



**IMPACT OF BANK FINANCING ON THE GENERATION OF INCOME BENEFICIARIES:  
A STUDY ON ANDHRA PRAGATHI GRAMEENA BANK IN KURNOOL DISTRICT, ANDHRA  
PRADESH**

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**Abstract:** - The main objective of the Andhra Pragathi Grammeena Bank, as part of the government's strategy for rural development, was to help weaker sections to generate activities through the provision of credit. The intention was that the extended credit facilities would allow defenders to participate effectively in income-generating activities during the post-loan period so that weaker sections, in particular, would rise above the poverty line.

**Key words:** The impact of bank financing on the generation of income, the generation of employment and the creation of assets of the beneficiaries of the sample in the pre-loan and post-loan periods.

**Introduction:** Introduction the credit requirements of farmers can be classified into two types-productive and unproductive loans. The former include loans to buy seeds, fertilizers, implements, etc. to pay taxes to the Government and to make permanent improvements on the land, such as digging and deepening of wells, fencing of land, etc. All these forms of credit help the farmers in their agricultural operations or in improving their land. Besides these, the Indian farmers often borrow for unproductive purposes, such as for

celebration of marriages, births and deaths, for litigation etc. Unproductive loans raised at exorbitant rates of interest are highly improper and unjustified.

Table 1 shows that in the Canal area, the incremental income of those less than 20 years of age was Rs.8883, of which between 20 and 50 years was Rs.10527 and Rs. 9444 of those over 50 years old. The percentage of incremental income of those under 20 was 12.45 percent, of those of 20 to 50 years of 13.79 percent and of those over 50 years of 14.56 percent. In the non-channeled area, the incremental income was Rs.5655 for those under 20 years old, Rs.9721 for those between 20 and 50 years old and Rs.8528 for those over 50 years old.

The percentage of incremental income was 12.39 percent of those under 20 years of age, 13.62 percent of those between 20 and 50 years

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old, and 13.76 percent of those over 50. The total incremental income of those in the Canal area was Rs.25854 and the total percentage of incremental income was 13.71 percent. The total incremental income of those in the non-channelled area was Rs.23904 and the total

percentage of incremental income was 13.35 percent.

Incremental income and the percentage of incremental income were high in the canal area compared to those in the un channelized area among the age groups

**Table .1: Income Generation of Sample Beneficiaries on The Basis of Age**

S. No	Age Groups	Sample Size	Canal Area				Non-canal Area				
			Average Net Income		Incremental income Rs.	Percentage of incremental income	Sample size	Average Net Income		Incremental income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1	Below 20 years	14	47250	53133	5883	12.45	8	45640	51295	5655	12.39
2	20-50 years	106	76340	86867	10527	13.79	93	71375	81096	9721	13.62
3	Above 50 years	30	64860	74304	9444	14.56	49	61980	70508	8528	13.76
Total		150	188450	214304	25854	13.71	150	178995	202899	23904	13.35

Source: Field data

**Table 1(A): T-Test for Income Generation on The Basis of Age**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	62816.66667	3	14652.25011	8459.480546	6.143507*
Canal Area Post-loan	71434.66667	3	17049.06139	9843.280184	
Non-Canal Area Pre-loan	59665	3	13022.75	7518.687	6.6032*
Non-canal Post-loan	67633	3	15107.08837	8722.081537	

Source: Table 1, \* 5 percent level of significance, N = Number of observations, SD = Standard Deviation, SE = Standard Error

Table 1(A) shows that there is a significant difference between pre-loan and post-loan periods between age groups at a significance level of 5 percent in both areas.

Table 2 reveals that in the channel area the incremental income of the Castes of the List was Rs.3284 and that of the Scheduled Tribes Rs.3348. The incremental income of the backward castes was Rs.8197 and that of the front castes was Rs.11025. Wise percentage, the incremental income of the scheduled castes was 10.05, that of the programmed tribes were 12.50,

that of the backward castes was 13.56 and that of the advanced castes was 16.09.

In the non-channelled area, the incremental revenues of the Cast as were Rs.3054, and its percentage was 9.86. The incremental income of the scheduled tribes was Rs.3235 and the percentage was 12.46. The income of the backward castes was Rs.8112, and the percentage was 13.41. And the incremental income of Cast as Adelante was Rs.9603, and the percentage was 15.41. The incremental income and its percentage were higher in the canal area than in the non-canalized area.

