

# **GOVERNMENT DEGREE COLLEGE NAGARI**

**(Accredited by NAAC with B Grade (2014-2019))**



## **Criteria-3**

### **3.2.1 (Additional Information)**

**Institution has created an ecosystem for innovations and has initiatives for creation and transfer of knowledge.**

**2016-2017 to 2020-2021**

# Government Degree College

NAGARI, Chittoor Dist., A.P.

IQAC Sponsored District Level Workshop on "Women Act- Health & Hygiene

26-27 December 2018

**PROGRAMME**

**Day -1 (26.12.2018)**

<b>Registration</b>		9.30 AM -10.00 AM
<b>Inaugural Session:</b> <b>President:</b> Dr. K. Aruna, Incharge Principal, GDC, Nagari <b>Chief Guest:</b> Smt S. Sreedevi, MEO, Nagari <b>Guests of Honor:</b> 1. Smt G.Girija, SHE team Officer, Puttur 2. Smt M. Malleswari, SHE team PHN		10.00 AM – 11.00AM
<b>Tea-Break</b>		11.00AM - 11.15AM
<b>Presentation-I</b> Law on Sexual Harassment	Smt G.Girija, SHE team Officer, PUTTUR	11.15AM – 12.45PM
<b>Open House Discussion</b>		12.45 PM-1.00 PM
<b>Lunch Break</b>		1.00 PM-2.00 PM
<b>Presentation- II</b> Adolescent Age	Smt S. Sreedevi, Mandal Educational Officer, Nagari	2.00 PM -3.30 PM
<b>Tea-Break</b>		3.30PM -3.45 PM
<b>Suggestions &amp; Feedback from the Participants</b>		3.45 PM – 4.00PM
<b>Presentation- III</b> Health & Hygiene		4.00 PM – 5.00PM

**Day -2 (27.12.2018)**

<b>Presentation-IV</b> Child Marriages	<b>Smt. Sarada,</b> CDPO, Nagari.	10.00 AM – 11.00AM
<b>Tea-Break</b>		11.00AM -11.15AM
<b>Presentation-V</b> Women Act	<b>Smt G. Girija,</b> SHE team officer, PUTTUR.	11.15AM 12.45PM
<b>Open House Discussion</b>		12.50 PM-1.00 PM
<b>Lunch Break</b>		1.00 PM-2.00 PM
<b>Suggestions&amp; Feedback from the Participants</b>		2.00 PM -3.30 PM
<b>Tea-Break</b>		3.30PM -4.00 PM
		3.45 PM – 5.00PM
<b>Valedictory Function of Participation certificate</b>		4.00 PM – 5.00PM
➤ Dr. R. Rajendra Naidu, Principal,		
➤ Dr. K. Aruna, Vice- Principal & E.C. Member, SVU, Tirupati		
➤ Dr. M. Bhaskar Reddy, IQAC Co-ordinator.		

## బాలికలపై చులకన భావం వద్దు

నగరి : బాలికలను చదివించి సమర్థవంతంగా తీర్చిదిద్దాలని చైర్పర్సన్ కె.శాంతి అన్నారు. బుధవారం స్థానిక ప్రభుత్వ డిగ్రీ కళాశాలలో నిర్వహించిన కిశోరవికాసం-2 కార్యక్రమంలో ఆమె పాల్గొన్నారు. ఈ సందర్భంగా ఆమె మాట్లాడుతూ తల్లిదండ్రులు ఆడపిల్లలపై చులకన భావం చూపరాదన్నారు. మగపిల్లలతో సమానంగా వారిని చదివించి సమర్థవంతంగా తీర్చిదిద్దాలన్నారు. నేటి సమాజంలో మహిళలు అన్ని రంగాల్లో ప్రతిభను చూపుతూ ముందుకు వెళ్తున్నారని తెలిపారు. బాలికలు ఆత్మస్వార్థం పెంపొందించుకోవాలన్నారు. న్యాయవాదులు సోమసుందరం, పురుషోత్తం మహిళల రక్షణకు ఉన్న చట్టాలపై విద్యార్థులకు అవగాహన కల్పించారు. వివిధ రంగాల్లో సమర్థవంతంగా రాణిస్తున్న మహిళల విజయాలను ఎంకాటి.



