ABSTRACT

Finance is a crucial instrument in any economic activity intended to produce goods and services and also to generate employment and income. Expansion in the economic and business activities depends on the availability of finance and its volume. Increase in the income and employment are necessary conditions for economic development and growth that determine the levels of consumption and the pattern of the consumption. The present study focuses on the impact of agricultural development programmes provided to the Scheduled Castes (SCs) beneficiaries by the Scheduled Castes Development and Finance Corporation (SCDFC). Moreover, even after the six decades of independence, still nearly 30 per cent of the people are living with incomes below the poverty line and they are yet to consume the goods andz, services. The SCs having been excluded from access to all kinds of sources of livelihood for generations, they remained poorest among the poor. The word ‘Poverty’ has become synonymous of SCs in India. As the majority of SCs depend on the agriculture for their livelihood, first of all it is essential to help them get gainful employment through agricultural activities [1].

1. Introduction

The Scheduled Castes are single largest social group in India that constitutes 16.28 per cent of the total population in 2001. Indian society is unique and divided into innumerable castes and sub-castes. The division of people into different caste is deeply rooted. They are excluded from the society and denied the socio-economic opportunities and basic needs and human rights [2]. Hereditary, they are assignment of the extremely defiling and degrading occupations. And they are not allowed to take up the occupation at their choice as per the changing conditions.

2. The Socio-economic Conditions of Scheduled Caste

According to the census of India, 2001, 80 per cent of the total SCs populations live in the rural areas. More than 70 per cent of these people are depend on the agricultural as mere agricultural labour for their livelihood. Compared with other castes, of the total SCs population, 16 per cent are self-employed cultivators and the remaining 12 per cent are in the non-farm activities. It means that altogether; only 28 per cent of SCs have access to income generation assets while 56 per cent of other castes have owned the capital assets. The backwardness of SCs can be understood by the disparity in wealth. On an average SCs owned wealth worth of Rs. 49, while it is Rs. 1,34,500 for other castes. The programmes evaluation organisation of the planning commission of India estimated that nearly 60 percent of the total 4 crore bonded labour in India belong to SCs [3].

3. Objectives of Andhra Pradesh Scheduled castes Development and Finance Co-operative Society:
The corporation was established with the following main objectives.

1. To provide financial assistance for creation of income generating assets.
2. To offer training programmes for skill upgradation leading to self or wage employment.
3. To empower women self-help groups for taking up economic support activities.

After independence, a planned economic development process was initiated by the India. In order to eradicate poverty among the majority of its people, a good number of policies and strategies are evolved and formulated poverty eradication programmes[4]. In all the programmes, the due share, as per the per cent of the population of SCs and STs, was given. From the time of implementing these poverty alleviation programmes, the academicians and scholars paid much attention to evaluate the performance of these programmes and how they are benefitting the targeted people. But they didn’t pay any attention to evaluate how far the programmes are benefitting the SCs and STs. Moreover, the poverty among these people remained more or less the same.

4. Andhra Pradesh Scheduled Castes Development and Co-operative Finance Corporation

Andhra Pradesh Scheduled Castes Development and Co-operative Finance Corporation (APSCCDCFC) was established in the year 1974 with a purpose of economic development of SCs in the State of Andhra Pradesh. It was registered under the A.P. Co-operative Societies Act with a share holding pattern of 51:49 between the State Government and the Government of India respectively. The main objectives of the corporation are; to provide financial assistance for creation of income generating assets, to offer training programmes for skill upgradation leading to self or wage employment, to empower women self-help groups for taking up economic support activity and to plug critical gaps of finance in economic support schemes[5].

5. Guntur District Scheduled Caste Development and Finance Co-operative Society

The corporation is governed by a committee appointed by the Government of Andhra Pradesh. The Managing Director is the chief executive of the APSCCFC and the Executive Directors at district level are responsible for implementation of the programmes in consultation. In between 1974 and 2008 the GDSDFC has disbursed Rs. 20316.21 Lakhs and 1,88,067 SC households got benefited from the programmes of GDSDFC in the district[6].

6. Development Programmes for Scheduled Castes in the District

As per the Census of 2001, an overwhelming majority of SCs live in the rural areas. Approximately, three-fourth the population of SCs are agricultural labourers and the remaining one-fourth of them are
small and marginal farmers and artisans etc. In the beginning, during the period of First Five year plan, Government of India had initiated land reforms and distributed to the marginalized and disadvantaged sections of the society. More importantly, an act was enacted abolishing bonded labour. These programmes are intended to generate additional employment to the agricultural labour. In the Fifth Five Year Plan period, Food for Work programme (FWP) was implemented for the benefit of the poor. But lack of coordination among the programme implementing agencies, these programmes failed in generating additional employment and eradicating poverty particularly among the rural poor[7].

