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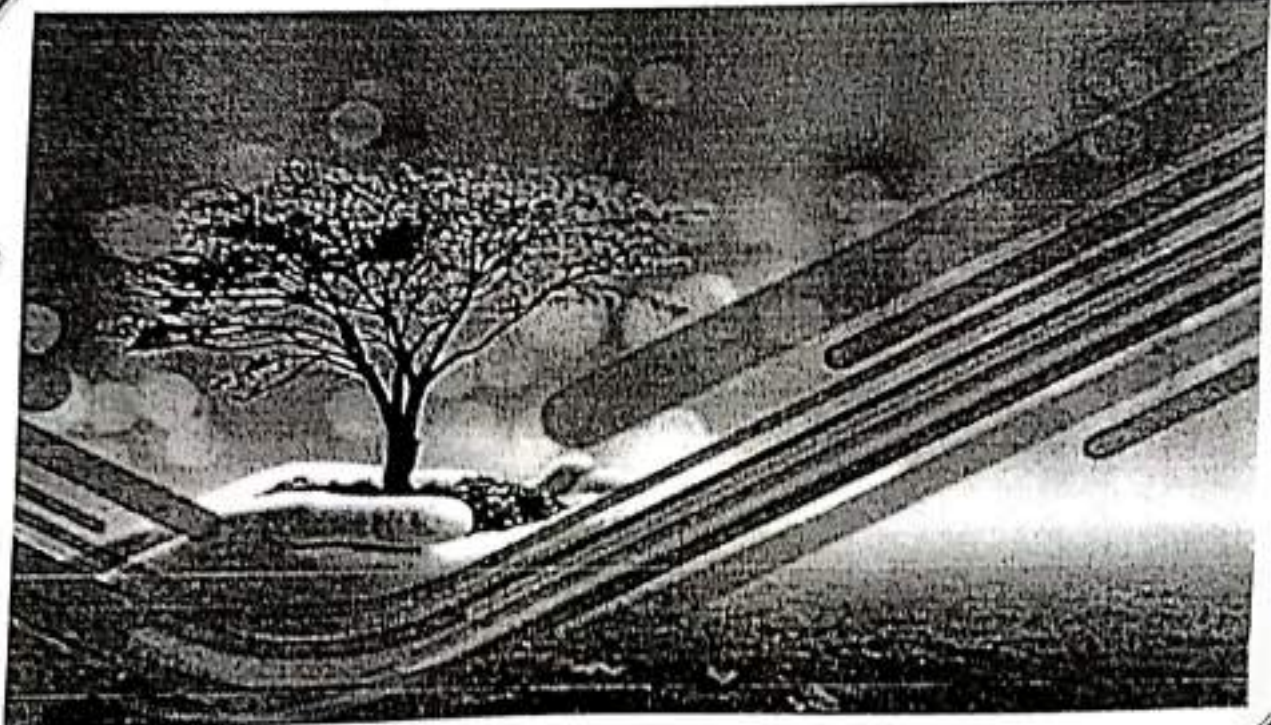
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## Role of NABARD in Rural Development

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### Abstract

Agriculture is a way of life for more than half of its population of India. Agriculture is thus considered as the backbone of the economy. Most of the farmers in India are small landholders or marginal farmers. At the same time, there are many flaws in agricultural development like lack of timely credit, lack of modern technology and lack of markets and prices. To solve the problems of cheap credit, Govt. of India had adopted many measures in the post independence era. Establishment of a national level development bank was sought to be the solution for agricultural credit. National Bank for Agriculture and Rural Development i.e. NABARD was established on 12<sup>th</sup> July, 1982 on the suggestions of CRAFICARD. It has provided credit for various purposes through various banks. It has also provided consultancy and guidance to various banks in India. NABARD also provides credit for rural development projects like roads, dams, bridges, solar systems, wells and bore wells, warehouse construction, local markets and mandi development etc. the present article is an attempt to discuss the role of NABARD in rural development in India.

### Introduction:-

NABARD is set up by the Government of India as a development bank with the mandate of facilitating credit flow for promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other crafts and other allied economic activities in rural areas with a view to promoting integrated rural development. The Problem of poverty, unemployment is mostly found in rural areas, due to lack of access to rural population to the basic services like, education, health, rural infrastructure, rural housing etc. The main reasons for the same are economic dependence lack of access to credits in rural areas. NABARD is a very important vehicle for the rural development and also a delivery mechanism for financial services to rural areas, NABARD help rural areas by providing its credit for rural infrastructure, farming sector, non-farming sector and rural housing.

### Establishment Of The Nabard:-

NABARD was established on the recommendation of Shivaraman committee, by an act of parliament on 12<sup>th</sup> July 1982 to implement the National Bank of agriculture and rural development Act 1981. It replaced the Agricultural credit department (ACD) and rural planning and credit cell (RPCC) of refinance and development corporation (ARDC). It is one of the premier agencies to provide credit in rural areas.

