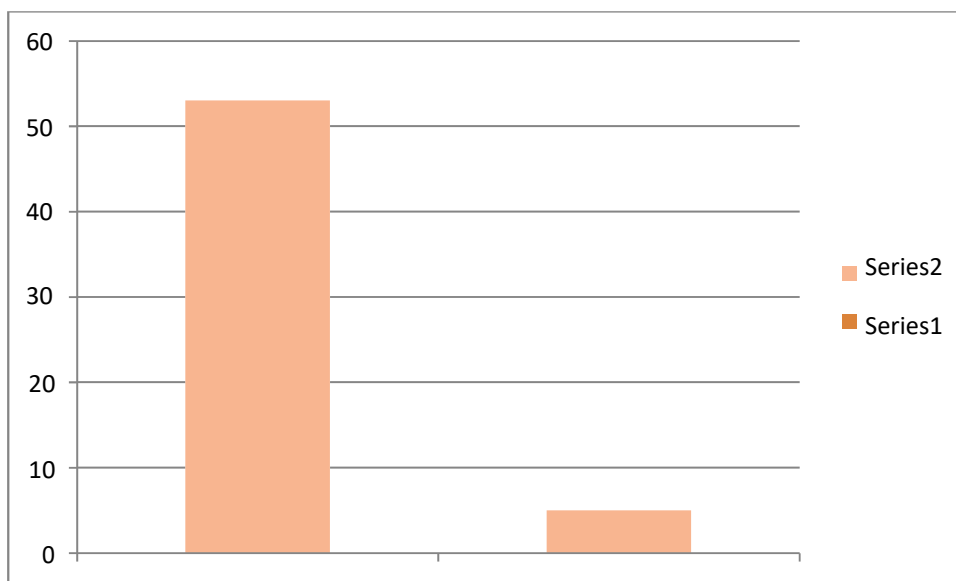
INTERPRETATION:

Large number of peoples said Telangana Government implemented Rythu Bandhu Scheme. 7% of people said Rythu Bandhu Scheme is implemented by central government. 7% of peoples said Rythu Bandhu Scheme implemented by Central & State Government.

3.DO YOU COLLETE THE MONEY FROM THIS SCHEME INTIME OR NOT ?

A. YES [38]

B. NO [28]

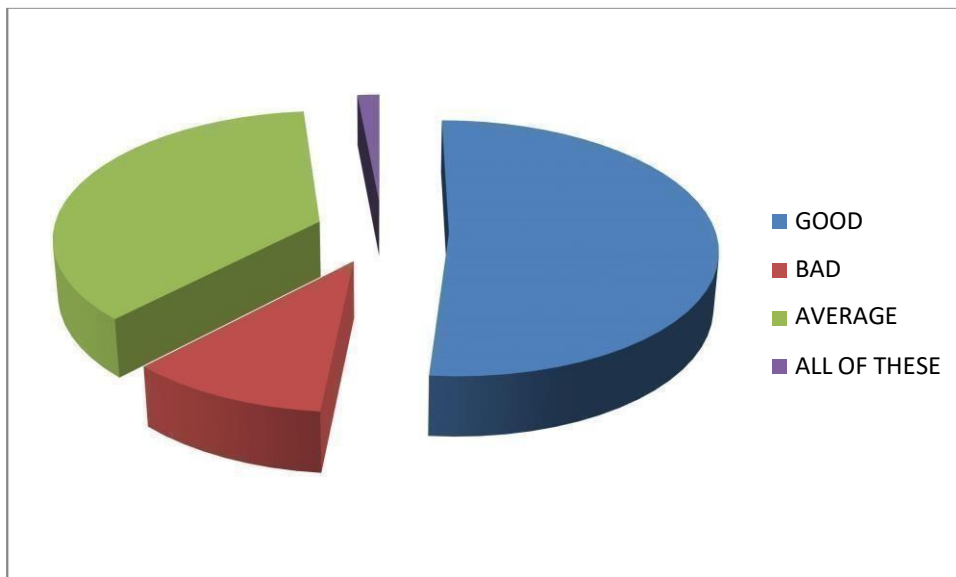


INTERPRETATION:

The Rythu Bandhu Scheme 57% of farmers collected the money Intime and 42% of peoples they are not collected the money not intime.So most of the farmers are get the money correct time

4. WHAT IS YOUR OPENION ON RYTHU BANDHU SCHEME ?

- A. GOOD [34] B.BAD [7]
C. AVERAGE [24] D. ALL OF THESE [1]



INTERPRETATION:

The 51% of peoples they are felling her opinion good. But 10% of farmers their opinion Rythu Bandhu Scheme is a not good.36% of farmers said opinion is average.High people said opinion is good onthis Scheme.

