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NRM POLICY OF NABARD AND SUSTAINABLE DEVELOPMENT BIRDS-EYE VIEW ON AURANGABAD DISTRICT

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ABSTRACT

Sustainable Development can create the necessary moral, intellectual, and democratic resources for the overall development of any nation. Even though also deliberate to local natural resources for the Sustainable Development. In India, 216 million poor people depend on natural resources for their livelihood. Sustainable management of natural resources holds the key for socio-economic and environment prosperity. The most critical elements here are the access to and equitable management of local resources in a viable and sustainable way. NABARD, set up as an apex Development Bank with a mandate for facilitating credit flow for promotion and development of agriculture and integrated and sustainable rural development, has the mission of "Promoting sustainable and equitable agriculture and rural development through effective credit support, related services, institution building and other innovative initiatives". NABARDs pioneering and innovative work in the NRM sector through implementation of Wadi, Indo-German Watershed Development Programme (IGWDP), Rural Infrastructure Development Fund (RIDF), Watershed Development Fund (WDF), Tribal Development Fund (TDF), SHG- Bank Linkage Programme and other related programmes, positions NABARD as the national agency which can influence not only the policy environment but also investment level and capacity building of stakeholders in livelihood based NRM. With this policy on natural resource management (NRM), NABARD strives to reinforce its commitment to furthering agriculture development and rural prosperity on a sustainable basis and emerge as a thematic leader in the NRM sector in the country. In the context of sustainable development, this paper draws attention to Hazard of Climate change to rural and traditional livelihoods, its Impact on water resources and also Opportunities in Renewable energy sources and role of banking sector with special reference to Aurangabad district.

KEYWORDS

NABARD, Natural Resources Management, Renewable energy sources, Sustainable Development.

INTRODUCTION

In spite of India's recent high economic growth rate, around 350 million out of its more than one billion strong populations is still living below one dollar a day. Seventy-five percent (262 million) of India's poor are living in rural areas, primarily dependent on agriculture and natural resources for their subsistence. Acknowledging the rural distress, the Indian Government has declared the **development of rural areas a top national priority** (National Common Minimum Programme of the GoI, 2004). Although there are several instances of increased policy direction towards greater investment for sustainable management of natural resources from the state and private channels, the policy governing sustainable management for rural livelihoods has not been well defined. Hence, it is imperative that a clearly defined NRM sector policy is evolved to give a focused and coordinated attention for management of natural resources for enhanced livelihood for the rural people on a sustainable basis.

NABARD was established on the recommendations of Shivaraman Committee, by an act of Parliament on 12 July 1982 to implement the National Bank for Agriculture and Rural Development Act 1981. It replaced the Agricultural Credit Department (ACD) and Rural Planning and Credit Cell (RPCC) of Reserve Bank of India, and Agricultural Refinance and Development Corporation (ARDC). It is one of the premiere agencies to provide credit in rural areas.

NABARD's refinance is available to State Co-operative Agriculture and Rural Development Banks (SCARDBs), State Co-operative Banks (SCBs), Regional Rural Banks (RRBs), Commercial Banks (CBs) and other financial institutions approved by RBI. While the ultimate beneficiaries of investment credit can be individuals, partnership concerns, companies, State-owned corporations or co-operative societies, production credit is generally given to individuals. NABARD has its head office at Mumbai, India.

NABARD operates throughout the country through its 28 Regional Offices and one Sub-office, located in the capitals of all the states/union territories. Each Regional Office[RO] has a Chief General Manager [CGMs] as its head, and the Head office has several Top executives like the Executive Directors [ED], Managing Directors [MD], and the Chairperson. It has 336 District Offices across the country, one Sub-office at Port Blair and one special cell at Srinagar. It also has 6 training establishments.

NABARD is also known for its 'SHG Bank Linkage Programme' which encourages India's banks to lend to self-help groups (SHGs). Because SHGs are composed mainly of poor women, this has evolved into an important Indian tool for micro finance.

NABARD also has a portfolio of Natural Resource Management Programmes involving diverse fields like Watershed Development, Tribal Development and Farm Innovation through dedicated funds set up for the purpose.

NABARD'S POLICY ON NATURAL RESOURCE MANAGEMENT (NRM)

NABARD's Policy on NRM seeks to "enhancing livelihoods and quality of life of rural communities through improved resource conditions". NABARD's interventions would be directed towards achieving a balance between livelihood enhancement, poverty reduction and ecological sustainability. Towards this end it is necessary to give attention to NRM sector. It has established the Natural Resource Management Center at Kolkata, which became functional on 01 April 2009.

COVERAGE OF NABARD'S NRM POLICY

"Natural resources" in the context of agriculture and rural development, mainly comprise land, water, forest, energy, biological and climate resources needed to sustain and improve quality of life. However, to provide flexibility in terms of catering to the diverse needs of a wide range of stakeholders in the context of NABARDs NRM Policy, NRM definition would be extended to include entire value chain of natural resource management beginning with awareness generation, capacity building, technology & information inputs, developing physical structures for management & utilization of natural resources for sustainable livelihood generation.

Policy Goal and Objectives: Enhancing livelihoods of the rural community for equitable and sustained enhancement in their quality of life through improved natural resource conditions. In this context, the more specific objectives are:

- To integrate NABARD's existing and future NRM efforts into a streamlined approach of participatory interventions with the aim of mainstreaming holistic, and financially sustainable livelihood solutions into relevant public policy framework and financial instruments for improving the livelihoods of the rural poor.
- To support planning and promotion of rational use, conservation and improvement of natural resources essential to continuous and self sustaining livelihood opportunities.

- To support and stimulate new and innovative initiatives aimed at improving the stock, quality and productivity of the natural resource base and livelihood opportunities.
- To empower local communities to become equal and increasingly self-reliant partners in sustainable NRM.

