

**GOVERNMENT SCHEMES FOR BASIC INCOME  
ASSURANCES: A STUDY OF KADAPA DISTRICT OF  
ANDHRA PRADESH**

*Project Report*

**By**

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(H-2018-06-ABM)**

**Submitted to**



**Dr. YASHWANT SINGH PARMAR UNIVERSITY  
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SOLAN (NAUNI) HP -173230 INDIA**

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**Partial fulfilment of the requirements for the degree**

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## **CERTIFICATE-I**

This is to certify that the project entitled, “**GOVERNMENT SCHEMES FOR BASIC INCOME ASSURANCES: A STUDY OF KADAPA DISTRICT OF ANDHRA PRADESH**”, submitted in partial fulfilment of the requirements for the award of degree of Agribusiness Management in the discipline of **Business Management** to Dr Yashwant Singh Parmar University of Horticulture & Forestry, (Nauni) Solan (HP)-173230 is a bonafide project work carried out by **Mr. Bahamani Mohammed Khizar Khan** son of Shri **Bahamani Yusuf Ali Khan** under my supervision and that no part of this project has been submitted for any other degree or diploma.

The assistance and help received during the course of investigation have been fully acknowledged.

**Place: Nauni, Solan**  
**Date:**

**Mrs Neena Ghonkrokta**  
**Project Advisor**

## **CERTIFICATE - II**

This is to certify that the project titled, “**GOVERNMENT SCHEMES FOR BASIC INCOME ASSURANCES: A STUDY OF KADAPA DISTRICT OF ANDHRA PRADESH**”, submitted by **BAHAMANI MOHAMMED KHIZAR KHAN (H-2018-06-ABM)** son of Shri Bahamani Yusuf Ali Khan to Dr. Yashwant Singh Parmar University of Horticulture & Forestry, (Nauni), Solan (HP) – 173230 India in partial fulfilment of the requirements for the degree of Master of Business Administration in the discipline of **Business Management** has been approved by the Advisory Committee after an oral examination of the student in collaboration with the External Examiner.

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## **CERTIFICATE-III**

This is to certify that all the corrections/amendments suggested by the external examiner have been made in the project titled, **“GOVERNMENT SCHEMES FOR BASIC INCOME ASSURANCES: A STUDY OF KADAPA DISTRICT OF ANDHRA PRADESH”** that has been submitted to Dr Yashwant Singh Parmar University of Horticulture & Forestry (Nauni), Solan (HP) – 173 230 India by Mr. Bahamani Mohammed Khizar Khan (H-2018-06-ABM) in the partial fulfilment of Agribusiness Management of Business Administration programme.

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**(Mrs Neena Ghonkrokta)**  
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*I owe entire responsibility for all the errors and omissions*

**Date:**

**Place: Nauni, Solan**

**(Bahamani Mohammed Kfizar Khan)**

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## **LIST OF ABBREVIATIONS**

GDP	:	Gross Domestic Product
MIT	:	Massachusetts Institute of Technology
PMKSNY	:	Pradhan Mantri Kisan Samman Nidhi Yojana
PKVY	:	Paramparagat Krishi Vikas Yojana
PMKSY	:	Pradhan Mantri Krishi Sinchayee Yojana
PMFBY	:	Pradhan Mantri Fasal Bima Yojana
ISS	:	Interest Subvention Scheme
e-NAM	:	National Agriculture Market
KCC	:	Kisan Credit Card
AI	:	Artificial Intelligence
YSR	:	Yeduguri Sandinti Rajasekhara
RWBCIS	:	Restructured Environment Crop Insurance Scheme
PMAASHA	:	Pradhan Mantri Annadata Aay Sanrakshan Abhiyan
AP	:	Andhra Pradesh
MSP	:	Minimum Support Price
PSF	:	Price Stabilization Fund
MGNREGS	:	Mahathma Gandhi National Rural Employment Guarantee Scheme
RBI	:	Reserve Bank of India
NAIS	:	National Agricultural Insurance Scheme
IBEF	:	Indian Brand Equity Foundation



## **INTRODUCTION**

Agriculture is the primary source of livelihood of around 58 per cent of India's population. Gross Value Added (GVA) was estimated at Rs 19.48 lakh crore (US\$ 276.37 billion) for agriculture, forestry, and fishing in FY20 (PE); Gross value added is classified as production value minus intermediate consumption value and is a measure of the contribution to GDP produced by an individual company or business. In FY20, GVA production in agriculture and the relevant industries stood at 4 per cent (IBEF 2020).

The Indian food industry is composed and self assured manner for tremendous growth, growing its annual contribution to world food trade due to its immense value-added capability, especially within the food processing industry. The Indian food and grocery industry is the sixth biggest in the country, where retail accounting for 70 per cent of revenue. The Indian food processing industry comprises 32 percent of the overall food sector in India, one of India's largest sectors, and ranks fifth in terms of output, use, export and projected expansion (IBEF 2020).

Agriculture is a significant component of the Indian economy as is the case in most developed countries. It contributes to the gross domestic product (GDP) of the country by 22 per cent. The net cropped area is 142.5 million ha, out of a total of 329 million ha. More than 70 percent of Indians live in rural areas and agriculture is the biggest livelihood for most rural people. Agriculture offers not only food security but also opportunities for employment for the vast majority of the rural population (Amutha 2016).

Agriculture funds 115.5 million farm households. It also accounts for 13 per cent of exports from the country (Agriculture Ministry, 2004). More than 250 different crops are grown in the varied agro-climatic regions of India and under various cropping systems. India is seventh overall among the world's countries, but ranks first in irrigated areas (Economic survey, 2007).

The term Scheme was created at the MIT AI Lab during the 1970s and released via Lambda Papers by its developers Guy L. Steele and Gerald Jay Sussman (Guy L. Steele 1981).

In the Interim Budget 2019, a farm relief or booster package was expected for the farmers, given the Government's focus on addressing the agrarian crisis. The government announced an income support scheme for poor farmers, living up to these expectations and walking a tightrope between financial prudence and populism. Under the Kisan Samman Nidhi scheme, a colossal outlay of about 75,000 crore in 2019 and about 20,000 crore in 2018 (starting in December 2018) was announced, which will be funded entirely by the central government. Under this program, farmers with less than 2 ha of land would earn about 6,000 per year in three installments. This amount is credited directly to the account of the farmers (Ahmad and Hanif 2019).

In India, over 72% of farmers fall into the small and marginal farmers category; this figure is expected to rise to 90%. The average annual income of small and marginal farmers ranges from around 35,000 to around 40,000, and the average holding of land is around 1.23 ha. The Government has launched several new initiatives, such as Soil Health Card Scheme, Neem Coated Urea, Paramparagat Krishi Vikas Yojana (PKVY), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), National Agriculture Market (e-NAM), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Interest Subvention Scheme. These schemes are for the benefit of all farmers (Ahmad and Hanif 2019).

### **Types of Financial Schemes in Agriculture**

The schemes related to financial aid in agriculture are Pradhan Mantri Kisan Samman Nidhi Yojana (PMKSNY), Pradhan Mantri Krishi Vikas Yojana (PMKVY), Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Kisan Credit Card (KCC), Rythu Bharosa and Rythu Bandhu are the schemes of Andhra Pradesh and Telangana respectively which includes Pradhan Mantri Kisan Samman Nidhi Yojana in them. Now this paper speaks descriptively about the performance of PM Kisan and Rythu Bharosa.

### **Rythu Bharosa**

The Government of Andhra Pradesh is implementing "YSR Rythu Bharosa" from 15 October 2019 to provide financial assistance to farming families, including tenant farmers throughout the state @Rs.13,500/- per farming family, per year, to support farmers in meeting the investment during the crop season in order to enable them to obtain quality inputs and services in a timely manner for higher productivity of

crops. A benefit of Rs.13,500/- per annum per family duly including Rs.6,000/- from the Government of India under PM-KISAN in three installments will be provided to landowning farming families who collectively own cultivable land regardless of the size of the land holdings. 1st installment @Rs.7500/- during the month of May (including PM-KISAN Rs.2000/-) 2nd installment @Rs.4000/- during the month of October (including PM-KISAN Rs.2000/-) 3rd installment @Rs.2000/- during the month of January (exclusive of PM-KISAN scheme).

### **PM Kisan**

The aim of the PM-Kisan Scheme is to provide a payment of Rs.6000/- per year for families of farmers holding up to 2 hectares of cultivable land, subject to certain exclusions. This Rs.6000/- would be released throughout the year in three Rs.2000/- 4-monthly instalments. The scheme will take effect as from 1.12.2018. The amount is released by the Central Government directly into the eligible farmers' bank accounts under Direct Benefit Transfer mode for a 4 month period ending on 31.03.2019. This Scheme will benefit roughly 12.5 crore farmers across the country. The responsibility for identifying the eligible beneficiaries rests with the State Government under the scheme.

### **Paramparagat Krishi Vikas Yojana (PKVY)**

Paramparagat Krishi Vikas Yojana (PKVY) is introduced with a view to supporting the country's organic farming. This will boost the soil quality and value of organic matter, and raise the farmer's net income to realize premium prices. Under this scheme, from 2015-16 to 2017-18, an area of 5 lakh acres is planned to cover 10,000 clusters of 50 acres each.

### **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Launched on 1 July 2015 under the motto 'Har Khet Ko Paani,' is being implemented to expand the cultivated area with assured irrigation, reduce water wastage and improve the efficiency of water use. PMKSY not only focuses on creating sources of assured irrigation, but also creates protective irrigation by harnessing micro-level rainwater through 'Jal Sanchay' and 'Jal Sinchan.' Micro irrigation is also encouraged to ensure 'Per drop-More crop' by subsidy. For the year

2016-17 the goal under micro-irrigation was 8 lakh ha. To which 8.39 ha of lakh were covered.

### **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

From Kharif 2016, Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Environment Crop Insurance Scheme (RWBCIS) was launched to provide comprehensive crop insurance coverage from pre-seeding to post-harvest losses against non-preventable natural hazards. These schemes are only risk mitigation tools available to farmers at extremely low premium rates payable by farmers for Kharif crops at 2 percent, Rabi Crop at 1.5 percent and annual commercial / horticultural crops at 5 percent. The Core and State Governments share the actuarial premium balance on 50:50 bases. The schemes are optional for States and available in areas and crops approved by the governments of the state. The schemes are also compulsory for loan farmers, and optional for non-loan farmers.

### **Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PMAASHA)**

New Umbrella Scheme 'Pradhan Mantri Annadata Aay SanraksHan Abhiyan' (PMAASHA) providing a major boost to the Government's pro-farmer initiatives and, in line with its commitment and dedication to the Annadata, the Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved a new Umbrella Scheme 'Pradhan Mantri Annadata Aay SanraksHan Abhiyan' (PM-AASHA). The Scheme aims to ensure that farmers earn remunerative prices for their produce as announced in the 2018 Union Budget.