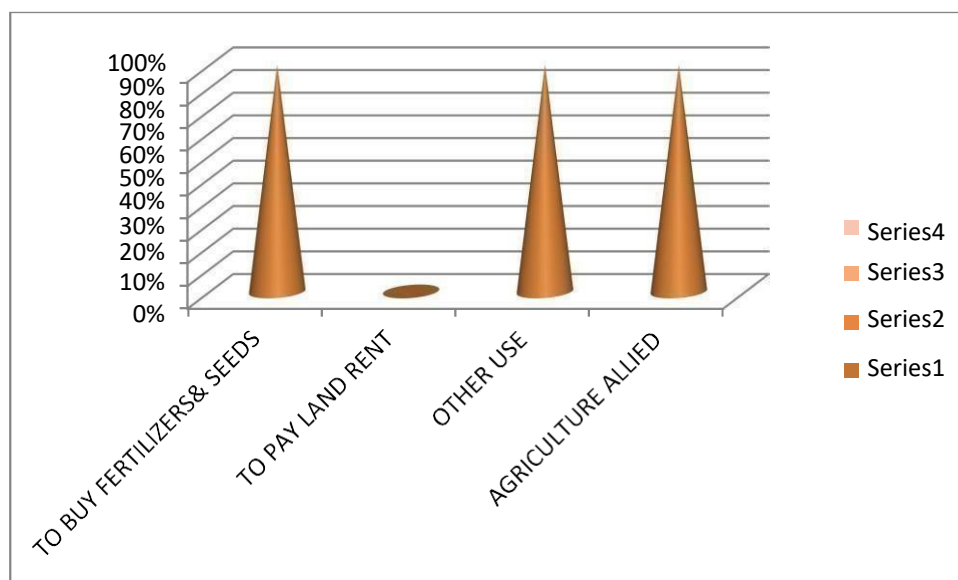
5. HOW THE RYTHU BANDHU SCHEME USEFUL FOR THE FORMERS?

A. TO BUY THE FERTILIZERS [44]

B. TO PAY LAND RENT [0]

C. OTHERS USE [17]

D. AGRICULTURES ALLIED [5]

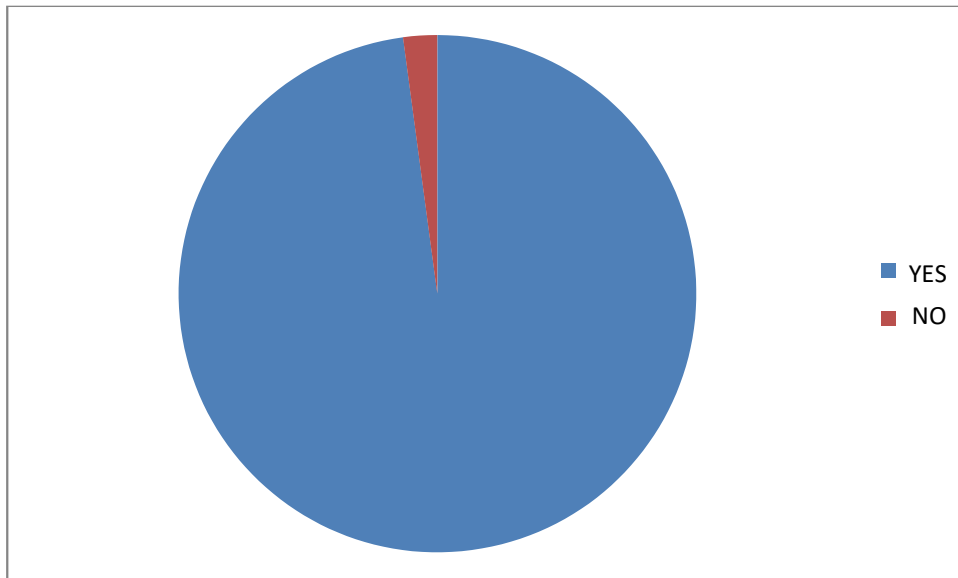


INTERPRETATION:

In above chart the 66% of farmers the Rythu Bandhu Scheme money useful to buy fertilizers and seeds. 25% of farmers they are using for other purpose , 7% of farmers using by the Agriculture allied.

6. IS RYTHU BANDHU SCHEME INTERLINK TO PASS BOOK ?

A. YES [60] B. NO [6]

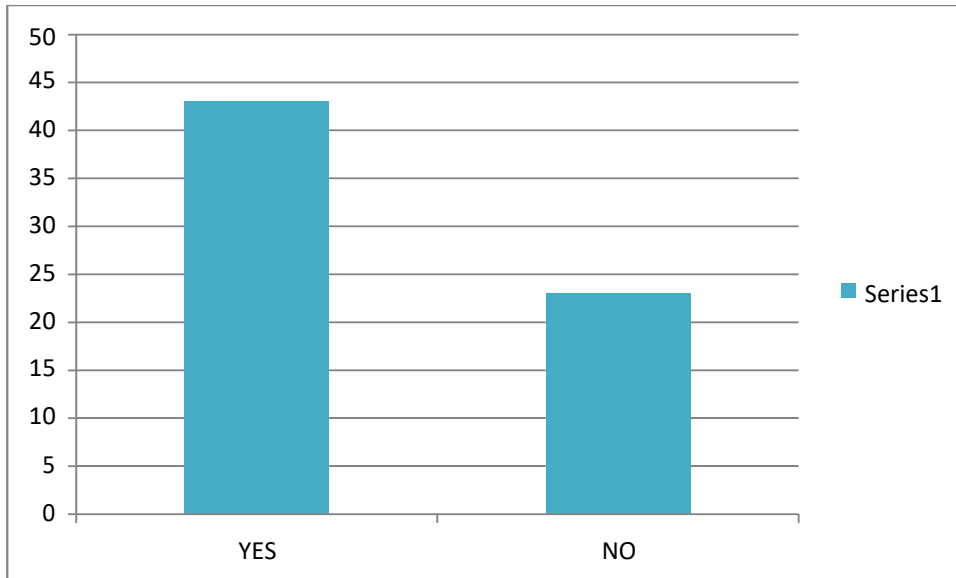


INTERPRETATION:

