

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2097**  
TO BE ANSWERED ON THE 20<sup>TH</sup> DECEMBER, 2022

**WELFARE OF TENANT FARMERS**

2097. SHRI SRIDHAR KOTAGIRI:  
SHRI CHANDRA SEKHAR BELLANA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government is taking/intends to take measures for the welfare of tenant farmers located in the rice bowl areas of East Godavari, West Godavari, Krishna and Guntur districts;
- (b) if so, the details thereof;
- (c) if not, the reasons therefor; and
- (d) the details of other measures being taken by the Government for the overall welfare of tenant farmers in the country?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d): Agriculture is a State subject. However, the Government of India implements various schemes and programmes for the welfare of farmers including tenant farmers of the country. A gist of some of the important schemes for the welfare of farmers including tenant farmers is given at **Annexure-I**. Government of Andhra Pradesh has informed about its various farmer welfare schemes for tenant farmers which are at **Annexure-II**.

**(i) Specific Target for Agriculture in Priority Sector Lending:**

Under the priority sector lending programme, the Reserve Bank of India (RBI) has prescribed focused credit to priority sectors for all Commercial Banks including Regional Rural Banks, Small Finance Banks, Local Area Banks and Primary (Urban) Co-operative Banks other than Salary Earners' Banks. Within the specific target for priority sector lending, a sub-target of 18 % has been fixed for agriculture (excluding foreign banks with less than 20 branches), out of which a sub-target of 10% is prescribed for Small and Marginal Farmers (SMFs). For computation of achievement of the sub-target, Small and Marginal Farmers include landless agricultural labourers, tenant farmers, oral lessees and sharecroppers whose share of landholding is within the limits prescribed for SMFs.

**(ii) Financing of Joint Liability Groups(JLG) of 'Bhoomi Heen Kisan':**

Tenant farmers, share croppers and oral lessees are excluded from institutional credit/formal banking institutions. These mid segment clients had access to productive assets but were unable to access institutional credit due to their inability to offer adequate security. These farmers are eligible to form JLGs.

JLGs of 'Bhoomi Heen Kisan' are informal groups of 4-10 members engaged in similar economic activities and willing to jointly undertake to repay the loans taken by the group. The Union Budget of 2014-15 provided for financing of 5 lakh JLGs of Bhoomi Heen Kisan through NABARD. RBI has issued guidelines to all Scheduled Commercial Banks in this regard.

Apart from extending refinance support to banks, NABARD also extends grant support to banks and other JLG promoting agencies for formation and nurturing of JLGs and capacity building of the stakeholders. To encourage JLG formation and promotion, NABARD provides grant assistance of Rs. 4000 per JLG.

**(iii) Kisan Credit Card:**

The KCC Scheme was introduced in 1998 so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs. The scheme aims at providing adequate and timely credit support from the banking system under a single window with a flexible and simplified procedure for farmers (individual/ joint borrowers who are owner cultivators), tenant farmers, oral lessees, share croppers, Self Help groups or Joint Liability Groups of farmers including tenant farmers.

**(iv) Interest Subvention Scheme:**

The Government of India is implementing Modified Interest Subvention Scheme (MISS) with a view to provide short term Agri-loans availed by farmers through KCC for their working capital requirements at concessional rate of interest. Under this scheme, farmers who are owner cultivators - both individual /joint borrowers; Tenant farmers, oral lessees and share

croppers; Self Help Groups or Joint Liability Groups of farmers including tenant farmers, share croppers etc. are given KCC loan at subvented interest rate of 7%. For this, at present, interest subvention of @ 1.5% is being given to financial institutions. Therefore, short term loans for Agriculture and other allied activities including animal husbandry, dairy, fisheries etc. upto Rs. 3.00 lakh is available to farmers at an interest rate of 7% per annum. Additional 3% subvention is also given to the farmers for prompt and timely repayment of loans; thus reducing the effective rate of interest to 4% per annum. In case of short term loan availed for allied activities only (other than crop husbandry), the loan amount upto Rs. 2.00 lakh is available at the rate of 7%. Additional 3% interest subvention is also available on it.

**(v) Pradhan Mantri Fasal Bima Yojana (PMFBY):**

PMFBY Scheme was launched from Kharif 2016 with aim to support production in agriculture by providing an affordable crop insurance product to ensure comprehensive risk cover insurance support for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stage. All tenant farmers growing the notified crops in the notified areas are eligible for coverage.