### **Paramparagat Krishi Vikash Yojana**

Paramparagat Krishi Vikash Yojana to promote organic farming Indiscriminate use of chemical fertilizers in agriculture is a cause for concern and has drawn government attention because of its environmental , socio-economic and manufacturing implications.

AP Government providing Agricultural Commodity Procurement Funds Agriculture Minister Somireddi Chandramohan Reddy said that the State Government has spent Rs. 1,602 crore over the past four years on the procurement of agricultural commodities under the Minimum Support Price (MSP), the Price Stabilization Fund (PSF) and the Market Intervention Scheme (MIS).

Telangana to give Rs 8,000 / acre to cover agri-input costs The Telangana government has drafted a scheme under which farmers in the state will receive Rs 4,000 per acre twice a year to cover the costs of major inputs such as fertilizers, seeds and pesticides.

### **Need of study:**

In India there are lots of agricultural schemes which are having a role in different parts of agriculture. Many of the schemes are supposed to provide subsidy to the farmers just like financial inclusion. But the scheme like financial assistance is first released on 1 May 2018 under the name of Pradhan Mantri Kisan Samman Nidhi Yojana which helps farmer to buy inputs, the scheme provides 6000/- per year within 3 installments 2000/- per installment. This same thing has been practice in Telangana and Andhra Pradesh with Rythu Bandhu and Rythu Bharosa respectively. In Andhra Pradesh Rythu Bharosa provides Rs. 13,500/- per year which contains Rs. 6,000/- of PM Kisan scheme. This study is important because the findings of the analysis should be an eye opening for policy makers to reorient their commitment to popularizing farmers through a financial assistance system that is welcoming, cost efficient, socially appropriate and highly beneficial. The research will let us learn how this latest scheme is doing in the community of farmers.

### **Objectives of the study:**

The present study has been conducted on the following objectives:

1. To study the suitability of the schemes to the farmers.
2. To find out the gap between the provisions provided by the government and expectations of the farmers.

### **Limitations of the study**

Since the data were collected by survey method; the unfilled space with this type of enquiry has been included into the study. Since efforts have been made to get accurate and reliable information as far as possible by cross questioning; the degree of discrepancy if any would be negligible as the estimates presented were in averages. It may however, recognized that the finding of the study need not be generalized beyond the boundaries of the area under investigation and applicable to such other areas having similar schemes in India.

## **REVIEW OF LITERATURE**

A literature review collects books, scientific publications, and all other references related to a specific topic, subject field, or hypothesis, and thereby offer a history, overview, and objective evaluation of such works in relation to the study question being examined. Literature reviews are intended to offer summary of the references that have reviewed when studying a specific subject, and to demonstrate readers how research work fits into a broader field of analysis. In the present chapter, relevant literature on the effects of financial inclusion schemes and financial aid schemes related to agriculture has been reviewed.

**Singh and Nauriyal (2009)** assessed the effect of MGNREGS in three districts of Uttarakhand and recorded that NREGS activities were found to supplement household income in the 10-20 per cent range and therefore no substantial improvement in their income and jobs. In addition, marginal improvement was found in the curtailment of migration and indebtedness. Increasing consumption rates and savings among the sample households have also improved marginally. The report states that lack of procedures; low awareness levels and weak PRIs etc. were the reasons for MGNREGS' low performance in the sample districts.

**Bista *et.al* (2012)** gave detail study on Progress and Performance of Kisan Credit Card Scheme with a Case Study of Bihar. The analysis used both the primary and secondary data on KCC. The primary data were gathered in 2009-10 from 60 KCC beneficiary farmers in Bihar district Samastipur. Three types of financial institutions have investigated the flow of credit through KCCs, viz. Cooperative banks, regional rural banks and commercial banks for the total amount of their loans, enrollment of membership and amount per card. A wide disparity in the performance of these institutions has been revealed by region-wise study. Bihar's case study has depicted a similar picture with a vast disparity in terms of amount, number of cards and amount per card across different districts of the state. For KCC beneficiaries, the gross returns and consequently net margins were found higher than non-beneficiary farmers.

**Das (2013)** assesses the National Rural Employment Guarantee Scheme (NREGS) by parameters viz. Average number of working days per household;

percentage of households completing 100 working days under NREGS; percentage of expenditure compared with total available funds etc. Performance across the first two criteria was disappointing and worsened over time. The percentage of spending has risen dramatically against the total funds available. Finally, the inference that the NREGS didn't work well is hard to shake.

**Khuntia (2014)** conducted an evaluation on Pradhan Mantri Jan Dhan Yojana- New Financial Inclusion Project, India. Research was focused on secondary data which depicts the various key areas and barriers in this scheme 's phase. Furthermore, the study suggested several strategies to ensure maximum financial inclusion for underprivileged and unbanked regions.

**Singh *et.al* (2014)** studied MGNREGA's Poverty Reduction Performance: Research in Garhwal District of Pauri, Uttarakhand. The data collected was secondary. The study aims to analyze the employment generated and the increased income of the beneficiaries and to analyze the sustainable assets created by the scheme and their contribution to the village economy. The results reveal that 60229 households were given employment by the MGNREGS in fiscal year 2012-13 and 46867 in fiscal year 2013-14. It produced 23.79 lakh employment mandays in 2012-13 and 15.92 lakh employment mandays in 2013-14. Under this scheme there is a large participation of women. The number of 100-day works completed by the family is 1345 in the 2012-13 financial year compared to the 2013-14 fiscal year. And their suggestions are Many of the assets not planned or implemented in a structured manner under this scheme. This is due to the executing agent's lack of technical competence at different levels, so that the asset under this scheme is well planned and good techniques.

**Bhatia and Singh (2015)** tried to research the central government's initiatives towards financial inclusion, the bank's measures towards financial inclusion, RBI and the Government of India's strategies to improve financial inclusion, and the challenges facing financial inclusion as part of sustainable development. Their finding are that India is at moderate level of financial inclusion and the need of efficient and effective implementation of policies to achieve the target of banking facilities being felt.

**Jayshree Venkatesan (2015)** studied on a bank account For Mary Tamil Nadu. Primary data parameters were used to find respondent level of knowledge & satisfaction. The study revealed that Tamil Nadu's respondents, employees and business correspondents were not aware of the banking and its characteristics. Indeed, after the

PMJDY was introduced among the surveyed households, there was only four percent account increase and 8 percent had no account and did not even know about the scheme.

**Patnaik (2015)** analyzed Pradhan Mantri Jan Dhan Yojana- A new direction main streaming the financially excluded, Odissa. That only 13.8 percent of respondents in Bhubaneswar have access to bank accounts and are alarmingly unaware of the PMJDY scheme out of the total respondents who have no bank account for various reasons. 78.9 per cent of males and 95.08 per cent females did not know about the scheme. The study concluded that banks should make more effort to raise awareness about zero balance account, and should campaign aggressively for such a scheme.

**PR and HN Taj (2015)** studies level of awareness towards PMJDY (special reference to Karnataka state district of Hassan) Primary data Parameter used respondent level of awareness and satisfaction regarding JDY, reasons for not opening the A / c. More than 50 % of respondents in Hassan district were aware of this scheme through media advertising and only 44% were satisfied with this scheme.

**Indrajeet (2016)** studied on the benefits of farmers by Fasal Bima Yojna, has stressed the need for crop insurance as an alternative to minimizing the farmer's danger of yield loss. The author has highlighted PMFBY's benefits in terms of premium rate, insurance coverage and losses from post harvest. The researcher also figured out that the policy would increase the penetration of insurance into the agricultural sector resulting in higher production and prosperity.

**Suman Devi (2016)** has evaluated the Pradhan Mantri Fasal Bima Yojna- An outline has outlined the scheme's aims. The paper also highlights the farmers' coverage, the implementation agency and the management and monitoring talks of the scheme. A short comparison with earlier crop insurance schemes like National Agricultural Insurance Scheme (NAIS) has been made. The scheme has been critically evaluated on the grounds that it does not cover biodiversity threats and casualties, nuclear hazards, uprisings thefts. Implementation challenges have also been identified that may emerge due to issues such as poor land records, flawed land titles, corruption, and so on.

**Reddy (2017)** analyzed Impact study on Paramparogat's Krishi Vikas Yojana, Fifteen major states were selected for primary data collection and secondary data collection was taken at national level. Results show that the average cost per hectare of

wheat was 11.3 percent lower in organic farming, while gross yields dropped by 5.6 percent. The combined net impact of higher cost savings with slightly lower gross returns was a 15.8 per cent rise in total return. Traditional agricultural yields were 5.6 per cent lower than conventional. Green manure use increased by 50%.

**Bharat Singh Ghanghas (2018)** studied Pradhan Mantri Fasal Bima Yojna 's awareness among Haryana State farmers that about 70 percent of farmers had general information including premium-related PMFBY information. In terms of seasonality, about 40.23 percent of the farmers were aware and about 34.43 percent had information on the scheme's risk coverage. The researcher pointed out that the reason for high awareness of general and premium related information may be due to compulsory loan farmers' proposals. According to the research report, roughly 93.33 percent of farmers took the binding proposal for loan farmers while only 6.67 percent voluntarily accepted it.

**Ranjan Kumar Ghosh (2018)** studied performance Evaluation of Pradhan Mantri Fasal Bima Yojna (PMFBY) which tells about implementation status of scheme in selected states of country. The researcher has also outlined challenges in PMFBY's governance. The researcher recommended that efforts be made to raise awareness of PMFBY and its benefits in the event of crop loss due to natural disasters. The researcher suggests that village panchayats should take an active part in raising awareness of the scheme.

**Ruchbah Rai (2019)** evaluated the Pradhan Mantri Fasal Bima Yojna is an evolution of India's crop insurance scheme, found that while PMFBY is a revolutionary scheme of its kind, it has different problems in its implementation at state and district level. The researcher has suggested problems along with financial issues in the framework of the scheme. The researcher's recommendations include increased support for the improvement of rural infrastructure, and the use of information technology to execute the scheme. The paper also focuses on ensuring strict compliance with the scheme regarding settlement of claims to ensure sufficient and timely compensation for farmers.

**Irava and Kapur (2020)** evaluated Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a government of India (GoI) income support scheme in which small and marginal farmers get up to 6,000 annually to supplement their financial needs. This brief reports on trends in PM-KISAN using government data along the following parameters: allocation and release trends, receipt of funds by beneficiaries, and coverage status. GoI allocated 75,000 crore for PM-Kisan in Financial Year (FY) 2020-

21 Budget Projections. The release of funds under the scheme according to them has been small. Farmers' registration is done on an ongoing basis, and the release of funds is based on the registration time period. The first instalment release has slowed. While 89% of registered farmers received their first instalment in the first period, only 62% of registered farmers received their first installment in the third period (1 August to 30 November).

