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NABARD for Integrated Dev

Dr U.S. Saha

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Orientation Training Programme for Leaders/Members of Self Help Groups at Phek district, Nagaland sponsored by NABARD Bank, Dimapur, Nagaland. The training provided the participants an opportunity to understand the concept, structures and functioning of Self Help Groups and provided them an opportunity for the women and farmers entrepreneurs to establish a network and interact among themselves. (Photo: Courtesy Nagaland Centre for Human Development and Information Technology)

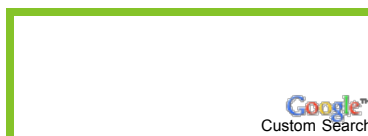
NABARD (National Bank for Agriculture and Rural Development), as the apex development financial institution, has been working in the country as well as in Nagaland, since its inception on 12 July 1982, to promote integrated agriculture and rural development and ensure rural prosperity through multifarious initiatives in association with the State Government, Banks, Cooperatives, NGOs, Research & Extension institutions, etc. To work towards our mission in Nagaland, NABARD extended support with loans, soft loans and grants for a large number of activities in 2010-11.

NABARD disbursed refinance to banks, loans to the State Govt. for development of rural infrastructures, financial assistance to NGOs for WADI (orchard) based integrated programmes for livelihood support of tribal people, grant/soft loans to NGOs/KVKs/other partners for promotion and linkage of Self Help Groups (SHGs) with bank, facilitating technology transfer in agriculture and allied sectors, promotion of Joint Liability Groups (JLGs), grants for training, skill up-gradation and capacity building programmes for farmers, FC members/rural craftsmen/artisans/women, promotion of GOI sponsored Subsidy linked Schemes under animal husbandry sector, multiple initiatives for development and supervision of State Cooperative bank and Nagaland Rural Bank (NRB), other initiatives for overall socio-economic development of the State.

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RIDF loans - NABARD sanctioned financial assistance of ` 7857 lakh to Government of Nagaland under Rural Infrastructure Development Fund (RIDF) for supporting 37 new rural infrastructure projects for setting up of cattle breeding farms, soil conservation projects, construction of rural bridges, infrastructures for rubber plantation and mini hydro power projects and disbursed loans of ` 3731 lakh. Total financial assistance sanctioned to the Government under RIDF reached to ` 70710 lakh and disbursement stood at ` 29303 lakh as on 31 March 2011.

Refinance - To boost the economic activities with credit support and to create gross State domestic products in the State, NABARD provided refinance of ` 857 lakh with relaxed norms to banks in Nagaland in 2010-11. This assistance includes concessional refinance of ` 242 lakh to banks with GOI subvention for providing short term loans at lower interest rate to borrowers for agricultural operation.

GOI programmes - NABARD has been implementing a number of GOI sponsored Credit Linked Subsidy oriented schemes, including the schemes under Animal Husbandry sector. During the year 2010-11, NABARD RO of Nagaland State had taken promotional initiatives for sanctioning 159 and releasing of subsidy amounting ` 61.82 lakh to banks under the newly introduced Piggery development scheme of GOI. It was the highest achievement in the country.

Development & Promotional Activities - NABARD is embarking upon several unique promotional interventions in Nagaland to support livelihood for disadvantaged rural people and empowerment of the rural poor, especially women to create new entrepreneurship and improve their access to markets. NABARD had promoted many projects focusing on overall economic development of rural people of Nagaland. As on 31 March 2011, NABARD has sanctioned 29 projects with grant commitment at ` 1361.77 lakh in the State, details are indicated in the following paragraphs.

WADI based Integrated Livelihood Development - During 2010-11, NABARD sanctioned 02 new WADI based sustainable agriculture and integrated development projects to support the livelihood activities of 1000 tribal families in Phek and Longleng districts. Hence, NABARD has taken up 2600 tribal families for 05 WADI projects in 5 districts of Nagaland.

Farmers Club - To encourage integrated rural development through people's participation, NABARD also facilitates formation of Farmer's Clubs. In 2010-11, 78 Farmers Clubs were formed and supported in the State with the aim to build their expertise in technical, credit, marketing and organizational skill for providing advisory/ guiding support to local people for better earning, helping in enhancing credit flow, recovery of loans, etc. Total number of farmers clubs stood at 126 as on date.

Financial Inclusion - In view attaining of GOI objective for inclusive growth and financial inclusion, NABARD sanctioned a Pilot Project on micro financing as collaborative programme with Nagaland State Govt. and in association with SBI and NSCB by involving 107 VDBs of Longleng and Kiphire districts. NABARD had released `81.3 lakh in 2010-11 out of total commitment of `120 lakh. Financial literacy programmes and meet were also organised in 2010-11.

Micro entrepreneurship Development - NABARD has initiated a large number of promotional activities for development of 3525 micro-entrepreneurship and SHGs as on 31 March 2011. NABARD has promoted 457 quality Self Help Groups (SHGs) for formation, credit linkage and extending financial assistance through NGOs (SHPI) for hand holding support and capacity building of SHG members. 74 of these SHGs were credit-linked for loans for various economic activities. Revolving Fund Assistance (RFA) of `17.80 lakh was extended to 02 NGOs for financing 603 SHGs. 1249 beneficiaries were trained for micro-entrepreneur development in 2010-11 with funding of `17.92 lakh under two Funds (MFDEF set up by GOI in NABARD and NEC-Fund). Further, funding supports extended for training of 224 persons to upgrade skills of rural artisans, women and farmers and to facilitate them taking up various economic activities for livelihood support e.g., piggery, food processing, fishery, poultry, Mithun rearing as also supported 750 families with grant amounting ` 112.65 lakh for apiculture and honey processing.

SRI for enhancing Paddy yield - Paddy being the main crop in the State, NABARD had taken up two pilot projects with new technological package, known as System of Rice Intensification (SRI), in Tuensang and Peren districts for enhancing yield and increasing income of farmers. Approximately 30% yield increase was achieved over the existing methods of cultivation of Paddy.

Rural Marketing - In view of creating rural marketing infrastructure, NABARD sanctioned 10 Rural Haat projects in 06 districts with commitment of `50.00 lakh. The initiatives would benefit a large number of rural farmers/artisans for selling their products nearer their villages.

Rural Innovations - NABARD extended financial supports for experimenting 02 new innovative projects designed by a local youth on Solar Dehydrator Tent for reducing time requirement for drying of paddy / other agri-produces and to promote indigenous wind turbine for irrigation facilities.

Institution Development - NABARD has initiated the process for implementation of the Revival Package of GOI for strengthening the Nagaland State Cooperative Bank and its affiliated credit societies (PACS, etc) with the aim to create a strong and vibrant Nagaland SCB, PACS. Similar package is also in implementation for strengthening of NRB. The initiatives aim for meeting the credit needs of the rural people of Nagaland.

In addition to above, Consultancy Services were extended by NABCONS, NABARD owned organization, to the State Govt., its agencies and entrepreneurs. NABARD is working closely with the Planning Dept. for 3rd party monitoring of GOI supported projects. The Nagaland Regional Office of

NABARD on this occasion rededicates itself for the development of Nagaland with more support in 2011-12 and look forward to get excellent /guidance and cooperation from the Government of Nagaland, banks, research institutes and NGOs to work together for greater well being of the people of Nagaland and realizing the vision of the Chief Minister.

(Dr U.S. Saha)

General Manager / Officer-In-Charge

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