**(vi) Farmer Producer Organisations (FPOs):**

The Government of India has launched the Central Sector Scheme (CSS) for “Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)” in the year 2020. The scheme has a total budgetary outlay of Rs.6865 crore. Formation & promotion of FPOs are done through Implementing Agencies (IAs), which further engage Cluster Based Business Organizations (CBBOs) to form & provide professional handholding support to FPOs for a period of 05 years including preparation and execution of business plan for the concerned FPOs for ensuring better marketing opportunities & market linkages on sustainable basis. Landless tenant farmers are included as eligible beneficiaries/members of FPOs.

**Agril. credit disbursement to tenant farmers during 2022-23 as on date**

District	2022-23	
	No of tenant farmers	Credit amount (Rs. in Cr)
East Godavari	22209	60.09
West Godavari	12200	58.37
Krishna	7936	54.42
Guntur	20520	49.14

**Agril. Credit to Tenant farmers:**

- The Government. of Andhra Pradesh has enacted, AP Crop Cultivators Right Act (APCCR Act), 2019 on 17-08-2019 in order to provide the different benefits extended by the Government to the actual cultivators duly safeguarding the land rights of the owner farmers.
- This enables the generation of **Crop Cultivators Rights Card (CCRC)** to the Tenant farmers. This card facilitates the tenant farmers to have the rights on the crop for a period of **11 months** and also the gives eligibility to get institutional credit from banks and all benefits are extended by Government under different schemes.
- To overcome the problems in loaning to individual tenant farmers, the Joint Liability Groups (JLG) are formed with land less tenant farmers for facilitating credit in Group mode.
- The GoAP has also integrated services of PACS / DCCBs with RBKs for providing credit services to farmers, particularly tenants through Rythu Bharosa kendras(RBK).

**YSR Rythu Bharosa- PM KISAN”:****Scheme benefit to tenant farmers during 2022-23 as on date**

District	2022-23	
	No of tenant farmers	Credit amount (Rs. in Cr)
East Godavari	6976	9.42
West Godavari	4775	6.45
Krishna	7190	9.71
Guntur	5189	7.01

- The Government of Andhra Pradesh has implemented, “YSR RYTHU BHAROSA-PMKISAN” scheme from October 15<sup>th</sup>, 2019.

- Financial assistance of Rs. 13,500/- (Rs. 7500/- from the State Government and Rs. 6000/- from GOI through PM-KISAN) is given to all the eligible land owner farmer families.

### Input Subsidy due to Natural Calamities:

The Dept. of Agriculture has released Rs.0.298 Cr. of input subsidy covering 507 tenantfarmers due to Floods/ Heavy rains during Kharif 2022 in EG, WG, Krishna & Guntur districts of AP. The details as on date are as follows.

District	No. of Tenant farmersbenefitted	Input subsidy released (Rs. In Cr)
East Godavari	252	0.37319
West Godavari	375	0.38574
Krishna	167	0.15907
Guntur	144	0.12645
<b>Total</b>	<b>938</b>	<b>1.04445</b>

### Crop Insurance to Tenant farmers:

- Government of Andhra Pradesh implements Dr. YSR Free Crop Insurance scheme from Rabi 2019-20 onwards. With a view to ensuring Universal coverage of notified crops under the CropInsurance scheme without any premium burden on the Farmers and separate registration.
- Priority has been given to the tenant farmers growing notified crops in notified areas, whose crop details were captured through the e-crop (a software application for capturing crop details) and after successful completion of farmer e-KYC and social audit become eligible for coverageunder this scheme.

### Crop Insurance claims paid to tenant farmers as on date

District	2021-22 (Released during June 2022)	
	No. of Tenant farmers benefitted	InsuranceClaim (Rs. In Cr.)
East Godavari	13131	40.2
West Godavari	8729	17.98
Krishna	27504	104.3
Guntur	25367	29.4
<b>Total</b>	<b>74731</b>	<b>191.88</b>

In addition to this, Dept. of Agriculture, Government of Andhra Pradesh helps the tenant farmers through other programmes like Subsidy seed distribution, YSR Yantra Seva Padhakam (Farm Mechanization-SMAM), YSR Sunna Vaddi Panta Runalu (The interest subsidy for the crop loans up to Rs.1.00 lakh who have repaid their loans within one year).

\*\*\*\*\*