

**Role of Andhra Pragathi Grameena Bank on Social condition of Kudair mandal Rural
Population – A Micro Level Study**

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Abstract :

Most of the people in villages earn their living either through agriculture and allied activities. Kudair mandal, one of the districts of Anantapur is indicated in its severe rural indebtedness, rampant farmers migration including seasonal migration and highest number of farmer's suicides in the country. To address these problems in rural areas, **Andhra Pragathi Grameena Bank** was established as low cost institutions having a rural ethos, local feel and pro poor focus. The Bank has been playing a pivotal role in economic development of its operational area which in turn results in social development by outreaching the people in the countryside by providing different loans at a much cheaper rate of interest. The different financial schemes created awareness which in turn resulted in the upgradation of social indicators such as housing, literacy, shifting from borewell water to mineral. Upgradation of social indicators reduced the migration rate of the rural population of Kudair mandal.

Introduction

The "rural sector" as it goes by definition means a place with a population of less than 5,000, density of population in less than 400 per sq km and more than "25 per cent of the male working population" is engaged in agricultural pursuits. Villagers comprise the core of Indian society and also represent the real India. Kudair mandal, one of the districts of Anantapur is indicated in its severe rural indebtedness, rampant farmers migration including seasonal migration and highest number of farmer's suicides in the country. Most of the people in villages earn their living either through agriculture. Since the land available to each family has remained the same and the number of family members has grown, supporting all of them through agriculture alone is becoming difficult. People are moving to towns and cities in search of jobs, but these are also not always available partly because they lack the qualifications.

To address these problems in rural areas, **Andhra Pragathi Grameena Bank**, one of the 56 RRBs in India, was established as low cost institutions having a rural ethos, local feel and pro

poor focus. The main motto of establishing this bank was to provide credit to the rural people and to inculcate banking habits among rural masses. The Bank has 7 Regional offices with its Head quarters at 5 district Head Quarters, Kadiri of Anantapuramu district and in Nandyal of Kurnool district. The Bank is providing banking services with its 470 branches as on 31.03.2015. The Bank is catering to the needs of Rural Poor mainly and to all other sectors also. The Bank has been playing a pivotal role in economic development of its operational area which in turn results in social development by outreaching the people in the countryside by providing different loans (Table 1) at a much cheaper rate of interest. The Regional Rural Banks Act, 1976 Act No. 21 Of 1976 [9 February 1976.] reads "For the incorporation, regulation and winding up of Regional Rural Banks with a view to developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities, particularly to the small and marginal farmers, agricultural laborers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto".

Around 70% of the population of India lives in villages i.e. rural areas. So the rural development, socially and economically, plays a phenomenal role in the overall socio-economic development of the country. The rural sector effects directly or indirectly almost all the economic activities in the country and its socio-economic development has always remained a cherished and coveted goal before the planners since launching of the First Five-Year Plan. There is concern that strictly economic indicators (e.g., per capita Gross National Product) fail to register the distribution of income, unemployment levels, the degree of poverty, or the level of social development as reflected in education, health, and overall living conditions.

In this backdrop, an attempt has been made in this report to analyze and evaluate various loans provided by APGB for rural development and the utilization of the loan by the rural population to bring about the change in the social well-being over time.

Table-1: Loans of APGB, Kudair mandal

S.No	Type of Loan	2013		2014		2015	
		No. of A/c's	Loan in Crore	No. of A/c's	Loan in Crore	No. of A/c's	Loan in Crore
1	Subsidy Loans	86	14	76	26	93	31.48
2	Mudra Loans	-	-	-	-	148	6
3	Sheep Loans	76	0.6	95	0.16	172	0.273
4	Gold Loans	2686	6	6846	8	7946	16
5	S.H.G. Loans	218	8.16	316	9	286	16
6	Crop Loans	4016	49	4516	80	4528	60
	TOTAL	7082	77.76	11849	123.16	13173	129.753

Objectives

Small units of analysis below mandal level i.e. villages yield more reliable results when micro social indicators are to be computed. So, the social indicators i.e Education, Housing, Migration, Employment generation , Income generation have been selected for the study to analyse the upliftment rate of rural population of Kudair mandal through the selected social indicators with the extension of support from APGB and to suggest the suitable recommendation and policy measures to improve standard of living Kudair mandal population.