**Table 2: Income Generation on The Basis Of Caste**

S. No	Caste category	Sample Size	Canal Area				Non-Canal Area				
			Average Net Income		Incremental income Rs.	Percentage of Incremental Income	Sample size	Average Net Income		Incremental income Rs.	Percentage of Incremental Income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1	Scheduled Castes	18	32680	35964	3284	10.05	12	30970	34024	3054	9.86
2	Scheduled Tribes	5	26780	30128	3348	12.50	4	25960	29195	3235	12.46
3	Backward Castes	53	60450	68647	8197	13.56	58	59750	67762	8012	13.41
4	Forward Castes	74	68540	79565	11025	16.09	76	62315	71918	9603	15.41
<b>Total</b>		<b>150</b>	<b>188450</b>	<b>214304</b>	<b>25854</b>	<b>13.71</b>	<b>150</b>	<b>178995</b>	<b>202899</b>	<b>23904</b>	<b>13.35</b>

Source: Field data

**Table 2 (A): T-test for Income Generation on the Basis of Caste**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	47112.5	4	20483.60544	10241.80272	3.389819*
Canal Area Post-loan	53576	4	24238.77342	12119.38671	
Non-Canal Area Pre-loan	44748.75	4	18942.74	9471.368	3.58462*
Non-Canal Area Post-loan	50724.75	4	22225.11281	11112.55641	

\* 5 percent level of significance, Source: Table 2

Table 2(A) reveals that there is a significant difference between pre-loan and post-loan periods among the caste categories at 5 per cent level of significance in both the areas.

**Table – 3: Income Generation on The Basis of Level of Education**

S. No.	Level of education	Sample size	Canal area				Non canal area				
			Average-net Income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average-net income		Incremental Income Rs.	Percentage of Incremental Income
			Pre-loan Period Rs.	Post-loan Period Rs.				Pre-loan Period Rs.	Post-loan Period Rs.		
1	Illiterate	16	49640	54356	4716	9.50	51	47680	51566	3886	8.15
2	Primary education	40	59650	65734	6084	10.20	75	58730	64392	5662	9.64
3	Secondary education	71	43050	49671	6621	15.38	20	42640	48089	5449	12.78
4	College education	23	36110	44543	8433	23.35	4	29945	38852	8907	22.93
<b>Total</b>		<b>150</b>	<b>188450</b>	<b>214304</b>	<b>25854</b>	<b>13.71</b>	<b>150</b>	<b>178995</b>	<b>202899</b>	<b>23904</b>	<b>13.35</b>

Source: Field data

Table 3 indicates that in the canal area, the incremental income was Rs.4716 among the illiterate, Rs.6084 among those with primary education, Rs.6621 among those with secondary

education and Rs.8433 among those with a university education. The percentage of incremental income was 9.50% among illiterates, 10.20% among those with primary

education, 15.38% among those with secondary education and 23.35% among those with higher education. .

In the non-channeled area, the incremental income was Rs.3886 among the illiterate, Rs.5662 among those with a primary education, Rs.5449 among those with secondary education and Rs.8907 among those with a university education. The percentage of incremental

income was 8.15 among illiterates, 9.64 percent among those with a primary education, 12.78 percent among those with secondary education and 22.93 percent among those with a university education.

Both the incremental income and the percentage of incremental income were high in the canal area compared to those in the unchanneled area as measured by education levels.

**Table - 3 (A): t- Test for Income Generation on the Basis of Level of Education**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	47112.5	4	10018.91669	5009.458346	8.402005**
Canal Area Post-Loan	53576	4	9041.929698	4520.964849	
Non canal Area Pre-loan	44748.75	4	11939.64571	5969.822853	5.668938*
Non Canal Area Post-loan	50724.75	4	10573.72206	5286.861031	

**Source:** Table 5.3, \*\* 1 per cent level of significance, \* 5 per cent level of significance

Table 3(A) shows there is a significance difference between pre-loan and post loan periods among education categories at 1 percent of significance in the canal area and 5 percent in the non-canal area.

