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Constraints and suitable suggestions reported analysis about RBS in Mahabubnagar district of Telangana

¹Gurralla Priyanka, ²Pogakula Shrivani, ³Nazreenbanu Tahasildar, ⁴M Bhavani Suchitra and ⁵Pandhiri Kruparani

^{1&5}Ph. D. Research Scholar, Department of Agricultural Extension, Professor Jayashankar Telangana Agricultural University, Hyderabad, Telangana, India

²PG Scholar, Research Scholar, Department of Agricultural Extension, University of Agricultural Sciences, Raichur, Karnataka, India

³Ph. D. Research Scholar, Department of Agricultural Extension, University of Agricultural Sciences, Raichur, Karnataka, India

⁴PG Scholar, Research Scholar, Department of Agricultural Extension, Professor Jayashankar Telangana Agricultural University, Hyderabad, Telangana, India

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Corresponding Author: Gurralla Priyanka

Abstract

The Government of Telangana launched Rythu Bandhu Scheme for farmers on 10th May 2018. The scheme was aimed at relieving farmers of the debt burden and protecting them from falling into the debt trap. It is a farmer's welfare programme offering Rs. 5000 per acre per farmer per each crop for the purchase of inputs like seeds, fertilizers, pesticides, labour, etc., during *kharif* and *rabi* seasons. Therefore, the present study aims to analyze the problems faced by the farmers to get amount through the Rythu Bandhu Scheme. The study also focuses on getting suggestions from the farmers for the further improvement of the Rythu Bandhu Scheme to the government. The study was conducted in Telangana during the year 2022-23 by using the "Ex-post- facto" research design. Mahabubnagar district was selected purposively based on high crop diversification over the past ten years (Kamraju *et al.*, 2017). Further, four mandals and eight villages were selected through simple random sampling. The sample size for the study was 120. The results from the study revealed that a significant majority (73.33%) of the respondents believed that when Direct Benefit Transfers (DBT) failed and it became evident that in large-scale government programs, administrative errors can happen during both the application processing and fund disbursement stages. Majority (84.17%) of the beneficiaries suggested that DBT failure cases should be considered and the investment support should be credited after rectifying the details.

Keywords: Inputs, Rythu Bandhu scheme, debt, direct benefit transfers and investment

Introduction

Indian agriculture is said to be a gamble of the monsoon. Agriculture is the backbone of the Indian economy, playing a vital role in the country's social, cultural, and economic development. Even today, agriculture remains a primary source of livelihood for a significant portion of the population. Agriculture is one of the cornerstones of India's economy and society, providing a livelihood to nearly 55% of the population. With the world's second-largest agricultural land area, India is a global leader in farm output. The majority of farmers in India practises subsistence farming. This means farming for own consumption. In this type of farming, landholdings are small and fragmented. Cultivation techniques are primitive and simple. Telangana, a constituent state of south-central India was formed as a political entity on June 2, 2014, which was carved out of Andhra Pradesh. Telangana has a tropical climate and is located on the Deccan plateau, an area with semi-dry weather. The agriculture sector in Telangana was contracting between 2014 and 2016, coinciding with the

formation of the fledgling state, so the government introduced numerous farmer-friendly programmes, including loan waivers, free electricity, minor irrigation support, interest-free loans, and crop insurance. In Telangana, investment is a key way to enhance agricultural productivity and also incomes of the farmers, besides breaking the vicious cycle of rural indebtedness. The Rythu Bandhu Scheme (RBS) is a direct benefit transfer programme which the government of Telangana introduced in 2018. It involves making payments to farmers bi-annually, before the *kharif* and *rabi* crop seasons for every acre of land that they own through Direct Benefit Transfer for purchase of inputs like seeds, fertilizers, pesticides, labour, and other investments in the field operations of farmers' choice for the crop season. A notable feature of the scheme is the ease of access for beneficiaries. Rythu Bandhu Scheme is implemented by the Government of Telangana to take care of the initial investment needs of every farmer. It was launched for providing investment support to agriculture and horticulture crops as an incentive

of Rs. 4000/- per acre per farmer each season for purchase of inputs like seeds, fertilizers, pesticides, labour and other investments in the field operations of farmer's choice for the crop season (Shankar, 2020) [4]. However, the assistance was enhanced to Rs. 5000 /acre/season from 2019-20. The assistance was provided in the form of cheques during vanakalam (*Khari*) 2018 and the amount was directly transferred into the pattadars (landowners) accounts using the e-Kuber platform of Reserve Bank of India since Yasangi (*Rabi*) 2018. In a bid to reduce leakages, the Government decided to transfer the benefits directly into the farmer's bank account (Telangana action plan 2020-21). The RBS benefits are available to all land-owning farmers in the state. This includes farmers in scheduled areas and forest areas as well as those who have been granted rights under the Forest Rights Act. Being an investment support scheme, it will enhance the productivity of farmers when combined with a good irrigation facility and procurement system. The idea behind this scheme is to support the farmers so that their productivity could increase and ultimately the State's output increases. The cash transferred under this scheme provided a big relief and helped a large

number of farmers overcome the challenges posed by the pandemic. This scheme is more helpful to break the vicious cycle of rural indebtedness.

Materials and Methods

The ex-post facto research design was selected as an appropriate research design to study the impact analysis of RBS on farm families. The study was conducted in the Mahabubnagar district of Telangana State during 2022-23. The state was purposefully selected for the study since RBS is a state government programme exclusively implemented in Telangana. Mahabubnagar district was purposively selected with the criteria of a high level of crop diversification over the past ten years, (Kamraju *et al.*, 2017) [1]. Out of 15 mandals, four mandals and three villages from each mandal were selected, considering the highest number of beneficiaries after contacting district officers. Thus, a total of 120 respondents were selected for the study. The statistical tools of frequency and percentages were used in the study.