3. Materials and Methods

3.1 Sampling Area

Kudair mandal is one of the 63 mandals in Anantapuramu district, one of the 4 districts in of Rayalaseema region of Andhra Pradesh. This region is characterized by drought and backwardness. Kudair mandal has 12 villages (28 villages in the map) and their profile is given in the revenue map issued by M.D.O. Office, Kudair. The coordinates of Kudair mandal is 14.7333°N 77.4333°E. The geographical position renders it, the driest part of the state and hence, agriculture conditions are more often precarious. Monsoon also evades this part due to its natural location. Being far from the East coast, it does not enjoy the full benefits of North East monsoons and being cut off by the high Western Ghats, the South West monsoon are also prevented from penetrating and punching the thirst of these parched soils. It is therefore often seen, that the district is deprived of both the monsoons and subjected to droughts due to bad seasons. The normal rainfall of the district is 553 mms. by which it secures least rainfall when compared to other parts of Andhra Pradesh.

3.2 Data collection :

The primary data on various aspects were collected from the Kudair mandal through personal survey method with the help of structured interview schedule. The data pertained to the three financial year i.e 2013, 2014 and 2015. Books, newspapers, magazines and the bank records were made use of in preparing the secondary data.

3.3 Sampling Size

For the purpose of the study, multistage random sampling technique was adopted in designing sampling frame for the study. Kudair mandal have 23 villages out of which 13 villages have been selected for the study as they come under APGB. In each village, 30 villagers were chosen at random, giving equal representation to all sample villages. Thus, total sample size in kudair mandal constitutes 120 sample borrowers.

3.4 Social indicators

Six social indicators at gram panchayat level presented in the study are Education, Housing, Migration, Income generation as these indicators chosen are broad enough to include all the important life concerns of the population whose well-being is being investigated.

Results and discussion :

According to 2011-2021 census, the total population of 13 gram panchayats in Kudair mandal was found to be 36,146 (Table 2). During the study period i.e from 2013, there was study increase in the number of account from 2760 to 3402 indicating the awareness of banking services among the rural masses (Table 3). The total percentage of literacy rate was found to be 37.39 during the academic year 2014-2015 (Table 4). Utilising the loans of APGB, rural population of Kudair mandal upgraded their housing ability, one of the vital social condition, year by year from 2013 (Table 5). The switch over percentage from bore well water to mineral water gradually increased from a 5.31% to 14.29% and then to 28.80% in three successive years i.e. in 2012, 13 and 14 (Table 6). This all resulted in decrease in migration (Table 7)

Table 2: Distribution of rural population in 13 gram panchayats of the study area

S.No.	Name of the Gram Panchayat	Number of Households	Population		
			Total (ST+SC+Others)		
			Male	Female	Total
1	Antaraganga	717	1476	1466	2942
2	Aravakur	382	750	691	1441
3	Cholasamudram	634	1337	1324	2661
4	Ipperu	836	1829	1719	3548
5	Kadarakunta	769	1691	1610	3301
6	Kammuru	508	1026	974	2000
7	Karutlapalli	573	1226	1215	2441
8	Kudair	1474	3204	3111	6315
9	M.M.Halli	652	1334	1303	2637
10	Muddalapuram	453	938	904	1842
11	P.Nagireddypalli	418	850	811	1661
12	P.Narayanapuram	734	1584	1494	3078
13	Thimmapuram	577	1144	1135	2279
	TOTAL	8727	18389	17757	36146

Table 3:Year wise savings account of 13 gram panchayats in APGB of Kudair Branch

S.No	Village Name	2013	2014	2015	Total
1	Antaraganga	114	153	213	480
2	Aravakuru	242	253	361	856
3	Cholasamudram	252	316	283	851
4	Ipperu	213	426	114	753
5	Kadarakunta	246	318	268	832
6	Kammuru	212	243	396	843
7	Karutlapalli	20	18	15	53
8	Kudair	534	628	657	1819
9	M.M. Halli	174	291	273	738
10	Muddalapuram	258	384	176	818
11	P.Nagireddipalli	123	142	199	464
12	P.Narayanapuram	154	281	118	553
13	Thimmapuram	218	368	329	915
	TOTAL	2760	3821	3402	9975

