Even after forty-five years of Independence, Poverty and Unemployment continue to be the major problems plaguing the country demanding complete attention of planners and policy makers. Different approaches were spelt out in different plans. But the basic objective of ensuring growth with equity and social justice, self-reliance, improved efficiency and productivity ultimately resulting in full employment has remained unfulfilled. The focus has always been on the problems of poverty-alleviation and expanding employment opportunities.

Of the many programmes aimed at eradicating poverty and providing productive employment opportunities, the Integrated Rural Development Programme (IRDP) has been the most comprehensive programme in operation since 1978-79. The pilot project covered 2,300 blocks of the country; today it covers all the blocks in the country. Studies made so far on the working of the IRDP have shown mixed results.

Finance is an essential and important input for breaking the vicious circle of poverty. Sree Anantha Grameena Bank has come in a big way to provide
institutional credit to Integrated Rural Development Programmes (IRDP). But studies made so far have shown that, in spite of the enlargement of the institutional finance, it appears that the informal sector still continues to bedevil the rural credit in a significant way. Experience shows that the only way to do away with the informal sector is by diffusing the network of the institutional credit to large sections of our society, simplifying approaches as well as procedures. Multi-purpose multiple programmes and multi-agencies are, no doubt, required to tackle this gigantic problem. What is more important in this context is the coordination among different agencies to avoid multiple-finance to the one and the same individual. Designing suitable schemes, duly identifying the target groups, proper implementation of the schemes, and their monitoring, timely recoveries, periodical evaluation and taking remedial measures are all equally necessary for the success of any scheme.

In the present micro-level study, an attempt has been made to examine the performance of Regional Rural Banks i.e., Sree Anantha Grameena Bank in financing Integrated Rural Development Programmes in
Agricultural, Animal Husbandry, Industry, Services and Business Sectors. The main thrust of the study is to make an indepth analysis of the impact of credit on income and employment generation and asset position of beneficiary households and also to study the performance of Regional Rural Banks i.e., Sree Anantha Grameena Bank in Anantapur District in financing Integrated Rural Development Programme.

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