

## Levels of Utilization of Farmer Assurance Centres Services by the Farmers of Kurnool District in Andhra Pradesh

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**Abstract:** Farmer Assurance Centres (FAC) also called Rythu Bharosa Kendras (RBKs) have been transforming the agriculture sector in Andhra Pradesh by catering to the needs of the farmers, from supplying the needed inputs to product procurement and it called “one-stop shops” that provide solutions to farmers from “seed to sale”. They provide a range of services like Agri-input shops, Farmer knowledge centers, kiosks, Community Hiring Centers (CHC), etc., and are equipped with experts from various disciplines of agriculture and allied sectors to assist the farmers. The present study was conducted in the Kurnool district of Andhra Pradesh to analyze the extent of utilization of Rythu Bharosa Kendra (RBK) services by the farmers. The data was collected from a total of 80 beneficiary farmers under four RBKs from the selected villages. A simple random sampling technique and descriptive research design were used for the study. The majority of the respondents had a medium level of utilization of RBK services and technologies. Regarding the extent of utilization of services of RBK by the farmers, among the five categories of different services provided by RBKs, marketing services were most utilized by the farmers with the highest mean score values ranging from 2.10 followed by capacity building services and consultancy services with the mean score range of 2.07. Similarly input and veterinary services with the mean score range of 2.07.

**Keywords:** Farmer Assurance Centres, Technologies, Level of Utilization, Marketing Services, and Andhra Pradesh.

## INTRODUCTION

Agriculture serves as the primary livelihood for the majority of the Indian population employing 54.6 percent of the nation's workforce GoI (2011). Recognizing the significance of agriculture, the Indian Government allocates a substantial amount through the Department of Agriculture, Cooperation, and Farmers Welfare. This funding supports a range of Centrally Sponsored Schemes and state government initiatives. These schemes encompass diverse areas such as crop insurance, market intervention, income support, interest subsidy, agricultural mechanization, and custom hiring services Chowdary (2022).

Andhra Pradesh was known as India's "rice bowl" and has significant recognition as one of the major agricultural states in the country Reddy (2022). The majority of the population relies on agriculture and related activities for their livelihoods. While the national GDP sees a 16.00 percent contribution from agriculture and related sectors, in Andhra Pradesh, these sectors make up 30.00 percent of the state's Gross State Domestic Product (GSDP). About 75.00 percent of rural Andhra Pradesh's population is either directly or indirectly connected to agriculture. The state has a total cultivated area of 38.30 lakh hectares during Kharif, 22.70 lakh hectares during rabi, and 17.40 lakh hectares dedicated to horticultural crops. Roughly 80 lakh farm holdings in Andhra Pradesh engaged in the cultivation of both agricultural and horticultural crops Anuhya (2021).

In 2020, the Government of Andhra Pradesh (GoAP) successfully implemented the establishment of Rythu Bharosa Kendras (RBKs), also known as Farmer Assurance Centres, in all the panchayat villages in the state. This initiative

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aims to comprehensively handle the various issues faced by farmers, with the exception of credit, by providing a centralized location for assistance. RBKs, which have been set up at a cost of ₹ 21.80 lakh per unit, are commonly referred to as "one-stop shops" that offer comprehensive solutions to farmers across the entire agricultural process, from seed to sale. The RBKs offer a range of services that are beneficial for farmers. These services include soil testing and advisories, seed certification and supply, quality input supplies at reasonable prices (both chemical and organic), crop and climate advisories, e-crop registration, promotion of modern technologies and crop practices, supply of farm machinery, livestock, and fishery services, and procurement of produce at the minimum support price (MSP). These services are designed to support farmers and help them improve their agricultural practices. The majority of RBKs function from their own premises, while a few also operate from local panchayat structures Babu (2023).

### Review of Earlier Literature

The RBK concept is one of the six initiatives that, were nominated by the Centre for the UN Award. The initiative has revolutionized the agriculture sector by meeting farmers' needs from seed to sale. Andhra Pradesh farmers who produce crops, battle a great deal to sell them at a good price. They clean and plow the land, grow the crops, irrigate the crops, harvest the crops, and store as well as pack the items properly to be taken to the markets available to sell them at the best prices. At the time of selling, they face a range of problems for example, the impedance of representatives and agents, the absence of a protection office, the absence of money, the significant expense of inputs, storehouses, and shipping issues.

