

**GOVERNMENT ROLE IN THE PROMOTIONS OF TENANT FARMERS IN
ANDHRA PRADESH**

*C. Divakara Reddy

**Prof R. Suneetha

*Research Scholar, Department of Economics, Sri Venkateswara University,
Tirupati-517502.

**Professor, Department of Economics, Sri Venkateswara University, Tirupati-
517502

The Government have recognised the plight of farmers particular tenant farmers in the state of Andhra Pradesh. The Central Government and the State Governments have launched many programmes for the development of the farmers in general and tenant farmers in particular. The Indian government offered several schemes to support farmers including income support, social security, and agricultural infrastructure development. Key schemes include Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Kisan Maandhan Yojana (PM-KMJ), Pradhan Mantri Fasal Bima Yojana (PM-FBY), National Mission on Edible Oils-Oilseeds (NMEO-OS). Rainfed Area Development (RAD). Agri-Start-Ups (Krishi Navodyama), Crop Insurance Schemes and Interest subvention for Dairy Development. The farmers have to benefit with all these programmes of the Government of India. With regard to the tenant farmers, they will not get any direct benefit with all these schemes except Pradhan Mantri Maandhan Yojana.

The Government of Andhra Pradesh offers several schemes for upliftment of the farming community. The important schemes include YSR Rythu Bharosa which provides financial assistance to farmers, Dr. YSR Jala Kala for digging the borewell drinking initiatives like AP seeds for seed distribution and promotion of new crop varieties. Interest subvention schemes provide interest subsidies for crop loans up to Rs. 100000 lakhs for farmers who repay their loans in time. Micro irrigations schemes encouraging drip irrigation and other water, efficient techniques with subsidies.

YSR Cheyutha program meant for the upliftment of the financial status of women farmers from SC, ST BC and minority community by encouraging livelihood activities like animal procurement, Jagananna Jeena Kranthi Program is securely



introduced for the wellbeing of the farming community. Annadata Sukhibhava provides financial aid to small and marginal farmers in the state.

These schemes demonstrate the governments commitment to supporting the agricultural sector and improving the economic conditions of farmers including tenant farmers in Andhra Pradesh. The tenant farmers are also made eligible under 'Navarathnalu', a flagship programmes is Government of A.P. An attending is made in this chapter to analyse the role of Government in promoting and improving the living conditions of the tenant farmers in the state of Andhra Pradesh.

ESTIMATES TENANT FARMERS IN ANDHRA PRADESH

Andhra Pradesh is one of the states with the highest tenancy infested states in our country. To safeguard the tenant farmers, the Government of Andhra Pradesh has made a special focus on the loaning programmes for tenant farmers. Andhra Pradesh is pioneer in tenant farmer's finance and the highest farm finance given to the tenant farmers.

Radha Krishna Commission recommendation

Tenant farmers are often struggle to enclose benefits and support schemes available to land owing farmers, particularly in accruing agricultural credit and insurance. Government of Andhra Pradesh was appointed Radha Krishna Commission to look in to the problems of tenant farmers in the state of Andhra Pradesh.

The Commission pointed out the problems related to institutional structures that were making farmers helpless, including informal tenancy and fear of land resumption under existing laws. The commission emphasised the importance of giving farmers a voice in policy-making through their representatives and hosting state institutions accountable to farmers. Commissions recommendations aims to address the vulneraries of tenant farmers and ensure they have equal access to resources and support, helping to promote inclusive and sustainable agricultural development. Commission's work has highlighted the need for institutional reforms to ensure that tenant farmers are not disadvantaged and have a fair opportunity to benefit from agricultural policies. All India Kisan Sabha (AIKS) national secretary Vija Krishnan said the conditions of farmers in Andhra Pradesh was distressing.

The State Government has failed to ensure MSP and provide subsidies and schemes to the farmers. In comparison, the Government of Kerala was paying Rs. 1000 per cent more than the MSP while procuring the farmers produce. The panchayat would identity the tenant farmers and extend all benefits to them on for with the land owners. The government should ensure that tenant farmers had accounts zero percent interest crop loans from banks, crop insurance and other agricultural subsidies. The tenant farmers should have be given the Crop Cultivators Rights Cards (CCRC).



Notable State Models Intending

1. Kerala is the only state that enacted the money lending Act, protecting borrowers from high rates of interest and tenants from excesses in private debt.
2. The Government of Andhra Pradesh has adopted and refined the implementation process under the AP. Licensed Cultivators Act 2011.
3. It undertook digitisation of land records and created a web land portal.
4. Loan Eligibility Cards (LEC) or a Certificate Of Cultivation (COC) is issued by the designated authority i.e, revenue or agriculture department.
5. A standard operating procedure has been put in place for the banks to record the crop loans issued to all farmers including tenants, on the web land portal.
6. Telangana did not annul the Andhra Pradesh Law but took a massive drone for digitalisation.
7. It registered the land records under the Dharani Project (Telangana Land Records Management System).
8. This is being implemented for direct transfer of Rs. 4.000 per owner-farmer per acre per crop season to meet the input needs.
9. Besides, farmers are entitled to Rs. 5 lakh insurance with the LIC, with the state paying the same.
10. Tenant farmers are, however, not eligible.