Responsibilities of Executive Director:

- Executive Director shall be overall in-charge of the affairs of District Society under whose guidance Credit Plan Draft, Annual Action Plan and Mandal-Village wise plans are prepared.

Responsibilities of Executive Officer (Administration & Account)

- Maintenance of funds, release of funds and maintenance of accounts and all other matters related to administration and finance.

Responsibilities of Executive Officer (Development & Planning)

- E.O shall be over all in charge of grounding, inspection and recovery in the district.

Supervises the performance of the field staff and ensure 100% grounding of the scheme and proper remittances of recovery amount in the bank account of the Society[8].

7. Organization of Guntur district Scheduled Castes Development and Finance Co-operative Society

The present area of study is confined to the Guntur district which is broadly divided into three revenue divisions with varied levels of development.

They are namely, Guntur, Tenali and Narasaraopet divisions.

Tenali division compared with others is economically forward. And the Narasaraopet division is backward.
Funding Pattern of the Programmes:

- COLLECTOR & CHAIRMAN
- EXECUTIVE DIRECTOR
- Executive Officer (Development & Planning)
- Executive Officer (Administration & Finance)
- Asst. Programme Officer
- Asst. Programme Officer (Development & Planning)
- Recovery Officer
- Asst. Administrative Officer
- Supporting Staff
In the present study the following four programmes related to agriculture development are selected. The corporation provides assistance in the pattern followed as under.

1. **Bore Well**: Bore wells are being taken up in the lands of small and marginal SC formers with electricity feasibility.

2. **Oil Engine**: Oil engines are provided to the small and marginal SC farmers who have of 2-3 acres of arable land.

3. **Open Wells**: The objective of the scheme is to identify the small and marginal SC formers having unirrigated land in compact blocks

8. **Objectives of the Study**

The following objectives are set for the study:

1. To assess the impact of the programmes on the beneficiary households in terms of increase in income, employment, and asset formation.

2. To know the cost benefit relationship of these programmes.

3. To find out the responsiveness of the beneficiaries towards these programmes.

9. **Hypothesis of the Study**

The hypothesis of the study is that the programmes result as following.

1. H1. The programmes generate additional employment and income.

2. H2. Asset formation takes place in all the programmes.

3. H3. The improved irrigational facilities change the cropping pattern and increase the productivity of the agricultural activity[9].

10. **Research Method**

The study is based on the empirical analysis explanatory in nature. The analysis of the study is based on the behaviour data.

12. **Importance of the Study**

1. Since the beginning of the planned economic development strategy a good number of programmes of poverty eradication have been evolved.

2. There were some studies conducted on the working of the programmes of self-employment by the APSCDFC. But no reasonable research work is done on the working of the agricultural related development programme exclusively[10].

13. **Limitations of the Study**

1. The primary data collected from the sample beneficiary households is subject to certain limitations and so the findings and conclusions based on the opinions and information given by the sample beneficiaries.

2. Since, the size of the sample is small and is drawn from the rural areas. The finding and inference drawn from the study may not equally be applied to the rest of the areas in the district as well as in other parts of the State[11].

14. **Agricultural Development Programmes**

From 1980 onwards, a good number of programmes related to the agriculture development have been formulated and implemented. The programmes are intended to create infrastructural and irrigational facilities. So that the improved irrigational facilities could increase the productivity of lands and generate additional income to the beneficiaries[12]. In this present study, evaluation of the following schemes or programmes is undertaken purposively. They are:

Bore well Oil engine Open well SMP
15 Evaluation of the Agricultural Development Programmes

**TABLE 5.1** PROGRAMME-WISE AVERAGE DISTRIBUTION OF LOAN ASSISTANCE

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Name of the Scheme/Programme</th>
<th>No. of Beneficiaries</th>
<th>Loan Component</th>
<th>Margin Money</th>
<th>Subsidy Money</th>
<th>Total Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bore Well</td>
<td>60</td>
<td>13,200 (41.67)</td>
<td>5,280 (16.66)</td>
<td>13,200 (41.67)</td>
<td>31,680 (100.0)</td>
</tr>
<tr>
<td>2</td>
<td>Oil Engine</td>
<td>60</td>
<td>5,483 (50.0)</td>
<td>-</td>
<td>5,483 (50.0)</td>
<td>10,966 (100.0)</td>
</tr>
<tr>
<td>3</td>
<td>Open Well</td>
<td>60</td>
<td>-</td>
<td>-</td>
<td>16,250 (100.0)</td>
<td>16,250 (100.0)</td>
</tr>
<tr>
<td>4</td>
<td>SMP Set</td>
<td>65</td>
<td>-</td>
<td>10,015 (50.0)</td>
<td>10,015 (50.0)</td>
<td>20,030 (100.0)</td>
</tr>
</tbody>
</table>