సమావేశంలో మాట్లాడుతున్న చైర్పర్సన్ కె.శాంతి

ప్రీవే విద్యార్థులకు తెలియజేశారు. విద్యారంగంలోను నేడు మహిళలే ముందంజలో ఉన్నారని ఆమె తెలిపారు. ఈ కార్యక్రమంలో కళాశాల వైస్చీఫ్ సెల్ డి.అరుణకుమార్, ఉమెస్ ఎంపవర్ మెంట్ సెల్ కోఆర్డినేటర్ పి.జవనజ్యోతి, పీ టీం ఇన్చార్జి గిరిజ, ఎసీడిఎస్ నూపర్వైజర్ కె.మంగమ్మ, శంకరమ్మ, పీహెచ్ఎస్ మళ్ళీశ్వరి తదితరులు పాల్గొన్నారు.



# YOGA FOR WOMEN

On 21-06-2018 International yoga day was celebrated . A special awareness was created among girls about yoga . Yoga master Prabhakar demonstrated some of the Asanas and explained the importance of each asana.

## 1. Matsyasana (Fish Posture)

This Asana will help one to float on water easily with Plavini Pranayama. Therefore it is called fish-pose, Matsyasana. Matsyasana is the destroyer of many diseases. It removes constipation. It brings down the accumulated faecal matter to the rectum. It is useful in asthma, consumption, chronic bronchitis, etc., on account of the deep breathing.

## 2. Mayurasana (Peacock Pose)

This is a wonderful Asana for improving digestion. It destroys the effects of unwholesome food, and increases the digestive power. It cures dyspepsia and diseases of the stomach like Gulma (chronic gastritis), and reduces splenic and liver enlargements by increasing the intra-abdominal pressure. The whole abdominal organs are properly toned and stimulated well by the increase of intra-abdominal pressure. Sluggishness of liver or hepatic torpidity disappears. It tones the bowels and removes constipation (ordinary, chronic and habitual).

## 3. Vajrasana (The Adamantine Pose)

If you sit in this Asana for fifteen minutes immediately after food, the food will be digested well. Dyspeptics will derive much benefit. The Nadis, nerves and muscles of the legs and thighs are strengthened. Myalgia in the knees, legs, toes and thighs disappears. Sciatica vanishes. Flatulence is removed. Stomach exercises a stimulating, beneficial influence on Kanda, the most vital part from which all the Nadis spring.



## **Women Economic Empowerment –Investment and Savings**

A seminar was conducted on 31-08-2018 Women Economic Empowerment –Investment and Savings. Chief Guest was Dr. Mehrunnisa retired Principal of Govt. Degree College, Puttur. Madam explained different types of investments and saving for better living. Saving is setting aside money you don't spend now for emergencies or for a future purchase. Investing is buying assets such as stocks, bonds or mutual funds with the expectation that your investment will make money for you.



## CHILD MARRIAGES – ILL EFFECTS

An awareness programme was conducted on the ill effects of child marriages with the police department of chittoor district on 15-06-2018. Chief guest was Smt. Nannapaneni Rajakumari , Chair person of AP Women Rights Commission.Chittoor district S.P Rajasekhar babu took the initiation of the programme. Parents and students were assembled to have awareness on the programme.

Dr. P.Jeevan Jyoti, Women empowerment cell co-ordinator was felicitated on this occasion for her services.



# AWARENESS PROGRAMME ON WEMAN ACT

SPEECH BY NAGARI MANDAL EDUCATION OFFICER  
Smt. Sreedevi



STUDENTS PARTICIPATION





SPEECH BY SHE TEAM GIRIJA garu.



SPEECH BY CDPO Smt SHARADA garu.



**ECO CLUB**

**Government Degree College Nagari**  
**Clean and Green Programme**

A clean and green programme was conducted on 20<sup>th</sup> July 2019 from 4:00-5:00 PM in Government Degree College. The Coordinator, members and the students of the Eco club have participated in the clean and green programme. The students took part actively in cleaning the campus. Weed Plants and plastic wastes were removed and discarded. All the plants in the botanical garden were properly trimmed, watered and adequate manure was added. The whole campus was cleaned.