Policy shortfalls

1. Tenant farmers account for 80 percent of farmers suicides in the country.
2. Tenant farmers rarely get bank credit and they do not get any subsidies.
3. Even with Kisan Credit Cards (KCC) and JLGs (Joint Liability Groups-Bhoomi Heen Kisan) in place, tenant farmers receive barely 3 percent of total farm credit.
4. Loan waivers have not helped tenant farmers as a significant number of crop loans are availed by the land owners even when they are not the actual cultivators.
5. Tenant farmers with no documentary evidence become ineligible for crop insurance under Pradhana Mantri Fasal Yojana.
6. State level panel data of NABARD indicates that a 10 per cent increase in agricultural growth leads to a 2 per cent rise in GPS.
7. But uneconomic holdings, lack of adequate credit flows and poor insurance cover to the tenant farmers prevent such growth.

Suggestions given by the Radha Krishna Commission

The following suggestions are given by the commission for benefit of the Tenant Farmers in the state.

1. An inclusive growth agenda requires that tenant farmers issues of both debt and insurance be tackled.
2. Agricultural insurance needs to be decoupled from crop loans.



3. Farmer assets (crop husbandry, animal husbandry, poultry, horticulture and family assets) need to be insured irrespective of owned or leased-in.

Other relevant measures for tenant farmers may include-

1. creating a legal framework for the States
2. Issuance of loans eligibility cards to every tenant farmer
3. Ensuring that banks lend to cultivators and not owners
4. Creation of web-based land portals after digitising land records
5. Setting targets for short-term production credit for the tenant farmers,
6. Formation of Joint Liability Groups (JLGs)
7. Direct Cash Transfer (DOT) to tenant farmers following an affidavit of self-declared tenancy conditions and crop (S) grown can help significantly.
8. NABARD can set up a tenant farmers development fund to refinance short-term credit.
9. It can also assist JLGs, SHGs, FPOs (Farmers Producer Organisation) and pay crop insurance premium for crop loans less than Rs. 1 lakh, besides skilling and calamity relief.

Prevalence of tenant farming

Tenant farming was 20.60 per cent of the operating area, according to 8th round of NSSO Report in 1953-54.

In 2002-03, It fell sharply to just 6.6 percent of the operating area. But post-liberalisation, during 2003-13, tenancy increased to 10.4 per cent State wise of tenant farmers in the country has different shows. Andhra Pradesh (35.7 per cent) Bihar 22.7 per cent, Haryana 14.8 percent Odisha (16.9 pe cent). Tamil Nadu (13.5%) and West Bangal (14.7%) lead the tenancy league, for above the all-India average of 10.4 per cent represents that large number of actual cultivators belong to tenant category. On analysis of sociological profile of tenant farmers. It is observed that most of them are marginal farmers particular by from under privileged sections who are in dire need of institutional finance. The tenant farmers finance has been extended in the form of RMG, JLG and individually through crop cultivator rights cards (CCRCs).

Implementation of crop cultivator act 2019

The Government of Andhra Pradesh has brough Andhra Pradesh Crop Cultivator Right Act 2019 to provide all facilities including banking, insurance and other government benefits to the tenant farmers without effecting the rights of the owner of the land. The Act came into force from 17.08-2019 in the state Government of Andhra Pradesh has implemented measures to support tenant farmers, including financial assistance programs like the Annadhatha Sukhibhava Scheme which provides Rs. 20,000 annually to eligible farming families. The government is facilitating access to crop loans for tenant farmers particularly through the issuance of



Crop Cultivators' Rights Cards (CCRCs) which are essential for getting loan eligibility.

Implementation of crop cultivation Act 2019

In order to wipeout all the troubles and challenges faced by the tenant farmers, Andhra Pradesh government has introduced "Andhra Pradesh Crop Cultivators Rights Act-2019 by the Y.S Jagan mohan Reddy's government, thereby repealing the Andhra Pradesh land licensed cultivators Act-2011. The Andhra Pradesh Crop Cultivation Rights Act-2019 that mandates the written consent of land-owners for the tenant farmers to get necessary benefits particularly crop loans, became a major setback for the tenant farmers to avoid various benefits, including Rythu Bharosa. The Act has introduced the Crop Cultivator Rights Cards (CCRC) which will be issued based on the written agreement between the actual cultivator and the owner of the land for a period of eleven months counter signed by the Village Revenue Officer (VRO) in the village secretariate with the condition specified under section 3(3) of the Act. This Act replacing the Loan Eligibility Card (LCC) that did not mandate the written consent of the landowner as per the Andhra Pradesh Land Licensed Cultivators Act-2011. The main purpose of the Act is to digitise and monitor the CCRC for the respective village revenue office in the village who are responsible for the issuing the CCRC for the tenant farmers after through verification as the farmers details and eligibility. In fact the CCRC is valid for 11 months from June 3, 2019 to 1st may 2020 during which the tenant farmers holding it is entitled to get Rythu Bharosa (financial assistance), crop loan, crop insurance and other benefits. This is one to the best policy steps taken by the government to overcome the challenges faced by the tenant farmers in the State. Benefits of government schemes like, Sunna Vaddi Pantala Runalu, ysr free crop insurance, input subsidy and minimum support price etc, have also provided under the Act.

Provisions of the Act to the wellbeing of tenant farmers

The Andhra Pradesh Crop Cultivator Right's Act-2019, was legislated to make input subsidies and government income support available to small holders and landless farmers cultivating leased land. The benefits Act provides the for the development of the farmers cultivating leased land. The following benefits are available to the tenant farmers through CCRC.

