

**SCHEME FOR PROVIDING CREDIT TO TENANT FARMERS & ORAL LESSEES FOR
RAISING CROPS THROUGH JOINT LIABILITY GROUPS(JLG's)**

PURPOSE	<p>The objective is to provide crop loans through institutional agencies to tenant farmers / oral lessees including share croppers and farmers having land without proper records who are not being extended adequate credit support by the agencies due to the inability of the farmers in providing tangible securities and / or producing records regarding their rights on the crops cultivated.</p> <p>Loans will be channeled through Joint Liability Groups .</p>
ELIGIBILITY	<p>Farmers eligible to become members of JLGs are those undertaking crop cultivation on lands not owned by them such as:</p> <ul style="list-style-type: none">a) Tenant farmers or oral lessees including share croppersb) Farmers holding land without proper records
Security	<p>Loans given to JLGs are to be treated as clean advances.</p>
Repayment Period	<p>Repayment of the loan shall be specified linking to marketing of the crops. It shall not exceed 12 months for short duration crops and 18 months for long duration crops.</p>