*B. Sm*  
*P. J. Prasad*

*S. Padma*  
 Coordinator  
 Eco Club



**మన నగరి** సాక్షి

**ఓజోన్ సంరక్షణ అందరి బాధ్యత**

కాలువ్యంతోనే ఓజోన్ పొరను దెబ్బ పారిత్రామిక కాలువ్య కారకాలతో మరింత ప్రమాదం మొక్కల పెంపకంతో రక్షణ ఓజోన్ దినోత్సవంలో వక్రలు

నది : కాలువ్యంతోనే ఓజోన్ పొర దెబ్బచింట్లోని ప్రభుత్వ డిగ్రీ కళాశాల ప్రెసిడెంట్ అరుణ్ కుమార్ అన్నారు. సోమవారం ఓజోన్ దినోత్సవాన్ని పురస్కరించుకుని కళాశాలలో ఆయన కో క్లబ్ ఆధ్వర్యంలో సమావేశాన్ని ఏర్పాటు చేశారు. ఈ సందర్భంగా ఆయన మాట్లాడుతూ ప్రజలకు తెలియజేస్తున్నాను, ఎయిర్ కండిషన్ పరిశ్రమలు వీటికి కాలువ్యం కారణంగా ఓజోన్ పొర దెబ్బచింట్లోందన్నారు. ఓజోన్ సంరక్షణ బాధ్యత అందరిదన్నారు. ఓజోన్ పొర రక్షణనే అంశంపై 'వక్రస్వ' పోటీలు నిర్వహించి బహుమతులు అందజేశారు. కార్యక్రమంలో డి.ఎం.ఎస్.ఎస్. చంద్రశాన్, భువనేశ్వరి విజే



నగరి: విజేతలకు బహుమతులు అందిస్తున్న ప్రెసిడెంట్



ఓజోన్ పొర ఆవశ్యకతను వివరిస్తూ విద్యార్థులను అవగాహన ర్పా

లుగా నిలిచారు. చైన్ ప్రెసిడెంట్ మనోహర్, అధ్యాపకులు భాస్కర్ రెడ్డి, సుబ్రమణ్యం, రాధయ్య, వర్మల తదితరులు పాల్గొన్నారు. ఓజోన్ పొరను కాపాడుకుందాం. పువ్వులు: ఓజోన్ పొర నుంచి భూమిని కాపాడు కునేందుకు ప్రతి 'ఒక్కడూ బాధ్యత' తీసుకోవాలని బాలికల ఉన్నత పాఠశాల హెడ్ ఎం. శ్రీలక్ష్మణులారా తెలిపారు. సోమవారం ఓజోన్ దినోత్సవం పురస్కరించుకుని రెడ్ క్రాస్ ఆధ్వర్యంలో విద్యార్థులను పట్టణంలో అవగాహన

ర్పాల్ నిర్వహించారు. ఈ సందర్భంగా ఆమె మాట్లాడుతూ సూర్యుడు నుంచి వచ్చే అతినీల రేడియేషన్ కిరణాలు భూమిపై ప్రసారం కాకుండా ఓజోన్ పొర కాపాడుతుందని వివరించారు. గ్రీన్ హౌస్ వాయువు ఉద్గారాలు, వాయు కాలువ్యం, కార్బన్ మోనాక్సైడ్ తదితర వాయువుల వల్ల ఓజోన్ పొరకు ముప్పు ఏర్పడిందని చెప్పారు. మానవ తప్పిదాలు, అడవుల శాతం తగ్గిపోవడం, వన్యప్రాణి ముప్పు వాటిల్లు తుండడం వల్ల ఓజోన్ పొర కలిగిపోతోందని

పేర్కొన్నారు. మొక్కలు పెంపకం, వాయు కాలువ్యం తగ్గించడం వల్ల ఓజోన్ పొరను రక్షించుకోవచ్చన్నారు. నాశనం కాని ప్లాస్టిక్ వల్ల సైతం భూతాపం పెరిగిపోయి ఓజోన్ పొరకు నష్టం చేకూరుస్తుందని అభిప్రాయపడ్డారు. నూలు, కాగితంతో తయారు చేసిన సంచలను వాదాలని విద్యార్థులకు అవగాహన కల్పించారు. ఉపాధ్యాయులు: శ్రీ గౌరి, మంజుల, చంద్రావతి, భారతి, సునీత, విద్యార్థులు పాల్గొన్నారు.

Proceedings of the National Level Seminar

**IMPACT OF WELFARE AND DEVELOPMENT SCHEMES ON THE  
SOCIO-ECONOMIC DEVELOPMENT OF SCHEDULED TRIBES IN  
INDIA**

Seminar sponsored by  
**Indian Council of Social Science Research,**  
Aruna Asaf Ali Marg,  
New Delhi-110067.