**Suryavanshi (2020)** provided a detailed note about financial inclusion via Kisan Credit Cards. The study's main objective is to know the performance and progress of the Kisan Credit Cards scheme in India, taking into consideration different nation states / UT. This paper is focused solely on secondary data which the government publishes on time. He finds government taking a new drive initiative to saturate all beneficiaries of Pradhan Mantri Kisan Samman Nidhi Yojana with Kisan Credit Card (KCC) from 10 February 2020. Under this scheme, farmers will receive short-term loans on timely repayment for crop & animal / fish rearing with a maximum interest of 4 per cent. His results show that Kisan Credit Card is the best mechanism for reaching rural India's poor and needy farmer, and providing ST loans is nothing but the government provides working capital for these allied activities in agriculture.

**Thomas *et.al* (2020)** studied Linking the distribution of welfare to land records: a case study of the Telangana Rythu Bandhu Scheme (RBS). They carried out a study using a survey methodology in Nalgonda and Mulugu, since they have a large concentration of small and marginal landholdings in agricultural sector. They found that Telangana's urban population has steadily increased at a higher pace than the national average, that a little over half of the population continues to live in rural areas, and that nearly 43 percent of the state's total area is actually cultivated. Furthermore, the majority of Telangana's agricultural land holdings are in the marginal to small category, i.e. they measure between 0.1 and 2 hectares anywhere.

**Varshney *et.al* (2020)** evaluated the adaptation of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Modern Agricultural Technologies in three agro-ecological zones of Uttar Pradesh: western plain, mid-western plain, and northeastern plain during May and July 2019. The survey result showed that 29.3 percent of their sample of farmers received PM-KISAN benefits, out of these 60 percent of farmers benefited from PM-KISAN received one installment, and 40 percent received two installments. However, this scheme was implemented by one-third of all the farmers in the first three months.

## **MATERIALS AND METHODS**

Research methodology is a method of figuring out the outcomes of a particular question about a certain topic or problem and is often referred to as study case. The analysis purpose is to find answers to questions by introducing the study's basic technique, methodology and goals. Research methodology helps to explain the methodology adopted in the study. It outlines the various dimensions of the study and research objective and set of methodologies adopted to accomplish those objectives. It is a synthesized effort to gain new knowledge. The following methodology was applied to meet objectives of the research.

### **3.1 Area of study**

The study has been conducted among the 80 farmers of different blocks in Kadapa district of Andhra Pradesh. 20 farmers from each village have been selected and 60 farmers were agriculture farmers and 20 were horticulture farmers.

### **3.2 Sampling Technique**

Sampling is a tool which helps to know the characteristics of the universe or population by examining only a small part of it and the conclusions are drawn on that basis for the entire universe. In order to select the sample size out of total population convenience sampling is used. Convenience sampling refers to that method in which population is being selected neither by probability nor by judgement by convenience. (Gupta, 2014)

### **3.3 Sample size**

Sample size means the number of sampling units selected from the population. And the size of the sample should neither be too small nor too large. It should be 'optimum' means according to the pattern which fulfils the requirement of efficiency, reliability, representativeness and flexibility (Gupta, 2014). Sample sizes of 80 farmers were selected for the present study. From each village 20 farmers were selected on convenience basis.

### **3.3 Data collection**

Data collection is the process of gathering and measuring information on targeted variables in an established systematic manner, which then enables one to answer relevant questions and evaluate outcomes. In the present study the data has been conducted by using both Primary and Secondary data.

### **3.3.1 Primary Data Collection**

Primary data is that source of data collection in which information is originally obtained through the direct efforts of the researchers through surveys, interviews and direct observations. It is more costly or time consuming method (Gupta, 2014)

### **3.3.2 Survey Instruments**

The data has been gathered with the help of well structured questionnaire which was divided into two parts. In the first part personal information of the respondents has been gathered which consists of demographic variables like name, gender, village, district. Second part of the questionnaire consists of statements which observe the farmers response towards the financial aid schemes provided by the government. it also include study of gap between provisions provided by the government and expectation of the farmers on government schemes.

### **3.3.3 Secondary Data Collection**

The data which are not originally collected but rather obtained from published or unpublished sources like Journals, Books, Magazines, Internet, etc. (Gupta, 2014)

## **3.4 Data Analysis**

It is the process of evaluating data using analytical and logical reasoning to examine each component of the data provided. Data from various is gathered, reviewed and then analyzed to form some sort of findings or conclusion. For the present study the analysis has been done by using percentage method, total weightage score method.

### **3.4.1 Tabular Analysis**

Tabular analysis includes analysis that uses tables for the quantitative analysis. Tabular analyses were used to examine the present research.

### **3.4.2 Percentage method**

This method was used to identify the dominating attribute associated with the response by the respondents. To find out the percentage, individual frequency was divided by the sum of frequency and multiplied with 100.

$$\text{Percentage} = \frac{X}{Y} \times 100$$

Where:

X = Individual frequency

Y = Sum of frequencies

### 3.4.3 Arithmetic Mean

The arithmetic mean has been applied to study the opinion of the sample Respondent on 2-point scale for different statements. This tool help researcher to draw appropriate inferences from the responses collected from the respondents. The arithmetic mean has been calculated by assigning numerical values to the qualitative statements. These values has been assigned for these qualitative responses as one for acceptance that is yes, two for not acceptance that is no. The formula used for Arithmetic mean is:

$$X = \frac{\sum X}{N}$$

Where X=Arithmetic mean

X = Sum of the values of the variables

N= Number of Observation

### 3.4.4 Total Weighted Score method

Total Weighted Score method is a method in which we have to provide different Weights according to their importance and multiply the values of the items (X) by the weights (w) as provided. Then add values to obtain the total weights of all the items and on which highest score will get the first rank and the one which gets the lowest value will get the lowest rank.

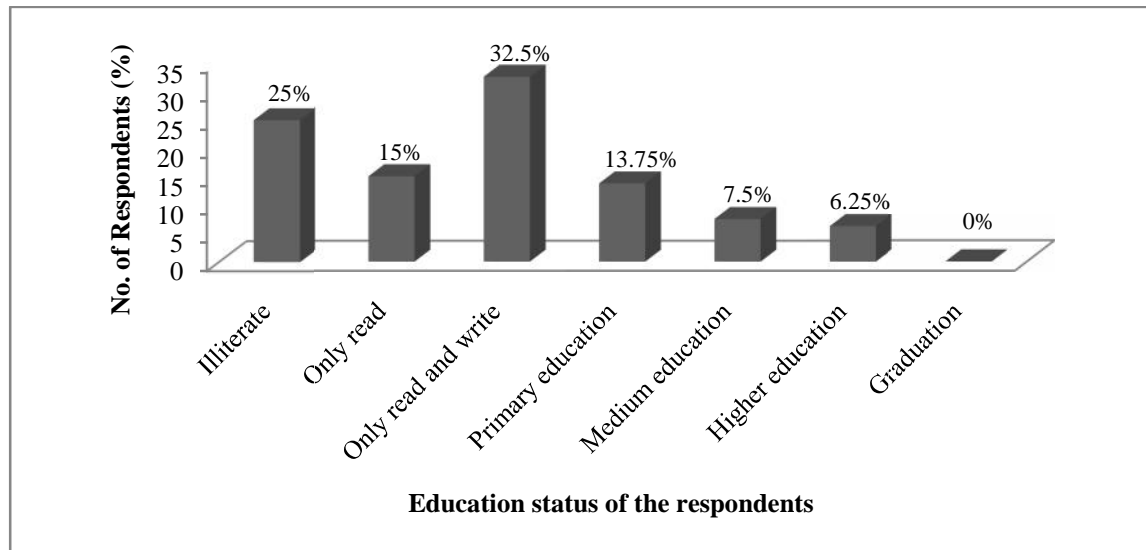
## **RESULTS AND DISCUSSION**

### **Educational Status:**

**Table 2.1 Educational status of the respondents:**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>FREQUENCY</b>
Illiterate	20	25%
Only read	12	15%
Only read and write	26	32.5%
Primary education	11	13.75%
Medium education	6	7.5%
Higher education	5	6.25%
Graduation	0	0%
<b>TOTAL</b>	<b>80</b>	<b>100</b>

Source: primary probe, 2020



**Figure 2.1 Educational status of the respondents**

### **Inference:**

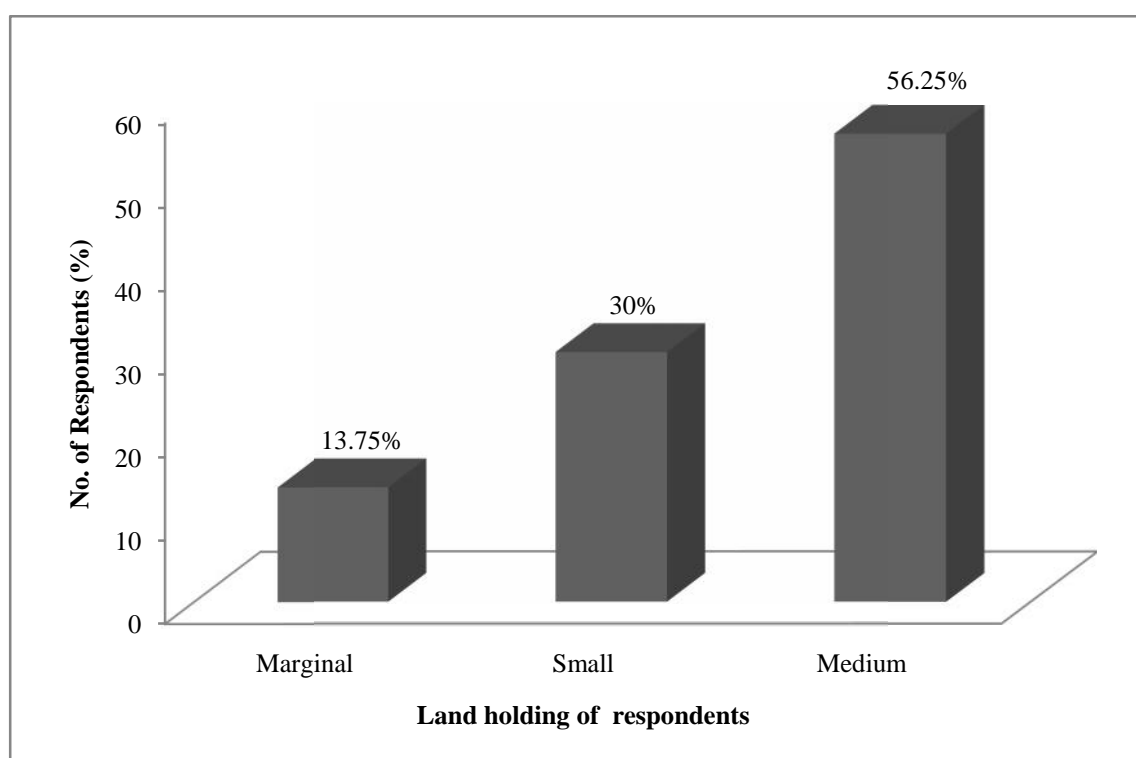
Table 2.1 represents that respondents were educated. This figure shows that 32.5% of the respondents were belongs to read and write level. It can also be observed that 25% of the respondents were illiterate.