The small and marginal farmers. First small holdings play an important role in raising agricultural development and poverty reduction and second, the green revolution also increased the indebtedness among the peasants. It has resulted in environmental problems like over-exploitation of groundwater resources and consequent decline in its level, loss of soil quality, etc, Ilaiyah (2017).

Farmers are facing problems related to production, marketing, and finance. To solve all these issues and give farmers a wide range of quality services Government of Andhra Pradesh started innovative centers RBK-One stop shop for all the farmer's needs with the help of knowledge partners like Dr. MS Swaminathan Research Foundation, National Seed Research and Training Centre, Central Fertilizer Quality and Training Institute, Central Insecticide Laboratory, National Institute of Plant Health Management, Division of soil science, IARI, State Management institute of Livestock Enterprise, National Dairy Research Institute, Indian Veterinary Research Institute (Govt. of Andhra Pradesh, 2020). A total of 10,641 RBKs had been supplying quality seed, fertilizers, and pesticides besides farm machinery and they had even become the hubs of knowledge Babu (2021). Regardless of their efforts to provide the best services, farmers face problems while availing of the services of RBKs. Scanty studies have been done to study the farmers' knowledge regarding RBK and its related problems. There are also accusations of states manipulating the data on farmer suicides. The majority of farmers shifted from food grain crops to commercial crops. Nearly 60 percent of farmers are still depending on bull plows in case of cotton cultivation. In the case of rice, 95 percent of farmers are depending on machines, Lal (2019).

The present study was undertaken to have a critical understanding of the RBKs and the Extent of utilization of services of RBK by the farmers in the Kurnool district of Andhra Pradesh.

### Objectives of the Study

- To study various services offered by Rythu Bharosa Kendra (RBK) to the farmers and
- To analyze the levels of utilization of Rythu Bharosa Kendra (RBK) services by the farmers.

### Methods and Area of the Study

The present study was undertaken in the Kurnool district of Andhra Pradesh in the year 2023. Two blocks of the district with the most number of RBKs were selected purposively. Further, four RBKs were selected randomly from these two blocks. Two villages were selected randomly from each RBK and similarly, from each village, 10 beneficiary farmers of each village were selected for the study. Therefore, a sample size of a total of 80 respondents was selected by using a simple random sampling method. Primary data was collected with the help of a well-structured and pre-tested interview schedule and the requisite secondary data was collected from various Government offices like the village secretariat, journals, magazines, publications, etc.

The extent of utilization of RBK services was operationalized as the extent to which various services provided by RBKs were used by farmers. The schedule developed by Chowdary (2022) was adopted with the required modifications. A total of 20 statements are prepared to know the extent of utilization of RBK services.

The responses of the farmer were obtained against each statement in terms of the three-point continuum as High Level of utilization, Medium Level of utilization, and Low Level of utilization, and the assigned scores were 3, 2, and 1 respectively.

## RESULTS AND DISCUSSION

### Scoring and Categorization:

The maximum score a respondent can get is 60 and the minimum score of respondents was 20. By adding up the scores of all the items, the total score of individual respondents was obtained. Based on responses, the farmers were categorized into three groups using mean and standard deviation.

