CHAPTER - IV

PROFILE OF ANANTAPUAR DISTRICT AND HINDUPUR MANDAL ALONG WITH A BRIEF PROFILES OF THE SAMPLED VILLAGES
The chapter is presented in three sections. *Section-A* presents the resource endowment of Anantapur district and *section-B* presents in brief, profiles of Hindupur and the other four villages selected for the study. *Section - C* discusses the financial assistance provided by the local banks for the implementation of anti-poverty programmes in the mandal.

**ANANTAPUR DISTRICT PROFIL**

Anantapur district was formed in the year 1882 separating from Bellary district and was later on expanded with the addition of Kadiri taluk from Cuddapah district in the year 1910 and Rayadurg taluk from Bellary district in the year 1956.

**GEOGRAPHY**

Anantapur District is situated in the western part of Deccan plateau and forms the southern most part of Rayalaseema region of Andhra Pradesh. The geographical area of 18465 sq. kms. is situated within the geographical coordinate of 13.40° and 15.15° northern latitude and 76.50° and 78.30° of eastern longitude bounded on the east and north by Cuddapah and Kurnool districts respectively and on its southern and western flanks by the state of Karnataka. Anantapur is the biggest of the districts of Andhra Pradesh accounting 6.7 per cent of the total geological area of the state.

**ADMINISTRATION**

The district has been divided into 3 revenue divisions, viz., Anantapur division (20 revenue mandals), Dharmavaram division (17 revenue mandals) and Penukonda division
(26 revenue mandals) in total consisting of 63 revenue mandals and Panchayati Raj mandals with identical jurisdiction which are the basic administrative and development units. The district has 11 towns and 964 revenue villages of which 24 are uninhabited. There are 2415 hamlets indicating an average of 3 hamlets for each revenue villages. All villages are covered under 866 panchayats.

DEMOGRAPHIC PARTICULARS

The district has population of 31.81 lakhs as per 1991 census accounting for 5 per cent of the State's population. The decimal growth rate to 1981 is 24.93 per cent slightly higher than state average. The density of population is 172 per sq.km. in the district against 242 per sq.km. of the state. The literate population constitute 11.14 lakhs of the total population compared to state population of 244.88 lakhs. 77 per cent of the population lives in villages. Scheduled caste population constitutes about 14.19 per cent, scheduled tribe about 3.49 per cent and minority communities about 12 per cent. The work force in the district constitutes about 46.20 per cent of the population of which 32.20 per cent are in agriculture sector. There are 946 women per 1000 men.

SOILS

The soil in Anantapur, Singanamala, Dharmavaram, Kalyanadurg, CK Palli, Kambadur, Rayadurg, Penukonda, Kadiri, Hindupur and Madakasira blocks is predominantly red. In Uravakonda and Gooty blocks, the red and black soils are almost in equal proportions. Red soil constitute 76 per cent and black soil 24 per cent of the total area in the district. The soils can be classified as red clay, red loamy, red-sand, black loamy and black sand. The soils are shallow, poor in nutrients, with high water absorption capacity but in retention of moisture. 30 per cent of lands are saline and alkaline, especially under tank ayacut and river banks. The pH. of dry lands generally range from 7.5 to 8.5. Thus 76 per cent of soils are red and 24 per cent black.
RAINFALL AND CLIMATE

Anantapur district is the driest part of the country with the second lowest average rainfall of 520.4 mm. after Jaisalmer district in the state of Rajasthan and is classified as tropical arid with an aridity index of 72.5. The rainfall is highly erratic. Normally southwest monsoon favours with 60 per cent of the total rainfall (310.8 mm) and being far away from east coast. Northeast monsoon will not be vigorous in the district (147 mm). Intermittent dry spell ranging from 4 to 6 weeks in the crucial stage of crop growth period coupled with high velocity winds often result in low productivity of crops. 32 rainy days in a year yield meager precipitation of 520.4 mm, but this too is not realised many a year. The altitude varies from 990' above MSL at Tadipatri to 2000' above MSL in Madakasira taluk. Maximum temperature ranging between 20.1 degrees celsius to 38.4 degrees celsius recorded during the months of March, April and May. November and January are the cooler months with a minimum temperature of 17.2 degrees celsius.

RIVERS

The district is not endowed with perennial rivers. Seasonal rivers like Pennar, Jayamangala, Chitravati and Vedavati or Hagari rivers flow during the rainy days and benefit the seasonal requirements of the farmers on river banks in 317 KMs. route of the rivers. Streams like Kushavati in Hindupur, Swarna Mukhi in Madakasira, Tadakaleru and Pandameru in Anantapur block, Maddileru in Kadiri block and Papagni in Tanakal mandal are the important water supply sources to various large and medium irrigation tanks in the district.

FOREST RESOURCES

The district is very poor in forests wealth both in terms of area and richness of flora. 4.86 lakh acre constituting 10.3 per cent of the total geo-area is classified as forests against optimal area of 33 per cent indicated in the National Forest Policy.
value of forest produce such as beedi leaves, custard apple, tamarind and soapnut is meager. Another resource is agave (sisil) plant which is a wild growth, from which fiber is being extracted. The forest in Anantapur district means only wild bushes, bald hillocks and rocky terrain.

MINERAL RESOURCES

Anantapur district is rich in mineral resources and is well known for Gold and Diamond deposits. The main mineral deposits are lime stone, barytes, dolomite, iron ore, corundum, steatite, white shale, serpentine and green quartz. Black, pink and multicolored granites are also available in the district. Tadpati area is rich in cement grade like stone deposits.