- i. The actual cultivator shall be entitled to obtain crop loan on the land under agreement from the, State or Central or Agricultural Cooperative Society or Scheduled Bank or any other financial institutions which are spread over the State of Andhra Pradesh, owned, controlled, and monitored by the State or Central Governments.
- ii. The tenant farmers are also entitled to crop insurance, input subsidies, crop damages or any other benefits of facilities provided to farmers by the government.



- iii. The marginalised sections like scheduled castes, scheduled tribes, minority cultivators and back ward caste cultivators will also be entitled to the Rythu Barosa Scheme in addition to the landowner in accordance with the provisions of the scheme.
- iv. Rules shall be applied to the cultivator who belong to local scheduled tribes only notified with the scheduled area of the state of Andhra Pradesh.
- v. There is a provision to the person aggrieved by the decision of the village secretary either granting or refusing to grant CCRC before the Tahsildar of concerned mandal and the Tahsildar shall dispose of the serve by summary enquiry within the seven days by giving an opportunity to both the parties³.

Recent Development on CCRC And Disbursement of Loans

The Crop Cultivator Rights Cards (CCRCs) are issued to 8,31,884 number of actual cultivators during 2023-24 as against 5,39,683 actual cultivators during 2022-23, The total amount of Rs. 323.70 crores disbursed to the tenant farmers is 2023-24 as against Rs. 611.84 crores up to December 2022. The actual cultivators have received the loans have declined from 80505 CCRC holders in 2022-23 to 37243 card holders in 2023-24. The particulars relating to the number of CCR Cards holding during 2023-24 have shown in table:3

Table:3
Crop Cultivator Rights Cards Issued during 2022-23 & 2023-24

Sl. No	Name of the District	Target 2023-24	CCRC issued as on 31.03.24	Achievement	Increase during 2022-23	No. of cards issued 2022-23
1	Srikakulam	16540	4171	114.27	12800	3650
2	Vizianagaram	24528	7138	125.71	18850	5678
3	Parvathipuram Manyam	16972	4924	101.02	12098	4874
4	Alluri Sitharama Raju	11084	42	14.58	10796	288
5	Visakhapathnam	2244	516	220.23	2019	225
6	Anakapalli	9173	1880	69.04	6450	2723
7	Kakinada	53999	15459	37.75	13053	40546
8	Dr.B.R Ambedkar Konaseema	77770	12447	24.04	24986	51784
9	East Godavari	88075	30277	45.19	21076	66999
10	West Godavari	84185	3658	68.41	30714	53471
11	Eluru	56433	7129	39.38	12931	43502
12	Krishna	83348	8158	16.32	3359	49989
13	NTR	55888	7828	20.33	17388	38500
14	Guntur	54057	8409	29.26	25317	28740



15	Bapatla	68455	5363	40.81	32800	36055
16	Palnadu	56613	13094	32.32	16099	40514
17	Prakasam	35118	15809	73.61	13641	21477
18	SPSR Nellore	22950	16571	110.13	7903	15047
19	Kurnool	13739	11900	173.52	6881	6858
20	Nandyal	21465	10482	85.45	9283	12262
21	Ananthapuram	6170	4306	162.06	3513	2657
22	Sri Sathyasai	1863	688	128.79	1335	528
23	YSR Kadapa	7035	4416	119.73	3325	3710
24	Annamayya	3875	3382	352.66	2914	959
25	Chittoor	2676	1691	110.33	1144	1532
26	Tirupati	7199	2328	41.24	1554	5645
Total		881454	293271	54.45	342841	538613

Source: Agriculture Department

The table above shows the district-wise number of tenant farmers who obtained crop cultivator rights cards during 2022-23 and 2023-24. The number of CCR Cards has increased considerably from 5.39 lakh during 2022-23 to 8.32 lakh during 2023-24 registering an increase of 54 per cent. The government did not concentrate on the issuance of CCRCs to the tenant farmers because of the newly formed districts and adjustment of the required civil servants during 2023-23. As per the estimates of the Rythu Swarajya Vedika (RSV), only 34.31 per cent of the tenant farmers have able to get the crop cultivator rights cards in the state of Andhra Pradesh during 2023-24. The highest number of CCR Cards has issued to the tenant farmers is found in case of the East Godavari (11.69 per cent) followed by west Godavari (10.83 per cent), Bapatla (10.78 per cent), Dr. B.R. Ambedkar Konaseema (7.72 per cent) and Eluru district (7.29 per cent). However, the lowest number of the CCRC issued is noticed in case of Alluri Sitharama Raju district (0.04 per cent) followed by Visakhapatnam (0.08 per cent) Sri Satya Sai district (0.15 per cent), Chittoor (0.39 per cent) Annamayya district (0.52 per cent), Anakapalli (0.55 per cent) Ananthapur (0.84 per cent), Sri kakulam (0.94 per cent), Tirupati district (0.96 per cent) and Y.S.R Kadapa (0.98 per cent). 9 districts out of 26 districts, did not get even one percent of the CCR Cs issued by the revenue authorise in the state during 2023-24. Only two districts viz., Parvathipuram (1.18 per cent) and Vijayanagaram (1.54 per cent) have received below one and half per cent of the CCRCs. The rest of the districts fared well in obtaining CCRCs in the State. The highest growth in the number of CCRCs issued between 2023 and 2024, is recorded in case of Annamayya (353 per cent) followed by Visakhapatnam (2.29 per cent), Kurnool (174 per cent), Ananthapuram (162 per cent), Bapatla (141 per cent), Sri satya sai (129 per cent), Vijayanagaram (126 per cent), YSR Kadapa (119 per cent)



and Srikakulam (114 per cent) whereas the lowest growth is found in case of Alluri sithamaraju (15 per cent) followed by Krishna (16 per cent), NTR (20 per cent). Only eleven districts have crossed the 100 per cent growth in obtaining CCRCs by the tenant farmers between 2022-23 and 2023-24. The tenant farmers in the rest of the districts did not encourage to get more CCRCs.