Report Submitted to  
**Sri M.P. Madhukar**  
Assistant Director, NIS (I/c)  
Indian Council of Social Science Research,  
Aruna Asaf Ali Marg,  
New Delhi-110067.

**Dates: 23<sup>rd</sup> and 24<sup>th</sup>, March 2017**

Submitted by  
**Dr. K. Manohar**  
M.Com., B.Ed., Ph.D  
Seminar Convener,  
Government Degree & PG College  
(Recognised by UGC- u/s 2(f), 12(B) and  
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**Brief note about seminar by Dr. K. Manohar, Seminar Convener :**



Firstly he expressed his sincere thanks to the Indian Council of Social Science Research (ICSSR), Ministry of Human Resource Development (MHRD), Govt. of India, New Delhi.

He briefed about the aim and objectives of the seminar, need, importance and relevance to the social science. Further he appealed to the delegates to participate effectively in the two days seminar and come out with good output which will be immensely useful to the policy makers, planners, administrators, social scientists, students, research scholars, scheduled tribe beneficiaries of various welfare and development schemes etc.



## Findings:

- Low level of awareness among different stakeholders such as scheduled tribes beneficiaries, field level officers, administrative / executive officers in the implementation of welfare and development schemes of scheduled tribes.
- Application for getting financial assistance / micro credit from the Scheduled Tribes Finance And Development Corporation through Mee Seva Centers (OPSS) in Andhra Pradesh is appreciable.
- A large percentage of the PTG's are living in most vulnerable stage in Karnataka and Kerala.
- Nutritional status among the pre school and school age children of tribals is very low in Karnataka.
- Nearly about half of the total beneficiaries who availed benefits under various welfare schemes are better in living conditions in Dindori district of Madhya Pradesh.
- There is no agencies to facilitate information about welfare and development programmes at Gram Panchayat level.
- Infrastructure such as roads, school buildings, drainages, sanitation, health centers etc., in tribal areas is not satisfactory.
- Marketing facilities are poor for the products generated by the tribal women.
- Dropout rate among the tribal students is high but girls students dropout rate is more than that of the boys in Kerala.
- Impact of educational programmes in Kerala is appreciable.
- The strategy of TSP has been largely successful in garnering larger flow of funds such as from various sources i.e., central schemes, state plan and institutional funds etc.
- Impact of microfinance on the income, savings and employment is positive in the tribal areas of Madhya Pradesh.
- Due to participation in SHGs most of the tribal women involved in decision making process in their respective families, their economic conditions were improved, improvement in food intake, better clothing, purchase of household condiments, improvement in social contacts, interaction with bank and other officials improved, dependency on money lender for credit has come down, improvement in savings etc., in Andhra Pradesh and Telangana.
- Lack of basic education, malnutrition and infant mortality rate is high among tribes.

- The cultural characteristics, environmental peculiarities and traditional skills etc., are not considered in the formulation of the schemes.
- Migration of tribals is one of the major hurdle in the development of tribal habitats.
- A large percentage of the respondents availed the benefits from Tribal Finance and Development Corporations for self employment.
- No representation from Yanadi Tribe in the National Level or state Commission for Scheduled Tribes.
- There is no finance and development corporation exclusively for the development of Yanadi tribe in Andhra Pradesh.
- Non-Timber Forest Products (NTFPs) gatherers are not getting Minimum Support Price in Commensurate with their hard and risk work involved in the collection of Non-Timber Forest Products (NTFPs).
- There is no major initiation from the department of forest, agriculture and allied sector in sustainable harvesting of Non-Timber Forest Products (NTFPs).
- Lack of monitoring of business transactions in the shandies or weakly markets, as a results the tribals are severally exploited in different forms such as by officials from Girijan Co-operative Corporation (GCC), Middlemen, contractors etc.
- The level of confidence was not improved among the tribal women Self Help Groups (SHG's) in general and PTG women in particular.
- A large percentage of the workers engaged in MGNREGS are women. facilities are not available for women at works sites except drinking water.

**Recommendations:**

- Efforts should be made create awareness among different stakeholders in general and PTG's in particular.
- Special drive should be launched for the development of PTG's in order to bring the PTG's on par to their counter parts across the country.
- Keeping in view of the locally available natural and human resources establish of micro, small and medium scale industries in tribal areas for self employment or development of tribal economy.
- Based on the income generating activity both the subsidy and loan amount should be increased.
- Establish of forward and backward linkages.