AGRICULTURE

a. CROPPING PATTERN

Dry land farming continues to be the mainstay of the people of the district. Anantapur district has the largest grass cropped area in the State (25 lakh acres) and 85 per cent of the cropped area is rain fed. Grass cropped area accounts for 52.6 per cent of the total geographical area of the district. Food crops are cultivated in 29.8 per cent of the total cropped area. The Principal crops raised in the district are groundnut (18.35 lakh acres), jowar (1.06 lakh acres), paddy (1.5 lakh acres). The mulberry cultivation is fast improving. The total area under mulberry cultivation is about 26521 acres and the cocoon yield about 12000 tonnes per annum providing a very good scope for silk industry. With Nizam Sugar Factory again on stream the area under Sugarcane has considerably improved.

b. IRRIGATION FACILITIES

Gross irrigated area in the district is 3.67 lakh acres. 52.9 per cent of irrigation is contributed by wells and 10.4 per cent by tanks. The net cultivated area under wells and tanks is very much dependent on the rainfall. The lands under wells and tanks will be fallow many a year on account of droughts. Thungabhadra high level canal is the only
dependable irrigation source in the district, irrigating 365 lakh acres spreading through 152 villages. The 3 medium irrigation projects, Upper Pennar Project with an ayacut of 10048 acres benefiting 13 villages, Byravanithippa Project with an ayacut of 12000 acres benefiting 14 villages and Chenna Rayagudi Project with an ayacut of 1100 acres benefiting 4 villages are useful only during the years of heavy rains.

c. GROUND WATER POTENTIAL

The total ground water reserves as estimated by the ground water department are to the order of 176,343 ha.metre. The present level of utilisation has been estimated at 57020 ha.metres, leaving a balance of 119223 ha.metres for further development. Ground water is available at a depth of 100' approx. But the recharge of the underground water is very much dependent upon the quantum of rainfall. High incidence failure of MI structures call for re-examination of earlier estimates by exacting standards.

d. LAND USE PATTERN, LAND HOLDINGS & PRODUCTIVITY

11.54 lakhs ha. in the district are owned by 4.14 lakh farmers. The average farm holdings is 2.78 ha. The percentage of the small & marginal farmers holding below 2 ha. has gone up from 46.8 per cent in 1977 to 56 per cent in 1989 mainly on account of land reforms policy of the Government and some of the landless labourers have become the owners of agricultural land. Except for groundnut crop, the yield of other crops is less than the average yield in the state. the fertilisers used in the district are the least in the states.

LIVE STOCK

As per live stock census 1987, the total live stock population in the district is 25.68 lakhs of which 5.96 lakhs is the bovine population. The cattle and buffaloes accounted for 17.62 and 2.37 lakhs respectively and the population of sheep and goat aggregated to 5.62 and 3.80 lakhs respectively. The poultry population in the district is 8.04 lakhs and pig
population is 0.29 lakhs. This is attributed to continuous droughts experienced by the district and resultant disposal of animals.

INDUSTRIES

The district is industrially backward with the lowest number of workers employed in registered factories. The industrial development is concentrated mostly in urban areas. The District Industries Centre has been functioning since 1978. There are (1) 7 industrial estates at Anantapur, Tadpatri, Kadiri, Guntakal, Gooty and Hindupur (2). There are 4 mini Industrial Estates to benefit scheduled caste beneficiaries. The industrial estates and industrial development areas are expected to be developed in Dharmavaram, Madakasira and Rayadurg. There are 35 large and medium scale industries and 6075 small scale industries with investment of Rs.23262.92 lakhs and Rs.5058.58 lakhs providing employment to 10308 and 35684 persons respectively.

POWER

The domestic and industrial power requirements of the district are drawn from Thungabadra Hydel Project at Hospet. Integrated power grid is established at Gooty connecting Nagarjunasagar, Kothagudem and Thungbadra. The district is provided with 88 electrical sub-stations with 24742.16 KMs length transmission lines as on 31.3.1993. All the revenue villages in the district have been electrified and some hamlets are yet to receive the electricity. Power shortage has been constraining factor in improving agriculture productivity and also industrial development in the district.

TRANSPORT AND COMMUNICATION

Anantapur district has 9139 KMs of road and 5898 Kms of railway line. The district is linked with Madras, Delhi, Bombay, Bangalore and also Hyderabad by the railways. Guntakal is one of the biggest railway junctions in the country. Andhra Pradesh State Road Transport Corporation provides commuting facilities in the district. There are good number
of lorries in the district supporting the movement of goods. There are 861 post offices, 98 telegraph offices and 100 telephone exchanges. Number of cities in the country are connected through the STD facilities. Anantapur town is provided with a TV relay station with a 15 KM radius of operation and TV relay stations are also at Hindupur and Guntakal and an FM Radio station is situated at Anantapur. The district has also an Airport at Puttaparthi which has been inaugurated in the year 1991.

FINANCIAL INSTITUTIONS

The district is having 125 commercial bank branches, 70 Grameena Bank branches (Sree Ananta Grameena Bank) and 16 branches of Cooperative Bank with 233 Primary Agricultural Co-operative Societies and one branch of A.P. State Finance Corporation. 62 per cent of the bank branches are in rural areas and 38 per cent of bank branches in semi urban/urban areas. The total deposits of the banks for the district as a whole as on 31.3.94 are to the order of Rs. 5.73 crores and advances outstanding as on the same date Rs.407 crores approx. The share of priority sector advances is 82 per cent and the CD Ratio of banks stands at 71 per cent. Similarly, total deposits of banks in the district as a whole at the end of December 94 stands at Rs.590 crores and advances Rs.531 crores where the share of priority sector advances as on December 94 is 76 per cent and CD Ratio of banks stands at 90 per cent.