## Land Holding:

**Table 3.1 Land holding of respondents**

CATEGORY	LAND HOLDINGS(Ha)	NUMBER	PERCENTAGE
Marginal	0-1	11	13.75%
Small	1-2	24	30%
Medium	2-5	45	56.25%
<b>TOTAL</b>		<b>80</b>	<b>100%</b>

Source: primary probe, 2020



**Figure 3.1 Land holding of respondents**

## Inference:

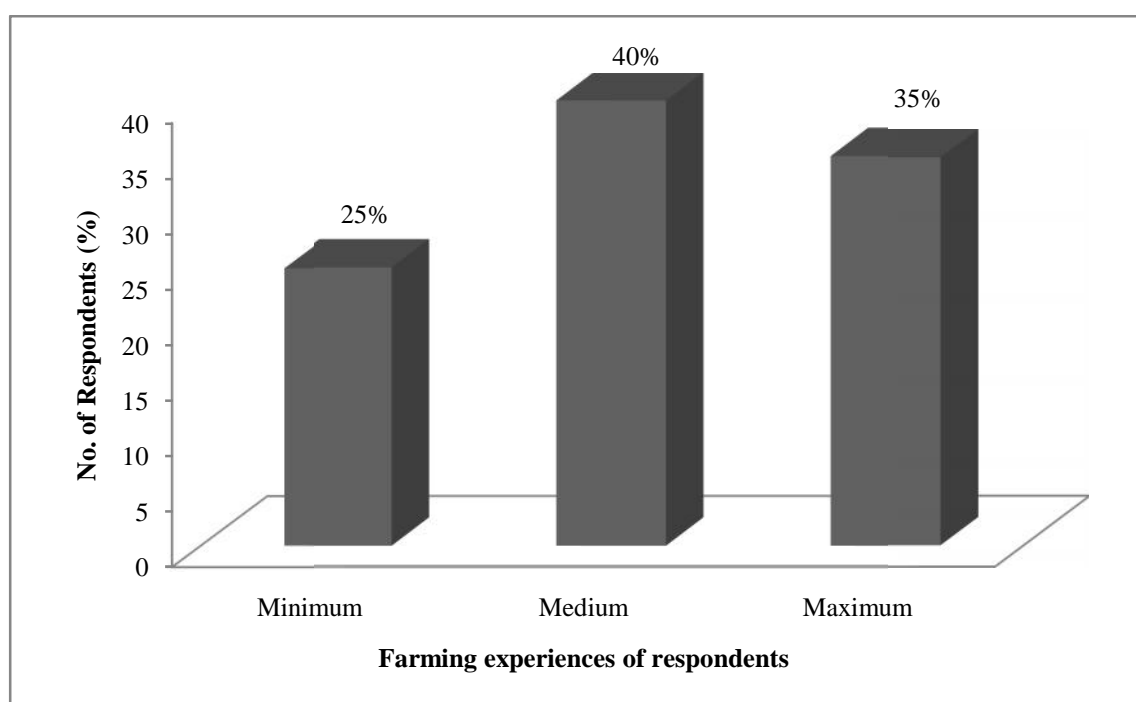
Table 3.1 reports that 56.25 percent of the respondents were medium level farmers with the land holding range (2-5 hectares) and only 13.75 percent of the respondents were marginal farmers with the land holding range (0-1 hectare). This much variation in land distribution in Andhra Pradesh were because of high population density and the uneven distribution of the land.

## Farming Experience:

**Table 4.1 Farming experiences of the respondents.**

CATEGORY	FREQUENCY	PERCENT RESPONDENT
Minimum (1-10 years)	20	25%
Medium (10-30 years)	32	40%
Maximum(>30 years)	28	35%
<b>TOTAL</b>	<b>80</b>	<b>100%</b>

Source: primary probe, 2020



**Figure 4.1 Farming experiences of the respondents.**

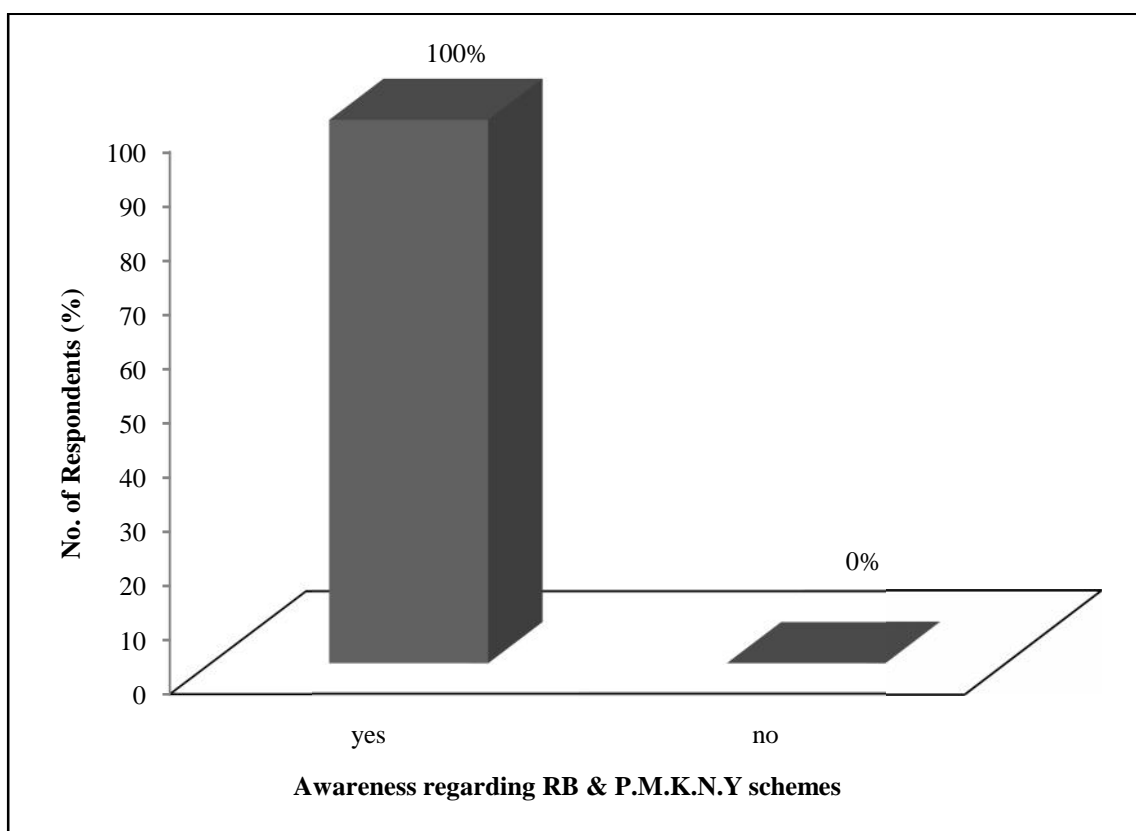
## Inference:

Table 4.1 represents that 40 percent of the respondents were medium experienced level farmers with the range of (10-30 years) and also 35 percent of the respondents were maximum experienced level farmers with the range of (above 30 years). This shows that most of the farmers of Andhra Pradesh were experienced farmers.

## Awareness regarding Rythu Bharosa Scheme and P.M.K.S.N.Y:

**Table 5.1 Awareness regarding RB & P.M.K.N.Y schemes**

<b>PARTICULARS</b>	<b>NO. OF RESPONDENTS</b>	<b>FREQUENCY OF RESPONDENTS</b>
YES	80	100%
NO	0	0%
<b>TOTAL</b>	<b>0</b>	<b>100%</b>



**Figure 5.1 Awareness regarding RB & P.M.K.N.Y schemes**

### **Inference:**

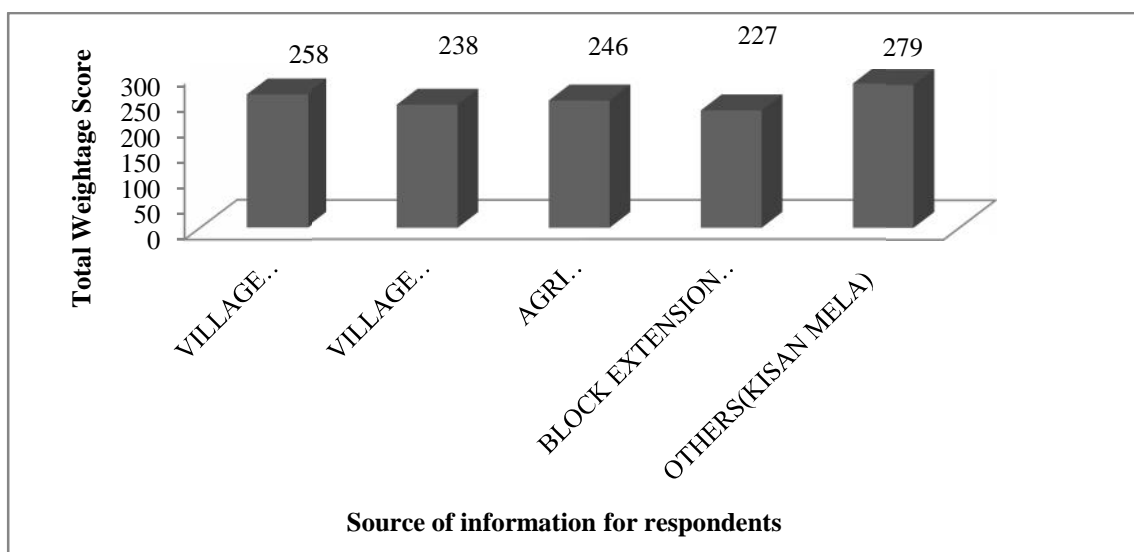
Table 5.1 represents that 100 percent of the respondents knew about both the schemes. This is because the most of the respondents were having experience in farming. This is the positive signal for the respondents in adopting the new schemes and technology.