Targets and achievements in obtaining CCRCs

The Government of Andhra Pradesh have set the target of 8.81 lakh crop cultivator rights cards should be given to the tenant farmers in the state. District-wise targets relating to the issue of CCRCs for tenant farmers have been fixed for the year 2023-24. District-wise targets and achievements of granting CCRCs to the tenant farmers have shown in the following table.

Table.4
Crop Cultivator Rights Cards Issued during 2022-23 & 2023-24

S. No	Name of the District	Target 2023-24	CCRC issued as on 31.03.24	Achievement
1	Srikakulam	16540	7821	47.3
2	Vizianagaram	24528	12816	52.3
3	Parvathipuram Manyam	16972	9798	57.7
4	Alluri Sitharama Raju	11084	330	3.0
5	Visakhapatnam	2244	741	33.0
6	Anakapalli	9173	4603	50.2
7	Kakinada	53999	56403	104.5
8	Dr.B.R Ambedkar Konaseema	77770	64231	82.6
9	East Godavari	88075	97276	110.4
10	West Godavari	84185	90053	107.0
11	Eluru	56433	60631	107.4
12	Krishna	83348	58147	69.8
13	NTR	55888	46328	82.9
14	Guntur	54057	37149	68.7
15	Bapatla	68455	89709	131.0
16	Palnadu	56613	53608	94.7
17	Prakasam	35118	37286	106.2
18	SPSR Nellore	22950	37618	137.8
19	Kurnool	13739	18758	136.5
20	Nandyal	21465	22744	106.0
21	Ananthapuram	6170	6963	112.9
22	Sri Sathyasai	1863	1208	64.8
23	YSR Kadapa	7035	8126	115.5
24	Annamayya	3875	4341	112.0
25	Chittoor	2676	3223	120.4



26	Tirupati	7199	7973	110.8
	Total	881454	831884	94.4

Source: Agriculture Department

It can be seen from the above table that 8.32 lakh CCRCs have been issued to the tenant farmers during 2023-23 as against the target of 8.81 lakh CCRCs. More than 94 per cent of the targets have achieved in the state of Andhra Pradesh. The targets in relation with the CCRC issued during 2023-24 have surpassed in 14 districts viz., Kakinada, East Godavari, West Godavari, Eluru, Bapatla, Prakasam, SR Nellore, Kurnool, Nandyala, Ananthapuram, YSR Kadapa, Annamayya, Chittoor and Tirupati. 50 and above per cent of the targets have achieved in 9 districts such as Palnadu, NTR, Dr. B.R. Ambedkar Konaseema, Parvathipuram manyam, Vizianagaram, Anakapalli, Krishna, Guntur and Sri Satya sai. Only 3 districts like Srikakulam, Visakapatnam and Allurisarajaraju have badly performed in the issuing of the CCRCs to the tenant farmers in the state.

LOANS/CREDIT EXTENDED TO CCRC HOLDERS (TENANT FARMERS)

The very purpose of the introducing crop cultivator rights cards (CCRC) to the tenant farmers in the state of Andhra Pradesh is to provide crop loans from the institutional credit agencies for agricultural activities. The particulars relating to the District-wise loans and other eligibility cards issued and credit extended to licenced cultivators during 2022-23, are shown in table-5

The table above reveals that the total number of CCRCs issued by the government is 5.39 lakhs during 2022-23. But only 14.95 per cent i.e 80505 tenant farmers have availed the loan facilities from the banking sector. The banks including cooperative banks or primary agricultural credit societies (PACS) have pursued Rs. 611.84 crores to 80505 tenant farmers in the state. Each tenant farmers has received Rs.76000 from the banking sector for agricultural proposal.

Number of CCRC issued and credit extended to licensed cultivators

The Government of Andhra Pradesh has issued 5.39 lakh crop cultivator rights cards (CCRCs) to the tenant farmers during 2023-24. Out of the total CCRC holders, only 15 per cent (0.81 lakh) of the tenant farmers have got the crop loans to the extent of Rs.611.84 crores during the same period. The particulars relating to the district-wise loans and other eligibility cards issued and credit extended to licensed cultivators during 2023-23 (up to December 2022), are furnished in table: 5.

Table: 5

Loan and other Eligibility Cards issued and credit extended to licensed cultivators during 2022-23 (up to December, 2022)



Sl. No	Name of the District	CCRC		
		Number of CCRC issued	No. of CCRCs issued with loans	Credit Extended
1	Srikakulam	3650	1430	10.72
2	Vizianagaram	5678	2454	15.52
3	Parvathipuram Manyam	4874	607	3.04
4	Alluri Sitharama Raju	288	166	0.83
5	Visakhapathnam	225	56	0.28
6	Anakapalli	2723	1527	8.02
7	Kakinada	40946	11906	164.78
8	Dr.B.R Ambedkar Konaseema	51784	5580	44.64
9	East Godavari	66999	4387	41.52
10	West Godavari	53471	7936	39.68
11	Eluru	43502	6753	43.76
12	Krishna	49989	6504	32.52
13	NTR	38500	6817	34.17
14	Guntur	28740	5359	53.62
15	Bapatla	36055	1435	7.25
16	Palnadu	40514	2425	20.55
17	Prakasam	21477	3769	18.86
18	SPSR Nellore	15047	665	1.96
19	Kurnool	6858	310	2.48
20	Nandyal	12262	1987	9.93
21	Ananthapuram	2657	657	5.25
22	Sri Sathyasai	528	289	1.73
23	YSR Kadapa	3710	2659	27.43
24	Annamayya	959	607	3.04
25	Chittoor	1532	1668	7.56
26	Tirupati	5645	2532	12.7
	Total	538613	80505	611.84