PLACES OF TOURISM

Anantapur district is a “home of tourist centres” worth visiting. Gugudu is a village in Narpala mandal is situated among the Muchukota hills. It is known for its grand celebration of Moharam Festival and Sri Kullaiswamy, a village deity attracting the worshippers irrespective of caste and religion.

Lepakshi of Hindupur mandal is popular for its Veerabhadra temple and the huge monolithic Nandi stands nearby. The place is also associated with worshippers of Lord
Sri Rama. Temple is a veritable treasure of sculpture and architecture. Pilgrims visit the place largely for Shivaratri.

Penna Ahobilam is famous for its temple of Sri Laxmi Narasimha Swamy. The temple of Lakshmi, the Lords consort is situated by the side of the main shrines. There is a spring channel in the temple known as Bugga Koneru.

Puttaparthi situated on the banks of Chitravati is in Penukonda mandal which is universally famous with the abode of Sri Satya Sai Baba who is credited with occult powers. Superspeciality hospital is also located where free treatment is given to one and all which is famous all over the world.

Likewise, Penakacherla dam is also a sight seeing place. Kasapuram, Alurkona and Gutibayalu, Gorantla, Hemavati are also of important tourist attractions because of the temples situated in these areas.

HILLS

The forest in the district is thin and scanty. The Muchukota hills about 35 KMs in length run from North of Gooty town upon extreme southern corner of Tadpatri, Yadiki mandal. Another line of hills starts from west of Gooty mandal, run 80 KMs called by name Nagasamudram hills. The Mallappakonda range begins at Dharmavaram runs into Karnataka State. The Penukonda range starts in the south of Dharmavaram through Penukonda and Hindupur proceeds to Karnataka State. In Madakasira, the hill divides Rolla and Agali mandals into southern and northern portions. There are numerous isolated peaks and rocky clusters which are devoid of any vegetation. The height of some of these hills range are given below:

<table>
<thead>
<tr>
<th>Hill Name</th>
<th>Distance from Bukkapatnam</th>
<th>Height (feet)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mallappakonda</td>
<td>4 miles</td>
<td>3002</td>
</tr>
<tr>
<td>Penukonda</td>
<td></td>
<td>3091</td>
</tr>
<tr>
<td>Kundurpi Durgam</td>
<td></td>
<td>2996</td>
</tr>
<tr>
<td>Madakasira Hills</td>
<td></td>
<td>2936</td>
</tr>
</tbody>
</table>
EDUCATION AND UNEMPLOYMENT

The district is provided with two universities viz., Sri Krishnadevaraya University, Anantapur and Sri Satya Sai Baba Institute of Higher Learning at Puttaparthi. There is one Engineering College, two Polytechnic Colleges, 20 Degree Colleges, 45 Junior Colleges, 271 High Schools 198 Upper Primary Schools and 6 Industrial Training Institutions. Oil Technological Research Institute only one of its type in the south and dry land agriculture research station are situated in Anantapur.

DEVELOPMENTAL PROGRAMMES IN THE DISTRICT

The existing district development plans are expected to be continued during the year 1995-96. Growth with equity ensured through employment oriented planning being the policy of the Government Agencies and Banks for the district.

The bankers have a key role in implementing the policy of the Government. The potentials and viability of various economic activities have been estimated by NABARD and a refined potential linked credit plan (PLP) has been brought out by NABARD for passed implementation of various schemes suitable for the district by bankers for the coming 5 year period. The PLP has been the guiding factor in dovetailing the banking programme to District Development Plans. This also helps the bankers in dispensing with preparation and approval of separate plans for schematic lending unless it is absolutely necessary.

AGRICULTURE

The district has the largest grass cropped area in the States. Having been ill endowed with lowest irrigation facility, poor and erratic rainfalls. About 85 per cent of the cropped area being rain fed, depending on monsoon, the important crops raised in the district, in the declining order, are groundnut, jowar, pulses, millets and paddy. Department of Agriculture advises the farmers the cropping pattern to be adopted depending on the period and
quantum of rainfall received at various places in the district. The Department implements the following time bound programmes.

a. HIGH YIELDING VARIETY PROGRAMME

The Department will distribute seeds of high yielding varieties of paddy, groundnut, jowar, maize, bajra, etc., to the farmers chosen from each mandal in the district.

b. OIL SEED PRODUCTION PROGRAMME

The programme is in vogue since 1984-85, yielding tremendous results over the years. Since the programme is very relevant in view of the fact that the groundnut crop accounts for more than 90 per cent of the total edible crops raised, major thrust is given to the production of oil seeds in this drought prone district due to scantly rainfall. This will help generation of income very quickly and mitigate the hardships to some extent. Visualising this, it is proposed to encourage oil seed production in the district. Sunflower cultivation is slowly picking up in recent years.

c. PADDY

The crop is also being grown in the district primarily based on the strenous efforts by the Ground Water Department, AP State Irrigation Department, DPAP and other related agencies in tapping sub-surface water and in construction of check dams, percolation tanks etc. for conservation of water. Year after year, area under paddy cultivation is observed to be on the increase.

WATERSHED DEVELOPMENT PROGRAMME

Analysis of last 40 years of rainfall revealed definite declining trend leading to desertification in some pockets of the District. District Administration with the cooperation of various NG Voluntary agencies and public representatives, people committees are making efforts in conservation of the development of environment and reversing the desertification through integrated resource development of the district like conservation of
soil conserving the rain water change of cropping pattern, development of dry land horticulture, promotion of social forestry etc. In this direction, watershed development programme is the only answer, and the entire district is divided into 50 macro watersheds and 610 micro watersheds. So far 67 micro watersheds have been developed in 37 mandals covering 338 villages amounting to Rs.67 crores.

