Impact of 'RythuBandhu' Scheme on Farmers: An Evolutionary Study in Telangana State

[1]Ramakrishna Bandaru, [2]J.Ravikumar

[1]UGC-Post Doctoral Fellow, Department of Commerce, Osmania University, Hyderabad, Telangana State- India
[2]Associate Professor, Department of Commerce, Osmania University, Hyderabad
Email: brk2282@gmail.com

ABSTRACT : The Government of Telangana launched 'RythuBandhu' scheme for farmers on 10th May 2018. The scheme was aimed at relieving farmers of debt burden and protects them from falling into the debt trap.It is a farmer's welfare programme. Under the scheme, the state Government offered Rs. 4000 per acre per farmer per each crop for the purchase of inputs like seeds, fertilizers, pesticides, labour, etc. The total farming land is 1.42 crore acres and the number of farmers in the state is 58.33 lakhs. During 2018-19 budget, the Government has allocated Rs. 12000 cr. for the scheme. Further,Telangana Government decided to increase the amount under the scheme up to Rs. 5000 per acre during 2019-20 budget and allocated Rs. 12000 cr. Since, June 2nd 2019, the farmerswere being given Rs. 5,000 per each acrein both Kharif and Rabi season. Therefore, the present studyaims to evaluate the performance of RythuBandhu scheme.The study also focusesto evaluate the impact of RythuBandhu scheme on farmer's with the help of three parameters. As a part of it, primary data collected from 193 respondents and tested with the help of SPSS version 20. Besides, results, discussions,policy implications and suggestions are also discussed.

Keywords: RythuBandhu Scheme, Farmers, Telangana State, income

INTRODUCTION

The Government of Telangana launched 'RythuBandhu' which is an initial investment support scheme for the farmers on 10th May 2018. It is a welfare programme to support the farmer for two crops in a year. The scheme was aimed at relieving farmers of debt burden and protects them from falling into the debt trap. Under the scheme, the state Government offers Rs. 4000 per acre per farmer each crop for the purchase of inputs like seeds, fertilizers, pesticides, labour, etc. Farmer's empowerment is an objective of the RythuBandhu scheme. It is first ever scheme in India which provides initial investment support to the farmers. The farmers will be given Rs. 8,000 per each acrein both Kharif and Rabi seasons in a year. There is no limit on the number of acres as more than 97 percent of farmers have less than 10 acres per person. The total farming land is 1.43crore acres and the number of farmers in the state is 58.33 lakhs. During 2018-19 budgets, the Government has allocated Rs. 12000 cr. for the scheme. The money being distributed by two equal pay order cheques issued in front of the two crop seasons. Under the scheme,

Telangana Government has also provided 'PattadarDharani' passbook to each and every farmer. This book helps in indentifying the ownership of the farming land. The payments under the scheme to the farmer made through a bank account only. Further, the Telangana Government decided to increase the amount under the scheme up to Rs. 5000 per acre during 2019-20 budget. Prime Minister Sri Narendra Modi also appreciated the scheme and keeping in view of the benefits of the scheme, Prime Minister proposed the Pradhan Mantri Kisan Samman NidhiYojana' (PMKSNY) during 2019-20 Central budget. In fact, PM KSN Yojana has launched by the Central Government by taking the RythuBandhu as a model. Under PMKSNY, Central Government has been offering Rs. 6000 to a farmer family per year in three instalments. Not only the Central Government, have many other states launched the initial investment support scheme to the farmers by taking the RythuBandhu as a model.

Importance of 'RythuBandhu' Scheme

Agriculture in Telangana state is an undeveloped sector. Farmers are suffering with different problems in farming process. Low productivity, stagnation and frequent occurrence of droughts and low level of public and private investments are the main problems of the agriculture sector in Telangana. Moreover, farmers are suffering with availability of initial investment. Hence, investment is the surest way to improve agriculture yield and also income of the farmers, besides breaking the brutal cycle of rural indebtedness. In order to ensure that the farmers do not fall again into the debt trap, a new scheme called "RythuBandhu" (Initial investment support scheme) is planned to be implemented from the year 2018-2019 onwards in Telangana. A budget Rs. 12000 crore has already been provided for the financial years 2018-2019 and 2019-20 respectively.