## Source of information for respondents

**Table 6.1 Source of information for respondents**

STATEMENTS	AWARENESS		MEETING			TWS AND RANK	
	2 Yes	1 No	3 Always	2 Rare	1 Never	TWS	Rank
Village Extension Officer	36 (45)	44 (55)	26 (32.5)	10 (12.5)	44 (55)	258	2
Village Development Officer	29 (36.25)	51 (63.75)	20 (25)	9 (11.25)	51 (63.75)	238	4
Agri Development Officer	35 (43.75)	45 (56.25)	26 (32.5)	9 (11.25)	35 (56.25)	256	3
Block Extension Officer	25 (31.25)	55 (68.75)	17 (21.25)	8 (10)	55 (68.75)	227	5
Others(Kisan Mela)	47 (58.75)	33 (41.25)	25 (31.25)	22 (27.5)	33 (41.25)	279	1

Source: primary probe, 2020



**Figure 6.1 Source of information for respondents**

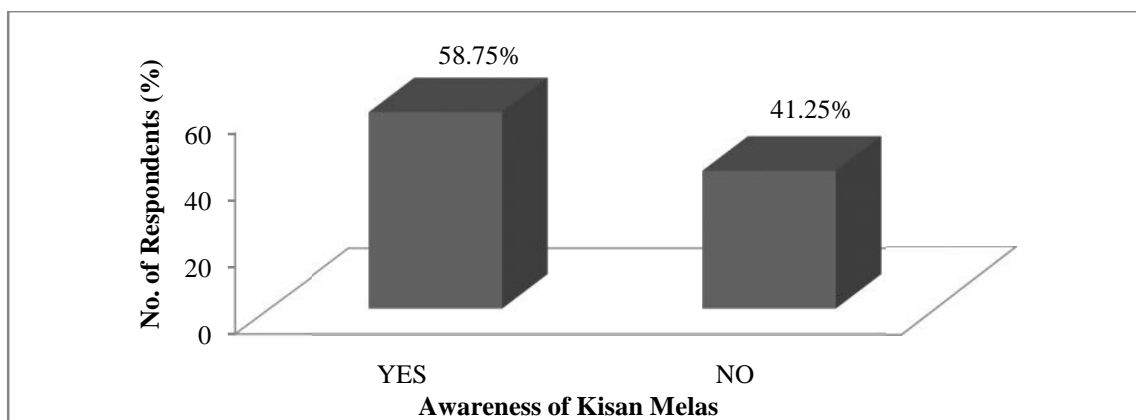
### Inference:

Table 6.1 represents the total weighted score (TWS) and their respective ranks. It can be observed that 58.75% of the respondents had the maximum TWS i.e. 279 given 1<sup>st</sup> rank indicating that the kisan melas were successful. It also indicated that the lowest TWS i.e. 227, in meeting with the block extension officer were “never” with 68.75% attained 5th rank. For better comprehension the first two rankings obtained by Total Weighted Score are explored intensively below.

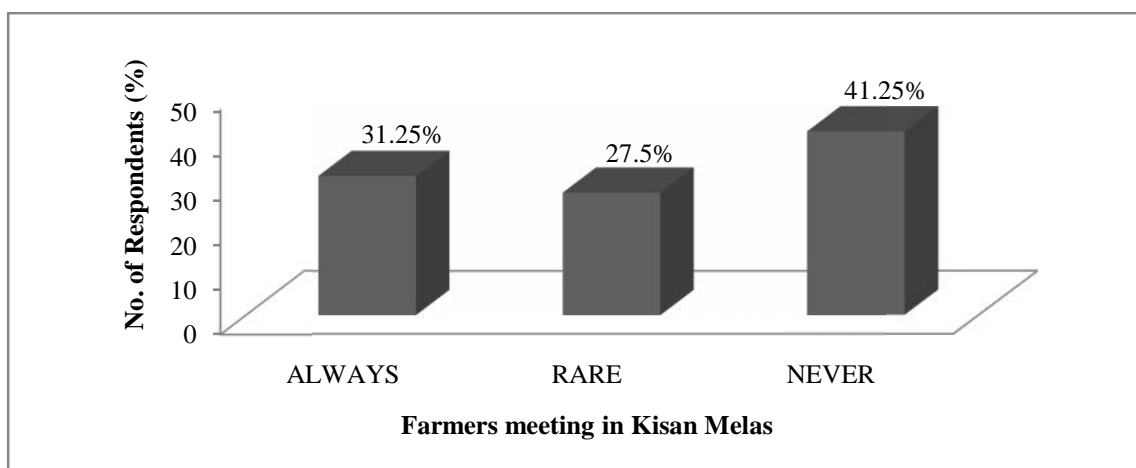
**Table 6.1.1 Awareness and meeting frequency of Kisan Melas**

	ATTRIBUTES	FREQUENCY	PERCENT RESPONDENT
Awareness	Yes	47	58.75%
	No	33	41.25%
Meeting	Always	25	31.25%
	Rare	22	27.50%
	Never	33	41.25%

Source: primary probe, 2020



**Figure 6.1.1 Awareness of Kisan Melas**



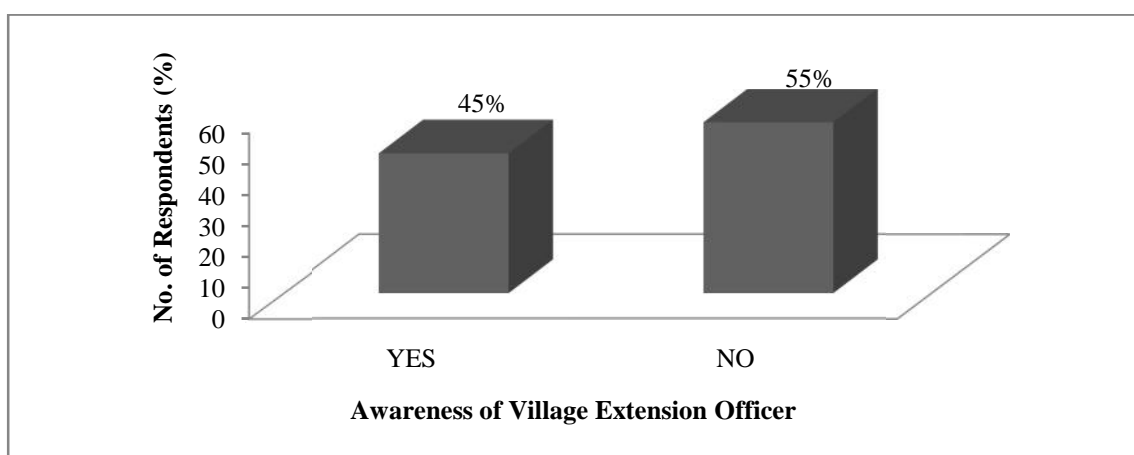
**Figure 6.1.1.1 Meeting frequencies of Kisan Melas**

**Inference:**

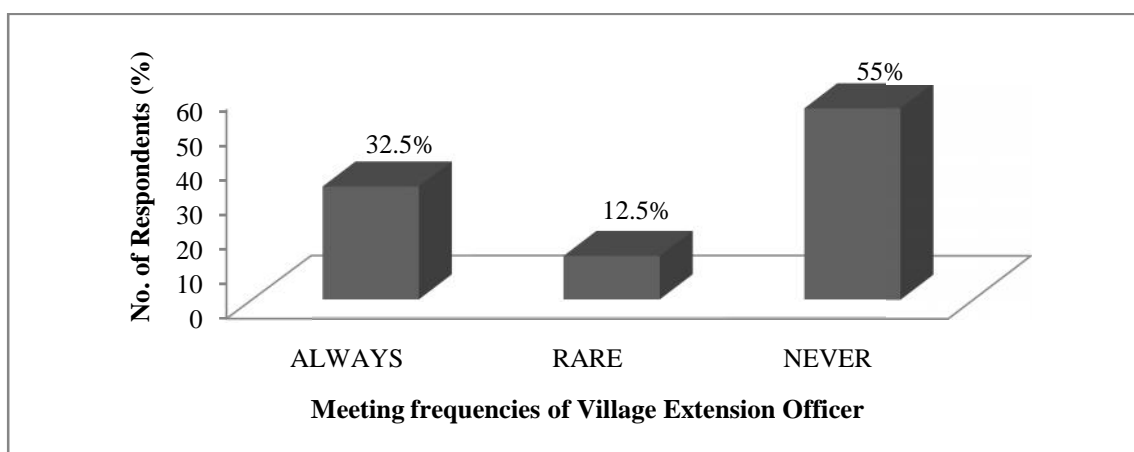
Table 6.1.1 indicate the frequency as well as the percentage of respondents for using kisan melas as source of information related to agricultural updates and farmers meeting in kisan melas which rated 1<sup>st</sup> with 58.75 percent among them, 31.25 percent have a big visiting tendency and 27.5 percent with a unusual visiting tendency.

**Table 6.1.2 Awareness and meeting frequency of Village Extension Officer**

	ATTRIBUTES	FREQUENCY	PERCENT RESPONDENT
Awareness	Yes	36	45%
	No	44	55%
Meeting	Always	26	32.5%
	Rare	10	12.5%
	Never	44	55%



**Figure 6.1.2 Awareness of Village Extension Officer**



**Figure 6.1.2.1 Meeting frequencies of Village Extension Officer**

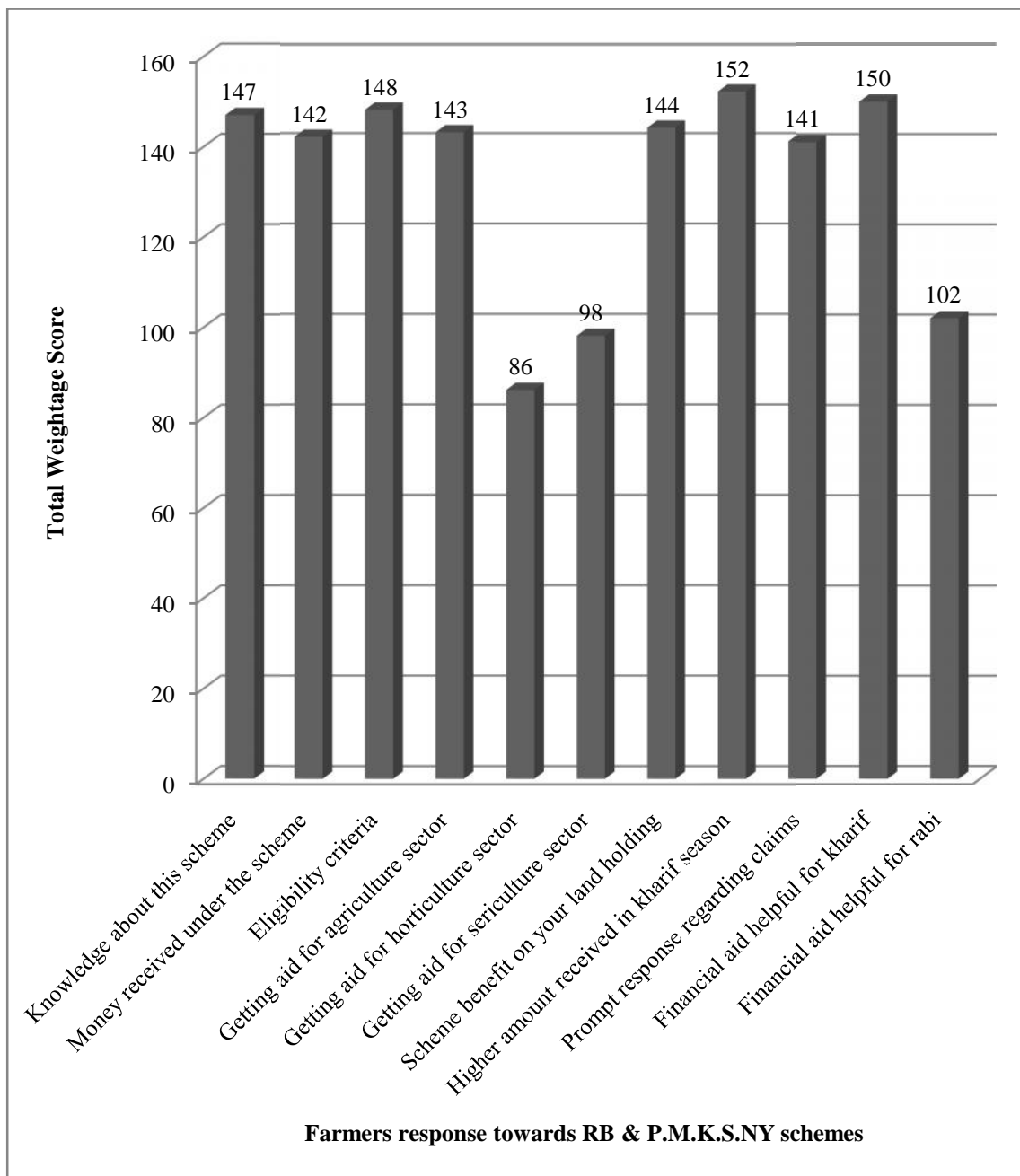
**Inference:**

Table 6.1.2 represents the frequency and proportion of respondents gathering information from the Village Extension Officer and Meeting pattern. Village Extension Officer placed 2nd with 45 percent in providing information to the respondents, 32.5 percent with a daily meeting pattern and 12.5 percent with an unusual visiting tendency.