APSARC has given the developmental strategies for the entire district including drought proofing recommendation, drinking water supply flourosism control, ECO development, major and minor irrigation development and integrated resource development for 1995-96. For the year 1995-96, 19 crores are earmarked for drought prone development employment assurance scheme and IJRY. A campaign is on. Several results are seen and still a long way to go and efforts shall be on.

NATIONAL SERICULTURE PROJECT

The district has got the distinction of being first in sericulture development in the State. Under the National Sericulture Project, the Department of Sericulture and banks are helping farmers for both on-farm and non-farm development in the district. The Sericulture Department in the district has got wide net work of staff for guiding the farmers in the field.

An agro/farm based cottage industry is capable of generating employment throughout the year. Sericulture activity is one of the predominant features of the development programmes in the district and it has assumed considerable importance after World Bank coming into picture. The on-going national sericulture project of world bank is aimed at improving the quality of silk, increasing production, providing employment and expanding the infrastructural facilities. Special emphasis is laid on the reeling and twisting activities in the current year. According to estimate by the Sericulture Department in the District, there are 2200 reeling units consuming about 5000 tonnes of
reeling cocoons producing about 500 tonnes of raw silk. Apart from this, there are nearly 30000 looms operating in the private sector. There is an urgent need of providing short term credit to the reeling twisting and weaving activities for purchase of cocoons and raw silk (non-farm sericulture activities) because of importance attached by the National Sericulture development project. To give a beginning and to encourage at least 20 per cent reelers and weavers an amount of 300 lakhs would be required for the district during the current year.

In the current financial year 1995-96, it is projected by the Department to assist about 1000 units under IRDP and about 500 under non IRDP with a total financial outlay of Rs. 148 lakhs of loan component and 50 lakhs subsidy under IRDP and 127.50 lakhs towards non-IRDP as loan component.

ANSET

Training the educated youth to take up self employment ventures through credit support from the financial institutions is another important programme already in force in the district since many years. The Department of ANSET has proposed a physical target of 1000 units with institutional finance of Rs. 150 lakhs to be disbursed during the current financial year 1995-96 with margin money requirement of Rs. 30 lakhs. It is further proposed by the Government to accomplish 15:30:55 ratio towards economic support scheme, business and services, respectively. Also the following is the percentage allotted towards the reserved categories -SCs 40 per cent, STs 10 per cent, BCs 25 per cent, and economically BCs 25 per cent. Financial limit towards ESS, Business, Services, Industries are stipulated as 5000:20000:25000:25000.

SOCIAL FORESTRY

The Department has taken up a massive programme of establishing 83 nurseries in different parts of the district to meet the demands. Planting of trees on the road sides and
in compounds of all government offices, schools, etc. is specially emphasised in the recent past, which is picking up with financial assistance also.

INDUSTRIAL DEVELOPMENT

The District Industries Centre has a pivotal role to play in identifying viable industrial pockets both under SSI and Rural Artisans for giving a desired fillip to the sector, Inclusive of self employment ventures like PMRY.

ASSISTANCE TO HANDLOOM WEAVERS

The Government of India, Ministry of Textiles in consultation with Ministry of Rural Development have formulated new scheme for intensive coverage and upliftment of handloom weavers under the progress of rural development programme. Under this scheme identified and will be financed Rs.16000 out of which Rs.4000 is subsidy by DRDA and rest of amount Rs.12000 as loan from Banks. During the year 94-95, 675 beneficiaries are the handloom weavers who are below poverty line and do not have loom of his own will be identified and these 675 will be financed under the scheme for 1995-96.

DAIRY DEVELOPMENT - EXTENTION OF MILK ROUTES

There was substantial improvement in milk procurement in the district during the years 1990-91, 91-92, which attained a peak production of 17000 lts, in 90-91 and so far during 91-92, a quantity of 2000-1ts. in the district per day has been achieved which is really a landmark in the district like Anantapur. It is likely to go up to 25000 ltrs in this year. In other words, dairy development has not been fully developed and only 25 per cent of the area has been brought under this sphere of activity. As on date, Rs.1.40 lakhs is distributed every day to the farmers through a network of 49 milk producer cooperative societies and 76 milk producer association centres, which works out of Rs.420 approx per family per month. Dairying through cross bred cows is caught up very well in rural areas of
Hindupur. The Official machinery of federation and office bearers of the dairy cooperative societies are assuring the repayment of loans through a tripartite agreement.

As regards milk chilling centre at Hindupur, the milk receipts in the year have surpassed the full capacity of the plant i.e. 12000 ltrs. per day and it needs to be expanded to 50000 lts. per day thereby forming a mini diary. 25% of the district only is covered with 7 milk routes at present and the areas like Kadiri with rich potentiality have been left out. About 5 milk routes have been called out and to start with, 125 centres will be identified and in a matter of years to come, the centres will attain a procurement potentiality of 15000 lts. per day. A milk chilling centre with an outlay of Rs.1 crore will be a reward to the poverty striken people of the area. Apart from this, Anantapur District Cooperative Milk Federation is collecting milk through a net work of 119 cooperative societies. The district has two milk chilling centres, one at Hindupur and the other at Anantapur with a milk chilling capacity of 40000 lits. per day. There is a proposal to install seven more chilling centres with 20000 ltrs/day capacity one each at Kadiri, Kanekal, Gudibanda, Kalyandurg, Uravakonda, Gooty and Bukkapuram. During this year itself, 4 chilling centres one each at Kadiri, Kanekal, Gudibanda and Gooty are expected to start functioning. For this purpose, the district has the proposal of covering almost all blocks under milk routes, so that there will be no problem of marketing the milk produced by the beneficiaries.