Results and Discussion

Table 1: Problems as perceived by RBS beneficiaries and suggestions for improvement of the scheme, (n = 120)

Sl. No.	Problems	f	%	Rank	Suggestions	f	%	Rank
1	Investment support was not provided timely	59	49.16	V	Investment support should be given before the commencement of season	77	64.17	IV
2	Marginal and small farmers were getting less benefit when compared to big farmers	73	60.84	IV	Scheme should be limited to only marginal and small farmers or the investment support should be reduced for big farmers	93	77.50	II
3	The grievance redressal mechanism is complex, not specific and time consuming	34	28.33	VII	The grievance redressal mechanism should be specific, lucid and grievances should be resolved quickly	66	55.00	VII
4	There is no transparency and the beneficiaries list was not displayed in the gram panchayat	41	34.17	VI	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	73	60.83	V
5	The investment support was not given to several farmers with title deeds in any one of the seasons	29	24.17	IX	The investment support should be provided in accordance with the cost of cultivation of crops	49	40.83	IX
6	Tenant farmers were not eligible under the scheme	32	26.67	VIII	Guidelines should be made flexible to include tenant farmers under eligible category	56	46.67	VIII
7	Diversion of investment support to crop loan account by the bankers in the form of interest payment	17	14.17	X	Strict instructions should be passed to the bankers to not utilize the investment support against any outstanding loan of a farmer	31	25.83	X
8	Withdrawing funds from the banks was problematic	76	63.33	III	Bankers should take necessary steps and increase the cash counters to make withdrawals easy for the customers	69	57.50	VI
9	In case of DBT failure the investment support has been not credited to the farmers after correcting the details	88	73.33	I	DBT failure cases should be considered and the investment support should be credited after rectifying the details	101	84.17	I
10	The investment support was not sufficient	79	65.83	II	Instead of giving the investment support farmers should be supplied with quality inputs such as fertilizers, pesticides and machinery	83	69.17	III

f = Frequency, % = Per cent

Different problems expressed by farmers were shown in Table 1. The present study also made an attempt to identify the problems faced by the beneficiaries. Majority (73.33%) of the respondents felt that in case of DBT failure, the investment support has not been credited to the farmers after correcting the details, followed by the amount being insufficient for farmers (65.83%), withdrawing funds from the banks was problematic (63.33%), marginal and small farmers were getting less benefit when compared to big

farmers (60.84%), investment support was not provided timely (49.16%), there is no transparency and the beneficiaries list was not displayed in the gram panchayat (34.17%), the grievance redressal mechanism is complex (28.33%), tenant farmers were not eligible under the scheme (26.67%), the investment support was not given to farmers with title deeds in any one of the seasons of 2021 (24.17%) and diversion of investment support to crop loan accounts by the bankers in the form of interest payment (14.17%) are

the major problems faced by farmers.

The probable reason for the majority (73.33%) of the respondents feeling that in the case of DBT failure, the investment support has not been credited to the farmers after correcting the details expressed by respondents was that in any large-scale government scheme, administrative errors can occur during the processing of applications and disbursement of funds. Mistakes in data entry, technical glitches, or delays in updating records may lead to some farmers not receiving the intended benefits. The Rythu Bandhu scheme may have a verification process to ensure that the beneficiaries are genuine farmers who meet the eligibility criteria. Delays or discrepancies in the verification process could lead to some farmers facing difficulties in receiving the investment support. Similar findings were seen with Parwate (2018)^[2].

It was found from the Table 1 that, majority (84.17%) of the beneficiaries suggested that, DBT failure cases should be considered and the investment support should be credited after rectifying the details, followed by scheme should be limited to only marginal and small farmers or the investment support should be reduced for big farmers (77.50%), instead of giving the investment support farmers should be supplied with quality inputs such as fertilizers, pesticides and machinery (69.17%), investment support should be given before the commencement of season (64.17%), 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 (60.83%), bankers should take necessary steps and increase the cash counters to make withdrawals easy for the customers (57.50%), the grievance redressal mechanism should be specific, lucid and grievances should be resolved quickly (55.00%), guidelines should be made flexible to include tenant farmers under eligible category (46.67%), the investment support should be provided in accordance with the cost of cultivation of crops and strict instructions should be passed to the bankers to not utilize the investment support against any outstanding loan of a farmer (25.83%). Majority of farmers suggested that DBT failure should be consider and amount should be credited after rectifying details. The reason might be that few farmers may not be aware of the specific eligibility criteria for the Rythu Bandhu scheme, leading to unexpected DBT failures. Providing clear information about the requirements and assisting farmers in meeting them could help avoid such situations. The above findings are in line with Priyanka (2025)^[3].

Conclusion

The Rythu Bandhu Scheme has been crucial in providing financial support to farmers and addressing short-term investment constraints in agriculture. However, the study identifies several problems delays in fund disbursement, exclusion of tenant farmers, inaccuracies in land records, and limited awareness among beneficiaries. In some instances, the financial assistance is not fully utilized for agricultural purposes. To improve the effectiveness of the scheme, it is essential to ensure the timely release of funds, include tenants and sharecroppers, regularly update land records, and raise awareness through extension services. Strengthening monitoring mechanisms and integrating the

scheme with other agricultural support programs can further enhance its impact and contribute to sustainable agricultural development.

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