The above chart explains about the 98% of farmers they interlink their Passbook to Rythu Bandhu Scheme. The 2% of peoples said not interlinked the Passbook on Rythu Bandhu Scheme.

7. DOES RYTHU BANDHU SCHEME PROVIDE FINAMNCIAL SUPPORTYT TO THE FARMERS ?

A. YES [52] B. NO [14]



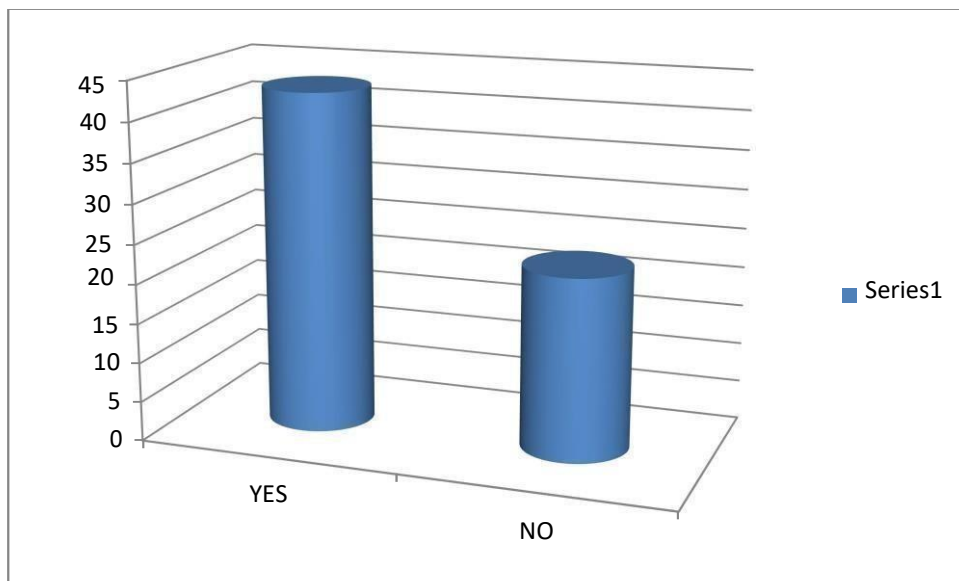
INTERPRETATION:

Above chart explained about the Rythu Bandhu Scheme provide 78% Financial support to the farmers said yes but 22% of farmers said not support to the farmers. Most of the farmers said that telangana government hepls for financial support.

8. DO YOU HAVE LAND PASS BOOK ?

A. YES [60]

B. NO [6]



INTERPRETATION:

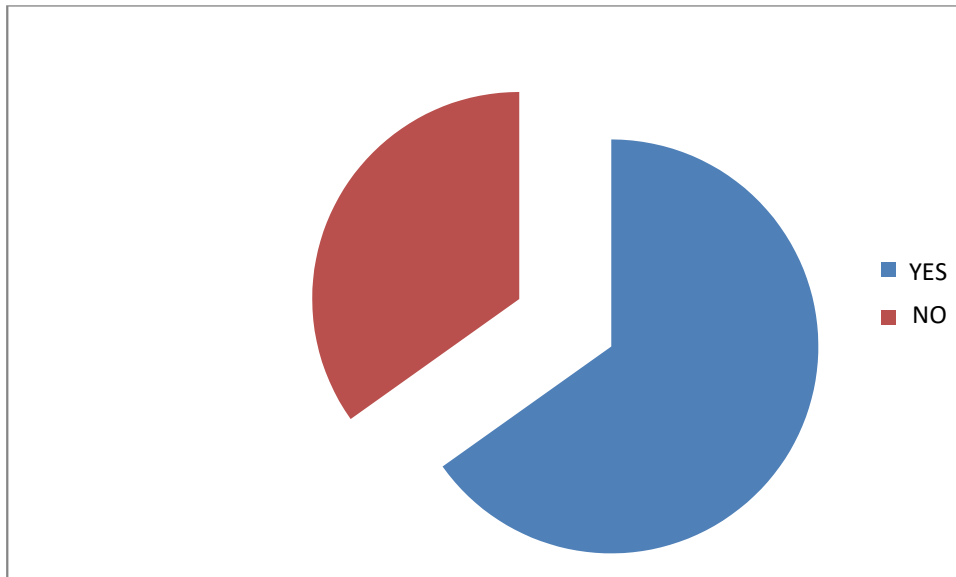
The chart explains about the Land passbook 98% of farmers have the Land passbook and the remaining 2% of farmers they don't have the their land passbook. Lots of people have their land passbook.