**Total Beneficiaries** 245  
5,095 (25.86)  
1,821 (16.34)  
11,348 (57.60)  
19,704 (100.0)

Note: Figures in Parenthesis indicate Percentages  
Source: Field Survey
Increase in Irrigated Area

Irrigation facility is one of the key factors which influence the productivity of the farm lands. Basically, the main intention of the programmes is to create irrigational facilities in order to increase the farming and its productivity[13].

Changes in the Cropping Pattern

In general, the cropping pattern depends on the availability of the infrastructural facilities and irrigational facilities. It can be observed from the data presented in the Table –

<table>
<thead>
<tr>
<th>Crops</th>
<th>Pre-Loan Period</th>
<th>Post-Loan Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Irrigated</td>
<td>Un-Irrigated</td>
</tr>
<tr>
<td>Food Crops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paddy</td>
<td>40.75</td>
<td>-</td>
</tr>
<tr>
<td>Pulses</td>
<td>-</td>
<td>32.25</td>
</tr>
<tr>
<td>Corn</td>
<td>-</td>
<td>12.75</td>
</tr>
<tr>
<td>Black gram</td>
<td>24.00</td>
<td>-</td>
</tr>
<tr>
<td>Commercial Crops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Onion</td>
<td>14.20</td>
<td>-</td>
</tr>
<tr>
<td>Chillies</td>
<td>12.90</td>
<td>27.75</td>
</tr>
<tr>
<td>Cotton</td>
<td>20.00</td>
<td>63.20</td>
</tr>
<tr>
<td>Vegetable</td>
<td>10.30</td>
<td>-</td>
</tr>
<tr>
<td>Batavia</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Floriculture</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

5.3. It shows that improved irrigational facilities induced the beneficiaries to cultivate commercial crops like chillies, onion, floriculture, Batavia and cultivation of vegetable.

Cost of Cultivation

Change in the cropping pattern of the beneficiaries after the implementation of the programmes clearly indicates the shift in favour of paddy, chillies, onion, vegetable cultivation and horticulture. To know the actual benefit derived from these programmes, in terms of monetary benefit, estimating of the following factors is essential:
Family Labour Utilisation

The main intention of the agricultural development programmes is to generate additional gainful employment to the beneficiary households. So increase in the family labour utilisation can be considered as one of the indicators for the success of the programmes. The agricultural development programmes create irrigational facilities that definitely impact family labour utilisation significantly. per beneficiary household with net increase of 125 person days.

16. Gross Income from the Programmes

The gross income of the beneficiary is derived by adding income from agricultural labour, farm income or income from cultivation and income from other sources and net farm income. Due to the impact of programmes, the share of net farm income in the gross income of the beneficiary, in the post-loan period, has increased to 39.75 per cent from 21.34 per cent in the pre-loan period.

17. Net Farm Income

Net farm income is the income derived from source of farming or cultivation alone. The data reveals that the due to the impact the agricultural development programmes, there is improvement in infrastructural and irrigational facilities. These improved and assured irrigational facilities have helped considerably in increasing the productivity lands and generated additional income.

AVERAGE GROSS INCOME OF THE BENEFICIARY HOUSEHOLDS BEFORE AND AFTER ASSISTANCE

<table>
<thead>
<tr>
<th>Total</th>
<th>122.15</th>
<th>135.95</th>
<th>258.10</th>
<th>100.00</th>
<th>236.00</th>
<th>22.10</th>
<th>258.10</th>
<th>100.00</th>
</tr>
</thead>
</table>

Source: Field Survey
18. Conclusion

In order to measure the impact of the agricultural development programmes being implemented by the GDSCDFC for the benefit of poor among SCs with small and marginal lands, a statistical method ‘t’ test is applied. The results are very interesting presented in the table-5.18. To measure the impact of the programmes the factors like income, employment generated, family consumption expenditure and formation of assets consisting of both farm and non-farm assets are taken into consideration. The data in the table shows the extent of the economic benefits derived from the programmes. The agricultural development programmes have contributed to income of the beneficiaries of SCs’ significantly. The programmes have increased the income of the beneficiary households through generating additional employment and asset formation. This incremental income in turn has helped the beneficiaries crossing the poverty line and also in increasing their family consumption expenditure significantly.

19. Reference


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