**Table 7.1 Farmers response towards RB & P.M.K.S.N.Y schemes.**

<b>Sr. No</b>	<b>STATEMENTS/QUESTIONS</b>	<b>2 YES</b>	<b>1 NO</b>	<b>TWS</b>	<b>RANK</b>
1.	Knowledge about this scheme?	67 (83.75)	13 (16.25)	147	4
2.	Money received under the scheme?	62 (77.5)	18 (22.5)	142	7
3.	Eligibility criteria?	68 (85)	12 (15)	148	3
4.	Do you belong to agriculture sector?	63 (78.75)	17 (21.25)	143	6
5.	Do you belong to horticulture sector?	06 (7.5)	74 (92.5)	86	11
6.	Do you belong to sericulture sector?	18 (22.5)	62 (77.5)	98	10
7.	Does your land holding will yield this benefit?	64 (80)	16 (20)	144	5
8.	Higher amount received in kharif season?	72 (90)	8 (10)	152	1
9.	Is there prompt response regarding your claims?	61 (76.25)	19 (23.75)	141	8
10.	Is this financial aid helpful for kharif?	70 (87.5)	10 (12.5)	150	2
11.	Is this financial aid helpful for rabi?	22 (27.5)	58 (72.5)	102	9

Source: primary probe, 2020



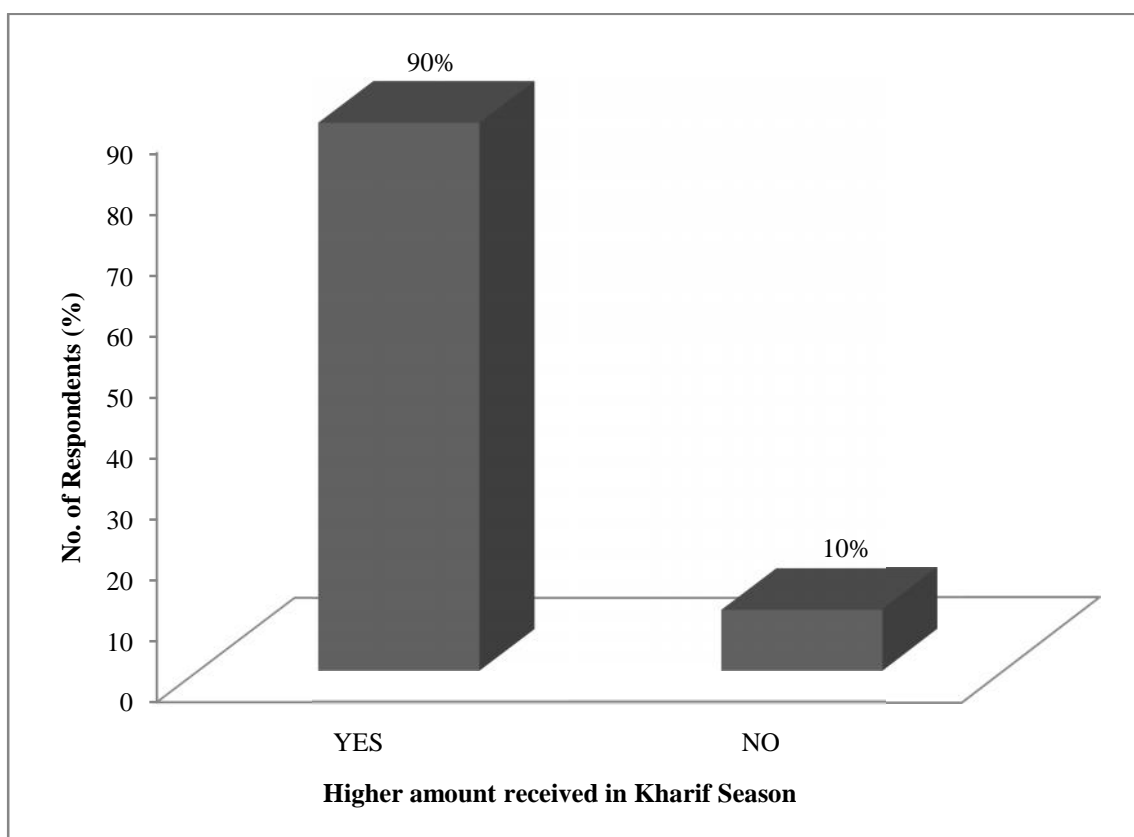
**Figure 7.1 Farmers response towards RB & P.M.K.S.N.Y schemes.**

**Inference:**

From Table 7.1 It can be observed that 90 percent of respondents put kharif season at first rank with the highest TWS, i.e. 152 in terms of higher amount received. It can also be noted that this scheme was ranked the lowest i.e. 11<sup>th</sup> rank with TWS 86. This indicates that very few horticultural farmers took it. The first two rankings obtained by means of Total Weighted Rating are explored intensively below for a better understanding.

**Table 7.1.1 Higher amount received in kharif season**

<b>ATTRIBUTES</b>	<b>FREQUENCY</b>	<b>PERCENT RESPONDENT</b>
Yes	72	90%
No	08	10%
<b>TOTAL</b>	<b>80</b>	<b>100%</b>



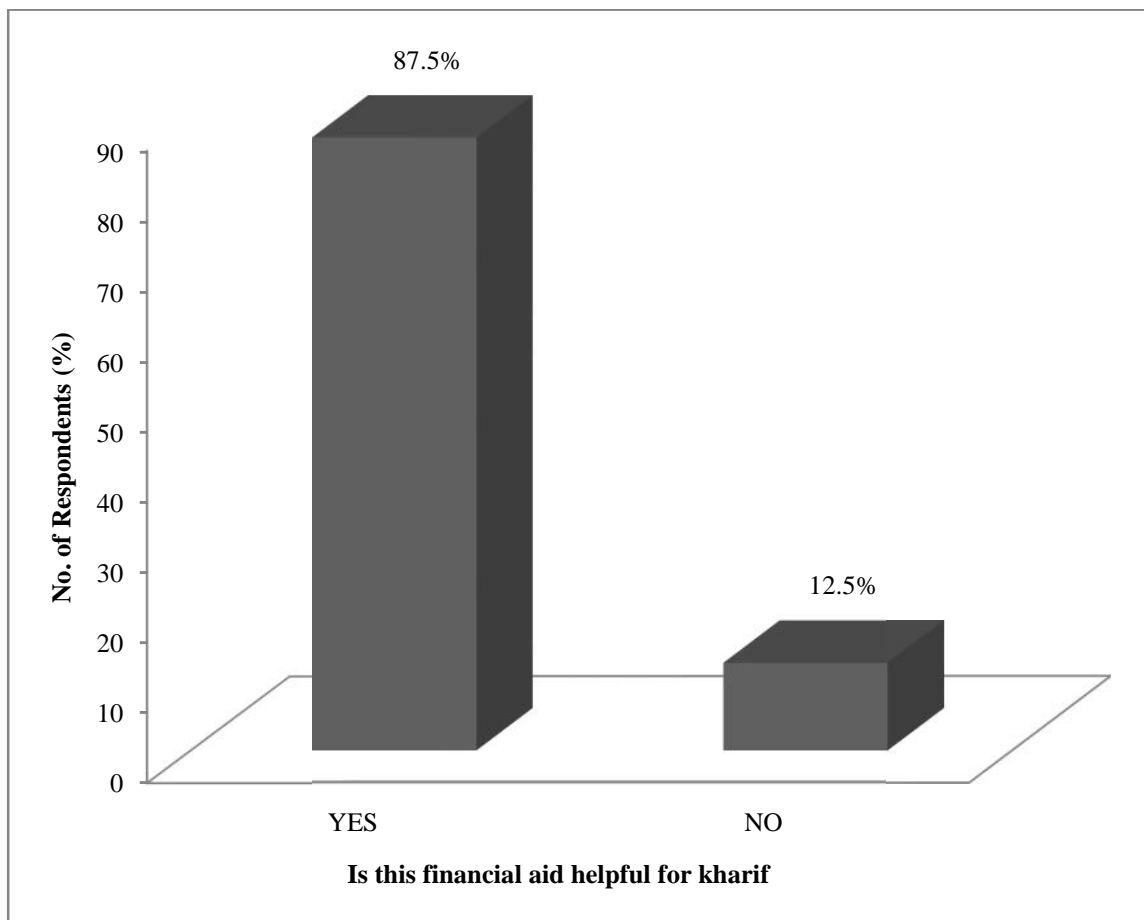
**Figure 7.1.1 Higher amount received in kharif season**

**Inference:**

Table 7.1.1 represents the frequency and percentage of respondents to the statement, 90 percent claimed that state government offers higher instalment sums in the Kharif season and only 10 percent said that they don't get higher instalments during the Kharif season.

