

Role of Government Schemes in Promoting Farmers' Welfare in Telangana State

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Abstract

The study titled “Role of Government Schemes in Farmer Welfare in Telangana State” aims to examine the effectiveness of key agricultural welfare schemes, including Rythu Bandhu, Rythu Bima, PM-KISAN, Kisan Credit Card, and other state-supported programs, in enhancing the socio-economic conditions of farmers. The research is based on primary data collected from 400 farmers across selected districts of Telangana using structured questionnaires. The study employs descriptive and inferential statistical techniques to assess farmers' awareness, participation, and perceived benefits of these schemes.

The analysis reveals that Rythu Bandhu is perceived as the most effective scheme, with a mean score of 3.87, reflecting high awareness and substantial benefits in terms of agricultural input support and income enhancement. Rythu Bima (mean 3.65) and Agricultural Subsidy Programs (mean 3.575) also show significant positive impact, particularly in providing financial security and promoting investment in farming activities. Other schemes, such as PM-KISAN, Rythu Samanvaya Pathakam, and PMFBY, demonstrate moderate effectiveness, whereas Farm Loan Waiver Scheme ranks lowest (mean 3.30), indicating limited awareness or accessibility among farmers.

Overall, the findings suggest that while government schemes have positively contributed to farmers' economic welfare, enhancing awareness, timely implementation, and wider coverage—especially for lower-ranked programs—are essential for maximizing their impact.

Keywords: *Farmer Welfare; Government Schemes; Rythu Bandhu; Rythu Bima; Telangana*

1. Introduction

Agriculture remains the backbone of India's economy, providing livelihood to a significant portion of the population, particularly in rural areas. The welfare and development of farmers are thus critical for achieving the vision of Vikasit Bharat, a developed and self-reliant India. Ensuring that farmers have access to modern agricultural technologies, financial support, social security, and market linkages are essential not only for enhancing productivity and income but also for promoting sustainable and inclusive growth. In this context, government-led farmer welfare schemes have emerged as powerful instruments to uplift the socio-economic status of farmers, reduce poverty, and bridge the gap between rural and urban development.

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Telangana State has implemented a range of schemes, such as Rythu Bandhu, Rythu Bima, PM-Kisan, Kisan Credit Card, and agricultural subsidies, aimed at providing financial assistance, insurance coverage, credit access, and training to farmers. These schemes are designed to empower farmers economically, enhance their decision-making capacity, improve agricultural productivity, and ensure a better quality of life. They play a pivotal role in transforming small and marginal farmers into active contributors to the state's economy.

The study titled "Role of Government Schemes in Farmer Welfare in Telangana State" seeks to empirically examine the effectiveness of these programs in achieving economic empowerment, social security, and livelihood improvement for farmers. By collecting primary data from 400 farmers across Telangana state, the study analyzes the level of awareness, participation, and perceived benefits of various welfare schemes. The findings aim to highlight the schemes that are most effective, identify gaps in awareness and implementation, and provide insights for policymakers to strengthen farmer welfare initiatives.

In alignment with the vision of **Vikasit Bharat**, this study underscores the importance of empowering farmers through targeted welfare schemes. By ensuring financial support, risk mitigation, and access to resources, these schemes contribute to building a prosperous agricultural sector, enhancing rural livelihoods, and fostering inclusive economic growth, thereby bringing India closer to the goal of becoming a developed nation.

2. Review of Literature

Reddy & Sharma (2022) examined the effectiveness of Rythu Bandhu and Rythu Bima schemes in improving the financial stability of small and marginal farmers in Telangana. The study found that direct cash transfers under Rythu Bandhu enhanced farmers' access to agricultural inputs, while crop insurance through Rythu Bima provided risk mitigation against crop failures. The research emphasized the need for better awareness and implementation at the grassroots level to maximize the benefits of these welfare programs.