**Table – 4: Income Generation on the Basis of size of Farmers**

S. No.	Size of Farmers	Canal areas					Noncanal area				
		Sample size	Auerget income		Incremental income Rs.	Percentage of incremental income	Sample size	Auerget income		Incremental income Rs.	Percentage of incremental income
			Pre-loan period Rs.	Post-loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1	Marginal farmers	33	36760	40601	3841	10.45	34	34630	37903	3273	9.45
2	Small farmers	72	40740	45527	4787	11.75	73	37150	41014	3864	10.40
3	Medium farmers	20	44950	50996	6046	13.45	18	41965	47349	5384	12.83
4	Large farmers	25	66000	77180	11180	16.94	25	65250	76633	11383	17.43
<b>Total</b>		<b>150</b>	<b>188450</b>	<b>214304</b>	<b>25854</b>	<b>13.71</b>	<b>150</b>	<b>178995</b>	<b>202899</b>	<b>23904</b>	<b>13.35</b>

**Source:** Field data

Table 4 shows that in the canal area the incremental income of the marginal farmers was Rs. 3841 that of the small farmers Rs.4787, that of the medium farmers was Rs. 6046 and that of the large farmers was Rs.11180. Their incremental income, percentage wise was 10.45 among the marginal farmers, 11.75 among the

small farmers, 13.45 among the medium farmers and 16.94 among the large farmers.

In the non-canal area the incremental income of the marginal farmers was Rs.3273, that of the small farmers Rs.3864, that of the medium farmers Rs.5384, and that of the large farmers, Rs.11383. Their incremental income, percentage-wise, was 9.45 among the marginal

farmers 10.40 among the small farmers, 12.83 among the medium farmers, and 17.45 among the large farmers.

The incremental income and its percentage both were high in the canal area in comparison with those in the non canal area.

**Table-4 (A): T-test for Income Generation on the Basis of Size of Farmers**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	47112.5	4	13028.13718	6514.068589	3.9514168*
Canal Area Post-loan	53576	4	16298.69363	8149.346814	
Non-Canal Area Pre-Loan	44748.75	4	14002.15006	7001.075029	1.81720586 <sup>NS</sup>
Non-Canal Area Post-loan	50724.75	4	17713.73332	8856.866662	

**Source:** Table 4, \* 5 percent level of significance, NS: Not significant

Table 4(A) shows that there is a significant difference between pre-loan and post-loan periods among the basis of farmers at 5 percent level of significance in the canal area. In the non-canal area, there is no significance difference between pre-loan and post-loan periods.

Table 5 reveals that in the canal area the incremental income was Rs.3172 in the cultivation category, Rs.3742 in the cultivation and wage earning category, Rs.4879 in the category of cultivation and allied activities, Rs.6195 in the category of cultivation and employment, and Rs.7866 in the category of cultivation and business. The percentage of incremental income was 9.48 in the cultivation category, 11.46 in the cultivation and wage earning category, 13.69 in the cultivation and employment category and 15.98 per cent in the cultivation and business category.

In the non-canal area the incremental income was Rs.3009 in the cultivation category, Rs.3532 in the cultivation and wage earning category, Rs.4361 in the category of cultivation and allied activities, Rs.5639 in the cultivation and employment category and Rs.7363 in the category of cultivation and business.

The percentage of incremental income was 10.15 in the cultivation category, 11.08 in the category of cultivation and wage-earning, 13.10 in the category of cultivation and allied activities, 15.34 in the cultivation and employment category and 15.53 in the category of cultivation and business.

The incremental income and the percentage of incremental income both were high in the canal area when compared with those of the non-canal area.

Table 5.5(A) reveals that there is a significant difference between pre-loan and post-loan periods among the occupational categories at 1 percent level of significance in both the areas.

**Employment Generation:** Employment generation is an important objective of Andhra Pragathi Grameena Bank under its special sponsored programs. The aim is to create more of self-employment than wage employment. Bank finance for agricultural activities led to an increase in cropping intensity in irrigated areas, particularly under labor intensive high yielding varieties of crops. This resulted in employment generation among the sample beneficiaries in the post-loan period.

Table 6 reveals that in the canal area the incremental man-days were 15 days for those of the below 20 years age group, 37 Mondays for those of the group between 20 and 50 years, and 29 man-days for those of the above 50 years age group. The percentage of incremental man-days was 11.19 for those below 20 years, 13.65 for those between 20 and 50 years, and 11.98 for those above 50 years. In the non-canal area the incremental man-days were 11 days for those below 20 years in age, 34 man-days for those between 20 and 50 years, and 26 man-days for those above 50 years in age. The percentage of incremental man-days was 8.65 for those of the below 20 years age group, 12.84 for those between 20 and 50 years, and 10.73 for those above 50 years in age.

The total number of incremental man-days was 81 and the percentage of incremental man-days 12.52 in the canal area, where as it was 71 mandays and 11.29 percent in the non-canal area.

