JIGNASA STUDY PROJECT 2021-22

TITLE OF THE PROJECT

SOCIO- ECONOMIC DEVELOPMENT & ROLE OF PROGRAMMES
INITIATED BY TELANGANA GOVERNMENT- A STUDY ON RYTHU
BANDU IN WAVILALA VILLAGE

SUBMITTED BY

- 1) B. ROoplal B.A. III
- 2) G. Sandhya Rani B.A. II
- 3) B. Krishna Chaithanya B.A. I
- 4) Cheruku Bharath B.A.I
- 5) Deeba fathima B.A.I

UNDER THE SUPERVISION OF

DR. SHYAMU GANTA
ASSISTANT PROFESSOR OF ECONOMICS

DEPARTMENT OF ECONOMICS KGC HANAMKONDA

CERTIFICATE

This is to certify that the study project entitled "Socio- economic development &

Role of programmes initiated by Telangana Government -A study on Rythu

Bandu in wavilala village"in Palakurthy mandal of Janagoan District. The present

study is carried out by our students B. Rooplal B.A. III, G. Sandhya Rani B.A. II,

B. Krishna Chaithanya B.A I. Cheruku Bharath B.A.I, Deeba fathima B.A.I under

the supervision of Dr.Shyamu Ganta, Assistant Professor of Economics,

Department of Economics, KGC Hanamkonda for JIGNASA Study Project for

2021-22 Academic Year.

Place: Hanumakonda

Date 31-12-2021

Signature of the supervisor DR.SHYAMU GANTA

Signature of HOD

Signature of the Principal

CONTENTS

Chapter I

- 1. Introduction
- 2. Need for the study
- 3. Aims and objectives
- 4. Review of literature
- 5. Methodology

Chapter II

- 6) Data analysis
- 7) Summary
- 8) Conclusions and recommendations
- 9) References
- 10) Questionnaire

OBJECTIVES OF THE STUDY

- To Understand the concept of public policy
- To Analyze the impact of financial support to farmers under social welfare schemes
- To Analyze the various difficulties faced in the implementation of government welfare schemes
- · To know the Socio- Economic status of the beneficiaries of the study area
- To know the effectiveness of the programmes among the sample area
- To find out the awareness of the respondents in study area

METHODOLGY

- RESEARCH METHODOLOGY
- The study is based on both primary and secondary data. The secondary data was collected from the Agriculture Department.
- Random Sample has been adopted for the present study in Wavilala villege in palakurthy mandal of Janagaon District.
- Sample of 100 respondents from SC, ST, BC and others. The field survey conducted on 1st Noverber to 30th Novermber 2021.

Need for the study

. After formation of Telangana state on 2nd June 2014, the Government of Telangana introduced and implementing number of social welfare and development schemes for the development of different sections in Telangana and to include the people who were excluded from development long back. The main aim of the government is to give quality life and strengthen them in all aspects.

Profile of the study village

- The Vavilala village located in palakurthy mandal of Janagoan District . The total 1412 farmers in vavilala village as per pattadari pass books. In this women are 280 and 1132 are men. Among total 1412 farmers 189 SC, 171 ST, Others are 1052,
- Small farmer are 750 (53%), medium farmers are 620 (44%), and large farmers are 42(3%)

RYTHU BANDHU

The Rythu Bandhu Scheme, also known as **Agriculture Investment Support Scheme** was launched on May 10, 2018. Since the introduction of the scheme, the scheme has benefitted about **59.26 lakh** farmers of the state. The scheme has been giving out financial aids for the past three years and has benefitted thousands of the families of the state. The government of the state is giving benefits to the farmers through other schemes like <u>Rythu Bhima Pathakam</u>

Investment is the surest way to enhance agriculture productivity and also income to the farmers, besides breaking the vicious cycle of rural indebtedness. In order to ensure that the farmers do not fall again in to the debt trap, a new scheme called "Agriculture Investment Support Scheme" ("Rythu Bandhu") is proposed to be implemented from the year 2018-19 Kharif season onwards to take care of initial investment needs of every farmer. A budget of Rs.12,000 Crores has been provided for the financial year 2018-19 by Government of Telangana. Relieving the Farmers from debt burden and not allowing them to fall in the debt trap again, Rythu Bandhu Scheme is proposed by Government of Telangana for providing Investment Support Agriculture and Horticulture crops by way of grant of Rs. 5,000/- 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. Earlier About 60.84 lakh farmers was benefited under the Rythu Bandhu scheme for the monsoon season.