REVIEW OF LITERATURE

Nikita &Satya, etc. (2019), the authors concluded that Odisha state Government has brought the KALIA Scheme which is closely related to RythuBandhu scheme in Telangana state. Further, concluded that the RythuBandhu Scheme has brought into the political dividend to KCR in the recent Assembly election but this is a short term solutions to turn aside a threatening crisis. The study suggested that Odisha government has to focus on three aspects namely Minimum Support Price (MSP), Loan waiter and Direct Benefit Transfer. Direct Benefit Transfer is likely to help the small and marginal farmers the most. *Ashok Gulati & Siraj Hussain,(2018)*, the author concluded that Rythu Bandhu scheme is powerful scheme which protect the farmers from the debt burden. The Government of Telangana state has introduced the Direct Investment Support (Rythu Bandhu) which will carry investment at Rs 4000 per acre per farmer, per season, for purchase of inputs like fertilizers, pesticides, seeds and other investments in the field operations of farmers' choice, for the crop season. Broadly, it is presumed to take care of the initial investment needs of every farmer. *Parag Das (2015)*, the study conclude that the capital formation, chronic poverty, illiteracy, poor agricultural marketing facilities flood and drought are the

main problems of the rural farmers. The study suggested that the government has to take necessary steps to overcome the problems such as providing the employment opportunities to the farmers in off forming period. The study further suggested that there is a necessary to provide the awareness programmes on usage of agriculture technology. *Salve, P. and G. Frank, (2013)*, India is suffering with large population, which is mainly dependent on the agriculture sector for their livelihood and survival, the economic reform led development process increased the divide between rural- urban and rich-poor. *Pankaj Kumar, & Singh R.J., etc. al. (2017)*,the study concluded that lack of information on appropriate adaption option was the most prioritized problem as mentioned by the farmers. High cost of the technology was also another problem in the farming areas. The study pointed out that the Government has to take necessary steps to made agriculture profit in India. *Sonawane. S.T. (2016)*,the study concluded that the small farmer is an important person in the society. The government has to introduce various schemes for the development of small farmers in the country. Many of the small farmers have been facing investment problem, technology problem and marketing problems in the rural areas. Therefore, the Government has to lay down the necessary policies keep in view of the small scale farmer's development. Investment is a major problem in the study area. Initial investment has to provide the small farmers. *Lavanya Kumari, & Anupama, etc. al. (2018)*,the study concluded that the digital initiative of the Government of India can be fruitfully implemented with the proactive approach and practical approach of the farmers, NGO's and Government authorities together. Apart from creating a well-designed web portal, accessibility of technology and ingenious personnel always should be the criteria for the flourishing implementation of Digital India Program.

Statement of the Problem

Farmers are suffering with availability of initial investment before Karif and Rabi seasons in Telangana state. Therefore, Telangana state Government launched 'RythuBandhu' scheme for farmers on 10th May 2018. It is first ever farmers welfare scheme in India which provides initial investment support to the farmers. The scheme aimed at relieving farmers of debt burden and protects them from falling into the debt trap. Under the scheme, the state Government offers Rs. 4000 per acre per farmer per each crop season for the purchase of inputs like seeds, fertilizers, pesticides, labour, etc.

Telangana Government decided to increase the amount under the scheme up to Rs. 5000 per acre during 2019-20 budget and allocated Rs. 12000 cr. Since, June 2nd 2019, the farmers were being given Rs. 5,000 per each acrein both Kharif and Rabi season. Therefore, the present study aims to evaluate the performance of RythuBandhu scheme. It also focus to evaluate the impact of RythuBandhu scheme on farmer's with the help of three parameters. Further, the study will be helpful to the state Government in formulation of better policies in the implementation of RythuBandhu scheme in Telangana state.

SCOPE OF THE STUDY

The scope of the present study is restricted to evaluate the performance of RythuBandhu Scheme in the Telangana state. Further, the study is extended to examine the scheme impact on farmer's income levels.

Limitation of the study

The study has measured the impact of RythuBandhu Scheme on farmers' in Telangana state based on three parameters only as mentioned below.