ANIMAL HUSBANDRY - SHEEP REARING SCHEME

The Animal Husbandry Department Anantapur has an innovative scheme for distribution of sheet units under semi intensive system during 1994-97 (3 years). The scheme will be implemented in a phased manner for 2000 sheep units. The beginning has been done during 94-95 with a target of 670 units throughout the district. The salient features of the schemes are: Ministry of Rural development, New Delhi has sent an
approved plan for Rs.370 lakhs out of which Rs.120 lakhs will be provided by the
Government of India as its share and the balance of Rs.250 lakhs will be provided by the
State Government. The proposed plan for improvement of ECO-system by semi intensive
sheep management leading to goatless district is as follows:

1. Cost of 2000 units (25 eves + 1 ram is a unit Rs. 1,3,500/-) Rs. 270.00 lakh
2. Cost of construction of shed Rs. 100.00 lakhs
Total Rs. 370.00 lakhs

As against the total cost of 2000 units, an amount of Rs.90 lakhs was proposed as
subsidy which comes to 1/3rd of the total cost. The cost of construction of shed was
proposed to Rs.100 lakhs out of which Rs.30 lakhs was sanctioned by GOI.

The GOI has sanctioned Rs.90 lakhs as subsidy and Rs.30 lakhs for infrastructure as
against the sanction of Rs.120 lakhs an amount of Rs.60 lakhs was released as first
instalment of Central Share. The matching grant of Rs.150 lakhs was also released by the
State Government. The financial action plan for the innovation scheme is:

<table>
<thead>
<tr>
<th>Unit Cost</th>
<th>Rs. 13500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy - Central</td>
<td>Rs. 4500</td>
</tr>
<tr>
<td>State</td>
<td>Rs. 1500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>Rs. 6000</strong></td>
</tr>
<tr>
<td>Margin Money 20%</td>
<td>Rs. 2700</td>
</tr>
<tr>
<td>Institutional Credit</td>
<td>Rs. 4800</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>Rs. 13500</strong></td>
</tr>
</tbody>
</table>

As there are 284 societies, based on the size of the society number of units will be
grounded giving priority to DPAP watershed areas.
The period for implementation of the project is for three years as per GOI. Due to formation of 284 societies, the programme will be implemented during the years 94-95, 95-96 and 96-97.

FAMILY ASSISTANCE SCHEME

Anantapur district is one of the districts in our State, apart from Mahboobnagar, selected by GOI for implementation of this programme. Under this scheme, every eligible member in the family is to be financed unlike in other anti-poverty schemes. Until the family gets an annual income of Rs.10000/- including the existing income. However, subsidy is restricted to usual norms and an additional amount of Rs.1000/- to the entire family will be sanctioned as a special case. In the year 94-95, 6 banks have taken up the scheme of financing 500 families in the entire district. Identification of 500 families is completed and the same is expected to be implemented in the year 95-96, where total loan amount to a family will be Rs.20,000 to 25,000 with a max. subsidy ceiling of Rs.6000/- per family.

CONSUMPTION LOANS

During 1991-92 because of drought, District Administration decided to extend consumption loans to the rural poor at the rate of Rs.600 per borrower to mitigate the hardships. Accordingly, various bank branches responded positively and sanctioned 2164 loans to the tune of Rs.198.48 lakhs the end of December 94. In the drought prone district like Anantapur famine has become a common factor every year, so bankers are to allot some funds towards consumption loans in their plan projections apart from other schemes.
SAKSHARATA SAMITHI

This is an overall literacy and development campaign which is taken up in the district during the year 1994-95 where it is expected to impart literacy and development to a tune of 6.5 lakh persons. People between the age group of 15 to 45 are enrolled in this scheme. About 6000 volunteers are working under this head and there is a budget allocation of Rs.4 crores for the years 1994-95 and 1995-96.

CASH DISBURSALS

The system of cash disbursal is introduced in 3 blocks viz. Anantapur, Dharmavaram and Penukonda against original plan to include 8 blocks as per instructions from Ministry of Panchayati Raj, Government of Andhra Pradesh. The bankers are expressing concern for the non-flow of instructions to Veterinary Hospitals for the issue of health certificate for insuring live stock. The other effect are not known immediately. However by and large all the bankers are designing that this system of cash disbursal should be extended to the entire district.

SUME PROGRAMME

All the 7 municipalities in Anantapur district are served by 5 per cent branches and one SFC. Out of these, 32 branches are actively participating in SUME programme, and have showed fruitful results in this front helping many unemployed youth for taking up their respective ventures. This itself is a great achievement for the district. We are happy to inform that bankers are actively participating in this programme. In the year 1994-95, allocations have been made in all municipalities and there is considerable progress. The same is being continued for the year 1995-96 also where we can anticipate better results.
PMRY PROGRAMME

As per the new guidelines from Central Government, Prime Minister’s Rojgar Yojana programme is implemented in the district by the District Industries Centre and the bankers. The target for the year 1994-95 is 800 for the district and as on 15.3.1995 around 600 cases have been sanctioned with maximum bank loan of Rs.1 lakh per beneficiary. This scheme will be implemented throughout the district for the year 1995-96, replacing SEEUY scheme.

DWCRA PROGRAMME

During the year 1993-94 the government has already identified more than 2185. In the year 94-95 more than 3000 organic new groups in the district. At Hindupur some new groups were identified which are working very well and can be taken as model groups. It is a pleasure to inform that almost all the groups are functioning very well. With regard to marketing, separate marketing society is formed and ADRAMS is effectively catering to the marketing requirements of both IRDP and DWCRA products. There is marketing problem only in the case of readymade garments and handicrafts. It was further recommended by the government officials and bankers that Anantapur district may be selected to be under phase II of bank financing of informal groups under DWCRA programme. For the year 1995-96, around 2000 new groups are to be identified.