9. DO YOU HAVE RYTHU BANDHU POLICY ?

A. YES [43]

B. NO [23]

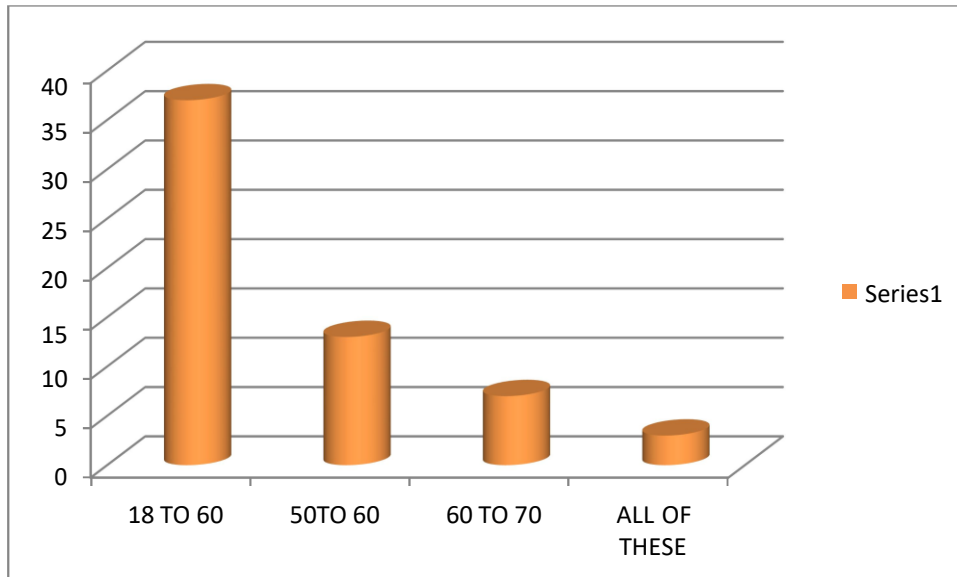


INTERPRETATION:

The chart explain about Rythu Bandhu policy, they are 65% of people they have Rythu Bandhu Policy and they have the knowledge of the Rythu Bandhu Policy and the 35% of peoples they don't have a Rythu Bandhu Policy. Most ofthe people knowledge of the policy

10. WHO IS ELIGIBLE FOR THE RYTHU BANDHU ?

- A. 18 TO 60 YEARS [37] B. 50 TO 60 YEARS [13]
- C. 60 TO 70 YEARS [07] D. ALL OF THESE [03]

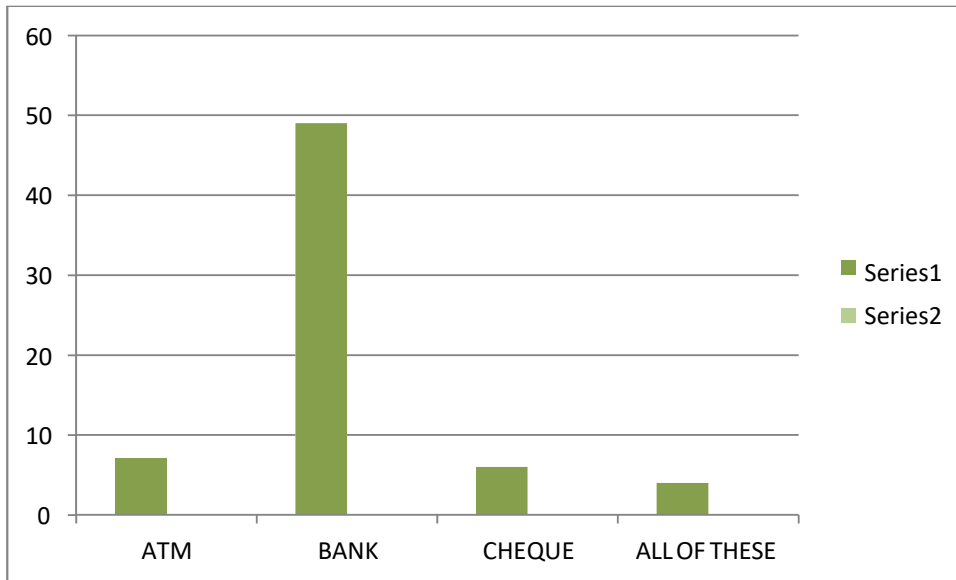


INTERPRETATION:

Above chart explain about eligible for Rythu Bandhu 56% of farmers said eligible for Rythu Bandhu to 18-60 years. The 20% of farmers said they are eligible for Rythu Bandhu on 50-60 years .the 10% of farmers said 60-70 years of age of eligible. High persons said 18 to 60 years.