Source: Agriculture Department

It can be observed in the table above that the 109 per cent licensed cultivators in Chittoor district have received credit/loans from the institutional credit agencies during 2022-23. Around 55 per centage of CCRC holders to the total number of CCRC holders who obtained loans from the banking sectors have found in only there districts like Alluri SitaramaRaju (58 per cent) followed by Anakapalli (56 per cent) and Sri Satyasai district district (55 per cent). More than 63 percent of the CCRC cardholders to the total CCRC holder in Annamayya (63 pe cent) and YSR district (72 per cent).



39 to 44 per cent of the CCRC holders have received credit facilities in Sri Kakulam (39 per cent) Vizianagaram (43 per cent) and Tirupati (45 per cent). 25 to 29 per cent of the CCRC holders have received loans in Visakapatnam (25 per cent), Ananthapur (25 per cent) and Kakinada (29 per cent). The tenant farmers in the rest of the districts (12) have obtained credit facilities to the tune of below 19 per cent. Among those, below 7 per cent of the CCRC holders have received loans in SPSR Nellore, Kurnool, Bapatla, Palnadu and east Godawari districts. In the where majority of the CCRC holdings in 24 districts did not get loans from the institutional credit agencies in the state of Andhra Pradesh.

Formation and functioning of credit loans extended to

The government of Andhra Pradesh have encouraged the tenant farmers, small and marginal farmers who are owned small/tiny extents of land holdings and doing tenancy to establish as informal groups comprising preferably 4 to 10 individuals engaged in similar economic activities. In fact, the authorities of every district in Andhra Pradesh are motivating tenant farmers to form Joint Liability Groups (JLGs) in a bid to make them eligible to get crop loans from banks. For the last few years, the tenant farmers faced a capital funding crisis as they were not eligible to get crop loan from the banks since they did not have cultivable land in their name to mortgage to the banks as security. More over, producing the consent letter from landowners to secure a crop loan was highly difficult for them. Though the state Government has constituted JLGs for the tenant farmers under the Rythu Barosha Kendras (RBKs), they continued to face the same problems in getting crop loans of or production loans from the banks. To overcome this the district authorities in the State asked the tenant farmers to farm more JLGs and registered in the RBKs across the state.

The members particularly tenant farmers in their village come together for the purpose of availing bank loan either individually or through the group mechanism against the mutual guarantee. The JLG members would offer the bank a joint venture and collateral that would enable them to receive loans. The management of the JLG is kept simple with little or no financial administration within the group. The formation of JLG with the tenant farmers in their own villages is to create confidence in the minds of the helpless are poor tenant farmers. The very purpose of financing Joint Liability Groups of tenant farmers were established in all districts of the state to augment the flow of institutional finance/credit to tenant farmers cultivating land either as over lessees or share croppers and small and marginal farmers who do not have proper title of their land holding through the formation and financing of JLGs, got benefitted. The objective of the Government is to establish at least two or three tenant farmers JLGs under each RBK limits. A minimum of four tenant farmers will be formed as JLG and they must register their crop details in the E-crop portal and get the cultivation of crop



certificate (CCC) from the village agriculture assistant (VAA), concerned. After getting the CCC, they should approach the nearby RBK agriculture assist and he/she should register the JLG and open a bank account under its name which enables it to get the bank loan for the tenant farmers.

The Government of Andhra Pradesh has issued guidelines vide Go. Rt. No.252 on 25-04-2022 for integration of PACS & DCCBs with RBKs for providing credit services to farmers particularly tenant through RBKs. The number of JLGs which were given loans has decreases from 9268 JLGs in 2022-23 to 6850 JLGs during 2023-24, registering a decline of 26 per cent. However, the amount of credit given to the JLGs has considerably increased from Rs. 164.16 crore to Rs.212.71 crore, forming an increase of 30 per cent during the same period. The table: 6 presents the details regarding district-wise number of total groups formed and number of JLGs issued with loans and extension of credit facilities to the JLGs in the state of Andhra Pradesh.

Table:6
Loan and other Eligibility Cards issued and credit extended to licensed cultivators during 2022-23 (up to December, 2022)

Sl. No	Name of the District	JLGs			No. of JLGs covered with loans	
		No. of JLGs formed	No. of JLGs issued with loans	Credit Extended		
1	Srikakulam	499	199	252	39.88	39.18
2	Vizianagaram	654	430	538	65.74	43.22
3	Parvathipuram Manyam	165	122	151	73.94	12.45
4	Alluri Sitharama Raju	559	233	131	41.68	57.64
5	Visakhapathnam	0	0	0	0	24.89
6	Anakapalli	0	0	0	0	56.08
7	Kakinada	496	410	459	82.65	29.08
8	Dr.B.R Ambedkar Konaseema	391	270	265	69.05	10.78
9	East Godavari	2855	2078	2782	72.78	6.55
10	West Godavari	966	225	2517	23.29	14.84
11	Eluru	512	509	1209	99.41	15.52
12	Krishna	502	361	1173	71.83	13.01
13	NTR	981	496	952	50.56	17.76
14	Guntur	1214	872	1844	71.83	18.65
15	Bapatla	447	323	722	72.26	3.98



