IMPACT OF ANDHRA PRADESH GRAMEENA VIKAS BANK (APGVB) ON BENEFICIARIES IN PADERU BLOCK OF VISHAKAPATNAM DITRICT (ANDHRA PRADESH)

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Abstract: *The present investigation was undertaken in Paderu block of Visakhapatnam district of Andhra Pradesh. Purposive sampling design was used to select the farmers as respondents. A total of 120 members were selected as respondents out of which 60 respondents were beneficiaries and 60 respondents were non-beneficiaries. The primary data was collected from respondents through pre-tested interview schedule. It was found that majority 52.37 per cent beneficiaries had medium level of development while in non-beneficiaries 46.60 per cent respondents had lowest level of development. The result clearly indicates that the beneficiaries are having more levels of development levels regarding agriculture than the non-beneficiaries. This shows that the bank shows a positive and significant impact on the respondents.*

Keywords: *Andhra Pradesh Grammena Vikas Bank**,** Impact, Socio-economic status, Knowledge, Purposive sampling*

1. INTRODUCTION:

Improvement in agricultural productivity in India is of paramount importance today, not merely because it provides food and wage goods to the rising population, but also because it ensures a strong base for future development of the industrial sector. Indian agriculture, as is well known has been starved of capital investment, firstly because of poverty or low levels of income of majority of the farming community. And secondly because Indian agriculture has traditionally been considered "a way of life" and not "a business proposition". The main reason for the backwardness of Indian agriculture may be attributed to the neglect of credit provision to the agricultural sector of the economy. Providing appropriate finance to the agricultural sector is like, oiling agriculture to make its wheels move swiftly and smoothly. More so in the context of India, which is jam packed with small farmers, who have almost no resources and are in dire need of resources. The problem is big and long standing and unless solved on a sound basis the defective system will continue to obstruct the expansion and modernization of agriculture. Making available credit and ensuring its productive use should therefore forms basic planks of any credit policy to foster progressive   rural   economy.

Like any productive activity, agriculture needs financing for its various activities production – processes, purchase of inputs, sale of output, improvement in land etc. All these involve payments for which money has to be found out. These needs are there even in the case of traditional agriculture. But, these are much more in relation to agriculture, which is in the process of modernization. Present day trend of increasing application of new agricultural technology has generated a large increase in the demand for credit. The new technology calls for combined and optimal application of several different inputs but the one input that can help the farmer to apply other inputs, is the financial one namely credit (Ravi Kumar, 1989). Andhra Pradesh Grameena Vikas Bank is a regional rural bank in India. It was established in 2006 as a Regional Rural Bank as per Regional Rural Banks Act of 1976. By amalgamation, on 31 March 2006, of the 5 banks sponsored by SBI, to participate more energetically, with synergy, in the uplift and development of Rural Farm Sector and Rural Non-Farm Sector, with emphasis on the deprived, the Rural Poor, Rural ISB and Rural Crafts.

Extension activities conducted by the branches not only help in creating awareness among the farming community about the technological developments in the agricultural sector but also act as a forum to project the bank's various loan/deposit schemes. Thus, bank firmly believed that progress of the client is linked to the Bank's progress. To improve the quality of advances and to create an environment for proper end-use of the loans is the cutting edge of extension activities. Therefore, during the year under report, various extension programmes were conducted not only by the bank but also in association with NABARD, Agriculture and Rural Development Foundation, Syndicate Institute of Rural
Development and other Institutions.

2. METHODOLOGY:

The study was conducted in Paderu block of Vishakhapatnam district of Andhra Pradesh state . The sample of the respondents for the study comprised of two types i.e. sample I-beneficiaries (60 respondents), those who have taken loan from the bank and sample II non-beneficiaries (60 respondents), those who have not taken any loan from the bank, for judging between two components beneficiaries and non-beneficiaries. The interview schedule was developed to measure the agriculture developmental levels of the respondents. The information collected was scored, tabulated, computed and analyzed to have necessary interpretations.

3. RESULT AND DISCUSSION:
The result obtained from present study as well as relevant discussion have been presented under following heads:

3.1. SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS:
It was found from the data collected that 48.22 per cent respondents belongs to middle age group followed by 28.63 per cent and 23.33 per cent respondents were between the old age group and young age group. At the other side in non beneficiaries category 47.50 per cent respondents were old age group followed by 34.17 per cent and 20.00 per cent respondents were of middle age and young age. 28.33 per cent of the respondents studies up to primary school followed by 20.00 per cent up to high school, 13.33 per cent up to intermediate (+12), 11.66 percent were graduates and 26.66 per cent were illiterates. In non-beneficiaries 26.66 per cent up to primary school, 23.33 per cent up to high school, 11.66 per cent up to intermediate (+12), 8.33 per cent respondents were graduates and 30.00 per cent were illiterates. In income more beneficiaries 36.66 per cent respondents have income between Rs.1,00,000-2,00,000 while among non beneficiaries most respondents 33.33 per cent respondents have income between Rs.50,0000-Rs1,00,000.In type of house most of the beneficiaries 46.66 per cent and most of the non- beneficiaries 35.00 per cent respondents have semi-cemented houses. It is also   found that majority of the beneficiaries 63.32 per cent and majority of non-beneficiaries 46.67 per cent respondents have agriculture as their main occupation. Majority of the beneficiaries 53.33 per cent respondents regularly visit the town while majority of the non-beneficiaries 52.33 occasionally visit the town. In beneficiaries more respondents 46.66 per cent respondents are small farmers with land holding in between 1-2 hectares while 48.33 per cent respondents of non-beneficiaries belong to marginal farmer category with land holding below 1 hectare. In extension contacts among beneficiaries 42.35 per cent respondents and among beneficiaries 35.82 per cent respondents have more contact with the Extension officer. Similarly in social participation 53.30 per cent of the beneficiaries and 49.67 per cent of the non beneficiaries are members in more than one social organization (Village Panchayat, Co- operative society etc.,). Majority of the beneficiaries 53.33 per cent respondents are the main decision makers while 41.66 per cent respondents of non beneficiaries play a major role in the decision making. Similarly in risk orientation among 48.33 per cent respondents are ready to take risk while 37.88 per cent respondents of non-beneficiaries can take risk on motivation. In mass media exposure 48.33 per cent and 35.00 per cent respondents belong to medium level of mass media exposure in beneficiaries and non-beneficiaries respectively.

Table 1 Socio-economic status of the respondents

Socio-Economic Status	Beneficiaries		Non Beneficiaries	
	Frequency	Percentage	Frequency	Percentage
Low(20-30)	16	26.79	24	40.00
Medium (31-40)	25	41.66	22	36.66
High (41-50)	19	31.55	14	23.33

From the above table it is clear that 41.66 per cent respondents of the beneficiaries and 40.00 per cent respondents of the non beneficiaries are found to have medium and low levels of socio-economic status respectively. 31.55 per cent of respondents and 26.79 per cent of respondents among the beneficiaries are found to have high and low levels of socio-economic status respectively. Similarly 36.66 percent of respondents and 23.33 per cent of respondents are found to have medium and high levels of socio-economic status respectively. In final it can be concluded that beneficiaries are having more levels of socio-economic status comparatively to the non-beneficiaries. This shows that the bank shows a significant impact on the socio-economic status of the respondents.

3.2. LEVEL OF KNOWLEDGE OF THE RESPONDENTS TOWARDS FUNCTIONING OF APGVB:
To know about the level of knowledge of the respondents regarding the functioning of the bank a schedule was prepared and unformal interview has been carried out. Various questions regarding the withdrawal limits, debit and credit card services, interest rates, banking service charges, bank mortgages, different types of loans, etc., were enquired and based on the results obtained the respondents were grouped mathematically (scoring) into three different groups i.e. low, medium and high levels of knowledge. From the below table it is clear that majority of the beneficiaries 53.33 per cent of the respondents have high level of knowledge towards the functions of the bank. 28.33 respondents of the beneficiaries are found to have medium levels of knowledge followed by 18.34 per cent

respondents with low levels of knowledge towards the functions of the bank. When coming to the non-beneficiaries it is found that most 48.33 per cent of the respondents are having low levels of knowledge followed by 28.34 per cent of the respondents having medium levels and 23.33per cent of the respondents are having high levels of knowledge towards the functions of the bank.

Table 2 Knowledge levels of the respondents

Level	Beneficiaries		Non-Beneficiaries	
	Frequency	Percentage	Frequency	Percentage
Low (5-7)	11	18.34	29	48.33
Medium(8-10)	17	28.33	14	23.33
High(11-13)	32	53.33	17	28.34
Total	60	100.00	60	100.00

3.3. RELATIONSHIP BETWEEN THE SOCIO-ECONOMIC CHARACTERS AND THE KNOWLEDGE LEVELS OF THE RESPONDENTS:

Age does not show any significant impacts with the knowledge levels of the respondents towards the functions of the APGV Bank. Education is positively and significantly co related with knowledge levels, annual income is also positively co related with the knowledge levels of the respondents. The type of the house does not show any impact on the knowledge levels. Occupation and cosmopolitness are found to show a significant impact on the knowledge levels of the respondents. Operational land holding is negatively co related and does not show any impact with the knowledge levels of the respondents. While extension contacts and decision making are remarkably significant with the knowledge levels of the respondents. Risk orientation is also found to show a significant impact on the knowledge levels of the respondents. Mass Media Participation has a positive and significant impact on the knowledge levels of the respondents towards the functions of the bank. In total majority of the variables are showing a positive and significant impact on respondents towards the knowledge of functions of the bank.

4. CONCLUSION:

In final it can be concluded that beneficiaries have more socio-economic status than the non-beneficiaries. Similarly the beneficiaries have more knowledge about the functioning of the bank compared to the non-beneficiaries. This shows that the bank shows a positive and significant impact on the development of the Paderu block.

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