FISHERIES DEVELOPMENT

Fisheries development in the district is revitalised after establishment of fish farmers development agency (FFDA). With the establishment of FFDA in Anantapur the spade work for fisheries development has started. A novel beginning is under taken for excavation and development of fish ponds in 22 ha. with a bank loan requirement of Rs.19.80 lakhs in the district. A subsidy of 20 per cent is made available for development of
fish ponds in the district, keeping in view the available water source and infrastructure facilities for fisheries development.

The fisheries development in the district is supported by reservoir development plan and special component plan with DPAP assistance. There are 4 fish seed farms producing totally to the extent of 17 lakh fingerlings annually. There are 3 reservoirs only, a few perennial ponds offering seasonal economic activity to 1900 fishermen in the district. The agency is taking up all the developmental work that is needed for fisheries development in the district. The main centres of fish consumption are Anantapur, Dharmavaram, Hindupur, Guntakal, Tadpati, Kadiri and Rayadurg. At present the organised fish marketing system is available. However, the incremental produce arising out of the credit support would be easily marketed in view of the non-vegetarian food habits of the population in the district. In view of interest taken by the Fisheries Department, inland fisheries is gaining momentum and to meet the demand, 35 ha. of fish ponds is estimated to be taken up during 1995-96.

HINDUPUR

HISTORICAL BACKGROUND

In 1769 A.D. Siddoji Rao, one of the Hindu Kings, ruled the present Anantapur district with Gooty as the headquarters. During that time, the Mysore Kingdom was ruled by Hyderali, a muslim King, who was on his way of extending the boundaries of his kingdom by annexing the neighbourhood kingdoms into his own. Siddoji Rao was apprehensive of Hyderali’s intentions. It was for this reason, Siddoji Rao deputed Hindu Rao along with a huge contingency of army, to be stationed at a very crucial place of Andhra-Karnataka border. Hindu Rao, camped his army in the forest area where water was available in abundant quantity. The military camp was surrounded by the present villages: Kotnur, Kotipi, and Goravanahalli. Hindu Rao raised a mud-fort here to station his army; the relics of this mud-fort are found even this day also in Hindupur town.
Hindu Rao, along with contingency, was called back to Gooty on the confirmation that Hydarali had no intention to annex Gooty Kingdom into Mysore Kingdom. And it was, by then, that the people who accompanied Hindu Rao to serve the army as washermen, barbers, cooks and tailors, had refused to get back to Gooty. On the other hand, they had decided to continue to live in military camp by naming it as Hindupur, for, it was founded by Hindu Rao. The same view has been confirmed by the Archaeologists on the basis of Mehanji’s writings wherein it was stated that Hindupur was founded by Hindu Rao in 1769 A.D. instead of 1760 A.D.

Over a period of two hundred years, Hindupur witnessed a fast development and it stands in the number-one position in the district in the field of trade and business. This is largely due to the fact that, in the 18th century the Britishers had laid railway line connecting Hyderabad and Bangalore via Hindupur. Since it connected two capital cities that belonged to Andhra Pradesh and Karnataka, the trade and business activity had been very briskly carrying on at Hindupur.

Hindupur is known for its Jaggery, tamarind and red chilies in Andhra Pradesh. As a matter of fact, on an average, Tamarind worth of Rs. 10 crores and red chilies of Rs. 2 crores per annum have been exported to other places in the country. A good number of textile shops have also been established here to cater to the needs of the people that live in the surrounding villages. More than 1,500 persons have been working in the three spinning mills, located within a radius of 10 KMs of Hindupur.

There is an Industrial Estate at Trumachela 10 KMs from Hindupur town. This industrial estate has spread over an area of nearly 400 acres providing the required infrastructural facilities for industrialists. With all this, the town of Hindupur has been serving as a Nodal place for nearly 120 villages comprising the geographical areas of both Andhra Pradesh and Karnataka.
Hindupur town has a good network of transportation and communication. Infrastructure-wise also, Hindupur occupies the first place in the district with 10 bank branches and over 100 private Finance companies and a few of the private finance companies have been providing finances to film industry in the state. The town is endowed with a good number of educational institutions to train the youth. There is a polytechnic college exclusively meant for women at Hindupur. With all these, the Hindupur Mandal is poised for fast development in the district.

HINDUPUR MANDAL

Hindupur mandal is relatively a developed one compared to the remaining 62 mandals in the district. It is situated at a distance of 102 KMs from Anantapur, the district Headquarters. It is stretching over an area of 48 Sq. KMs, with Karnataka on its south and west, Penukonda Mandal, to its north, and Lepakshi to its east. It is located 2,000 feet above the sea level.

The Hindupur mandal, as an administrative unit, is consisting of 16 villages and 39 hamlets. The density of population of the mandal is 235 persons per square kilometer. It has fertile land with 85 per cent red soil; 2 per cent black cotton soil and 13 per cent saline land. The annual average rainfall of the mandal is 560 mm. The temperature of the mandal in summer would be fluctuating between 38° to 40°. Drought frequents this mandal once in every two years.

There are perennial rivers that flows across the mandal. Tanks and wells are the chief sources of irrigations. Sugarcane, mulberry, groundnut, ragi, paddy, green chilies and red chilies are the important crops of the mandal.
PROFILES OF SAMPLED VILLAGES

1. CHALIVENDALA

One of the sixteen villages of the Hindupur Mandal, located 10 KMs away from Hindupur town, the mandal Headquarters. The area of the village is 3,537.53 Sq hectares with 910 households. According to 1991 census, the population of the village was 4,528 consisting of 2,350 men and 2,178 women for every thousand men in the village. It is depressing to note the low levels of literacy in the villages; it is only 38 per cent of the men against 15 per cent of the women who are literates in the villages.