**Table 5: Income Generation on the Basis of Occupation**

S. No.	Occupation Category	Canal area					Non Canal Area				
		Sample size	Average Net Income		Incremental Income Rs.	Percentage of Incremental Income	Sample size	Average Net Income		Incremental Income Rs.	Percentage of Incremental Income
			Pre loan period Rs.	Post loan period Rs.				Pre-loan period Rs.	Post-loan period Rs.		
1	Cultivation	88	33455	36627	3172	9.48	54	29650	32659	3009	10.15
2	Cultivation and wage earning	30	32650	36391	3742	11.46	30	31875	35407	3532	11.08
3	Cultivation and allied activities	17	35640	40519	4879	13.69	47	33290	37651	4361	13.10
4	Cultivation and employment	5	38765	44960	6195	15.98	5	36760	42399	5639	15.34
5	Cultivation and business	10	47940	55806	7866	16.41	14	47420	54783	7363	15.53
<b>Total</b>		<b>150</b>	<b>188450</b>	<b>214304</b>	<b>25854</b>	<b>13.71</b>	<b>150</b>	<b>178995</b>	<b>202899</b>	<b>23904</b>	<b>13.35</b>

Source: Field data

**Table 5 (A): T-test for Income Generation on the Basis of Occupation**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	38748.75	5	6616.605846	3308.302923	6.085635**
Canal Area Post-loan	44419	5	8358.93029	4179.466015	
Non-canal Area Pre-loan	35799	5	6990.604766	3126.293492	6.1013965**
Non-canal Area Post-loan	40579.8	5	8705.101677	3893.03982	

Source: Table 5, \*\* 1 percent level of significance

**Table – 6: Employment Generation on the Basis of Age Group**

S. No.	Age Group	Canal Area				Non Canal Area			
		Average mandays		Incremental mandays	Percentage of Incremental mandays	Average mandays		Incremental mandays	Percentage of Incremental Mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1	Below 20 years	134	149	15	11.19	124	135	11	8.65
2	20-50 years	271	308	37	13.65	266	300	34	12.84
3	Above 50 years	242	271	29	11.98	239	265	26	10.73
<b>Total</b>		<b>647</b>	<b>728</b>	<b>81</b>	<b>12.52</b>	<b>629</b>	<b>700</b>	<b>71</b>	<b>11.29</b>

**Source:** Field data

The incremental mandays and the percentage of incremental man days both were high in the canal area when compared to those of the non-canal area among the age groups.

**Table 6 (A): T-test for Employment Generation on the Basis of Age Group**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	215.6666667	3	72.19649114	41.6826636	4.199654*
Canal Area Post-loan	242.6666667	3	83.2005609	48.03586623	
Non-canal Area Pre-loan	209.6666667	3	75.40778032	43.53670227	3.510724*
Non-canal Area Post-loan	233.33333	3	86.9386757	50.19406782	

\* 5 percent level of significance, **Source:** Table 6

Table 6(A) shows that there is a significant difference between pre-loan and post-loan periods among age groups at 5 percent levels of significance in both the canal and non-canal areas.

**Table 7: Employment Generation on the Basis of Caste Category**

S. No.	Caste Category	Canal area				Non canal area			
		Average mandays		Incremental mandays	Percentage of Incremental mandays	Average mandays		Incremental mandays	Percentage of Incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1	Scheduled Castes	226	258	32	14.10	219	248	29	13.05
2	Scheduled Tribes	124	136	12	9.56	118	128	10	8.54
3	Backward Castes	216	243	27	12.50	212	237	25	11.57
4	Forward Castes	81	91	10	12.35	80	87	7	8.75
<b>Total</b>		<b>647</b>	<b>728</b>	<b>81</b>	<b>12.52</b>	<b>629</b>	<b>700</b>	<b>71</b>	<b>11.29</b>

**Source:** Field data

Table 7 indicates that in the canal area the incremental mandays were 32 for the Scheduled Castes, 12 days for the scheduled tribes, 27 days for the backward castes and 10 days for the forward castes. The percentage of incremental mandays was 14.10 for the scheduled castes, 9.56 for the scheduled tribes, 12.50 for the backward castes and 12.35 for the forward castes.

In the non-canal area the incremental mandays were 29 for the scheduled castes, 10 days for the

scheduled tribes, 25 for the backward castes and 7 days for the forward castes. The percentage of incremental mandays was 13.05 for the scheduled castes, 8.54 for the scheduled tribes, 11.57 for the backward castes and 8.75 for the forward castes.