Kumar & Rao (2021) analyzed the role of farmer producer organizations (FPOs) in promoting collective bargaining, market access, and income enhancement for rural farmers. The study concluded that FPOs strengthen farmers' economic position, but challenges such as limited training, inadequate infrastructure, and weak institutional support reduce their overall effectiveness. The authors suggested integrating capacity-building programs and government support to improve outcomes.

Singh & Verma (2020) explored the socio-economic impact of government-initiated crop insurance schemes on smallholder farmers in India. Their findings indicated that insurance coverage reduced vulnerability to climate-induced crop losses and stabilized household incomes. However, low enrollment rates and lack of awareness among farmers were identified as major constraints, highlighting the need for outreach programs and simplified claim processes.

Patel & Deshmukh (2019) focused on the implementation of the Minimum Support Price (MSP) and its role in ensuring farmer welfare. The study revealed that while MSP provides a safety net for certain crops, many farmers remain excluded due to limited awareness, bureaucratic hurdles, and regional disparities in procurement. The authors recommended policy adjustments to make MSP more inclusive and accessible to marginal farmers.

Chandra & Nair (2023) investigated the impact of digital interventions, such as e-knishes and mobile-based advisory services, on enhancing the welfare of rural farmers. The research concluded that digital tools significantly improve access to market information, weather forecasts, and financial services. Nevertheless, barriers such as digital illiteracy and poor internet connectivity limit the reach of these interventions, indicating the need for targeted training programs.

Rao & Bhatia (2022) studied the impact of agricultural credit schemes on small and marginal farmers in Andhra Pradesh and Telangana. The research found that timely access to subsidized credit significantly improved crop productivity and reduced dependence on informal moneylenders. However, procedural delays and lack of financial literacy among farmers limited the full potential of these schemes. The authors emphasized the need for financial education and streamlined loan disbursement processes.

Kothari & Menon (2021) explored the effectiveness of organic farming support programs in enhancing farmer welfare in rural India. Their study concluded that subsidies for organic inputs and training programs improved soil health and reduced input costs for farmers. Despite these benefits, the uptake of organic farming remained low due to insufficient awareness, limited market access, and delayed subsidy payments. The authors suggested stronger extension services and better market linkages.

Gupta & Singh (2020) examined the role of water conservation and irrigation schemes on farmer livelihoods in drought-prone regions of Telangana. The study highlighted that investment in micro-irrigation and watershed development schemes enhanced crop yields, reduced water scarcity, and stabilized incomes. Yet, challenges such as maintenance issues and limited community participation were noted, indicating the need for participatory approaches and regular monitoring to ensure sustainability.

3. Research Methodology

This study is based on the opinions of farmers on various schemes offered by the central and state governments for the welfare of farmers. Inferential statistics applied to know the strength of opinions of farmers. This study explores farmers' perceptions of the various welfare schemes provided by the central and state governments. Inferential statistical methods have been employed to evaluate the strength, significance, and overall impact of farmers' opinions on the effectiveness and benefits of these programs.

4. Analysis and Interpretation

This section presents a quantitative analysis of the data, providing a clear numerical depiction of the responses collected from the farmers.

Table: 1 Farmers' Awareness and Benefit Perception of Welfare Schemes

Schemes	Very Low	Low	Moderate	High	Very High	Total
1. Rythu Bandhu	12 (3%)	28 (7%)	80 (20%)	160 (40%)	120 (30%)	400
2. Rythu Bima	20 (5%)	40 (10%)	100 (25%)	140 (35%)	100 (25%)	400
3. Kisan Credit Card (KCC)	25 (6.25%)	50 (12.5%)	120 (30%)	115 (28.75%)	90 (22.5%)	400

