

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

LOK SABHA
STARRED QUESTION NO. 123
TO BE ANSWERED ON 26TH JULY, 2022

WELFARE SCHEMES FOR TENANT FARMERS

*123 SHRI UTTAM KUMAR REDDY NALAMADA:

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

- (a) The steps taken by the Government for inclusion of tenant farmers and sharecroppers in various Government schemes.
- (b) The reasons for non-inclusion these beneficiaries in the Pradhan Mantari Kisan Samman Nidhi (PM-KISAN) Yojana even in the States which identify and provide cash support to landless tenant farmers such as Odisha under the KALIA scheme and Andhra Pradesh under the YSR Rythu Bharosa Scheme and
- (c) The number of landless cultivators who have received bank loan under the Bhoomiheen Kisan guidelines of RBI and the amount of bank loans received by them, State/UT Wise

ANSWER

MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): A statement is laid on the table of the House.

**STATEMENT REFERRED TO IN REPLY TO PART (a) TO (c) OF LOK SABHA
STARRED QUESTION NO. 123 DUE FOR ANSWER ON 26TH JULY, 2022**

(a) to (c) Agriculture is a State subject. However, the Government of India implements various schemes and programmes for the welfare of farmers of the country including tenant farmers and share croppers. Schemes being implemented by the Government for the welfare of tenant farmers and share croppers are as follows:

(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 will also 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. In the Union Budget of 2014-15, it was declared that 5 lakh JLGs of Bhoomi Heen Kisan will be financed 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.

The State/ UT-wise details of number of JLGs promoted and amount of bank loans disbursed during last three years are given in the **Annexure**.

(III) Kisan Credit Card & Interest Subvention Scheme

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 aflexible 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 and sharecroppers etc. As on 31.03.2022, total number of operative KCC in the country is 7.14 crore.

Moreover, since February 2020, a special drive has been undertaken under 'KCC Saturation Drive'in order to provide concessional credit to PM-KISAN beneficiaries not covered under KCC.The target was to cover 2.5 crore farmers and as on 01.07.2022, 3.26 crore new KCC have been issued with sanctioned limit of Rs. 3.70 lakh crore.

Under the Interest Subvention Scheme, tenant farmers and sharecroppers can avail short term agri-loans through KCC upto Rs. 3 lakh at subsidized rate of interest. At present, 3% incentive is available for prompt repayment of loan reducing the cost to farmers to 4% for loans to agriculture and allied activities extended through Kisan Credit Card (KCC)Scheme

(IV) 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 and sharecroppers growing the notified crops in the notified areas are eligible for coverage. In 2020-21, 25.37 lakh applications were received from tenant farmers.

(V) Farmer Producer Organisations (FPOs)

The Government of India has launched the Central Sector Scheme for “Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)” in the year 2020 with the main focus on leveraging economies of scale in production and marketing with a view to enhance productivity through efficient, cost effective and sustainable resource use for ensuring sustainable income oriented farming, thus helping in reduction of cost of farm production and increase in farmers’ income. Landless tenant farmers are included as eligible beneficiaries/members of FPOs.

Landholding is the primary condition for eligibility under PM-KISAN Scheme.

Annexure

State -wise No of JLG got credit linked and loan amount during F.Y.							
S.No.	Name of the State	JLG Financing (Amount in Rs lakh)					
		2019-20		2020-21		2021-22	
		No. of JLG	Loan Disbursed during the FY	No. of JLG	Loan Disbursed during the FY	No. of JLG	Loan Disbursed during the FY
1	Andaman & Nicobar	1	1.28	10	14.78	15	20.54
2	Andhra Pradesh	20920	48181.39	12075	21355.05	116112	41487.61
3	Arunachal Pradesh	3	7.66	1	0.22	1	6.00
4	Assam	53758	81474.58	21956	23275.42	15946	21151.88
5	Bihar	558450	1078040.77	420262	719215.12	534923	5759338.14
6	Chandigarh			0	0.00	156	278.35
7	Chhattisgarh	78967	130970.28	111019	98720.83	111941	92237.25
8	D and N HAVELI UT	1	0.3	27	111.56	0	493.59
9	DAMAN and DIU UT	2	2.73	1	496.11	26	110.18
10	Goa	2137	3888.22	1012	1810.89	1101	1852.33
11	Gujarat	104115	192274.06	51189	86691.70	167863	123878.63
12	Haryana	101954	188804.95	82683	146914.46	93150	147223.55
13	Himachal Pradesh	2844	4952.48	3237	5311.07	2990	5140.15
14	Jammu and Kashmir	1141	1006.76	1224	887.20	2051	2470.78
15	Jharkhand	149179	277032.05	203540	272999.47	181831	286446.42
16	Karnataka	322399	633909.22	306901	494686.09	498261	536421.94
17	Kerala	337960	635884.41	617445	437888.09	546546	426579.76
18	LAKSHADWEEP UT	0	0	0	0.00	0	0.00
19	Madhya Pradesh	237976	433168.92	261431	306030.91	396315	362887.15
20	Maharashtra	345067	656395.49	341125	457910.43	503312	542266.85
21	Manipur	1586	2537.17	927	2297.98	766	1710.19
22	Meghalaya	761	1158.79	791	1227.53	605	930.96
23	Mizoram	859	1662.82	646	1130.56	1074	2200.03
24	Nagaland	5	11.5	2	0.20	3	5.89
25	New Delhi	12193	21265.93	8121	16122.56	7951	15219.83
26	Odisha	326813	565216.79	331562	459273.89	368612	509949.69
27	Puducherry	475	826.35	104	199.95	14113	13683.80
28	Punjab	99191	187388.71	73506	120685.33	75774	120190.41
29	Rajasthan	244399	464183.04	243103	421068.54	264899	377443.83
30	Sikkim	925	1405.33	243	339.21	299	510.07
31	Tamil Nadu	397820	1289697.3	333074	770018.01	672577	739905.57
32	Telangana	10298	15823.68	2916	3737.19	83313	14876.23
33	Tripura	14976	21613	13040	21716.40	11703	23743.41
34	Uttar Pradesh	354107	668680.79	26713	42008.32	185197	279172.36
35	Uttarakhand	21039	34327.82	366476	545712.04	261460	430899.75
36	West Bengal	377180	668500.08	290520	351321.27	287912	396542.02
	Total	4179501	8310294.57	4126882	5831178.38	5408798	11277275.14