Objectives of the study

1. To present the number of farmers benefited by RythuBandhu scheme in Telangana.

2. To evaluate the impact of 'RythuBandhu scheme' on farmers' with identified parameters.

Parameters to measure the Impact of 'RythuBandhu': The study considered the following three parameters to evaluate the impact of RythuBandhu Scheme on farmers' in Telangana State.

a. Decrease in debts of the farmer

b. Growth of farmers annual farming income

c. Purposeful use of RythuBandhu scheme

Hypothesis

1. H_{01}:There is no impact of 'RythuBandhu' scheme on farmer debts decrease.

2. H_{02}: There is no impact of 'RythuBandhu' scheme on growth of farmer's annual farming income.

3. H_{03}:Number of acres held does not have a significant impact on the purposeful use of the scheme.

RESEARCH METHODOLOGY

The study is based on both primary and secondary data. The *secondary data* was collected from the Agriculture Department, Telangana stat and District Agricultural Office, Nalgonda. The *primary data* has been collected through structured questionnaire from the farmers who received the benefit under RythuBandhu scheme. In Telangana state, Nalgonda district occupied the top one place in respect of number of farmers availing the RythuBandhu benefit and 'Tungapahad Village' in Miryalaguda Mandalhas occupied top place in the district in respect of number of RythuBandhu beneficiaries. Therefore, the samples were drawn from the 'Tungapadu Village', Nalgonda District of Telangana state. The farmers are the sample units and the study adopted 'Simple Random Sampling

technique'. The sample size of the study is 193 farmers based on the *Rabort V.Krejcie and DW. Morgan* formula as given below.

$$S= \frac{X^2 NP(1-P)}{d^2(N-1)+X^2P(1-P)}$$

S= required sample size

X^2= the table value of chi-square for 1 degree of freedom at the desired confidence level i.e. 3.841(1.96x1.96).

N= Total farmers in 'Tungapadu Village'**(-Population: 387)**

P= the population proportion (assumed to be .50 since this would provide the maximum sample size)

d = degree of accuracy expressed as proportion (0.05)

3.841 x387 x0.50(1-0.50)

Therefore**;**$(0.05)^2$(387-1) + 3.841x 0.50(1-0.50)

Sample size = **193.02**

The primary data which was collected from the farmers is tested using various statistical tools like mean, standard deviation, *Regression Analysis* and *ANOVA* to present the results in a scientific way. The most suitable test for examining the reliability and consistency is Cronbach''s alpha reliability coefficient and item to total correlation. The reliability test result of the instrument at the pilot study stage of this study secure **Cronbach alpha value as0.67** with 13 items which indicates acceptable reliability and consistency as it is above the threshold value of 0.60 (Nunnally, 1978).

I. Farmers benefited under 'RythuBandhu'

The Government has recognised 58.33 lakhs farmers in Telangana through 'Pattadahar Pass Book' regularisation scheme and recorded about 1.43 lakhs cultivable land. The Government has distributed Rs. 5,260.94 cr. to 51.50 lakhs farmers in Kharif season and Rs. 5,224.26 cr. to 49.03 lakhs farmers in Rabi season during 2018-19 financial years. Table 1 shows the district wise farmers who benefited under the RythuBandhu scheme in Telangana state. It is observed that the Nalgonda district has occupied top place with 4,19,723 farmers followed by Mahabubnagar district and Sangareddy district. It is observed that Warangal Urban district has very less number of farmers. Further, it is identified that there were no farmers registered from Hyderabad district. Out of 31 Districts, farmers have registered from 30 districts except Hyderabad district.

Table 1 : District wise farmers' benefited

Sl.No	District	No. of Farmers'
1	Nalgonda	419723
2	Mahabubnagar	334957
3	Sangareddy	316137
4	Khammam	264724
5	Nagarkurnol	263125
6	Siddipet	258306
7	Kamareddy	244920
8	Nizamabad	238909
9	Suryapet	232653
10	Vikarabad	224704
11	Medak	213316
12	Jagital	204906
13	Rangareddy	187718
14	Bhongiri	182455
15	Medchel	171256
16	Warangal rural	167452
17	Karimnagar	157970
18	Nirmal	157268
19	Bhupalli	155770
20	Wanaparthi	152025
21	Gadwal	148512
22	Jangoan	145992
23	Mancherila	130641
24	Peddapalli	127528
25	Mahabubabad	123241
26	Adilabad	116927
27	RajannaSirisilla	105074
28	Kothagudam	99621
29	Asifabad	91812
30	Warangal	78228
Total Farmers		**5356896**