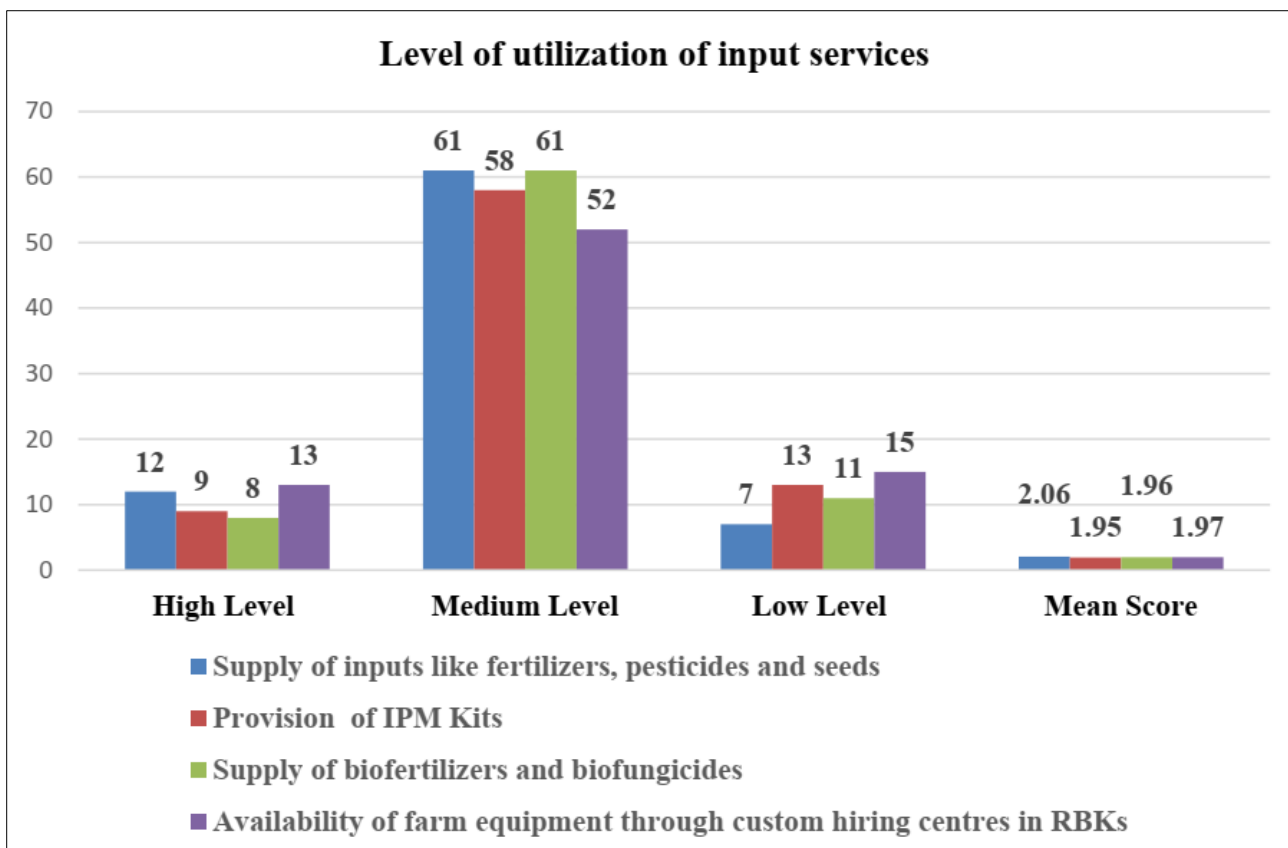
S. No.	Category	Score
1.	Low Level of utilization	< Mean – S. D
2.	Medium Level of utilization	Mean ± S. D
3.	High Level of utilization	> Mean + S. D

**Table 1: Table Distribution of respondents based on various RBK services**

S. No.	Statement	High Level of utilization f(%)	Medium Level of utilization f(%)	Low Level of utilization f(%)	Mean Score	Rank
<b>Input services-I</b>						
1.	Supply of inputs like fertilizers, pesticides, seeds	12(15.00%)	61(76.25%)	7(8.75%)	2.06	I
2.	Provision of IPM Kits	9(11.25%)	58(72.50%)	13(16.25%)	1.95	IV
3.	Supply of biofertilizers and biofungicides	8(10.00%)	61(76.25%)	11(13.75%)	1.96	III
4.	Availability of farm equipment through custom hiring centers in RBKs	13(16.25%)	52(65.00%)	15(18.75%)	1.97	II
<b>Capacity building services-II</b>						
1.	Training programs to farmers regarding recent advances in agriculture by scientist	13(16.25%)	52(65.00%)	15(18.75%)	1.97	II
2.	Polambadi or thotabadi or pasuvigyanbadi	16(20.00%)	54(67.50%)	10(12.50%)	2.07	I
3.	Audio and video conferences and dissemination of technology through smart TV	11(13.75%)	49(61.25%)	20(25.00%)	1.89	IV
4.	Conduct advisory board meetings once a month	12(15.00%)	53(66.25%)	15(18.75%)	1.96	III
<b>Marketing services-III</b>						
1.	Free crop Insurance	12(15.00%)	58(72.50%)	10(12.50%)	2.02	II
2.	Go down to store the produce	11(13.75%)	55(68.75%)	14(17.50%)	1.96	III
3.	Purchase of surplus produce when market price falls	9(11.25%)	62(77.50%)	9(11.25%)	2.10	I
4.	Separate market for organic produce	10(12.50%)	58(72.50%)	12(15.00%)	1.85	IV
<b>Consultancy services-IV</b>						
1.	Provision of loan, weather, and market price information through CM APP	13(16.25%)	52(65.00%)	15(18.75%)	1.97	II
2.	Maintenance of digital library and information material for enhancement of farmers' knowledge	11(13.75%)	49(61.25%)	20(25.00%)	1.89	IV
3.	Provision of need-based information to farmers on crop health management	16(20.00%)	54(67.50%)	10(12.50%)	2.07	I
4.	Identification of beneficiaries for various government schemes	13(16.25%)	52(65.00%)	15(18.75%)	1.97	III
<b>Veterinary services-V</b>						
1.	First aid for animals and treatment after consulting VAS, deworming, and semen collection	11(13.75%)	55(68.75%)	14(17.50%)	1.96	III
2.	Provision of free vaccination to animals	12(15.00%)	58(72.50%)	10(12.50%)	2.02	II
3.	Provision of animal health cards	10(12.50%)	58(72.50%)	12(15.00%)	1.85	IV
4.	Free animal insurance	12(15.00%)	61(76.25%)	7(8.75%)	2.06	I