'Rythu Bandhu' Scheme

To enhance agriculture productivity and income to the farmers besides breaking the vicious cycle of rural indebtedness Agriculture Investment Support Scheme, popularly known as Rythu Bandhu is introduced from the year 2018-19 Kharif season to take care of initial investment needs of every farmer. Investment Support for Agriculture and Horticulture crops is being provided by way of grant of Rs. 5,000 per acre per season for purchase of inputs like Seeds, Fertilizers, Pesticides, Labour and other investments twice a year, for Rabi (Yasangi) and Kharif (Rainy) seasons. This is a first direct farmer investment support scheme in India, where the cash is paid directly. The 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 farmers were being given Rs. 5,000 per each acre in both Kharif and Rabi season. Therefore, the present study aims to evaluate the performance of RythuBandhu scheme. The study also

focuses to evaluate the impact of RythuBandhu scheme on farmer's with the help of financial support

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 budgetImportance 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

RYTHU BANDHU

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

The Rythu Bandhu Scheme, also known as **Agriculture Investment Support Scheme** was launched on May 10, 2018. Since the introduction of the scheme, the scheme has benefitted about **59.26 lakh** farmers of the state. The scheme has been giving out financial aids for the past three years and has benefitted thousands of the families of the state. The government of the state is giving benefits to the farmers through other schemes like Rythu Bhima Pathakam

Investment is the surest way to enhance agriculture productivity and also income to the farmers, besides breaking the vicious cycle of rural indebtedness. In order to ensure that the farmers do not fall again in to the debt trap, a new scheme called "Agriculture Investment Support Scheme" ("Rythu Bandhu") is proposed to be implemented from the year 2018-19 Kharif season onwards to take care of initial investment needs of every farmer. A budget of Rs.12,000 Crores has been provided for the financial year 2018-19 by Government of Telangana. Relieving the Farmers from

debt burden and not allowing them to fall in the debt trap again, Rythu Bandhu Scheme is proposed by Government of Telangana for providing Investment Support Agriculture and Horticulture crops by way of grant of Rs. 5,000/- 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. Earlier About 60.84 lakh farmers was benefited under the Rythu Bandhu scheme for the monsoon season.

The farmers should follow all of the eligibility criteria mentioned below to avail of the benefit of the scheme:-

- The farmers must be a resident of Telangana State.
- Farmer must own the land.
- This scheme is not applicable to commercial farmers.

Article Category	Telangana Govt. Scheme		
	Rythu	Bandhu	Scheme
Name of the Scheme	రైతుబంధు పథకం		
Department	Agriculture Department and Revenue Department, Telangana		
Launched by	Mr. K. Chandrashekhar Rao, CM of Telangana		

State	Telangana
Benefits	INR 5,000 per acre for each crop season to each farmer.
Beneficiaries	Farmers
Budget	14,000 crore
Official website	www.treasury.telangana.gov.in www.rythubandhu.telangana.gov.in
Helpline	Number:- 040 2338 3520 Mail ID:- <i>omag-ts@nic.in</i>

- The government approved the budget of Rs 14800 crore for the Rythu Bandhu scheme for which the beneficiaries will receive the payment between 15 June 2021 to 25 June 2021. 2,81,865 more farmers will get assistance and
- 66311 acres of land coverage this season
- Around 63.25 lakh total number of farmers to be benefited
- The farmers will get Rs 7,508.78 crore for this Vanakalam
- The most number of eligible farmers are from Nalgonda and Least number of eligible farmers are from Medchal Malkajgiri.