11. HOW CAN YOU GET THE RYTHU BANDHU MONEY ?

- A. ATM [07] B. BANK [49]
- C. CHEQUE [06] D. ALL OF THESE [03]

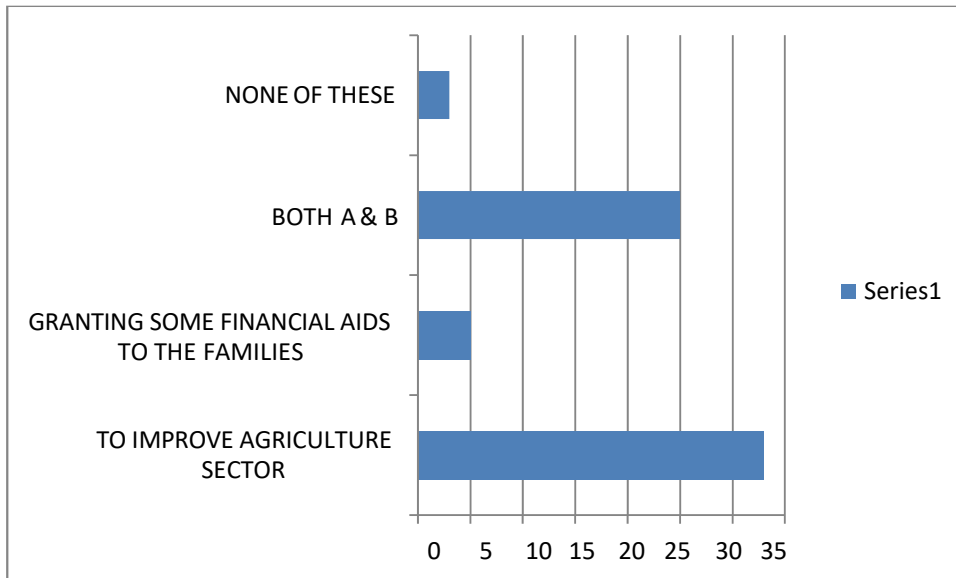


INTERPRETATION:

The 74% most of the farmers can get the Rythu Bandhu money on bank, the 11% of farmers can get money of Rythu Bandhu on ATM and 9% of farmers can the money from cheque. Large of farmers they are getting from bank.

12. WHAT IS THE MAIN OBJECTIVE OF THE RYTHU BANDHU SCHEME ?

- A. TO IMPROVE AGRICULTURE SECTOR [33]
- B. GRANTING SOME FINANCIAL AID TO THE FAMILIES [05]
- C. BOTH A & B [25]
- D. NONE OF THESE [03]

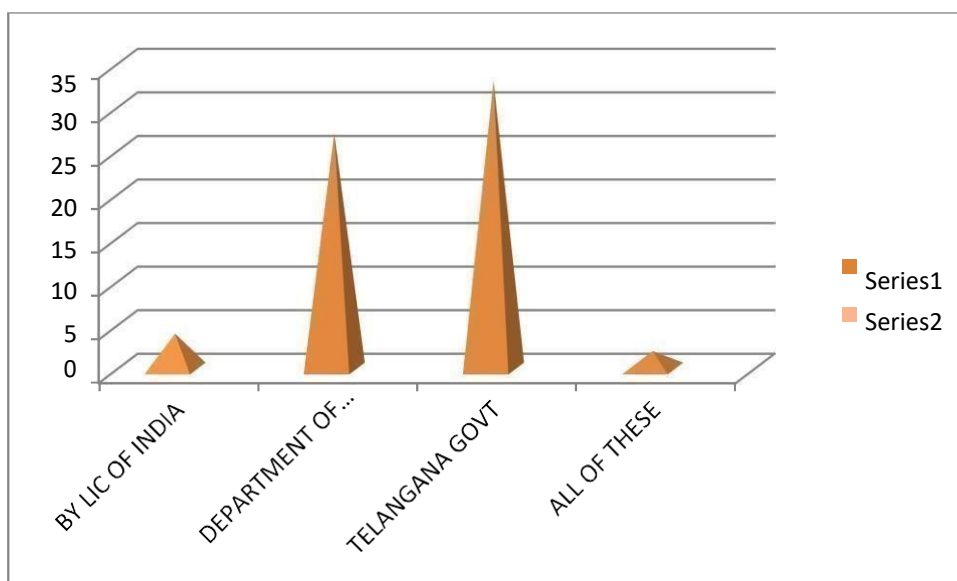


INTERPRETATION:

The most of the farmers given their objective on to improve agriculture sector for 50% of farmers using their agriculture. But some less farmers said granting some financial at to the families and most of the farmers to improve their agriculture sector.

13.WHO REGULATES FUNDS UNDER RYTHU BANDHU SCHEME ?

- A. BY LIC OF INDIA [04] B. DEPARTMENT OF AGRICULTURE [27]
C. TELANGANA GOVT [33] D. ALL OF THESE [02]



INTERPRETATION:

The regulates funds under Rythu Bandhu Scheme the 56% of farmers said given funds to department of agriculture and 50% of farmers says Telangana Government and 6% said by LIC OF India. Most farmers selected the Telanagana Government.