The major occupation of the people is agriculture which is engaging 96 of the total main workers put together in the village. As per the Census Report of 1991, the percentage of the main workers as cultivators and agriculture labours was 38 and 58 respectively. It was less than 1.5 of percentage of main workers had engaged in livestock, forestry, hunting, fishing and plantation, orchards and allied activities while 1.5 per cent of the rural main workers found usefully employed in the household industry in the village. The crops that are grown in the village are paddy, ragi, jawar, mulberry and vegetables. During the agricultural lean period and drought years, agricultural labourers migrate to places like Bangalore and Mysore in search of gainful employment.

2. Kirikera

It is situated on the Bangalore-Hindupur main road and at distance 8 KMs from Hindupur town. It covers an area of 1,395.35Sqs hectares. It is fairly a big village with 1,487 households with 6,974 population. The sex-ratio of the village reveals that there were 933 females for every 1000 males. There is a large scale spinning mill that works all the three shifts in a day with over 1,200 regular workers in the village. It is because of the spinning mill that the village accounts for the highest population in the mandal, next only to Hindupur town. The people belonged to ST community are conspicuous by their absence,
while SC’s account for 13 per cent of the total population in the village. The percentage of literates among sales and females was 31 and 18 respectively.

Over 44 per cent of the percentage total population constitutes work force in the village. The percentage of main workers are engaged themselves as cultivators and agricultural labours was 17 and 35 respectively.

Over 3 per cent of the main workers engaged in dairy activities; 12 of them in the household industry and while 27 per cent of the main workers found gainful employment in other than household industry in the village.

Unlike other villages in the mandal, people here did not migrate to any other places in search of gainful employment. The farmers and other workers found adequate work throughout the year because of the large scale spinning mill.

3. Manesamudram

It is situated on the Hindupur-Anantapur main road, at a distance 8 KMs to the north of Hindupur town. It is stretching an area of 582.34 Sq hectares with 263 households. As per 1991 Census the population of the village was 1,074. There were 552 males as against 522 females; that means there were 946 females for every 1,000 males. The percentage of SCs and STs in the total population of the village was 21 and 4 respectively. The percentage literates among males and females was 22 and 9 respectively in the village.

Over 50 per cent of the total population was enrolled as main workers in the village. The percentage of main workers engaged in agricultural sector of the village as cultivators and agricultural labourers was 23 and 50 respectively; that is to say 83 per cent of the total main workers engaged in agriculture in the village. Less than two per cent of the main workers were employed in the household industry, while over 14 per cent of the main workers had gainfully employed in other than household industry.
The main crops of the village are sugarcane, groundnut, mulberry and ragi. The villagers sell milk and milk-product in Hindupur town. This apart the village also supplies labours to building construction workers in Hindupur town.

4. Pulakunta

Pulakunta is one of the small villages of Hindupur mandal. It is situated at a distance of 7 KMs on Lepakshi-Hindupur road. The extension of the village is around 400 Sq hectares. According to 1991 Census the total population of the village was 16,000. There were 940 females per every 1,000 males. The total number of households was 350, of which 180 households belonged to Backward Castes; 120 other castes and 50 households belonged to Scheduled Castes. It may be mentioned here that Scheduled Tribes are conspicuous by their absence in the village.

Since the village is nearby the Hindupur town, farming community, besides attending to regular agricultural operations have been supplying milk and milk-products to the urban people. The village also supplies necessary man power for the construction of buildings and roads in and around Hindupur town.

Very recently, Sri Satya Sai Baba Trust of Puttaparthy constructed a very big water-tank to meet the water-requirements of the people. The local school provides educational facility up to 7th class. There is an anganvadi school functioning at Pulakunta. The fertile village agricultural land composed of largely red soils. The chief crops that are grown in the village are paddy, sugarcane, mulberry, groundnut and ragi.

The survey reveals that not more than 30 per cent males are educated as against 20 per cent of females. Less than 10 households have been looking after household industries viz, carpentry, blacksmith, goldsmith and tailoring works. Banks Financial Assistance to Anti-poverty Programmes in Hindupur Mandal of Anantapur District:
Hindupur is the busiest business centre in Anantapur district. There are a good number of banks and financial corporations which have been meeting the financial needs of the town and the villages around it. Hindupur ranks as the number one place, next only to Anantapur in respect of having the highest number of bank branches. There are 20 bank branches functioning at the district head-quarter Anantapur where as 10 such bank branches functioning at Hindupur. Besides, over 100 private financial corporations are serving the business community and general public.

All the 10 bank branches have not been extending financial assistance for the implementation of government sponsored schemes of Anti-poverty programmes. The Syndicate bank branch working at Hindupur, had extended the highest amount of financial assistance for the implementation of Anti-poverty programmes in Hindupur mandal. The amount sanctioned and disbursed by this bank cumulated to Rs. 25,000.00 by the end of March, 1995 (Vide table No. 4.1). Since the Syndicate bank happened to be the lead bank of the district, it had sanctioned the highest amount for the implementation of Anti-poverty programmes in the mandal. According to table the State Bank of India had sanctioned and disbursed an amount of Rs. 18,00,000 over a period of five years, from 1991 to 1995. The Andhra Bank sanctioned and disbursed Rs. 20.5 lakhs for the same purpose during the same period. The Union Bank branches sanctioned and disbursed the lowest amount of Rs. 5.5 lakhs during the reference period for the implementation of Anti-poverty programmes implemented in the Hindupur mandal. All the four banks put together have extended financial assistance to the tune of Rs. 69 lakhs towards the implementation of Anti-poverty programmes in the mandal and all the four banks have allowed subsidies on the loans sanctioned as per the instruction from the Government.
### TABLE 4.1

