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CONSTRAINTS FACED BY THE BENEFICIARIES IN RYTHU BANDHU SCHEME IN KHAMMAM DISTRICT OF TELANGANA STATE

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ABSTRACT----------
Agriculture continues to be the backbone of the Indian economy, yet farmers often struggle with financial instability due to low and uncertain incomes. To address rural indebtedness and ensure timely financial support, the Government of Telangana introduced the Rythu Bandhu Scheme, a Direct Benefit Transfer (DBT) initiative that provides ₹10,000 per farmer annually in two instalments. The present study was conducted in Khammam district to assess the impact, constraints, and suggestions of beneficiaries under this scheme using an ex-post facto research design. A total of 440 respondents (220 beneficiaries and 220 non-beneficiaries) were selected through random sampling across 20 villages from four mandals. The results revealed that the insufficient amount of financial assistance per season (90.91%) was perceived as the major constraint, followed by untimely payment of instalments (66.82%) and diversion of funds by bankers toward loan repayments (60.45%). Operational issues such as poor online portal performance and difficulties in bank withdrawals also affected the scheme's implementation. To improve its efficiency, respondents suggested that the Land Records Updation Programme (LRUP) should be executed accurately or re-surveyed (89.09%), investment support be provided before the commencement of the cropping season (83.18%), and assistance be aligned with the actual cost of cultivation (80.91%).

KEY WORDS: *Rythu Bandhu scheme, Constraints, Suggestions, Khammam District, Beneficiaries----------*

INTRODUCTION

Agriculture in India is considered as an evergreen profession. Through decades from traditional agriculture to introduction to new crops in colonial era to green revolution and integrated farming systems the farmers have adapted themselves to the new technology and practices. Yet the farmers were unable to generate standard income which supports their basic needs. Unable to meet their needs the farmers started borrowing significant amounts from the banks and private lenders in the hopes of paying back by earning in that season. Still due to various reasons the farmers were unable to pay their debts. The increase in the debt, day by day growing expenses, failure in the crops most of the time, unable to meet all these requirements few farmers have resorted to extreme measures like suicide. At present a large number of farmers taken their lives in 2024. Among them Telangana state occupied the first position in 2020. In order to end the vicious cycle of indebtedness and free the farmers from rural indebtedness the state have launched a Direct Benefit Transfer (DBT) scheme. Rythu Bandhu which literally means Farmers Friend was launched on by the then Chief Minister Kalvakuntla Chandrashekar Rao. Under this scheme the state government transfers Rs.10,000 directly to the farmers bank account under two instalments of Rs.5000/- per instalment. Mostly marginal and small farmers are benefited under this scheme while tenant farmers have been excluded under this scheme. The amount provided under this scheme was meant for the farmers to provide necessary inputs required for the present cropping season.

OBJECTIVES

The main objective of the study is

1. To find out constraints as perceived by the respondents in Rythu Bandhu scheme and their suggestion for better performance of the programme.

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RESEARCH METHODOLOGY

Research Design

This study mostly concentrated on the impact of the Rythu Bandhu scheme on its beneficiaries, hence Ex-post facto research design was used for the present study. It is a fact-based research design that helps the researcher to study an event that has already occurred in the field.

Sampling Technique

1. **Selection of District:** Khammam district has been selected for the study due to its more fertile compared to other parts of Telangana and also the researcher is familiar with the study area.
2. **Selection of Mandals:** Out of 21 mandals, four mandals namely Enkoor, Wyra, Konijerla and Thallada were selected for the present study based on the rural population.
3. **Selection of Villages:** Five villages from each mandal, total of 20 villages were selected by using judgemental sampling for the present study.
4. **Selection of respondents:** Based on the number of respondents available,11 beneficiaries (respondents who are availing benefits under the Rythu Bandhu Scheme) and 11 non-beneficiaries (respondents who are not availing benefits under the scheme) were studied. Thus, a total of 440 respondents (220 beneficiaries and 220 non-beneficiaries) were selected randomly with the help of tippet random number for the present study.

RESULTS AND DISCUSSION

To access the constraints faced by the beneficiaries, using an open-end questionnaire the problems were listed and then sorted out. The constraint faced by the largest number of beneficiaries was ranked as the major one and given the top most rank I while the constraint with the least number of beneficiaries was ranked at the last place.

Table 1:Ranking of major constraints as given by the respondents

S.No.	Constraint	Frequency	Percentage	Rank
1	The amount provided under this scheme for each season is not sufficient.	200	90.91%	I
2	Untimely payment of the instalments	147	66.82%	II
3	Unable to correct the details after uploading them in portal at AEO level.	32	14.54%	VII
4	Differences in their names in the title deeds and the online portal.	28	12.73%	VIII
5	No proper information of the cut dates for the application of provisions under this scheme.	25	11.36%	IX
6	Poor functioning of the online portal especially during the day time and working hours.	119	54.09%	V
7	No transparency and the beneficiaries list are not displayed in the grama panchayat.	6	2.73%	X
8	The amount received under this scheme was diverged into crop loan account by the bankers in the form of interest payment.	133	60.45%	III
9	Problems in withdrawing the amount from the bank	126	57.27%	IV
10	Time difference during the deposit of amount to the beneficiaries of the same village and mandal.	84	38.18%	VI