Source: Agriculture Department, TS

II. ANALYSIS

Demographic Profile of the Respondents

The demographic characteristics of the respondents are presented in Table 2. It is found that 57 percent of the respondents are male farmers and 43 percent female respondents. As per the results, 33.2 percent of the farmer's age is between 51-60 years, followed by 41-50years. It is found that about 70 percent of the agriculture land is registered on the farmer's name whose age is above 40 years. Regarding education, 18.7 percent un-educated, 51.8 percent studied up to SSC. It may be seen that 87.6 percent of the farmer's annual income is up to 3 lakh. It is also found that 44.04 percent of the farmers come under the OBC category, 25.07 percent under OC category, 20.2 percent under ST and 8.29 percent under SC category.

Table 2 : Demographic results

Variables	*Range/ Characteristic*	*Number*	*(%)*	*Cumulative (%)*
Gender	Male	110	57 %	57 %
	Female	83	43 %	100 %
	Total	**193**	**100**	
Age	20-30 years	20	10.4%	10.4%
	31-40 years	34	17.6%	28.0%
	41-50 years	58	30.1%	58.0%
	51-60 years	64	33.2%	91.2%
	61 years more	17	8.8%	100%
	Total	**193**	**100.0%**	
Educations	Un educated	36	18.7 %	18.7%
	Up to 10th class	100	51.8%	70.5%
	Graduation	39	20.2%	90.7%
	Post Graduation	18	9.3%	100%
	Total	**193**	**100.0%**	
Annual Income	Below Rs.1 lakh	73	37.8%	37.8%
	Rs. 1-3 lakh	96	49.7%	87.6%
	Rs. 4-6 lakh	15	7.8%	95.3%
	Above 6 lakh	9	4.7%	100%
	Total	**193**	**100%**	
Social Class	OBC	85	44.04%	44.04%
	SC	16	8.29%	52.33%
	ST	39	20.2%	72.53%
	OC	49	25.07%	97.43%
	Others	4	2.07%	2.07%
	Total	**193**	**100.0%**	

Source: primary data

RythuBandhu Beneficiaries'

Table 3 shows the number of beneficiaries of the 'RythuBandhu Scheme' under the study. It is observed that 100 percent of the respondents were received the amount Rs. 8000 under RythuBandhu scheme during 2018-19 financial year.

Table 3 : Initial investment received

		Frequency	Percent
Valid	Yes	193	100
	No	0	0
	Total	**193**	**100.0**

Source: primary data

Number of Acres of the Respondents

Table 4 shows the number of acres of the farmers under the study. It is observed that 89.1 percent of the respondents have up to 10 acres. It is identified that 42.5 percent of the farmers have the farming land between 2.1-5 acres, 20.7 percent have between 5.1-8 acres, 15 percent have 8.1-10 acres and 10.9 percent have above 10 acres.

Table 4 : Number of Acres of the Respondents

		Frequency	Percent	Cumulative Percent
Valid	Up to 2 Acres	21	10.9	10.9
	2.1 - 5 Acres	82	42.5	53.4
	5.1-8 Acres	40	20.7	74.1
	8.1-10 Acres	29	15.0	89.1
	Above 10 Acres	21	10.9	100.0
	Total	**193**	**100.0**	

Source: primary data

Amount Received under the RythuBandhu

Table 5 reveals the total amount received by the respondents under the RythuBandhu scheme. It is identified that 42.5 percent received between Rs.16001-40000, and 20.7 percent received between Rs. Rs. 40001-64000. Total of 89.1 percent received up to Rs. 80000. It is found that only 10 percent of the respondents received more that Rs. 80000.

Table 5 : Rythu Bandhu amount received by the Respondents

Income		Frequency	Percent	Cumulative Percent
Valid	Up to Rs.16000	21	10.9	10.9
	Rs.16001-40000	82	42.5	53.4

Rs. 40001-64000	40	20.7	74.1
Rs. 64001-80000	29	15.0	89.1
Above Rs. 80001	21	10.9	100.0
Total	**193**	**100.0**	

Source: primary data

Usage of Rythu Bandhu Benefit

Table 5 reveals the total allocation of initial investment received by the respondents. It is noted that 23.8 percent of the respondents were spent on seeds, 20.7 spent on fertilizers, 14.0 spent on pesticides and 11.9 percent on labour payments. Further, it is found that is 29.5 percent of the respondents were spenton other than agriculture expenditure because of majority of the respondents in this category were assigned the land on rent basis to the tenant farmer.