4. Farm Loan Waiver Scheme	30 (7.5%)	60 (15%)	140 (35%)	100 (25%)	70 (17.5%)	400
5. Agricultural Subsidy Programs	15 (3.75%)	50 (12.5%)	110 (27.5%)	140 (35%)	85 (21.25%)	400
6. Rythu Samanvaya Pathakam	18 (4.5%)	45 (11.25%)	130 (32.5%)	120 (30%)	87 (21.75%)	400
7. Rythu Vedika	22 (5.5%)	60 (15%)	125 (31.25%)	110 (27.5%)	83 (20.75%)	400
8. PM Fasal Bima Yojana (PMFBY)	20 (5%)	50 (12.5%)	120 (30%)	125 (31.25%)	85 (21.25%)	400
9. PM Kisan Samman Nidhi (PM-KISAN)	15 (3.75%)	40 (10%)	130 (32.5%)	140 (35%)	75 (18.75%)	400

Source: Compiled from primary data

- The data for **Rythu Bandhu** indicates that only a small portion of farmers, 12 respondents (3%), have very low awareness or benefit from the scheme, while 28 respondents (7%) fall in the low category. A moderate level of benefit is reported by 80 respondents (20%), whereas a large proportion, 160 respondents (40%), experience high benefits, and 120 respondents (30%) enjoy very high benefits. This shows that the majorities of farmers, around 70%, are highly aware of and substantially benefit from Rythu Bandhu, reflecting its effectiveness in providing agricultural input support.
- For **Rythu Bima**, 20 respondents (5%) reported very low awareness or benefit, and 40 respondents (10%) reported low benefit. A moderate level of benefit is observed among 100 respondents (25%), while 140 respondents (35%) experience high benefits, and 100 respondents (25%) gain very high benefits. This indicates that approximately 60% of farmers are significantly benefiting from the scheme, highlighting its role in providing financial security to farmers' families in case of accidental death or disability.
- The **Kisan Credit Card (KCC)** scheme shows that 25 respondents (6.25%) have very low awareness or access, and 50 respondents (12.5%) report low utilization. Moderate usage is seen among 120 respondents (30%), with high and very high utilization reported by 115 (28.75%) and 90 (22.5%) respondents, respectively. This suggests that over half of the farmers are able to effectively access credit for crop cultivation, although some farmers still face challenges in fully utilizing the scheme.
- In the **Farm Loan Waiver Scheme**, 30 respondents (7.5%) reported very low benefit, and 60 respondents (15%) reported low benefit. Moderate benefit is noted among 140 respondents (35%), while 100 (25%) and 70 (17.5%) respondents experience high and very high benefits, respectively. The data reflects that around 42.5% of farmers derive substantial relief from debt burdens, though awareness and accessibility may need improvement.

- For **Agricultural Subsidy Programs**, 15 respondents (3.75%) have very low benefit, 50 (12.5%) report low benefit, and 110 (27.5%) report moderate benefit. High and very high benefit levels are seen in 140 (35%) and 85 (21.25%) respondents, respectively. This indicates that subsidies for inputs, mechanization, and sustainable practices positively impact the majority of farmers.
- **Rythu Samanvaya Pathakam** shows 18 respondents (4.5%) with very low benefit, 45 (11.25%) low, 130 (32.5%) moderate, 120 (30%) high, and 87 (21.75%) very high benefit. The data demonstrates that most farmers benefit from crop diversification and productivity-enhancing initiatives under this scheme.
- In **Rythu Vedika**, 22 respondents (5.5%) have very low awareness or benefit, 60 (15%) low, 125 (31.25%) moderate, 110 (27.5%) high, and 83 (20.75%) very high benefit. This reflects that the training and awareness programs under Rythu Vedika are moderately effective in reaching farmers, though some gaps remain.
- For **Pradhan Mantri Fasal Bima Yojana (PMFBY)**, 20 respondents (5%) reported very low benefit, 50 (12.5%) low, 120 (30%) moderate, 125 (31.25%) high, and 85 (21.25%) very high benefit. Around 52.5% of farmers experience high to very high benefit, indicating the importance of crop insurance in mitigating agricultural risks.
- Finally, **PM-Kisan Samman Nidhi** shows 15 respondents (3.75%) with very low benefit, 40 (10%) low, 130 (32.5%) moderate, 140 (35%) high, and 75 (18.75%) very high benefit. This demonstrates that the direct income support scheme significantly benefits most farmers, though a small portion still has limited access or awareness.