- Effective monitoring of enforcing agencies to take action against the middlemen, contractors in the shandies or weekly markets.
- Establishment of cell exclusively Gram Panchayat level for the implementation of welfare schemes for tribals in the scheduled areas in convergence model.
- Generate and promote the sense of competence, self-respect, and positive self image among scheduled tribes.
- Develop the infrastructure such as roads, school buildings, drainages, sanitation, health centers, Anganwadi centers and buildings etc., in the tribal areas.
- Planning or plan of action for the development of tribal area should be realistic and also keeping the socio-cultural life of the target group.
- Marketing for the products promoted by the tribal women in the scheduled areas should be encouraged through E-marketing system.
- Constitute a separate corporation to extend financial benefits to the Yanadi Tribes.
- Government of India / State (A.P) should appoint a member from Yanadi Community either in the National or State Commission for Scheduled Tribes.
- Establishment of a Minimum Support Price mechanism and involvement of cooperatives in the growth and development of NTFPs on a sustainable basis.
- Facilitation of marketing facilities for sustainable development of NTFPs
- The administrators and bankers need to infuse confidence among the members (tribals) of SHGs.
- Efforts should be made to avoid delay in sanctioning revolving fund and loan.
- The loan amount needs to be fixed according to the requirements of the income generating activities undertaken and revised periodically.
- A National Plan of Action needs to be formulated by taking into consideration all the tribal specific issues such as illiteracy, health and nutritional deficiencies, un-employment and income generation opportunities, basic amenities like housing drinking water, sanitation, communications, land-alienation, indebtedness; migrant labour; displacement.
- Proper supervision of health centers and also provide medicines to these institutions regularly.

Proceedings of the National Level Seminar: Submission of Report

# NON-TIMBER FOREST PRODUCES (NTFPs) FOR LIVELIHOOD SECURITY OF TRIBAL COMMUNITIES IN INDIA

*Seminar Organised on*

22<sup>nd</sup>, 23<sup>rd</sup> & 24<sup>th</sup> October 2016

*Sponsored by*

**Indian Council of Social Science Research,  
Aruna Asaf Ali Marg,  
New Delhi-110067.**



*Organized by*

**Mrs. A.M. Rani**

Assistant Professor and  
Seminar Convenor

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Government Degree & PG College  
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**Brief note about the Seminar:**

Smt A.M. Rani expressed her sincere thanks to the ICSSR, Ministry of Human Resource Development, New Delhi for sanctioning grant-in-aid to carry out the National seminar and to the principal, other staff members, Noble Social and Educational Society (NGO), Tirupati. Further she briefed about the need and importance of NTFPs in the livelihood security of Scheduled tribes in India and also the role of tribal welfare department and other agencies in the conservation and marketing of NTFPs. Later she highlighted sub themes of the seminar and requested the delegates to success the seminar and to make suggestions which will be put forward to the ICSSR, New Delhi for necessary action.



**Major findings:**

- Non-timber forest products contribute to more than half the household's total income i.e. nearly two-thirds of the non-cash income of tribal households.
- Women spent more time in collection and processing of NTFPs than that of men. However, when it comes to the quantity of NTFPs collected, men collect more quantity than that of women.
- Income from farming and allied activities, family size and number of dependents per family have positive influence on NTFP income of households.
- Collection of NTFP by tribals are vanishing because of rampant deforestation and the displacement of tribals from their traditional habitats.
- The very poor and poor tribals with small land holdings collect maximum quantity of NTFPs i.e. 28% and 22% respectively and sell a large quantity of the product in the market.

# WELFARE AND DEVELOPMENT SCHEMES IN THE SOCIO-ECONOMIC DEVELOPMENT OF SCHEDULED CASTE PEOPLE IN INDIA

*Seminar Organised on*

20<sup>th</sup> August 2016

*Sponsored by*

Indian Council of Social Science Research,  
Aruna Asaf Ali Marg,  
New Delhi-110067.