The incremental mandays and the percentage of incremental mandays were higher in the canal area than in those of the non-canal area among the caste categories.

**Table 7 (A): t-test for Employment Generation on the Basis of Caste Category**

Caste Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	161.75	4	70.75014723	35.37507362	3.713929536*
Canal Area Post-loan	182	4	81.43299904	40.71649952	
Non-canal Area Pre-loan	157.25	4	69.08629862	34.54314934	3.2645835*
Non-canal Area Post-loan	175	4	79.08456845	39.92284225	

\* 5 percent level of significance, **Source:** Table 5.7

Table 7(A) shows that there is a significant difference between pre-loan and post-loan periods among the different caste groups at 5 percent level of significance in both the areas.

**Table 8: Employment Generation on the Basis of Level of Education**

S. No.	Level of Education	Canal area				Non canal area			
		Average mandays		Incremental mandays	Percentage of Incremental mandays	Average mandays		Incremental mandays	Percentage of Incremental mandays
		Pre-loan period	Post-loan period			Pre-loan period	Post-loan period		
1	Illiterate	217	243	26	11.98	212	235	23	11.06
2	Primary education	243	280	37	15.23	236	270	34	14.41
3	Secondary education	109	120	11	10.09	105	114	9	8.64
4	College education	78	85	7	8.97	76	81	5	6.58
Total		647	728	81	12.52	629	700	71	11.29

**Source:** field data

Table 8 shows that in the canal area the incremental mandays were 26 for the illiterate, 37 days for those with primary education, 11 days for those with secondary education, and 7 days for those with college education. The percentage of incremental mandays was 11.98 for the illiterate, 15.23 for those with primary

education, 10.09 for those with secondary education and 8.97 for those with college education.

In the non-canal area, the incremental mandays were 23 for the illiterate, 34 days for those with primary education, 9 days for those with secondary education and 5 days for those with



college education. The percentages of incremental mandays were 11.06 for the illiterate, 14.41 for those with primary education, 8.64 for those with secondary education and 6.58 for those with college education.

The incremental mandays and the percentage of incremental mandays were high in the canal area when compared with those of the non-canal area in the levels of education categories.

**Table 8 (A): T-test for Employment Generation Level of Education**

Category	Mean	N	SD	SE	t-value
Canal Area Pre-loan	161.75	4	80.52070127	40.26035064	2.9260123*
Canal Area Post-loan	182	4	94.12403165	47.06201582	
Non-canal Area Pre-loan	157.25	4	78.59336274	39.29668137	2.668972*
Non-canal Area Post-loan	175	4	91.61877537	45.80938768	

\* 5 percent level of significance, **Source:** table 8 Table 8 (A) shows that there is a significant difference between pre loan and post-loan periods among the different level of education groups at 5 per cent level of significance in both the areas.

**Conclusions:** These are a multiplicity of causes for being defaulted on loans. In the present study the defaulters among the sample beneficiaries are classified into six categories. In the canal area those in the defects in farm production category account for 21.95 per cent and those in the loan amount defaulted 13.04 per cent. In the non-canal areas, in the same category the percentage of defaulters is 25.45 and the percentage of loan amount defaulted is 23.34 in the variability in incomes category, in the canal area, defaulters account for 19.51 per cent and the loan amount defaulted accounts for 17.93 per cent. In the non-canal area, defaulters account for 18.18 per cent and the loan amount defaulted is 29.39 per cent. In the “defects in credit organization” category in the canal area the defaulters account for 12.20 per cent and the loan amount defaulted accounts for 9.96 per cent. In the non-canal area the defaulters account for 12.73 per cent and the loan amount defaulted accounts for 12.87 per cent. In the attitudinal conditions category in the canal area, defaulters account for 14.63 per cent and the defaulter’s accounts for 16.36 per cent and the loan amount defaulted accounts for 6.52 per cent. In the misallocation category, in the canal area, the

defaulter’s accounts for 17.07 per cents and the loan amount defaulted accounts for 27.73 per cent, and the loan amount defaulted accounts for 17.24 per cent. Finally in the miscellaneous category, in the canal area, the defaulters account for 14.63 per cent and the loan amount defaulted accounts for 24.82 per cent..in the non-canal area, the defaulters account for 14.55 per cent and the loan amount defaulted accounts for 10.64 per cent.

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