Table-4: Literacy rate in Study Area

District : Anantapur							
Kudair mandal							
S.No.	Village Name	Sex Ratio (F/M)	Total Literates			Literacy Rate in %	
			Male	Female	Total	Male	Female
1	Antaraganga	931	1060	0930	1990	53.266	46.733
2	Aravakur	924	0641	0523	1164	55.068	44.931
3	Cholasamudram	981	0558	0409	0967	57.704	42.295
4	Ipperu	948	1648	1109	2757	59.775	40.224
5	Kadarakunta	891	0401	0307	0708	56.638	43.361
6	Kammuru	938	0968	0587	1555	62.250	37.749
7	Karutlapalli	973	0815	0714	1529	53.302	46.697
8	Kudair	971	2177	1594	3771	057.730	42.270
9	M.M. Halli	880	0340	0222	0562	60.498	39.501
10	Muddalapuram	894	0715	0427	1142	62.609	37.390
11	P.Nagireddypalli	929	0316	0409	0725	43.586	56.413
12	P.Narayanapuram	946	0615	0516	1131	54.376	45.623
13	Thimmapuram	987	1361	1030	2391	56.921	43.078
	TOTAL	12193	11615	8777	20392	56.958	43.041

Table 5 :Socio Conditions of the sample borrowers :: Housing

S.No	Village Name	2013			2014			2015		
		Huts	Pucca House	Total	Huts	Pucca House	Total	Huts	Pucca House	Total
1	Antaraganga	25	227	252	22	232	254	18	236	254
2	Aravakuru	32	323	355	31	227	358	28	338	358
3	Cholasamudram	21	428	449	18	434	452	14	439	453
4	Ipperu	25	325	350	22	330	352	18	334	352
5	Kadarakunta	26	428	454	22	440	456	16	446	456
6	Kammuru	36	494	530	39	493	532	34	498	532
7	Karutlapalli	22	400	422	18	406	424	14	412	426
8	Kudair	36	996	1032	32	1003	1035	28	1007	1035
9	M.M. Halli	22	178	200	15	191	206	8	203	211
10	Muddalapuram	19	427	446	15	435	450	10	442	452
11	P.Nagireddipalli	36	195	231	31	203	234	26	208	234
12	P.Narayanapuram	15	355	370	12	361	373	8	368	376
13	Thimmapuram	8	29	37	3	36	39	-	40	40
	TOTAL	323	4805	5128	280	4791	5165	222	4971	5179

Table 6 : Socio Conditions of the sample borrowers :: Water

S.No	Village Name	2014-15		2013-14		2012-13	
		Bore water	Mineral water	Bore water	Mineral water	Bore water	Mineral water
1	Antaraganga	186	68	214	40	242	12
2	Aravakuru	304	54	323	35	344	14
3	Cholasamudram	384	69	413	40	437	16
4	Ipperu	293	59	327	25	342	10
5	Kadarakunta	213	243	326	130	396	60
6	Kammuru	486	46	504	28	520	12
7	Karutlapalli	392	34	406	20	417	9
8	Kudair	638	372	804	206	940	70
9	M.M.Halli	172	35	145	18	155	8
10	Muddalapuram	388	64	428	24	438	14
11	P.Nagireddipalli	186	48	202	32	226	8
12	P.Narayanapuram	338	38	354	22	365	11
13	Thimmapuram	40	28	46	22	53	15
	TOTAL	4020	1158	4492	642	4875	259

Table 7 :Socio Conditions of the sample borrowers :: Migration

S.No	Village Name	2013	2014	2015
1	Antaraganga	52	44	32
2	Aravakuru	28	20	14
3	Cholasamudram	48	42	36
4	Ipperu	32	24	18
6	Kadarakunta	45	34	28
7	Kammuru	32	22	16
8	Karutlapalli	46	32	26
9	Kudair	56	42	25
10	M.M. Halli	50	30	21
11	Muddalapuram	32	24	18
12	P.Nagireddipalli	34	21	14
13	P.Narayanapuram	64	53	42
14	Thimmapuram	18	12	5
	TOTAL	537	400	295

Conclusion :

Social indicators are the broad indicators which include all the important life concerns of the population whose well-being is being investigated. Based on these indicators, assessment can be drawn to both the present level of development and the level desired by the rural people themselves. The government is addressing the problems of rural population by taking steps to make better farming techniques available to increase crop production from the same piece of land, and also making other opportunities of employment and livelihood available close to or within the villages itself. It is also encouraging young people to start their own ventures by providing them training and finance. In order to ensure that the fruits of India's progress are shared by all sections of the society, the government has identified several elements of social and economic infrastructure, critical to the quality of life in rural areas.

It would be quite interesting and useful to evaluate the level of development at village level since there has been a growing consensus about the need of micro level planning in the country. Knowledge of level of development at Mandal level will help in identifying where a given village stands in relation to others.

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