*Programme organized by*

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**Chief Guest:**

Dr. M.A. Sukumar, Former Rector and Professor, S.V. University, Tirupati in his inaugural speech briefly discussed the position of dalits in India in pre independence era. Due to untouchability, discrimination, exploitation these group of people were ignored in the welfare activities. As a result few social revolutions were started in different parts of the country to avoid the above malaise. These movements were launched by the renowned social reformers like Mahatma Gandhi, Dr. B.R. Ambedkar, Jyothi Rao Phule etc. After independence the Government adopted the Constitution of India and initiated measures to provide constitutional safeguards through protective measures for the social, economic and educational development of Dalits. For the implementation of such measures the Government established different level agencies and departments. Since the introduction of different Five Year Plans. Both by the central and state Governments allocated budget in huge sum but these schemes were achieved only the marginal results. Keeping in view of the above he suggested to create mass awareness campaigns among target in order to utilize these welfare and development schemes effectively to cross the poverty line.

Dr. C. Sreeramulu, Principal Incharge, Government Degree College, Puttur said that the scheduled caste occupy the bottom most rung of the social ladder. They are generally regarded as untouchables and popularly known as Harijans or Dalits. They are scattered over the entire land. There is no district or taluk in India wherein the scheduled caste people are not found. They are economically backward, socially depressed and educationally neglected section of the Indian population. More than 90% of them are live in the villages. Still they are not in majority in part of the India. Nearly about 75% of them are engaged in agriculture and large number of them are landless labourers. Most of them live below the line of poverty. The Government of India initiated measures to uplift the scheduled castes and scheduled tribes right from its very inception. The government attempts to promote the welfare of these SCs and STs can be classified into two groups- (a) constitutional and legislative measures and (b) other welfare measures



and programmes. The Government of India has incorporated some special provisions in its Constitution for the removal of untouchability and to promote the welfare of SCs and STs. The Constitution ensures the protection and assures the promotion of interests of SCs, STs and other weaker sections in various fields such as political representation, representation in services, economic development, social-cultural safeguards and legal support. With regard to welfare measures and programmes for the upliftment of scheduled

### **Major Findings:**

Major findings may be briefly described as under:

- ❖ Low level of awareness among the SC people about various welfare and development schemes.
- ❖ Lengthy and strenuous process in the delivery of the services.
- ❖ Assets created under various schemes have raised the financial status as well as social status along with social security of the beneficiaries.
- ❖ Improvement among beneficiaries in credit worthiness, occupation mobility and outside exposure.
- ❖ Positive changes among the SHG Scheduled Caste women in the case of awareness regarding nutrition, health, hygiene, family planning, decision making related to money centered interaction with outsiders, mobility, educational development, access to health services, family income etc.
- ❖ Improvement in socio-economic status, income and earnings, savings, decrease in migration, mobility etc among the beneficiaries who covered under economic assistance programme.
- ❖ Majority of the manual scavengers and sanitary workers are women.
- ❖ MGNREGA has positive impact on the SC beneficiaries.
- ❖ Education schemes are more useful to the SCs.
- ❖ Delay in the payment of compensation to the atrocities victims.

### **Recommendations:**

- Wider awareness generation campaign should be initiated for having wider outreach of welfare schemes.
- The plan of action should be need based.
- Establish link with nearby Universities Research and Development wing for effective feedback on the schemes.
- Organize seminars, workshops and to provide counseling centres to the young engineers, technicians and entrepreneur from time to time.
- Rules and procedures should be liberalized because majority of the SCs are illiterates and semi-illiterates.
- Atrocity compensation rules should be revised.

# INSTITUTIONAL FINANCE FOR THE DEVELOPMENT OF SCHEDULED CASTES AND SCHEDULED TRIBES IN ANDHRA PRADESH

*Seminar Organised on*  
29<sup>th</sup> January, 2016

*Sponsored by*  
Indian Council of Social Science Research (ICSSR)  
Ministry of Human Resource Development  
Government of India  
New Delhi.





**Number of participants:**

71 participants from different disciplines of social sciences across the state of Andhra Pradesh and also from Tamil Nadu and Karnataka participated in the seminar. The name and addresses of the seminar is enclosed in the following pages.

**Number of Papers/ Articles:**

50 research/ articles presented by the delegates in the seminar.

**Lightening the Lamp**

Before inauguration of the seminar the lightening the lamp programme organized by the seminar convener and other digantories.







## Presidential Address

In his presidential address the seminar convener, Dr. R. Rajendra Naidu, initially expressed his sincere thanks to Indian Council of Social Science Research (ICSSR), Ministry of Human Resource Development (MHRD), New Delhi for extending financial assistance to organize the seminar. Secondly he briefed about the role and functions of ICSSR in the



promotion of research, seminars, workshops, research methodology and training programmes etc in social sciences. Further he described the activities carried out his college in general and the department of commerce in particular. Thirdly he emphasized the need and importance of the institutional finance in the development of Scheduled Castes and Scheduled Tribes in Andhra Pradesh, aim and objectives of the seminar etc.