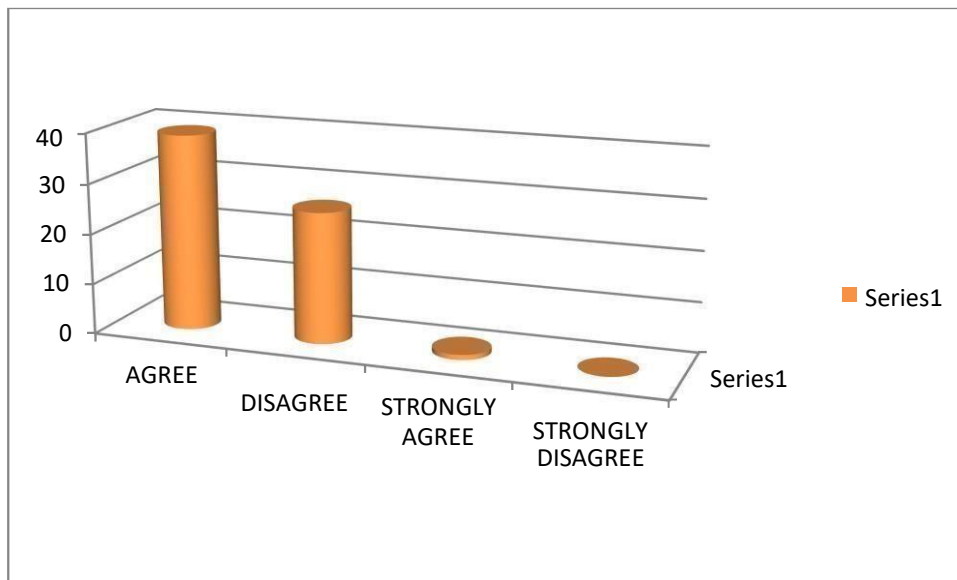
14.DID YOUR FIRM INCOME INCREASE AFTER RYTHU BANDHU SCHEME ?

A. AGREE [39]

B. DISAGREE [26]

C. STRONGLIY AGREE [01]

D. STRONGLY DISAGREE [0]

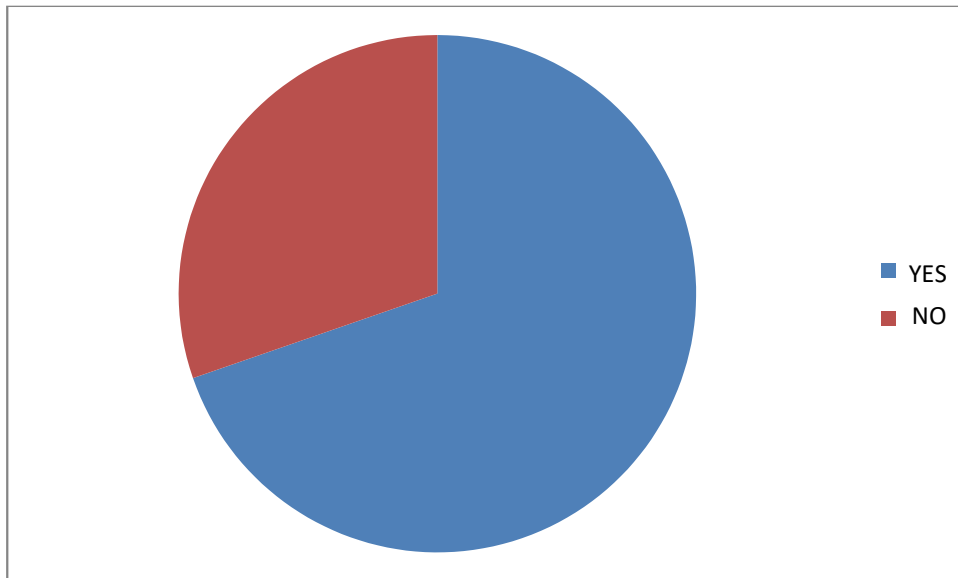


INTERPRETATION:

The 60% of farmers agree to firm income increase of after Rythu Bandhu Scheme and 39% of farmers disagree to the income increase the Rythu Scheme. The high farmers increase their income .

15. DID YOU TAKE ANY FIRM LOAN AFTER RYTHU BANDHU SCHEME ?

A. YES [46] B. NO [20]



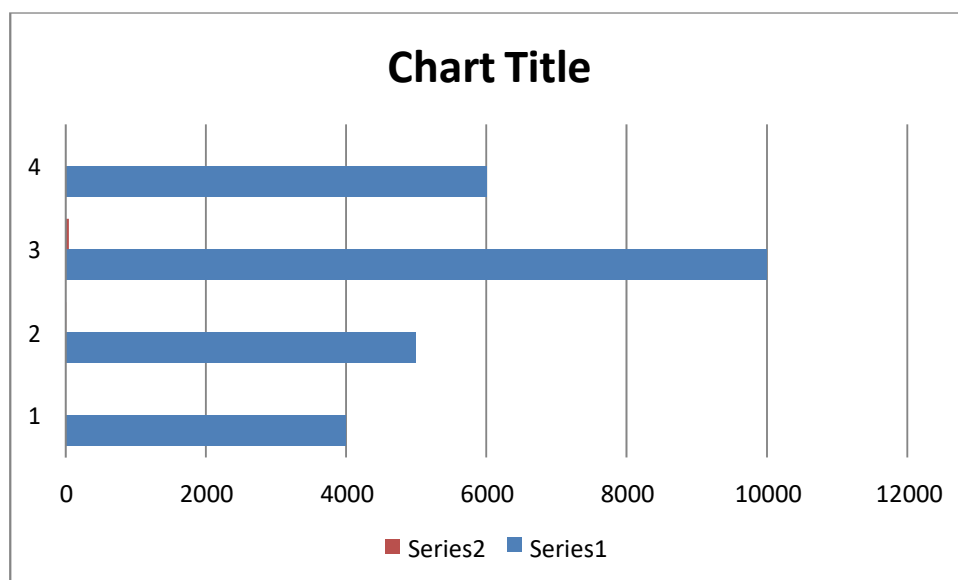
INTERPRETATION:

Yes the 70% of farmers take firm loan after Rythu Bandhu Scheme and 30% of farmers not take any firm loan after Rythu Bandhu Scheme. The majority of people take loan after Rythu Bandhu Scheme.

16. WITH THE HELP OF RYTHU BANDHU SCHEME, HOW MUCH MONEY IS DEPOSITED FOR THE FARMERS FOR EACH ACRE IN A YEAR ?

A.4000 [04] B. 5000 [12]

C.10000 [49] D.6000 [01]

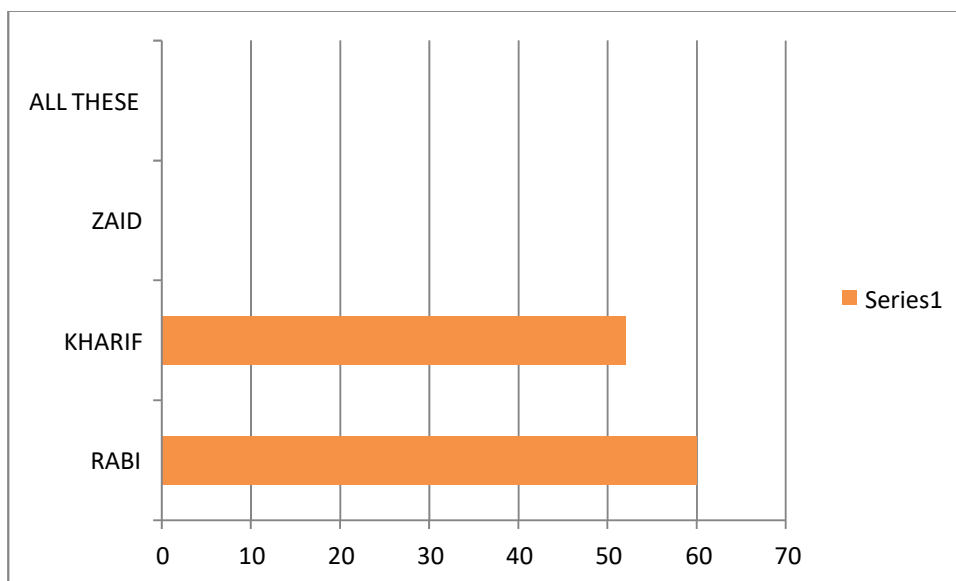


INTERPRETATION:

The Rythu Bandhu Scheme money is deposited for the 74% of farmers said each acre in a year Rs.10,000. The 18% of farmers says Rs.5000 deposited for the farmers for each acre in a year and 6% farmers told Rs. 4,000 deposited for each acre in a year and 2% of farmers told Rs.6,000 deposited each acre in a year. Large number of farmers selected to Rs.10,000 money deposited for the farmers for each acre in a year.

17. RYTHU BANDHU SCHEME PROVIDES MONEY FOR TO SEASON CROPS,WHAT ARE THEY ?

- A. RABI [60] B. KHARIF [52]
C. ZAID [0] D. ALL THESE [0]

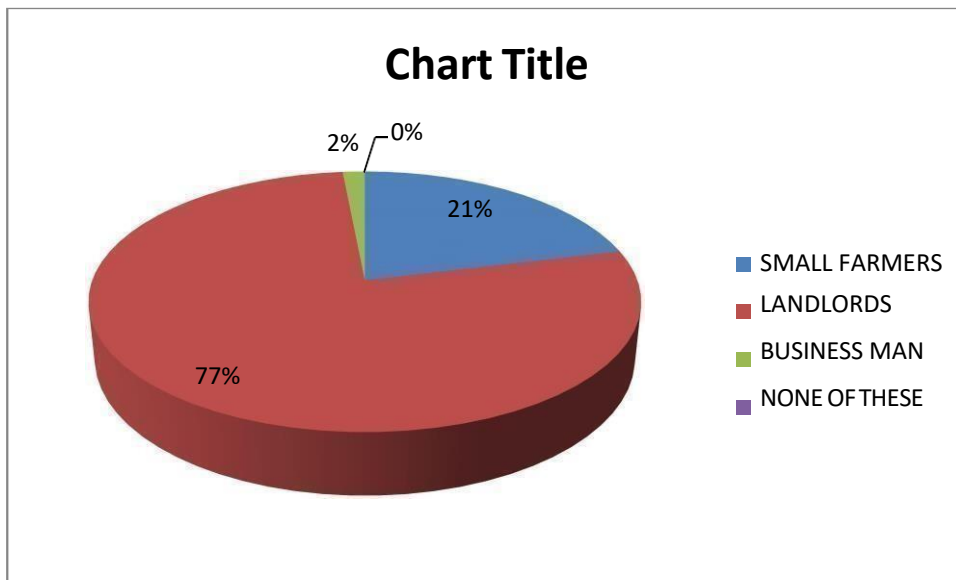


INTERPRETATION:

The large members of farmers said that Rabi season and Kharif season Rythu Bandhu Scheme provide money for two season crops. The Zaid season any farmers not selected the these season . the 100% farmers selected to Rythu Bandhu Scheme provide money from Kharif and Rabi season.

