The Eligible Denied Benefits under Rythu Bharosa Scheme

What is the issue?

Multiple Right to Information requests and interaction with implementing agencies has led to the understanding of hurdles in accessing the benefit under Rythu Bharosa Scheme.

What is the Rythu Bharosa Scheme?

- YSR Rythu Bharosa is one of the nine Navratna welfare schemes of **Andhra Pradesh** government.
- It has been implemented since 2019 and provides **Rs. 13,500 per agricultural year** over three instalments as financial assistance to farmers during a crop season.
- The benefit is provided **irrespective of size** of land holdings
- The financial assistance includes Rs. 6,000 from the Government of India under PM-KISAN.
- Financial assistance will also be provided to landless tenant farmers & ROFR Cultivators belonging to SC, ST, BC, Minority categories in the State from the budget of the Government of Andhra Pradesh.
- This is crucial for tribal farmers as they struggle to secure credit through financial institutions and are often looted by private money lenders.
- It enable farmers to timely source the quality inputs and services for higher crop productivity.

What are the other DBT schemes available to the farmers?

- **PM-KISAN scheme-** Pradhan Mantri Kisan Samman Nidhi is a new income support scheme announced by the Union government.
- Every family owning not more than two hectares of cultivable land is entitled to receive **Rs 6,000 per year** via direct benefit transfer.
- **Rythu Bandhu**- **Telangana** government's direct benefit transfer scheme for farmers that provides **Rs 5000 per acre per season**.
- There is no ceiling on the number of acres held.
- **KALIA Scheme-** KALIA stands for Krushak Assistance for Livelihood and Income Augmentation and is implemented by the **Odisha** government.
- Under the scheme, all farmers in the state will be provided **Rs 10,000 per family** as assistance for cultivation.
- The scheme is not linked to the amount of land owned.
- It also includes a life insurance cover of Rs 2 lakh and additional personal accident coverage of the same amount for 57 lakh households.
- It further provides that crop loans up to Rs 50,000 are interest-free.

What are the difficulties faced by the farmers in accessing the benefit under Rythu Bharosa Scheme?

- **Bank rejections-** Majority of the farmers' payments were rejected by the banks due to

various technical reasons.

- Majority of these bank rejections was due to software mapping failures by the National Payments Corporation of India (NPCI).
- Failure to fix the issues and have their benefits transferred within the stipulated time frame will result in the removal of their names from the beneficiary list.
- Tribal farmers find it difficult to resolve bank rejections on their own because of the limited access to banking infrastructure, mobile and road connectivity.
- **No clarity of settlement-** There is a lack of understanding of the settlement procedure among field functionaries and bank employees.
- Neither the Union Government nor the State Government has published written rules for block- and panchayat-level authorities on how to settle bank rejections.
- The decision to remove the names of farmers from the beneficiary list without considering field realities is a violation of a provision of the Provisions of the Panchayats (Extension to the Scheduled Areas) Act.

PESA Act states that "every Gram Sabha shall be responsible for the identification or selection of persons as beneficiaries under the poverty alleviation and other programmes"

What can be the way forward?

- The A.P. Government has done well to pay old-age pensions at the doorsteps of rights-holders in cash through the well-established village volunteer system.
- It would be wise for the A.P. Government to follow its own success model for the farmers facing bank rejections in Rythu Bharosa or it should allow all the farmers the choice of how they wish to get their entitlements.
- The Departments of Agriculture and Tribal Welfare, the Grama and Ward Secretariats, UIDAI and NPCI that handle these transfers should accept the responsibility in ensuring that these entitlements reach farmers on time.
- The state should immediately resolve bank rejections through retry payments for all affected farmers.

References

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