With regard to the seminar topic Dr. R. Rajendra Naidu described that the tribals are by and large, children of nature, their life style being conditioned by their eco-system. They are distributed in all the state and union territories in India except in Punjab and Haryana and Pondicherry. Areas inhabited by tribals constitute a significant part of the backward areas of the country. On the whole it is estimated that the predominant tribal areas comprise of about 15 percent of the total geographical area of the country. Their economy is largely self sufficient, unstructured and non-specialised. An overwhelming majority of the tribal communities have been living in remote



### Findings

- Based on the above discussions the following findings were emerged:
- Commercial banks, rural regional banks and cooperative banks are implementing the economic assistance programme of SC and ST finance corporations in the state.
  - Low level of awareness about various welfare schemes among the SC and ST families.
  - Shortage of staff both in banks and district SC and ST finance and development corporation offices.
  - No monitoring and evaluation mechanism on the programme implementation.
  - The income of the beneficiary increased in the post loan period.
  - Loans sanctioning process is strenuous and lengthy.
  - Rate of repayment of loan is not satisfactory.
  - Incidence of migration among the beneficiaries has come down to some extent.
  - Money lending activity is still prevailing in agency/ scheduled areas in the state.
  - Self Help groups play an active role in the empowerment of SC and ST women such as decrease in the school dropouts, habit of thrift increased, changes in food and dressing pattern, health care,

utilization of ICDS services, outside exposure and interaction with the officers.

- Formal financial agencies providing loans only to agriculture and for starting income generating activity (Self Employment) but not for consumption purpose.
- Institutional finance agencies advancing inadequate quantum of loans and inordinate delay in sanctioning the loans and also releasing the subsidy.
- Lack of technical guidance to the beneficiaries and lack of supervision of assets verification by the officers.
- A marginal impact was noticed in relation to safai karamcharis rehabilitation programmes (economic assistance).
- Coordination between various formal institutional agencies and other line departments is not satisfactory.
- Main purpose of savings by SHG beneficiaries to be for social security, food security, investment on health and agriculture, education, marriages etc.
- The application procedure is web based (online) for availing loans from state SC and ST finance and development corporation.
- Social status of SC people in the state has been noticed an upward trend.
- SC beneficiaries social and economic dependence is obstructing their progress and to acquire social equality.
- Beneficiaries are poor and sufficient income is not generated by the income generating activity to bring about economic independence of the family.
- The concerned officials do not keep a strict follow up mechanism after the disbursement of loan.
- The expenditure on household consumption, children's education, health care, socio-religious ceremonies has improved after starting income generating activities.
- The Girijan Cooperative Corporation (GCC) is to be strengthened in providing credit facility and marketing in the tribal area in order to

arrest the exploitation of non-institutional finance agencies by the tribals.

- Some of the problems identified are- lack of technical supervision and guidance, identification of selection of beneficiaries, distribution of schemes, problems of linkages, loan repayment, year ending rush, follow up the scheme etc.
- In the creation of assets by the beneficiaries through the income earned from the loan amount is disappointing.
- Beneficiaries who availed loans were not utilizing fully utilized for which purpose the credit was raised.
- Economic assistance scheme has helped the SC and ST people in their efforts to raise their economic status but it has failed to bring them above the poverty line in a significant manner and on permanent basis.
- Proper coordination between various government departments, banks, cooperative societies, mandal praja parishad, and SC and ST corporation is required.
- The performance of cooperatives appears to be discouraging

### **Recommendations**

- ❖ Budget provision may be made in state SC and ST finance and development corporation for creating awareness about various welfare and development schemes meant for the development of SC and ST people.
- ❖ Appointment of adequate staff in both banks (field officers) and SC and ST welfare departments.
- ❖ Establishment of Research and Development wing in the SC and ST welfare departments at state level to undertake monitoring and evaluation of the schemes for feedback.
- ❖ Effort should be made both by the bankers and SC and ST welfare departments that all the borrowers invested the total amount of loan availed for the purpose intended for.
- ❖ Trained staff may be appointed as field officers in banks to look after the micro finance activities of SHGs.