**Table 7.1.2 Is this financial aid helpful for kharif**

<b>ATTRIBUTES</b>	<b>FREQUENCY</b>	<b>PERCENT RESPONDENT</b>
Yes	70	87.5%
No	10	12.5%
<b>TOTAL</b>	<b>80</b>	<b>100%</b>



**Figure 7.1.2 Is this financial aid helpful for kharif**

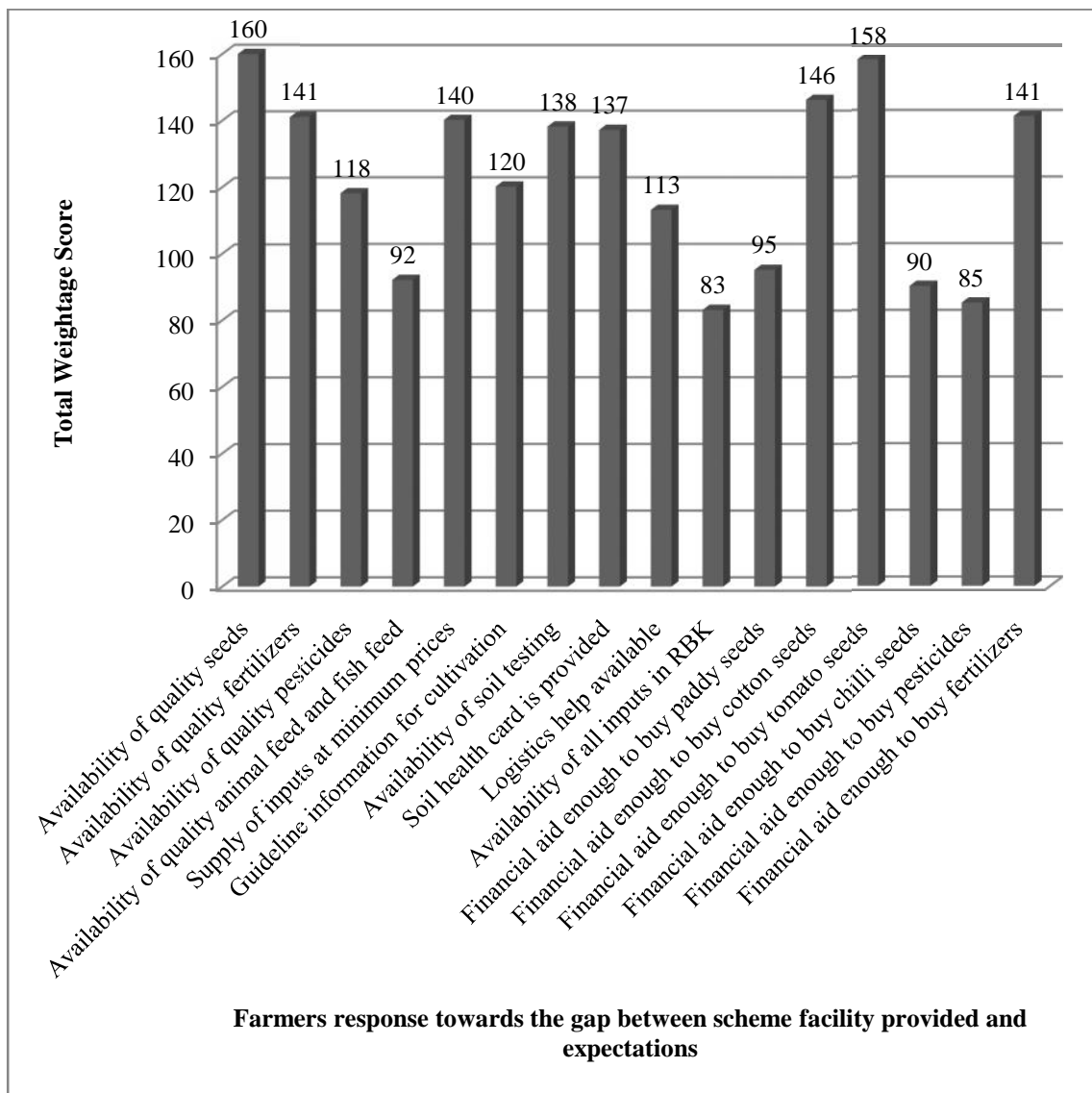
**Inference:**

Table 7.1.2 indicates frequency and percentage of respondents. This statement ranks No. 2 as 87.5% of respondents agreed that the sum of the scheme implemented during the Kharif season helps in their farming activities and 12.5% of respondents did not support it.

**Table 8.1 Farmers response towards the gap between scheme facility provided and expectations**

Sr. No	STATEMENTS	RESPONSES		TWS	RANK
		2 YES	1 NO		
1.	Availability of quality seeds?	80 (100)	0 (0)	160	1
2.	Availability of quality fertilizers?	61 (76.25)	19 (23.75)	141	4
3.	Availability of quality pesticides?	38 (47.5)	42 (52.5)	118	10
4.	Availability of quality animal feed and fish feed?	12 (15)	68 (85)	92	13
5.	Supply of inputs at minimum prices?	60 (75)	20 (25)	140	6
6.	Guideline information for cultivation?	40 (50)	40 (50)	120	9
7.	Availability of soil testing?	58 (72.5)	22 (27.5)	138	7
8.	Are you provided by soil health card?	57 (71.25)	23 (28.75)	137	8
9.	Is logistics helping available?	33 (41.25)	47 (58.75)	113	11
10.	Availability of all inputs in RBK?	03 (3.75)	77 (96.25)	83	16
11.	Are you able to buy paddy seeds?	15 (18.75)	65 (81.25)	95	12
12.	Are you able to buy cotton seeds?	66 (82.5)	14 (17.5)	146	3
13.	Are you able to buy tomato seeds?	78 (97.5)	02 (2.5)	158	2
14.	Are you able to buy chilli seeds?	10 (12.5)	70 (87.5)	90	14
15.	Are you able to buy pesticides?	05 (6.25)	75 (93.75)	85	15
16.	Are you able to buy fertilizers?	61 (76.25)	19 (23.75)	141	4

Source: primary probe, 2020



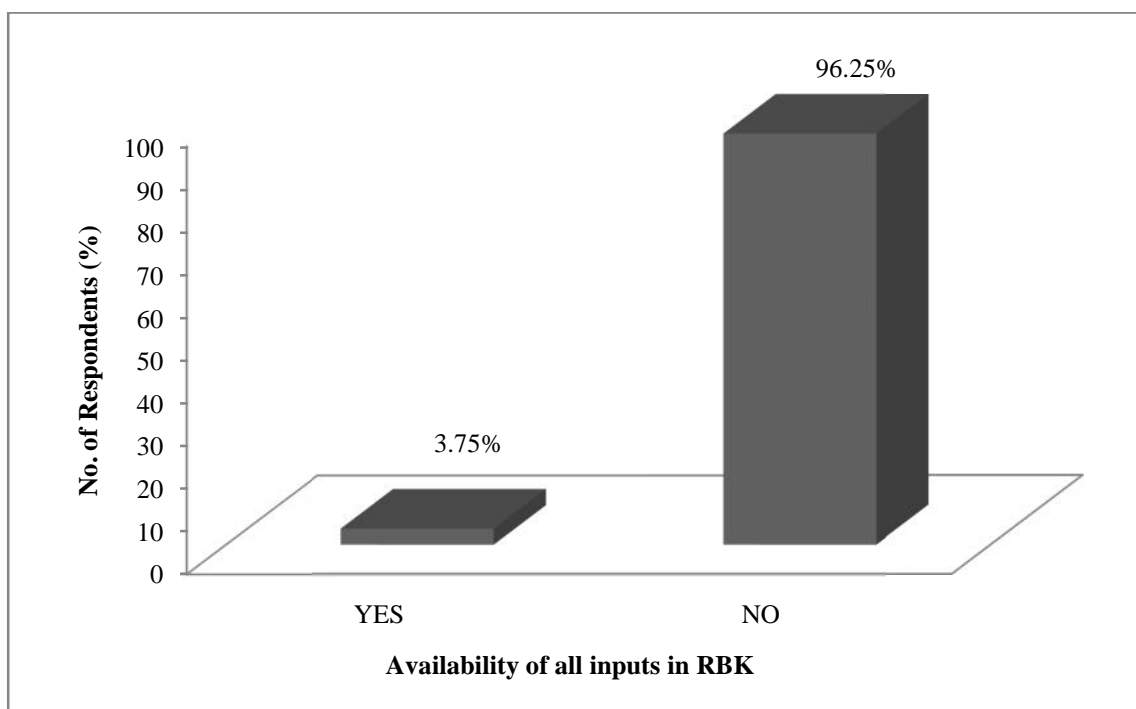
**Figure 8.1 Farmers response towards the gap between scheme facility provided and expectations**

**Inference:**

Table 8.1 reflect the response towards the Gap between Scheme provided and expectations of the respondents in the form of the Total Weighted Score (TWS) and their grades. It can be noted that 96.25 percent of respondents put the lowest TWS, i.e. 83, at the last position, stating that there is no supply of every product in the market. It can also be observed that quality seeds got 1<sup>st</sup> rank having highest TWS i.e.160. The last two ranks obtained through Total Weighted Score are discussed intensively below for better understanding of the farmer's expectations not met through the scheme.

**Table 8.1.1 Availability of all inputs in RBK**

<b>ATTRIBUTES</b>	<b>FREQUENCY</b>	<b>PERCENT RESPONDENT</b>
Yes	3	3.75%
No	77	96.25%
<b>TOTAL</b>	<b>80</b>	<b>100%</b>



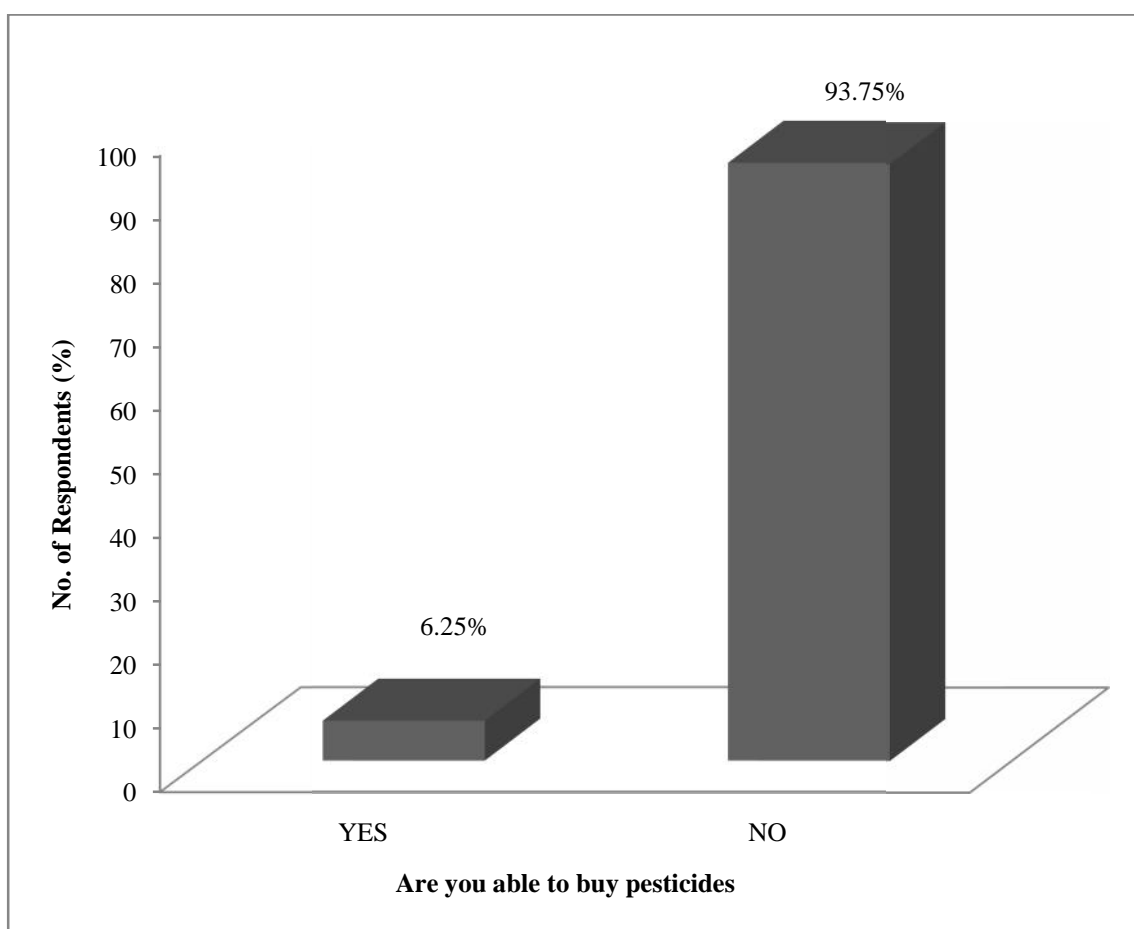
**Figure 8.1.1 Availability of all inputs in RBK**