Table 6 : Inputs purchased by the respondents

Expenditure		Frequency	Percent	Cumulative Percent
Valid	Seeds	46	23.8	23.8
	Fertilizers	40	20.7	44.6
	Pesticides	27	14.0	58.5
	Labour payments	23	11.9	70.5
	Other than farming	57	29.5	100.0
	Total	**193**	**100.0**	

Source: primary data

Increases in Farming income

Table 7 shows the respondents opinion firming income increases. It is observed that 30 percent of the farmer's income is increased after the RythuBandhu scheme Implementation whereas about 70 percent of the respondents were opted 'No Increase' because of lack of MSP implementation, marketing problems, etc.

Table 7 : Farmer's opinion on firming income increases

		Frequency	Percent	Cumulative Percent
Valid	Yes	58	30.1	30.1
	No	135	69.9	100.0
	Total	**193**	**100.0**	

Source: primary data

Testing of the Hypothesis

H_{01}:There is no impact of 'RythuBandhu' scheme on farmer debts decrease.

Table 8 shows the impact of the 'RythuBandhu' scheme on the farmer debts decrease. As per the Liner Regression analysis results, 'F' value is 18.887 and 'p' value is .000. It is noted that the 'p' value is less than the standard value 0.05 at 5% level of significant. Therefore, the null hypothesis is *rejected* and it is found that RythuBandhu scheme has a positive impact on farmers debts decrease. Hence, it is concluded that the scheme objective is fulfilled.

Table 8: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	26.482	1	26.482	18.887	.000[b]
	Residual	267.798	191	1.402		
	Total	294.280	192			
a. Dependent Variable: Decrease in Farming Debts						
b. Predictors: (Constant), Receiving RythuBandhu at every season						

Source: primary data

H[02]: There is no impact of 'RythuBandhu' scheme on farmer's annual farming income growth.

Table 9 shows the impact of the 'RythuBandhu' scheme on the farmer's income. As per the Liner Regression analysis results, 'F' value is 2.387and 'p' value is .124. It is noted that the 'p' value is greater than the standard value 0.05 at 5% level of significant. Therefore, the null hypothesis is *accepted* and it is found that RythuBandhu scheme don't have the impact on the farmers annual agricultural income growth. It is suggested that the government has to focus to implement the Minimum Support Price and improve the marketing conditions to sell the paddy at profitable price.

Table 9 : ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.589	1	3.589	2.387	.124[b]
	Residual	287.188	191	1.504		
	Total	290.777	192			
a. Dependent Variable: Annual Farming Income						
b. Predictors: (Constant), Receiving RythuBandhu at every season						

Source: primary data

H[03]: Number of acres held does not have a significant impact on the purposeful use of the scheme.

Table 10reveals the significant difference between number of acres and purposeful use of the initial investment received by the farmer. The calculated 'p-value' is .000 at 5% level of significance. The 'p' value is less than 0.05. Hence, null hypothesis is *rejected* and it is found that there is a significant difference between number of acres and purposeful usage of the initial investment. It is conclude that the farmers who have the agricultural land up to five acres have used the initial investment for agriculture purpose whereas no purposeful use of the scheme in case of more than 10 acres. It is suggested that the government has to introduce the slab system in payment under RythuBandhu scheme.

Table 10 :ANOVA test results

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	41.041	4	10.260	5.690	.000
Within Groups	338.990	188	1.803		
Total	380.031	192			

Source: primary data

Summary and Discussions

The study observed that there were 53.57lakhs farmers benefited under the RY scheme in both Kharif and Rabi seasons. Nalgonda District has occupied top place with 4,19,723 farmers in respect of number beneficiaries under RythuBandhu (RB) scheme in Telangana state. Further, it is also found that Warangal Urban district has at least with 78,228 farmers. The study noted that about 70 percent of the agriculture land in Telangana is registered on the farmer's name whose age is above 40 years. It is also observed that 87.6 percent of the farmer's annual income is up to 3 lakh and majority of the farmers come under OBC category. It is found that 24% of farmers spent RB benefit to purchase seeds followed by fertilizers. It is identified that 29.5% of the farmers spent RB benefits on other than farming activities. The other key finding of the study and conclusions are presented below.