Table 2: Descriptive Statistics of Farmers' Awareness and Benefit Perception of Welfare Schemes

Scheme	Minimum	Maximum	Mean Score	Standard Deviation	Rank
Rythu Bandhu	1	5	3.87	1.016	1
Rythu Bima	1	5	3.65	1.108	2
Agricultural Subsidy	1	5	3.575	1.070	3
PM-KISAN	1	5	3.55	1.023	4
Rythu Samanvaya Pathakam	1	5	3.5325	1.086	5
PMFBY	1	5	3.5125	1.107	6
Kisan Credit Card (KCC)	1	5	3.4875	1.151	7
Rythu Vedika	1	5	3.43	1.136	8
Farm Loan Waiver Scheme	1	5	3.30	1.145	9
(N=400)					

Source: Compiled from primary data

The statistical analysis of the nine farmer welfare schemes based on the Likert scale data (N=400) reveals interesting insights into farmers' awareness and perceived benefits. Rythu Bandhu emerged as the most effective scheme, with the highest mean score of 3.87, indicating that a majority of farmers perceive it as highly beneficial, particularly for providing input support and improving agricultural productivity. Rythu Bima follows with a mean score of 3.65, highlighting the importance of insurance and financial security among farmers. Agricultural Subsidy programs (mean 3.575) and PM-KISAN (mean 3.55) also rank high, showing that support for inputs, mechanization, and direct income assistance has a significant positive impact on farmers' welfare. Rythu Samanvaya Pathakam (3.53) and PMFBY (3.51) are moderately effective, reflecting the benefits of crop diversification and crop insurance. The Kisan Credit Card (KCC) (3.49) and Rythu Vedika (3.43) indicate moderate awareness and utilization, suggesting that while credit and training programs are useful, their reach or impact could be improved. The Farm Loan Waiver Scheme ranks the lowest (3.30), implying that either awareness is limited or the scheme does not fully meet farmers' expectations. Overall, the standard deviations ranging from 1.016 to 1.145 suggest moderate variability in farmers' perceptions, indicating that while most farmers recognize the benefits of these schemes, there are differences in access, awareness, and utilization. This analysis highlights the relative effectiveness of the schemes and provides a basis for policymakers to focus on improving outreach and awareness, especially for lower-ranked programs.

5. Conclusion

The study "Role of Government Schemes in Promoting Farmers' Welfare in Telangana State" highlights the significant role of government-led initiatives in enhancing the socio-economic conditions of farmers. The analysis of primary data from 400 farmers reveals that schemes like Rythu Bandhu, Rythu Bima, and Agricultural Subsidy Programs are highly effective in providing financial support, ensuring social security, and promoting investment in agriculture. Programs such as PM-KISAN, Rythu Samanvaya Pathakam, and PMFBY demonstrate moderate effectiveness, emphasizing the importance of direct income support, crop diversification, and risk mitigation measures. On the other hand, schemes like Farm Loan Waiver Scheme, Kisan Credit Card (KCC), and Rythu Vedika exhibit relatively lower awareness and utilization, indicating gaps in outreach, accessibility, and implementation.

Overall, the findings suggest that government welfare schemes have positively contributed to farmers' economic empowerment, income stability, and livelihood security. To further enhance their impact, increasing awareness, ensuring timely implementation, expanding coverage to small and tenant farmers, and improving access to credit and training programs are crucial. Strengthening these measures will not only uplift the agricultural community in Telangana but also align with the broader goal of building a prosperous, inclusive, and developed India under the vision of Viksit Bharat.

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