**Inference:**

Table 8.1.1 represents the respondent's ranking frequency and percentage regarding input availability Rythu Bharosa Kendras attained last rank as 96.25 percent said that they don't get every product from Rythu Bharosa Kendras and 3.75 percent said that they get every product from the Rythu Bharosa Kendras as per their requirements.

**Table 8.1.2 Are you able to buy pesticides**

<b>ATTRIBUTES</b>	<b>FREQUENCY</b>	<b>PERCENT RESPONDENT</b>
Yes	5	6.25%
No	75	93.75%
<b>TOTAL</b>	<b>80</b>	<b>100%</b>



**Figure 8.1.2 Are you able to buy pesticides**

**Inference:**

Table 8.1.2 indicates the frequency and percentage of the respondent on ability to buy pesticides within the scheme amount which ranked 2<sup>nd</sup> last with 93.75 percent respondents claimed no and 6.25 percent said yes as per the table.

## **SUMMARY AND CONCLUSION**

The present study was conducted to evaluate the proper functioning of Pradhan Mantri Kisan Samman Nidhi Yojana and Rythu Bharosa scheme which are provided by the government of India to the farmers of Andhra Pradesh. In this chapter, a brief summary of the present study have been given and based on the findings from the analysis of data, important conclusions were drawn.

### **Findings and Conclusion**

The salient findings emerged from the present study have been summarized below:

- Respondents tend to visit Kisan Melas for source of information regarding new schemes and technology because they were eager to know about the latest technology related to agriculture.
- Respondents claimed that out of total amount of Rs. 13,500 per annum, they were receiving highest amount (Rs. 7,500) in the *Kharif* season which they used to buy quality seeds, fertilizers, pesticides and other agricultural inputs.
- From the Rythu Bharosa Kendras, the farmers were buying more tomato seeds as compared to other crop seeds. However, due to the unavailability of all the inputs in the Rythu Bharosa Kendras, the farmers were restless and have to wait for the input combo kit at the season starting. This revealed that if this combo kit is made available to the farmers at proper time, it could help them to grow crops technically by shifting their remnant money on new technology.
- It was found that the farmers cultivating field crops were more benefitted from this scheme as compared to the farmers cultivating fruit crops in the study area. It may be due to the reason that fruit crops are perennials which require more financial aid as compare to agricultural crops.

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- **Questionnaire**

Dear Sir/Madam,

I am working on government schemes for basic income assurances; a study of Kadapa district of Andhra Pradesh as a part of MBA curriculum. Kindly read all the questions and give your statement carefully. I assure you that whatever information will be given by you will be used for project work only and kept confidential. I shall be very grateful to you for your co-operation.

**PART I**

**1. GENERAL INFORMATION**

1. NAME OF FARMER..... 2. VILLAGE.....  
 3. DISTRICT ..... 4. SEX .....

**PART II**

Kindly read the following statements and indicate your appropriate concern by ticking (✓) in front of the suitable statement

**2. EDUCATION LEVEL?**

Sr. No	Category	Tick One
1.	Illiterate	
2.	Only Read	
3.	Only Read and Write	
4.	Primary Education	
5.	Medium Education	
6.	Higher Education	
7.	Graduation	

**3. OBJECTIVE 1 : TO STUDY THE SUITABILITY OF COMBINED SCHEMES FARMERS**

**3.1 LAND HOLDING RANGE (HECTARE)?**

Sr. No	Category	Land (ha)	Tick One
1.	Marginal	0 – 1	
2.	Small	1 - 2	
3.	Medium	2 - 5	

### 3.2 FARMING EXPERIENCES OF THE RESPONDENTS?

Sr. No	Category	Tick One
1.	Minimum (1 - 10 years)	
2.	Medium (10 - 30years)	
3.	Maximum (>30 years)	

### 3.3 DO YOU KNOW ABOUT RYTHU BHAROSA AND P.M.K.S.N.Y?

Y..... N.....

### 3.4 SOURCES OF INFORMATION FOR RESPONDENTS?

Sr. No	SOURCE OF INFORMATION	AWARENESS		MEETING		
		Yes	No	Always	Rare	Never
1	Village Extension Officer					
2	Village Development Officer					
3	Agri-Development Officer					
4	Block Extension Officer					
5	Others (Kisan Mela)					

### 3.5 RESPONSES TOWARDS RYTHU BHAROSA AND PRADHAN MANTRI SAMMAN NIDHI YOJNA?

Sr. No	Statement	Yes	No
1.	Knowledge about this scheme?		
2.	Money received under the scheme?		
3.	Eligibility criteria?		
4.	Do you belong to agriculture sector?		
5.	Do you belong to horticulture sector?		
6.	Do you belong to sericulture sector?		
7.	Does your land holding will yield this benefit?		

8.	Higher amount received in kharif season?		
9.	Is there prompt response regarding your claims?		
10.	Is this financial aid helpful for kharif?		
11.	Is this financial aid helpful for rabi?		

**4. OBJECTIVE 2 : TO FIND OUT GAP BETWEEN PROVISIONS OFFERED BY RYTHU BHAROSA SCHEME AND EXPECTATIONS OF FARMER.**

**RESPONSES TOWARDS THE GAP BETWEEN SCHEMES PROVIDED AND EXPECTATIONS OF THE RESPONDENTS**

<b>Sr. No</b>	<b>Statement</b>	<b>Yes</b>	<b>No</b>
1.	Availability of quality seeds?		
2.	Availability of quality fertilizers?		
3.	Availability of quality pesticides?		
4.	Availability of quality animal feed and fish feed?		
5.	Supply of inputs at minimum prices?		
6.	Guideline information for cultivation?		
7.	Availability of soil testing?		
8.	Are you provided by soil health card?		
9.	Is logistics helping available?		
10.	Availability of all inputs in RBK?		
11.	Are you able to buy paddy seeds?		
12.	Are you able to buy cotton seeds?		
13.	Are you able to buy tomato seeds?		
14.	Are you able to buy chilli seeds?		
15.	Are you able to buy pesticides?		
16.	Are you able to buy fertilizers?		



**Dr. Y S Parmar University of Horticulture and Forestry  
Nauni, Solan HP) 173230**

**Department of Business Management**

<b>Title of the Project</b>	:	<b>Government schemes for basic income assurances; a study of Kadapa district of Andhra Pradesh</b>
<b>Name of the Student</b>	:	Bahamani Mohammed Khizar Khan
<b>Admission Number</b>	:	H-2018-06-ABM
<b>Major Advisor</b>	:	Mrs. Neena Ghonkrokta
<b>Specialization 1</b>	:	Agri-Finance
<b>Specialization 2</b>	:	Farm Business Management
<b>Degree Awarded</b>	:	Agri Business Mangement (MBA)
<b>Year of Award of Degree</b>	:	2020
<b>No. of Pages in Report</b>	:	33 + v
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**ABSTRACT**

This research is on government schemes for basic income assurances; a study of Kadapa district of Andhra Pradesh, to research the suitability of combined farming schemes and to identify the difference between the provisions provided by the Rythu Bharosa scheme and the expectations of farmers. The primary data was obtained from the farmers in the Kadapa district of Andhra Pradesh to fulfill these objectives. The farmers of Andhra Pradesh are pleased with the combined scheme of Pradhan Mantri Kisan Samman Nidhi Yojana of the central government and the state government scheme Rythu Bharosa, which the farmers earn with the financial assistance of 13,500 rupees per year to help them buy agricultural inputs at the beginning of the crop. But the farmers expect every agri-input should be available at Rythu Bharosa Kendra as the missing inputs cost a lot at the private vendor and the pesticides are much more expensive to buy and the sum of financial aid is in installments that don't allow the farmers to buy pesticides. In addition to these problems this scheme in Andhra Pradesh is highly successful. The availability of all the required inputs and the increase of the MSP of the produce, the purchase from the farmers through the same door of Rythu Bharosa Kendra will benefit the farmer genuinely; as inputs are of vested quality and if the products are purchased from farmer it will be most successful as technology is an enormous barrier that barely uses e-NAM.

**Signature of Major Advisor**

**Signature of Student**

**Countersigned**

**Professor and Head  
Department of Business Management  
Dr. Y S Parmar University of Horticulture and Forestry,  
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## CURRICULUM VITAE

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### ACADEMIC QUALIFICATIONS

Year	Degree	Institute	CGPA / Percentage
2020	Agribusiness Management	Dr. Y.S. Parmar UHF, Nauni, Solan	7.79/10
2018	B.Sc (Hons) Agriculture	Lovely Professional University, Phagwara	8.26/10
2013	XII (BIEAP)	Narayana Junior College, Kadapa	91%
2011	X (BSEAP)	Nagarjuna E.M.High School, Kadapa	82%

### PROJECT

**RAWE (Rural Agriculture Work Experience) 2018**

**Objective :** To get awareness of the agriculture crops in the area of Kadapa District of Andhra Pradesh

**INTERNSHIP 2019**

**Objective :** To Know the needs and wants of farmers of Mandi District with respect to Bandhan Agriculture Private Limited.

### HOBBIES

- Painting
- Chess
- Badminton

### PERSONAL DETAILS

Date of Birth : 5<sup>th</sup> July 1996  
Nationality : Indian  
Address : D. No 77/198, SBI Colony, Mariapuram, Cuddapah, Andhra Pradesh, 516003.

### Declaration

I hereby declare that the above mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above mentioned particulars.

Date:

Place: Nauni, Solan.

**Bahamani Mohammed Khizar Khan**