Finding	Conclusion	Suggestion
The study found that the 'RythuBandhu' scheme has a positive impact on decrease of farmer's debts. *(H₀₁Rejected - Statistical tool: Regression Analysis - 'p' value is 0.00 which is less than 0.05)*	RythuBandhu scheme was introduced with an objective of relieving the farmers from farming debt burden and protects him from falling into the debt trap. The study concludes that 'RythuBandhu' scheme protected the farmers from falling into debt trap. Moreover, it is a good	Therefore, it is suggested that the Government can increase the amount under the scheme and it is the right decision by the Government to increase the financial assistance from Rs. 4000 to Rs. 5000 per acre.

	alternative to Loan Waiver scheme.	
The study found that the RythuBandhu scheme don't have the impact on the growth of the farmers annual agricultural income. (*H_{01}Accepted - Statistical tool: Regression Analysis -'p' value is 0.12 which is greater than 0.05*)	Under the RythuBandhu 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 RythuBandhu scheme is meaningless without proper marketing conditions to sell the crop and supportive price mechanism.	Therefore, 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.
The study found that there is a significant difference between number of acres and purposeful usage of the initial investment. (*H_{01}Rejected - Statistical tool: ANOVA test - 'p' value is 0.00 which is more than 0.05*)	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.	Therefore, It is suggested that the Government has to introduce the slab system for providing financial assistance under RythuBandhu scheme and need to provide the financial assistance only to the cultivating farmers who registered by the Agriculture Extensions officer at village level.

Managerial Implication

Telangana Model 'RythuBandhu' scheme is substantial farmer's welfare scheme and it is an alternative to Loan Waiver scheme. The scheme protected the farmers from falling into the debt trap whereas it has some defects in implementation. As per the results of the present study, the scheme objectives are not fulfilled in case of the farmers who have more than 8 acres. Majority of the farmers who have more than 10 acres have given the land to tenant farmer on rent basis. Therefore, the estimated amount of 10 billions of people money is becoming unproductive. Hence, the Government has to implement the slab system keep in view of number of acres and number of farmers cultivating directly.

Scope for further study

RythuBandhu(RB) scheme is a substantial subject. There is a huge scope to conduct many studies in the area. The present study measured the 'RB' performance keeping in view of

three parameters whereas there was a scope to conduct the study between RB and Kissan Samman Nidhi, changes in Consumption patron in village after RB scheme, etc.

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QUESTIONNARE

Please '**tick**' the following which you feel appropriate

1. Gender : (1) Male (2) Female

2. Age: (1) 20-30 (2)30-40 (3)40-50 (4) 50-60 (5) more than 60

3. Education:(1) un-Education (2) up to 10th (3) Degree (4) PG

4. Income: (1) below Rs.1 lakh PY (2) between Rs. 1-3 laks PY (3) between Rs. 4-6 laks PY (4) Above 6 laks PY

5. Social Class: (1) OBC (2) SC (3) ST (4) OC(5) Other

6. Did you receiveRythuBandhu benefit?

   (1) Yes   (2) No

7. Number of Acres do you have?

   (1)Up to 2 acres (2) 2.1-5 acres (3) 5.1-8 acres (4) 8.1-10 acres (5) above 10 acre

8. How much the amount you did you receive?

   (1) Up to Rs.16000(2) between 16001-40000(3) between 40001-64000 (4) between 64001-80000 (5) more than 80000

9. What are the inputs did youpurchase?

   (1) Seeds2) Fertilizers 3) Pesticides4) Labour payments5) Other than farming

10. Did your farming income increase after 'RythuBandhu' Scheme?

    (1) Yes   (2) No

11. Did you take any farming loan after RythuBandhu Scheme?

    (1) Yes   (2) No

Tick the right answer for the statement	5	4	3	2	1
12. I am receiving RythuBandhu at every season					
13. I am using RythuBandhu Money for agriculture purpose					
14. My annual farming income increased by RythuBandhu scheme					
15. My farming debts are decreased by RythuBandhu scheme					

1 Strongly agree   2 Agree 3 No-opinion 4 Disagree   5 Strongly Disagree

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