From the above table 4.5.1 it can be stated that among the beneficiaries majority (90.91%) of the respondents have stated that the amount provided under the scheme was not sufficient as the major constraint and was ranked first followed by 66.82 per cent of the respondents have stated that untimely payments as the second major constraint, 60.45 per cent of the respondent have stated that the amount received under this scheme was diverged into crop loan account by the bankers in the form of interest payment as the third major constraint, 57.27 per cent of the respondents have stated that they faced problems in withdrawing the amount from the bank as the fourth constraint, 54.09 per cent of the respondents have faced poor functioning of the online portal especially during the day time and working hours as the fifth constraint, 38.18 per cent of the respondents observed time difference during the deposit of amount to the beneficiaries of the same village and mandal as the sixth constraint, 14.54 per cent of the respondents were unable to

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correct the details after uploading them in portal at AEO level as the seventh constraint, 12.73 per cent of the respondents observed differences in their names in the title deeds and the online portal as the eight constraint, 11.36 per cent of the respondents have reported that there was no proper information of the cut dates for the application of provisions under this scheme as the ninth constraint and 2.73 per cent of the respondents reported that there was no transparency and the beneficiaries list are not displayed in the grama panchayat as the tenth constraint.

Table 2:Major suggestions given by the respondents for the improvement of the scheme

S.No.	Suggestion	Frequency	Percentage	Rank
1	Mutations and issue of passbooks should be done quickly by the revenue department following all codal formalities	81	36.82%	XI
2	Guidelines should be made flexible to include tenant farmers under eligible category	174	79.09%	IV
3	Scheme should be limited to only marginal and small farmers or the investment support should be reduced for big farmers	92	41.82%	IX
4	The investment support should be given before the commencement of season.	183	83.18%	II
5	The investment support should be given to all the farmers for every season	149	67.73%	V
6	The investment support should be given for the entire land recorded in the passbook	69	31.36%	XII
7	The beneficiaries list along with land particulars should be displayed in the gram panchayat before crediting the investment support so that grievances if any can be reported	94	42.73%	VIII
8	The grievance redressal mechanism should be specific, lucid and grievances should be resolved quickly	135	61.36%	VI
9	Bankers should take necessary steps and increase the cash counters to make withdrawals easy for the customer	118	53.64%	VII
10	Strict instructions should be passed to the bankers to not utilize the investment support against any outstanding loan of a farmer	82	37.27%	X
11	LRUP must be carried out perfectly and if possible, a re-survey must be considered.	196	89.09%	I
12	The investment support should be provided in accordance with the cost of cultivation of the crops.	178	80.91%	III

From the above table 2 it can be observed that among the beneficiaries majority (89.09%) of the respondents have suggested that LRUP must be carried out perfectly and if possible, a re-survey must be considered as the major suggestion raking first place followed by 83.18 per cent of the respondents have ranked that the investment support should be given before the commencement of season as the second major suggestion, 80.91 per cent of the respondents have ranked the investment support should be provided in accordance with the cost of cultivation of the crops as the third major suggestion, 79.09 per cent of the respondents have ranked guidelines should be made flexible to include tenant farmers under eligible category as the fourth suggestion, 67.73 per cent of the respondents have ranked The investment support should be given to all the farmers for every season as the fifth suggestion, 61.36 per cent of the respondents have ranked the grievance redressal mechanism should be specific, lucid and grievances should be resolved quickly as the sixth suggestion, 53.64 per cent of the respondents have ranked bankers should take necessary steps and increase the cash counters to make withdrawals easy for the customer as the seventh suggestion, 42.73 per cent of the respondents have ranked the beneficiaries list along with land particulars should be displayed in the gram panchayat before crediting the investment support so that grievances if any can be reported as the eight suggestion, 41.82 per cent of the respondents have ranked scheme should be limited to only marginal and small farmers or the investment support should be reduced for big farmers as the ninth suggestion, 37.27 per cent of the farmers have ranked Strict instructions should be passed to the bankers to not utilize the investment support against any outstanding loan of a farmer as the tenth suggestion, 36.82 per cent of the respondents have ranked mutations and issue of passbooks should be done quickly by the revenue department following all codal formalities as the eleventh suggestion and 31.36 per cent of the respondents have ranked The investment support should be given for the entire land recorded in the passbook as the twelfth suggestion.

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CONCLUSION

From the analysis of the constraints faced by the beneficiaries, it is evident that the major challenge encountered under the scheme was the **insufficient amount of financial support provided per season**, as reported by 90.91 per cent of the respondents. This indicates that the investment assistance is inadequate to meet the actual cost of cultivation. The next significant issues identified were **untimely payment of instalments** (66.82%) and **diversion of funds by bankers towards loan interest payments** (60.45%), highlighting systemic inefficiencies in fund disbursement and banking procedures. Other important constraints included **difficulties in withdrawing money from banks** (57.27%) and **poor functioning of the online portal during working hours** (54.09%), reflecting operational and technological barriers that reduce the effectiveness of the scheme.

In order to overcome these limitations, the respondents suggested several key measures for improvement. The foremost suggestion, supported by 89.09 per cent of beneficiaries, was that the **Land Records Updation Programme (LRUP) should be carried out perfectly or a re-survey should be conducted** to ensure accuracy in land details. Another major recommendation was that **investment support should be provided before the commencement of the cropping season** (83.18%) and **in accordance with the cost of cultivation of the crops** (80.91%), ensuring timely and adequate financial assistance. Furthermore, **inclusion of tenant farmers**, **a transparent grievance redressal system**, and **improved banking facilities for easy withdrawal** were also emphasized.

Overall, the findings reveal that while the scheme has provided essential financial assistance to farmers, its **implementation requires significant procedural, administrative, and financial reforms** to ensure timely, transparent, and adequate support. Strengthening institutional coordination, improving digital platforms, and aligning financial aid with real-time agricultural needs would greatly enhance the scheme's efficiency and farmer satisfaction.

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