	Name	Rythu Bandhu
	Launched by	CM of Telangana
	Beneficiaries	Farmers of Telangana
	Objective	Providing incentives
	Official website	https://treasury.telangana.gov.in/
District		No. of Farmer
Nalgonda		4,19,723
Mahbubna	agar	3,34,950
Sangaredo	dy	3,16,137
Khammar	n	2,64,724
Nagarkurr	nool	2,63,125
Siddipet		2,58,306
Kamaredo	ly	2,44,920

Nizamabad	2,38,909
Suryapet	2,32,653
Vikarabad	2,24,704
Medak	2,13,316
Jagtial	2,04,906
Yadadri Bhuvanagiri	1,82,455
Karimnagar	1,57,970
Nirmal	1,57,268
Jayashankar Bhupalpalli	1,55,770
Wanaparthy	1,52,025
Jogulamba Gadwal	1,48,512
Jangoan	1,45,992
Mancherial	1,30,641

Mahabubabad	1,23,241
Adilabad	1,16,927
Warangal (Rural)	1,67,452
Peddapalli	1,27,528
Rajanna Sircilla	1,05,074
Bhadradri Kothagudem	99,621
Kumuram Bheem (Asifabad)	91,812
Warangal (Urban)	78,288

Statistics of Rythu Bandhu Scheme:-

Name	Number
District	32
Divisions	108
Mandals	568

Clusters	2245
Villages	10874
Total Number of Farmers	5715870

Participating Bank List under Rythu Bandhu:-

Bank Name	Mandal count
State Bank of India	3398430
Andhra Bank	2689156
Syndicate Bank	903696
Corporation Bank	315277
Indian overseas Bank	601562
Canara Bank	595743
AP grameena Vikas Bank	1323887
Telangana grameena Bank	945170
IDBI Bank	107002
TSCAB	205643

Type Crops Covered Under Rythu Bandhu:-

Crop Type Under Scheme	Acres
Paddy	41,76,778 acres
Crops	12,31,284 acres
Soybean	4,68,216 acres
Cotton	60,16,079 acres
Phosphorus	1,53,565 acres
Peas	1,88,466 acres
Pepper	54,121 acres
Corns	92,994 acres
Sugarcane	67,438 acres
Other Crops	54,353 acres
Total	1,25,45,061 acres

REVIEW LITERATURE

- 1) Susan Thomas (2020); Titled linking welfare distribution to land record: a case study of the Rythu Bandhu Scheme in Telangana ,was published by the finance research group of the Indiragandhi institute of Development and research,Mumbai. They their finding was the RBS is relatively simpler to administer because it is unconditional and relies on pre existing land records infrastructure.
- 2) Raghu ramreddy, Kolla Sravanthi, (2020); study on Effect of Farm Investment Support on Multiple and Informal Borrowing of Farm Households: A Case Study on Rythubandhu Scheme in Telangana, India, found that the shceme benefited to farmers directly without any kind of corruption and suggested that must be done for streamline to control the large farmers or for ceiling of land.
- 3) Divya uday and Bhargavi Zaveri (2020): article published on The Indian Express "Lessons from Telangana Rythu Bandhu Scheme. In the wake of the covid 19 epidemic, there is widespread demand for enhancing direct income support to low-income groups who are suffering disproportionately from the pandemic. The proliferation of such schemes provides a unique opportunity to assess the workability of the DBT schemes, the underlying state capacity and infrastructure as well as the overall satisfaction of the beneficiaries with the scheme. Learning's from these two years could aid policy makers with deep insight, augmenting capacity for existing schemes or substituting them entirely depending on their performance.
- 4) Ramakrishna Bandaru, J.Ravikumar(2020): study on Impact of 'RythuBandhu' Scheme on Farmers: An Evolutionary Study in Telangana State. The study was conducted to evaluate the performance of RythuBandhu scheme. The study also focused to 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... The scheme was aimed at relieving farmers of debt burden and protects them from falling into the debt trap. 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 'Pattadar Dharani' 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. 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. The RBS helped the farmers in order to ensure that they do not fall again into the debt trap.

5) **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 Journal of Decision Making and Leadership (JDML)

DATA ANALYSIS

This chapter deals with the analysis of data. All the data gathered from the primary research was analyzed in present study. These are the findings

1) Educational standard s of the respondents

SI. No	Education	Education levels f respondents	percentage
1	No Education	28	28 percent
2	Upto SSC	48	48 percent
3	Degree	18	18 percent
4	PG	6	06 percent
Total		100	100 percent

The education profile of the respondents shows that majority of the respondents were educated 72 percent were educated, 28 percent have no education. Among the 72 percent of educators nearly 48 percent of the respondents have high school education only 6 percent of the respondents are post graduate education.

