



Short Communication

IMPACT OF ANDHRA PRADESH GRAMEENA VIKAS BANK (APGVB) ON AGRICULTURE DEVELOPMENT OF BENEFICIARIES IN PADERU BLOCK OF VISHAKAPATNAM DISTRICT, ANDHRA PRADESH

LONJA BHAVIGNA*, SYED H MAZHAR AND JAHANARA

Department of Agricultural Extension and Communication, Sam Higginbottom University of Agriculture Technology and Sciences, Allahabad, 211007, India

*Corresponding Author: Email - bhavi.nilu@gmail.com

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Abstract: The present investigation was undertaken on Andhra Pradesh Grameena Vikas Bank (APGVB) in Paderu block of Vishakhapatnam District, Andhra Pradesh State. 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 52.37 per cent beneficiaries had medium level of agriculture development while in non-beneficiaries 46.60 per cent respondents had lowest level of agriculture development. The result clearly indicates that the beneficiaries are having more levels of agriculture development than the non-beneficiaries. This shows that the bank shows a positive and significant impact on the agriculture development of the respondents.

Keywords: Andhra Pradesh Grameena Vikas Bank, Impact, Socio-Economic Status, Agriculture Development, Significant

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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. 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.(www.apgvbank.in)

Methodology

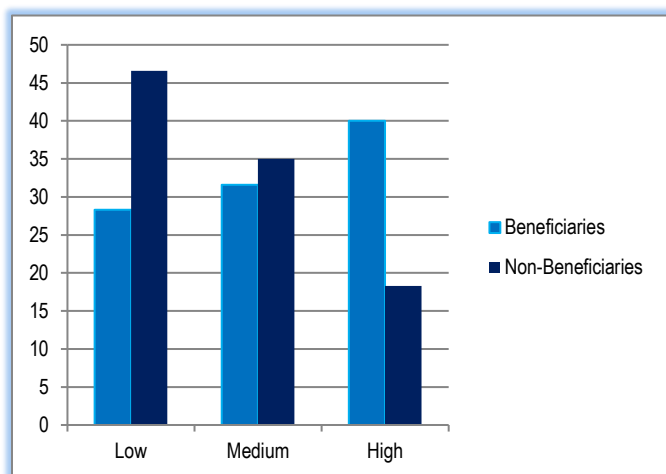
The study was conducted in Paderu block of Vishakhapatnam district of Andhra Pradesh state in. The sample of the respondents for the study comprised of two types i.e. sample I-beneficiaries (60 respondents), those who have taken loan from the bank and sample II non-beneficiaries (60 respondents), those 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.

Results and Discussions

Three dimensions were taken into consideration for the assessment of agriculture development. They are annual income, land productivity and employment generation. Among beneficiaries 36.66 per cent respondents are having income between 1,00,000-2,00,000. In land productivity small farmers are having more productivity 46.66 per cent of the productive land and in employment generation 31.66 per cent of respondents work for medium levels (60-60). From the below table it is evident that that 40.00 per cent respondents of the beneficiaries have high levels of agriculture development followed by 31.6 per cent respondents have medium level and 28.3 per cent respondents have high levels of agriculture development. Similarly, among non-beneficiaries. 46.60 per cent of respondents have low levels of agriculture development, 35.00 per cent respondents have medium levels and 18.3 per cent respondents have high levels of agriculture development.

Table-1 Overall Agriculture Development levels

Level	Beneficiaries		Non-Beneficiaries		Difference	
	F	P	F	P	F	P
Low (5-8)	17	28.3	28	46.6	11	18.3
Medium(9-12)	19	31.6	21	35	2	3.4
High(13-16)	24	40	11	18.3	13	21.7



Graph-1 showing overall Agriculture Development levels

Conclusion

From the collected data and analysis, it can be concluded that beneficiaries are having more levels of agriculture development than non-beneficiaries. This indicates that bank shows a positive and significant impact and helps in the agriculture development of the beneficiaries.

Application of research: The study helpful for the farmers to know about the services provided by the bank and for the bankers to know about their significance of contribution.

Research Category: Agriculture Extension

Abbreviations:

APGVB- Andhra Pradesh Grameena Vikas Bank

F- Frequency, P- Percentage

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*Research Guide of research: Side H Masher

University: Sam Higginbottom University of Agriculture, Technology and Sciences, Allahabad, 211007, India.

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Author statement: All authors read, reviewed, agree and approved the final manuscript

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