16	Palnadu	215	159	469	73.95	5.99
17	Prakasam	3586	655	1147	18.27	17.55
18	SPSR Nellore	654	112	169	17.12	4.42
19	Kurnool	66	20	0.25	30.30	4.52
20	Nandyal	345	122	2.06	35.36	16.20
21	Ananthapuram	28	5	0.05	17.86	24.73
22	Sri Sathyasai	53	53	0.78	100.00	54.73
23	YSR Kadapa	1873	1250	8.48	66.74	71.67
24	Annamayya	394	79	0.69	20.05	63.30
25	Chittoor	582	107	2.56	18.38	108.88
26	Tirupati	278	178	1.49	64.03	44.85
	Total	18315	9268	164.16	50.60	14.25

Source: Agriculture Department

The table shows that an amount of Rs. 164.16 crore has given to 9268 JLGs, covering 46,340 tenant farmers in the state. The average loan amount of Rs.89631 was provided by the banks to the JLGs. The banking sector including the cooperatives has provided Rs.35425 per tenant farmer through 9268 JLGs in the State. 51 per cent of the JLGs have received loans from the banks during 2022-23. The credit services extended to the number of JLGs have covered in 14 districts where in more than 50 per cent of the JLGs have taken loans. It is a good sign as the figures in the above table shows up to December 2022. The rest of the period up to march 2023 JLGs will cover more in getting loans from the banks for productive purpose. It is disheartening fact that two districts namely Ankapalli and Visakhapatnam showing zero that means single JLG did not take any loans from the banks. The loan amount extended to the JLGs from the banks varies from Rs. 0.05 crores in Ananthapuram to Rs. 27.82 crores in East Godavari district. The highest amount of loan extended to the JLGs has found in case of East Godavari (16.95 per cent) followed by West Godavari (15.33 per cent), Guntur (11.23 per cent), Krishna (7.15 per cent), Eluri (7.36 per cent) and Prakasam district (6.99 per cent). The amount of credit extended from the banks to the JLGs below Rs. 0.05 crore in the rest of the districts in the state.

Loans to the tenant farmers

Tenant farmers have obtained loans and advances from the institutional credit agencies i.e banks and cooperatives for the productive purposes. Tenant farmers can get the credit facilities from the banks in the form of RMG, JLG and through certificate of cultivation (CoC) of loan eligibility card at present CCRC. The State Level Bankers Committee of Andhra Pradesh has given the loaning details of the tenant farmers in the state in the following table.

Table:7
Tenant Loaning Details



(Rs in Cr)

Sl.No	Activity	Target	As Reported by SLBC, AP as on 31.03.24		
			No. of Accounts	Amount	% Achievement
1	Individual CCRCs	4000	37,243	323.70	8.09
2	Group Mode (JLGs+RMGs)		6,850	212.71	5.32
3	Others		109227	1139.96	28.50
	Total	4000	1,53,320	1676,37	41.91

Source: Govt. of A.P: Socio-Economic Survey-2023-24

The SLBC, Andhra Pradesh has set a target of Rs. 4000 crores to the banks in state to provide crop loans to the tenant farmers during 2023-24. An amount of Rs. 1676.37 crores have disbursed by the banking sector to 1.53 lakh tenants. The percentage achievement is reached at 41.91 per cent which is far below the target. An amount of Rs. 324 crore was given to the 37243 CCR Card holders. During 2023-24, an amount of Rs. 213 crores of crop loans were given to 6850 JLGs and RMCs. More than Rs. 1140 crores of bank amount have provided the 1.09 lakh tenant farmers under the ‘others’ category. The targets set for the banking sector to provide loans to the tenant farmers have miserably failed to achieve in the state. The individual CCR Card holders have achieved only 8 per cent of the targets whereas the targets set for group mode i.e JLGs and RMGs have achieved only 5 per cent of the targets have achieved during 2023-23. On the whole, the targets set for achieving the crop loans to the tenant farmers have not at all achieved the targets in the state during the same period. The above analysis indicates that the government did not show any interest to overcome the financial crises of the tenant farmers in the state.

Benefits received by the tenant farmers

Working and problems of institutional mechanisms for the development of the tenant farmers in Andhra Pradesh. The Government of Andhra Pradesh have seriously thought of the problems of the farming community especially the tenant farmers in the state.

The government of Andhra Pradesh has introduced many schemes and enacted a law to protect the interests of the poor helpless tenant farmers. There are several issues associated with the ongoing institutional mechanism on the government side. There are many issues of the tenant farmers that are associated with the issue of Crop Cultivator Rights Cards (CCRCs) and the implementation of the CCRCs and problems arrived while using these cards by the tenant farmers at the grassroot levels.