2) Community/ Caste particulars of the respondents

Sl.No.	Caste	No. Of respondents	percentate
1	SC	30	30 percent
2	ST	15	15 percent
3	OBC	50	50 percent
4	OTHERS	05	05 percent
TOTAL		100	100 percent

The caste particulars of the respondents shows that 95 percent of the people from SC, ST, and from OBC community only. Very few from forward castes. In total 50 percent respondents are from OBC and 30 percent from SC community and 15 percent from ST community

3) Income levels of the respondents

Sl.No.	Income	No. Of respondents	percentate
1	Upto 1 lakh	24	24 percent
2	1-3 lakhs	45	45 percent
3	3- 5 lakhs	17	17 percent
4	Above 5 lakhs	14	14 percent
TOTAL		100	100 percent

The 69 percent of respondents are getting very low level of Income. 14 percent of the respondents in the study area are getting above 5 lakh rupees of Income.

4) Land holdings of respondents

SI.No.	Income	No. Of respondents	percentate
1	Upto 2 acres	36	36percent
2	2- 5 acres	18	18 percent
3	5- 10 acres	36	36 percent
4	10 acres above	12	12 percent
TOTAL		100	100 percent

In the total farmers 54 respondents are from small land holding and 36 respondents are medium farmer and only 12 respondents are having above 10 acres of land

5) Do you know the Rythu Bandu

SI No.	Response	No. of respondents	percentage
1	Yes	100	100 Percent
2	No	Nil	Nil

6) Beneficiaries of the Rythu Bandu Scheme

Did you receive Rythu Bandu Benefit?

SI No.	Response	No. of respondents	percentage
1	Yes	92	92Percent
2	No	08	08 percent

7) Do you face any difficulties in getting benefit

SI No.	Response	No. of respondents	percentage
1	Yes	18	18 Percent
2	No	82	82 percent

Nearly 18 percent of the people getting difficulties to get the benefit with different reasons. Majority of the farmers are happy with this shceme.

8) Are you supporting Direct cash transfer Schemes

SI No.	Response	No. of respondents	percentage
1	Yes	96 percent	96 Percent
2	No	04 percent	04 percent

Farmers are very much happy with direct cash transfer with this scheme. There is no corruption in this scheme. Very few four percent raised the objections in this scheme.

9) Are satisfied with scheme

SI No.	Response	No. of respondents	percentage
1	Yes	95	95 Percent
2	No	05	05

Ninety five percent of the farmers are satisfied with this scheme. Only five percent of the farmer expressed their objections with this scheme.

10) Did your family Income increased

SI No.	Response	No. of respondents	percentage
1	Yes	84	84 Percent
2	No	16	16 percent

11) Do you feel that the amount is sufficient for Agricultural needs

SI No.	Response	No. of respondents	percentage
1	Yes	76	76 Percent
2	No	24	24 percent

The amount given by the government is sufficient to 76 percent of the farmers. 24 percent of the farmers unhappy with the amount given by the government.

12) Are you satisfied with Dharani

SI No.	Response	No. of respondents	percentage
1	Yes	93	93 percent
2	No	07	07 percent

Farmers are satisfied with Dharani scheme which is convenient to farmer to get passbook immediately. Seven percent of the farmers raised their objections to this scheme

FINDINGS.

- Majority of the respondents are small and medium farmers. 12 percent of farmer are large
- Nealy 92 percent of the respondents are getting benefit from Rythu Bandu scheme
- Study reveals that 18 percent of the respondents were faced problems to get the rythu bandu scheme. Farmers in this study area supporting the cash transfer schemes. Respondents 95 percent were very much satisfied with scheme, nearly 84 percent of the respondents satisfied with financial support to increase their income level.
- The study found that the 'RythuBandhu' scheme has a positive impact on decrease of farmer's debts.majority of the respondents supported the scheme
- Farmer are supporting direct cash transfer schemes further for all

Respondents satisfied with Dharani land record system The education profile of the respondents shows that majority of the respondents (72 %) were educated and 28 percent have no education

In the study, ninety five percent of respondents from SC, ST, OBC and five percent of the respondents are others.