### Objectives Of The Study:-

1. To facilitate credit flow for agriculture, rural infrastructure and rural development.
2. To know rural farm sector schemes of NABARD.
3. To know rural non-farm schemes of NABARD.
4. To supervise rural financial Institutions (Co-operative Bank & RRB'S).

### Rural Development:-

Rural development is a process where program is created to help develop areas in people to reside. In other words, rural development is the development of rural regions i.e. outside of cities of a country, state or province for development the rural areas a strengthened rural development policy is required. It means it is essential to establish and maintain the momentum of the restructuring process bringing semi substance farm in to the market, creating alternative jobs of farms and ensuring the competitiveness of the commercial sector.

### Rural Innovation Fund:-

Rural innovation fund is fund designed to support innovate, risk friendly, unconventional experiments in farm, non-farm and micro finance sector that would have the potential to promote livelihood opportunities for the poor employment in rural areas, following types of projects are supported under rural innovation fund.

1. All innovations and related activities in the farm, rural non-farm and micro finance sectors can have access to the rural innovation fund. Assistance from rural innovation fund will be available for all activities which are in keeping with the guiding principles of rural innovation fund.
2. Provide technology and skill up gradation, inputs supply and market support leading to promotion of viable enterprises sustainable employment, infrastructure development, improved flow and access of credit to rural entrepreneurs.
3. Undertake innovation so as to improve efficient of credit delivery and other support services to the rural resource poor.



These would include innovative proposal which aim at increasing productivity and profitability of operations of the farmers, artisans, handicraft persons and rural people in general project that help in reducing drudgery improving access to market, projects that help better sanitations, health and hygienic conditions and environment in rural areas.

1. Proposals, which improve rural credit, outreach.
2. Proposals, which helps in crediting sustainable employment opportunities in rural India.
3. Proposals, which improve, farm practices and help in conserving the land fertility.
4. Research studies for documenting the innovations already taking place in rural areas and examining issues concerned with rural cottage and village industries / farm sector / farming practices.

#### Farm Sector Schemes:-

The following farm sector schemes are funded by NABARD in order to achieve rural prosperity.

1. Village development plan / village adoption.
2. Bamboo farming.
3. Rural housing / habitat schemes.
4. Bio Fuels
5. MACS (Medical, Aromatic and Herbal crops )
6. Crops Insurance.
7. Agriculture commodities.
8. SGSY (Swaranjayanti Gram Swarozgar Yojana)
9. Farm Mechanisation.
10. Land Purchase.
11. Scheme for agriclinic / Agri business centres (ACABCs)
12. Capacity Building for adaption of Technology (CAT).
13. Agri Export zone (AEZ)
14. Contract farming
15. Watershed development fund
16. Farmers club

#### Rural Non-Farm Sector Scheme :

Rural non-farm sector holds the key to faster economic development of the country. It has Potential and promise for generating employment and increased income in the rural areas. Hence, NABARD has identified financing development and promotion of rural non farm sector as one of its thrust areas. NABARD has evolved several refinance and promotional schemes. Over the years and has been making constant efforts to liberalize, broad base and refine / nationalize the schemes in response to the filed level needs. The focus has been on greater credit flow and provision of linkages for small cottage and village industries, handicrafts and other rural crafts and service sector in the decentralized in the rural areas. The refinance facilities available from NABARD for rural non farm sector are as under.

#### Refinance Under Automatic Refinance Facility:-

The following three schemes are available under ARF:

1. Enterprises loan scheme (ELS)
2. Small road and water transport operators (SRWTO)
3. Scheme for soft loan assistance for margin money. (SLAMM)
4. Swarojagar credit card scheme.
5. Women development.
6. Assistance to Rural women in non-farm development. (ARWIND)
7. Assistance for marketing of non farm products of rural woman
8. Development of women through area development.

#### Marketing and technology

1. Skill up gradation and design development for handloom weavers.
2. Rural mart
3. Marketing initiatives.

#### Entrepreneurship and skill development

1. Rural Entrepreneurs development programme.
2. Skill development and up gradation initiatives.

#### Environment Development.

1. Environmental assistance scheme.

Departments of NABARD working for development of rural areas :

1. Account Dept.
2. Central vigilance cell.
3. Corporate planning dept.
4. Department for co-operative revival and reform (DCRR)
5. Dept. of economic analysis of research dept. of I.T.
6. Dept. of suspension.
7. Development policy dept. farm sector.
8. Development policy Dept-non-farm sector.
9. General credit innovation dept.
10. Micro credit innovation dept.
11. Human resonance development dept.
12. Human resonance management dept.
13. Technical service dept.
14. Special project unit- KCC
15. State project department.

Conclusion :

NABARD is working for the development of rural areas, farm sector development, non farm sector development and rural housing development. NABARD has been emerged as one of the need based programmes to cater the rejected sector of the rural areas. NABARD supports the rural credit system way of refinance for short credit by way of short term production/ marketing activities medium term and long term loans. NABARD is help and supportive role of rural development.

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