Table 1 reveals that among the input services of RBK provision of all inputs viz., fertilizers, pesticides, seed, etc. at a lower price compared to the local market had the highest mean score of 2.06 followed by the availability of farm equipment through custom hiring centers in RBKs (1.97), Provision of bio-fertilizers and bio-fungicides (1.96), Provision of IPM kits like pheromone traps, sticky traps, lures, etc (1.95). Further figure 1 presents how level of utilization has been taking place by the farmers and getting benefits out of it.

It is depicted that, among the capacity building services of RBK Polambadi or Thotabadi or Pasuvigyanbadi had the highest mean score 2.07, Training programs to farmers regarding recent advances in agriculture by scientists (1.97), Conduct of advisory board meetings once in a month (1.96).



**Figure 1: Presents the level of utilization of input service**

It is inferred that among the marketing services purchase of surplus produce when the market price falls had the highest mean score of 2.10, free crop Insurance had a mean score of 2.02, and go down to store the produce with a mean score of 1.96.

Among the five categories of different services provided by RBKs, marketing services were most utilized by the farmers with the highest mean score values ranging from 2.10 followed by capacity building services and consultancy services with a mean score range of 2.07. Similarly input and veterinary services with the mean score range of 2.07.

The possible reason for the highest utilization of marketing services might be that RBKs provide market linkages for crops grown in the area inform about prevailing prices and help in selling their produce at remunerative prices. All these gave the farmers easy access to the market hence resulting in high usage of these services.

Concerning capacity building services the possible reason might be that, unlike other training programs organized by various departments in district headquarters the RBKs capacity building services were provided in the village and based on the needs of the farmers in the area.

Various trainings were given which made them enthusiastic in acquiring knowledge and helping farmers adapt to the changing environment similarly the possible reason for majority of the farmers used holistic services was because, these services like Rythu Bharosa support farmers by providing financial assistance and hence benefit small and marginal farmers, tenant farmers and agricultural labourers.

Also, other services enhance the economic condition of farmers and promote sustainable agriculture. The possible reason for the medium utilization of rendering input services might be that the inputs needed by the farmers were provided at RBKs at subsidized rates but at the same time because of the delay in the supply of inputs, the medium and large farmers had moderately used input rendering services of RBKs.

The possible reason for the low utilization of consultancy services was that farmers who used to follow traditional farming practices may hesitate to seek advice or guidance from the staff of RBK due to trust and credibility in spite they relying on their own experiences or fellow farmers. Also, building trust may take time.

Concerning low utilization of veterinary services the possible reason might be the low level of knowledge or lack of awareness regarding veterinary services provided at RBKs and another reason might be the, existing relationship with local veterinarians where farmers feel more comfortable seeking help from them. The results of a study on the overall extent of utilization of RBK services are presented in Table 1.

## CONCLUSION

It can be concluded that the majority of the respondents had perceived overall moderately to highly effective services of RBKs. The focal point of this research study was to assess the effectiveness of RBK services as perceived by the farmers in enhancing their farm income. The findings revealed that farmers perceived RBKs were moderately effective. This serves as an indication for the policy makers/ researchers/ extension functionaries that, there was a wider gap between the intent and execution of the program. This finding throws light on the government and policymakers while drafting the plans for improvement, restructuring, reforming, and modifying the services from RBKs. Thus, various strategies should be implemented to enhance the effectiveness of the services of RBKs further.

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