Income level of the respondents is very low. Sixty percent of the respondents getting below three lakh rupees income from agriculture

Majority of the respondents are small and medium farmers. 12 percent of farmer are large Awareness on Rythu Bandu is hundred percent among the respondents in the study area. Nealy 92 percent of the respondents are getting benefit from Rythu Bandu scheme Study reveals that 18 percent of the respondents were faced problems to get the rythu bandu scheme.farmers in this study area supporting the cash transfer schemes. Respondents 95 percent were very much satisfied with scheme, nearly 84 percent of the respondents satisfied with financial support to increase their income level.

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 budgets, 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 farmers were being given Rs. 5,000 per each acre in both Kharif and Rabi season. Therefore, the present study aims to evaluate the performance of RythuBandhu scheme on farmer's with the help of financial support

•

QUESTIONNAIRE

- 1) Name of the Respondent:
- 2) Age:
- 3) Sex: a) Male b) Female
- 4) Caste: a) SC b) ST c)OBC d) Others
- 5) Income a) Below 1 Lakh b) 1-3 Lakhs c) 3-5 Laks d) above 5 laks
- 6) Education qualifications: a) No Education b) Up to SSC c) Graduation Leveld) PG level
- 7) Type of Land
 - a) Dry land b) Wet Land
- 8) Do you know the Rythu Bandu Scheme

Yes/No

9) Did you receive Rythu Bandhu benefit

Yes/No

- 10) Number of Acres do you have
 - a) Upto 2 acres b) 2.1 to 5 acres c) 5.1 to 10 acres d) above 10 acres
- 11)Do you face any difficulties in getting the benefit Yes/ No
- 12) Did your farming income increase after Rythubandu Scheme Yes/ No
- 13)Do you feel that the amount is sufficient for Agricultural needs Yes/ No
- 14) Is it necessary to increase the Amount of Rythu bandu Yes/ No
- 15) Are you satisfied with Dharani Land record system Yes/ No
- 16) Are you supporting Direct Cash Transfer Scheme Yes/ No
- 17) Are you Satisfied with this scheme Yes/ No

REFERENCES

- [1] Nikita & Satya, etc. (2019). "Kalia Scheme: Contours, Prospects and Challenges for Agricultural Productivity", International Journal of Innovative Technology and Exploring Engineering, ISSN: 2278-3075, Vol. 8.
- [2] Ashok Gulati & Siraj Hussain, (2018). "Supporting India Farmers: Price Support or Direct Income/Investment Support?" Indian Council for Research on International Economic Relations working paper No. 357.
- [3] Parag Das, (2015). "Problems of Rural Farmer: A Case Study Based on the Lowphulabori Village under the Raha Block Development Area of Nagaon District, Assam", IOSR Journal Of Humanities And Social Science, Vol. 20, Issue -1, PP 40-43.
- [4] Pankaj Kumar, & Singh R.J., etc. al.(2017). "Problems faced by the Farmers in Adoption of Mitigation and Adaptation of Climate Change Practices in Agriculture", International Journal of Agriculture Sciences, Vol. 8, Issue 56.
- [5] Sonawane. S.T, (2016). "Problems & Solution of Marginal Farmers of Rural Area: A Case Study", International Journal of Innovative Research in Science, Engineering and Technology, Vol.5.
- [6] LavanyaKumari, & Anupama, etc. al. (2018). "Digital India: Opportunities and challenges of farmer", Journal of Pharmacognosy and Phytochemistry;
- 7(2): 2469-2482. [7] Salve, P. and G. Frank, (2013). Rich-Poor Gap Widens in Urban & Rural India. India Spend. Retrieved fromhttp://www.indiaspend.com/sectors/rich-poor-gap widens-in-urban-rural-india-45473 on 15.09.2019.
- [8] RythuBandhu (2018). "Agriculture Investment Support Scheme", Government of Telangana. Retrieved from http://rythubandhu.telangana.gov.in/on 12.09.2019
- [9] Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN). (2019). Retrieved from http://www.pmkisansammannidhi.in/ on 11.9.2019
- [10] Highlights of the Central Government's Budget on Agriculture and allied Sectors-2018-19.