Issues with crop cultivators’ rights cards



The issues problems and challenges faced by the tenant farmers from the village agricultural officer to the revenue authorities at the mandal/taluk level while getting the CCR Cards. Field experiences and available information are shown below They are:

1. Some of the land owners did not show any favour or interest towards signing on the consent document to the tenant farmers because the landowners are away from the village.
2. Tenant farmers information that there exists caste discrimination by land owners when they sign on the document, required for CCRCs.
3. Majority of the large (farmers) owner cultivators have reported that they could lose the land as it happened earlier.
4. Large farmers were not consenting to sign on the documents for getting CCRC because they felt that if tenant farmers would not be able to repay the bank loans in stipulated period, they must bear the loan amount for repayment.
5. If the tenant farmers fail to repay the loan amount to the banks, then in that case, the owner of the land hesitates to lease out land to the same person i.e., tenant farmers in the next agricultural year.
6. The bank officials update the loan entries for the land owner and tenant farmers in every month for official purpose. In this case, the land owner is also concerned about the amount of loan taken by the tenant farmers.
7. The crop cultivator rights card is mandatory to every tenant farmer for registering in Rythu Barosa Kendram with a view to update some of the important things relating to E-crop, Rythu Barosa, damage of the crop.
8. The important problem of the tenant farmers is that some land owners do not stay in their own villages, they mostly lived in the towns and cities, some of them have lived in foreign countries. It is therefore, not possible for tenants to get signature of the landowner on the loan application. Generally, in such cases, the mediations/intermediaries look after the owners property, taking advantage of tenant farmers.
9. The average loan from the banks to the tenant farmers is not adequate to meet the agricultural requirements. Majority of the tenant farmers explained about the limit of loan amount from formal credit agencies. It should be enhanced in order to prevent the dependence on informal credit agencies mainly moneylenders.
10. Very few of the tenant farmers used to get the benefits like insurances, compensation of damaged crops, subsidies and others. In actual practices the land owners are enjoying the benefits given by the governments.

Rythu Bharosa Scheme

The Government of Andhra Pradesh is implementing YSR Rythu Bharosa from October 15th 2019, providing financial assistance to the farmer families including



tenant farmers across the state at Rs.13,500/- per farmer family per year. YSR Rythu Bharosa is one of the nine Navarathna welfare schemes of Andhra Pradesh Government. 49 lakh farmers families have been benefitted from this scheme. The government has given a total budget of Rs. 6534 crores for Rythu Bharosa a scheme during 2019-20.

The main objective of the scheme is to support the cultivators in meeting the investment during the crop season with a view to enabling them to get sourcing equality inputs and services for higher crop productivity. The scheme is augmenting the income of land owner farmers families and the SC, ST, BC and minority landless tenant farmers families by providing financial assistance across the state of Andhra Pradesh.

In 2020, the Government of Andhra Pradesh established Rythu Bharosa Kendras (Farmer Assurance Centres) in all revenue panchayat villages (10,778, covering 70 lakh farmers), of the state to address all the problems except that of credit, of farmers at one place, RBKs established at a cost of 21.80 lakh per unit are termed as one-stop shops that provide solutions from seed to sale of agriculture produce of the farmers.

The services of RBKs include soil testing and advisories, seed cultivation and supply, quality input supplies (Chemical as well as organic) at fair prices, crop and climate advisories e-crop registration, promotion of modern technologies, and crop practices, supply of farmer machinery, livestock and fishery services and procurement of produce at the minimum supply price (MSM). Most of RBKs operates from village panchayat buildings. In fact, the Government of Andhra Pradesh established RBKs at the village level to take the agriculture related services to the door steps of the famers. Within three-years of their advent, RBKs have found a place in the list of national best practices and Niti Aayog is proposing to replicate the model in other states. The decentralised service delivery for the farmers is a positive development.

The Niti Aayog has raised the functioning of RBKs in Andhra Pradesh as it is working for the wellbeing of the farmers families is general and tenant farmers families in particular. The RBK is also responsible for reviewing seed quality and removing uncertified seeds and harmful pesticides from the market place. This is a system that's especially helps the tenant farmers but field studies reveal that even a fear owners of the land has also taken benefit by registering their crops on the cropping system portal with the help of the officialls of agricultural department and the village agricultural assistant. It helps them to claim crop insurance for damaged crops as well. Based on the available field data due to the non-consent of the landowner, many tenant farmers are denied the benefit of the CCRC in the state of Andhra Pradesh.

Rythu Bharosa Scheme is also linked to the CCRC map as tenant farmers can obtain the full benefits on their leased lands through this scheme on the CCRC map.



More over, the distribution of grants (non-repayable amount) of Rs. 1,3500 is made government through RBK in the village irrespective to the cropped land of tenant farmers. During 2023-24, total amount of Rs.7226.08 crores (RB amount Rs.4182.24 crores, PM Kisan amount: Rs. 3043.84 crores) is disbursed to 53.58 lakh farmer families including 2.58 lakh tenant/ROFR farmer families. The particular relating to district-wise number of farmer families benefitted under YSR Rythu Bharosa during 2020-21, are given in the following table

Table:8

District-wise No. of Farmer Families Benefitted under YSR Rythu Bharosa 2020-21

Sl.No	District	Land owner Farmers	Tenants	Total
1	Srikakulam	369066	11523	380589
2	Vizianagram	272504	19299	291803
3	Visakhapatnam	340446	38222	378668
4	East Godavari	436477	27753	464230
5	West Godavari	329399	15390	344789
6	Krishna	321825	10112	331937
7	Guntur	462485	15255	477740
8	Prakasam	400455	6107	406562
9	SPS Nellore	241354	2150	243504
10	YSR Kadapa	297622	460	298082
11	Kurnool	497122	6709	503831
12	Ananthapuram	576249	723	576972
13	Chittoor	459870	468	460338
	Total	5004874	154171	5159045

Source: Agriculture Department

It can be observed from the table:8 that majority of the farmer families (97 per cent) have benefitted under YSR Rythu Bharosa whereas 2.99 per cent of the tenant farmer families have benefitted during 2020-21. Majority of the farmer families from the districts of Rayalaseema and Guntur and Prakasam districts have benefitted while majority of the tenant farmer families from to districts of Northern part of Andhra Pradesh have got benefitted under YSR Rythu Bharosa Programme.