18. WHO WILL BENEFIT THE MOST OF THIS SCHEME ?

- A. SMALL FARMERS [14] B. LANDLORDS [51]
C. BUSINESSMAN [1] D. NONE OF THESE [0]



INTERPRETATION:

The 77% of farmers said landlords will benefit the Rythu Bandhu Scheme. The 21% of farmers given their opinion small farmers will benefit the most of these Scheme. The low percentage of farmers selected to Business men will benefit these Scheme. The large number of farmers seleted and given their opinion on landlords benefit the Rythu Bandhu Scheme.

FINDINGS:

- In my survey 96% of the people aware about the rythu bandhu scheme and also they know this scheme is implementing by government of telangana.
- Most of the people are receiving benefits in time from this scheme, I find in my survey more than 50% of the people have good opinion on this scheme, and most of the farmers are using amount of this scheme to buy fertilizers & seeds and agriculture allied activities.
- Most of the farmers that is 78% are said getting financial support, 65% of the farmers have rythu bhima policy and they are well aware about the eligibility of rythu bhima policy.
- The farmers are said the objective of rythu bandhu scheme to improve agriculture sector production, and most of the farmers are said their income has been increasing since establishment of this scheme.

CONCLUSION;

- Rythu Bandhu scheme was introduced with an objective of relieving the farmers from farming debt burden and protects them from falling into the debt trap. The study concludes that 'Rythu Bandhu' scheme protected the farmers from falling into debt trap. Moreover, it is a good alternative to Loan Waiver scheme.
- Under the Rythu Bandhu scheme, farmers are protected against the initial investment problem only whereas growth of the farmer's income is depended on effective marketing conditions in the state. It is concluded that Rythu Bandhu scheme is meaningless without proper marketing conditions to sell the crop and supportive price mechanism.
- It is concluded that the farmers who have the agricultural land up to eight acres have used the initial investment for agriculture purpose whereas there is no purposeful use of the scheme in case of more than 8 acres. Majority of the farmers who have more than 10 acres have given the land to tenant farmer on rent basis.

SUGGESTIONS;

- It is suggested that the state Government has to focus in implementing the Minimum Support Price (MSP) and improving the market conditions to sell the crop at profitable price.
- It is suggested that the Government has to introduce the slab system for providing financial assistance under Rythu Bandhu scheme and need to provide the financial assistance only to the cultivating farmers who registered by the Agriculture Extensions officer at village level.

REFERENCES;

1. **Telangana agriculture department, www.agri.telangana.gov.in**
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3. **Telangana rythu bandhu scheme; rythubandhu.telangana.gov.in**
4. **Telangana state government Rythu bhima yojana; <https://sarkariyojana.com/telangana-rythu-bima-scheme>**
5. **Pradhan Mantri Kisan Samman Nidhi Yojana; <https://pmkisan.gov.in>**
6. **[DirectorateofEconomic and Statistics - Telangana](http://DirectorateofEconomicandStatistics-Telangana) ecostat.telangana.gov.in.**

QUESTIONNAIRE;

1. Do you aware the Rythu Bandhu Scheme?

A. Yes

2. Which Government implemented Rythu Bandhu scheme?

A. Telangana Govt

3. Do you collect the money from this Scheme intime or not?

A. Yes

4. What is your openion on Rythu Bandhu Scheme?

A. Good

5. How the Rythu Bandhu Scheme useful for the Farmers?

A. To buy fertilizers & seeds

6. Is Rythu Bandhu Scheme interlink to pass book?

A. yes

7. Does Rythu Bandhu Scheme provide financial support to the Farmers?

A. Yes

8. Do you have land pass book?

A. yes

9. Do you have Rythu Bhīma policy?

B. No

10. Who is eligible for the Rythu Bhīma?
 - A. 18 to 60 years
11. How can you get the Rythu Bhīma money?
 - B. Bank
12. What is the main objective of the Rythu Bandhu Scheme?
 - A. To improve agriculture sector
13. Who Regulates funds Under Rythu Bandhu Scheme?
 - C. Telangana govt
14. Did your firm income increase after Rythu Bandhu scheme?
 - A. Agree
15. Did you take any firm loan after Rythu Bandhu Scheme?
 - B. No
16. With the help of Rythu Bandhu Scheme, how much money is deposited for the farmers for each acre in a year?
 - A. 4000
17. Rythu Bandhu Scheme provides money for two season crops, what are they?
 - A. Rabi and. Kharif
18. Who will benefit the most of this Scheme?
 - A. Small Farmers