**POSITION OF EDUCATED UNEMPLOYED IN THE DISTRICT**

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>SC</th>
<th>ST</th>
<th>BC</th>
<th>OTHERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduates</td>
<td>556</td>
<td>96</td>
<td>1712</td>
<td>4303</td>
<td>6667</td>
</tr>
<tr>
<td>LCE</td>
<td>50</td>
<td>8</td>
<td>245</td>
<td>520</td>
<td>823</td>
</tr>
<tr>
<td>LME</td>
<td>37</td>
<td>17</td>
<td>123</td>
<td>307</td>
<td>484</td>
</tr>
<tr>
<td>LEE</td>
<td>9</td>
<td>1</td>
<td>70</td>
<td>154</td>
<td>234</td>
</tr>
<tr>
<td>Other diploma Holders</td>
<td>30</td>
<td>9</td>
<td>154</td>
<td>302</td>
<td>495</td>
</tr>
<tr>
<td>B.Ed.</td>
<td>172</td>
<td>19</td>
<td>1491</td>
<td>3715</td>
<td>5387</td>
</tr>
<tr>
<td>T.T.I.</td>
<td>66</td>
<td>21</td>
<td>313</td>
<td>834</td>
<td>1234</td>
</tr>
<tr>
<td>I.T.I.</td>
<td>422</td>
<td>64</td>
<td>1276</td>
<td>2531</td>
<td>4293</td>
</tr>
<tr>
<td>Under graduates</td>
<td>3881</td>
<td>1461</td>
<td>14647</td>
<td>28930</td>
<td>48919</td>
</tr>
<tr>
<td>Steno</td>
<td>66</td>
<td>17</td>
<td>62</td>
<td>227</td>
<td>372</td>
</tr>
<tr>
<td>Typists</td>
<td>298</td>
<td>75</td>
<td>1230</td>
<td>2675</td>
<td>4278</td>
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<tr>
<td>Others</td>
<td>5301</td>
<td>1555</td>
<td>6095</td>
<td>13145</td>
<td>26096</td>
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Source: Statistical information from the Employment Exchange, Anantapur.
### TABLE- 4.2

#### BANKWISE ABSTRACT

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<tr>
<th>NAME OF THE BANK</th>
<th>RURAL</th>
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<th>TOTAL</th>
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<td>Andhra Bank</td>
<td>7</td>
<td>12</td>
<td>3</td>
<td>22</td>
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<tr>
<td>A.D.C.C Bank Ltd.</td>
<td>4</td>
<td>11</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>Bank of Baroda</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Canara Bank</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Corporation Bank</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Indian Bank</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Indian Overseas Bank</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1</td>
</tr>
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<td>Karnataka Bank Ltd.</td>
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<td>--</td>
<td>5</td>
</tr>
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<td>Karur Vysya Bank Ltd.</td>
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<td>2</td>
<td>--</td>
<td>2</td>
</tr>
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<td>State Bank of Hyderabad</td>
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<td>1</td>
<td>1</td>
</tr>
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<td>3</td>
<td>32</td>
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<td>State Bank of Mysore</td>
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<td>1</td>
<td>--</td>
<td>1</td>
</tr>
<tr>
<td>Sree Ananta Grameena Bank</td>
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<td>7</td>
<td>2</td>
<td>70</td>
</tr>
<tr>
<td>Syndicate Bank</td>
<td>23</td>
<td>6</td>
<td>1</td>
<td>30</td>
</tr>
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<td>UCO Bank of India</td>
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<td>--</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Union Bank of India</td>
<td>1</td>
<td>--</td>
<td>--</td>
<td>1</td>
</tr>
<tr>
<td>Vijaya Bank</td>
<td>--</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Vysya Bank Ltd.</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>APSFC</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>133</td>
<td>63</td>
<td>20</td>
<td>216</td>
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TABLE- 4.3

BANKS FINANCIAL ASSISTANCE SANCTIONED AND DISBURSED TOWARDS IMPLEMENTATION OF THE ANTI-POVERTY PROGRAMMES IN HINDUPUR MANDAL OF ANANTAPUR DISTRICT.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>SYNDICATE BANK</th>
<th>STATE BANK OF INDIA</th>
<th>ANDHRA BANK</th>
<th>UNION BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990-91</td>
<td>3,00,000</td>
<td>2,50,000</td>
<td>2,50,000</td>
<td>1,00,000</td>
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<tr>
<td>1991-92</td>
<td>4,50,000</td>
<td>2,00,000</td>
<td>2,50,000</td>
<td>1,00,000</td>
</tr>
<tr>
<td>1992-93</td>
<td>4,00,000</td>
<td>3,50,000</td>
<td>4,00,000</td>
<td>1,50,000</td>
</tr>
<tr>
<td>1993-94</td>
<td>5,50,000</td>
<td>5,00,000</td>
<td>5,00,000</td>
<td>--</td>
</tr>
<tr>
<td>1994-95</td>
<td>8,00,000</td>
<td>5,00,000</td>
<td>6,50,000</td>
<td>2,00,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>25,00,000</td>
<td>18,00,000</td>
<td>20,50,000</td>
<td>5,50,000</td>
</tr>
</tbody>
</table>

REFERENCES

2. Ibid.
3. Ibid.
4. Ibid.
5. Statistical Information from Mandal Office, Hindupur, Anantapur District.
6. Ibid.
7. Ibid.