Self Help Groups and Tenant Farmers

The women empowerment and poverty eradication programme, in Andhra Pradesh intends to ensure that disadvantaged communities shall be empowered to overcome all social economic, cultural, and psychological barriers through self-managed organisations implemented Through society for Elimination of Rural Poverty (SERP) in the rural areas. It aims to cover all the rural poor households in the state with a special pocus on the poorest of the poor households. The self-help movement has achieved significant poverty reduction and social capital creation through a holistic



approach facilitating and promoting empowerment, crediting opportunities, providing mechanism for social, security and working for equity³.

In tune with the Government of India, RBI and NABARD policy for extending hassle free financial support to the SHGs, the SHG-bank linkage programme shall be given due importance. 89.54 lakh rural women have been institutionalised into 8.50 lakh SHGs. The total savings by the women members is RS. 12,796 crore and the corpus available with SHG members is close to Rs.16,603.61 crore.

SHG-Bank Linkage

Majority of the members of the SHGs belong to the marginalised groups like SC, ST, BC and women. Moreover, half-half them are marginal and small farmers and landless agricultural labourers who have been involved in agricultural activities cultivation and labour as tenant farmers. SHGs are crucial in the promotion and development of agriculture with the support of micro-credit supplied by the banking sector. The very purpose of SHG-Bank linkage programme is to enable the poor households in accessing adequate formal credit at their doorsteps through their membership in SHGs with a cheaper rate of interest.

Andhra Pradesh state stood in first position in the country with 30 per cent of National share with 99 per cent of the recovery of loans under SHG bank linkages programme with an average bank linkage disbursement of around Rs.30,000 crores in both rural and urban areas.

During the financial year 2023-23, an amount of Rs.42,696.14 crore was disbursed to 4,97,660 rural SHGs as against the target amount of Rs. 20,437. 41 crore to the 5,39217 rural SHGs in the state.

Sunna Vaddi Panta Runalu (SVPR) Scheme.

The Government of Andhra Pradesh has implemented the Sunna Vaddi Pantala Runalu scheme with effect from kharif 2019. Interest subsidy for the crop loans upto Rs. 1.00 lakh will be transferred divert to the accounts of farmers who have repaid their loans in time (maximum period of one year from date of disbursement of crop loans). The government was settled the pending claims of vaddileni runalu pertaining to 2014-15 to 2018-19 directly to the farmers. Pending claims worth of Rs.688 crores were settled to farmers accounts during 2020-21.⁴ Further, the government settled an amount of Rs. 84.30 crores of interest subsidy to 4.48 lakh farmers under Sunna Vaddi Panta Runalu for the crop loans taken in Rabi 2021-22 seasons during 2023-24 on 28-02-2024⁵

Free crop insurance scheme:

The goal set is to ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and



production by 2030. To ensure proper protection of crops, the state has been implementing free crop insurance Pradhan Mantri Pasaal Bima Yojana (PMPBY) and Restructured Weather Based Crop Insurance (RWBCIS). A resilient farm holding is one that has availed or has access to risk mitigation measures. To address this, the state has introduced revival crop insurance, automatically covering all farmers including tenant farmers, growing notified crops in the notified areas. E-crop registration facilities entrustment. In 2023-24, the insurance coverage area is 43.42 lakh hectares with 50.01 lakh farmers covered⁶.

Rythu mitra groups

1. Rythu Mithra Groups (RMGs) in Andhra Pradesh are farmer groups formed to improve agricultural extension services by facilitating farmer participation and providing access to financial assistance. These groups consist of tenant, small and marginal farmers, both men and women and are crucial for delivering support and services to farmers.

2. The core focus is on empowering farmers particularly by tenant farmers, small and marginal farmers to improve their agricultural practices and livelihoods. The Government of Andhra Pradesh has actively supported the formation and functioning of RMGs, recognising their importance in agricultural development.

3. In order to consider financial assistance mainly to the small and marginal farmers, tenant farmers, share croppers and lessee farmers, financial assistance required to Rythu Mitra Groups (RMGs) may be realistically assessed and financed and repeat finance may be extended on savings to loan ratio upto 1:20 depending on quality of the RMG and the recovery position of the loans extended to RMGs.

4. The financial assistance can be made for crop production, investment credit etc and repayment period shall be as per the schemes or purpose. The good functioning by the mitra groups shall only be considered for financial assistance to the farming community in general and tenant farmers in particular.

References:

1. GoAP: Radha Krishna Committee
2. Appara maidu, T: crop cultivator right act lets tenant farmers, The Hindu, 3, November 2019, Machilipatnam.
3. Govt. of A.P
4. Gurava Reddy.S.et al, Rythu Bharosa Kendras of A.P Economic and political



weekly, vol.58, issue No.47, 25, Nov.2023.

5. Government of Andhra Pradesh Socio-Economic Survey -2023-24.P.290

6. Government of Andhra Pradesh: Socio-Economic Survey,2020-21,
Planning department, p. 51.

7. Government of Andhra Pradesh: Socio-Economic Survey,2023-24,
Planning department, p. 62.

8. Government of Andhra Pradesh: gbid.p.62.

9. Source: Shankara as parliament.com.