The goals and objectives of the NRM policy are to be achieved through synergy and in consonance with various policies, programmes, missions, guiding principles, reform processes and decentralised management systems of Ministry of Rural Development, Ministry of Agriculture, Ministry of Environment & Forests, Ministry of Tribal Affairs and other Governmental agencies or Special Purpose Vehicles (like National Rainfed Area Authority) dealing in NRM sector. NABARD's activities in the NRM sector shall also take due cognisance of the National commitments under the relevant millennium development goals and NRM-related international conventions like United Nations Framework Convention on Climate Change (UNFCCC), Convention on Biological Diversity (CBD), UN Convention to Combat Desertification (UNCCD), etc.

Strategic Considerations; NABARD would direct its NRM interventions towards achieving structural impact on the NRM sector for livelihood enhancement (poverty reduction) and ecological sustainability. One of the most important interventions in this direction would be to integrate NABARD's existing and future NRM efforts into a streamlined approach of participatory interventions with the aim of mainstreaming holistic and financially sustainable livelihood solutions into relevant public policy framework. This would necessitate:

- Establishing an independent NRM unit/ department and an institute of excellence in NRM within NABARD and consolidating NABARDs successful NRM oriented initiatives into a unified programme under this unit.
- Convergence of various programmes and resources for up-scaling the successful models to contribute towards greater efficiency of public investment schemes (macro-economic impact) and provide the rural population with viable livelihood opportunities, thereby reducing rural poverty.
- Building partnerships with various national and international funding/donor agencies and institutions to (i) broaden, replicate, and sustain the impact of NABARD's efforts; (ii) mobilize additional knowledge and financial resources; and (iii) ensure coordination, avoid duplication, and maximize effectiveness in the use of scarce resources.

NABARD would make efforts towards facilitating higher level of investments in the NRM sector, for which it would support gradual shift from grant-based funding to loan-based funding in NRM sector in consonance with the recommendations of Working Group (on Watershed Development and Natural Resource Management) of Planning Commission. This would entail:

- Exploring **new and innovative modes of delivery** for NRM programme implementation through various channel partners including state governments, PRIs, corporates, banks, mFIs and NGOs.
- Development of a wide range of alternative **technical & financial NRM models /products** to be tested and adapted in pilot phase supported by appropriate funding & technical agencies.
- Up-scaling the successful models into large public investment schemes.

In order to consolidate and to further reinforce its position as a leading credit agency in the NRM sector, NABARD would work towards strengthening the NRM sector at the National level through:

- Establishing a strong Information & Knowledge Management (IKM) platform /network and leverage IKM system and capacity building to raise the relative profile and positioning of NABARD in NRM sector.
- Achieving synergy within and among communities, state governments, PRIs, private sector, banks, mFIs and NGOs for sustainable NR management and utilization.
- Dissemination of learning to decision makers to guide national policies and public investment schemes in natural resource management sector.

NABARD considers it of utmost importance for the beneficiaries to be actively in a project throughout its life right from its inception through planning to implementation and post project management. An integral part of this would be to empower the local communities through improved accessibility to natural resources and related services, promoting and strengthening participatory community structures and enhanced livelihood security.

NABARD will encourage development of demand-driven integrated NRM projects which offer necessary flexibility for periodic readjustments. Focus would also be on improving quality of various aspects of NRM intervention including project design, planning, and implementation and monitoring.

LAUNCHING A JOINT UMBRELLA PROGRAMME ON NATURAL RESOURCE MANAGEMENT (UPNRM)

NABARD has Launching a joint Umbrella Programme on Natural Resource Management with the German Development Cooperation (2007-08) for restructuring the bilateral cooperation in the field of Natural Resource Management (NRM). The programme aims at improving livelihood situation in rural areas through promoting and funding sustainable use, management and conservation of natural resources. The programme integrates NABARD's existing and future Indo-German NRM efforts into a stream-lined approach of participatory NRM-related interventions. The cooperation under the UPNRM envisages a shift from a project based approach to program based approach with growing emphasis on achieving strategic impact on development policies.

The total estimated cost of the programme is Euro 22.4 million out of which KfW (Kreditanstalt für Wiederaufbau (German Development Bank)) will finance up to Euro 19.4 million and NABARD will contribute Rs. 16.5 crore (Appx. Euro 3.0 million). In addition, under Technical Cooperation (GTZ) will finance Euro 3.0 million for capacity building, Information knowledge management (IKM), product development, etc. Technical cooperation of Euro 3.0 million has already been commissioned by BMZ (Federal Ministry for Economic Cooperation and Development, Federal Republic of Germany) through GTZ.

NABARD has since sanctioned six community managed NRM based livelihood projects with financial assistance of Rs. 557.39 lakh (Rs.516.34 lakh as loan and Rs.41.05 lakh as grant) in Bihar, Gujarat, Maharashtra, Orissa and Tamil Nadu as on 31 March 2009, to be implemented by NGOs and Producers' Companies. This would require development of new models and programmes for financing and managing watershed development. With this policy on natural resource management (NRM), NABARD strives to reinforce its commitment to furthering agriculture development and rural prosperity on a sustainable basis and emerge as a thematic leader in the NRM sector in the country.

WATERSHED DEVELOPMENT

Watershed development has proved to be a comprehensive approach to enhance productivity of dry land through conserving soil, rainwater and vegetation. NABARD has been actively supporting Watershed Development which covered 1.7 million ha under various Programmes. NABARD's Participatory Watershed Development Programme has been considered as a pioneering model in community based Natural Resources Management.

AURANGABAD DISTRICT SCENARIO

INTEGRATED WATERSHED MANAGEMENT PROGRAMME (IWMP)

Total 42 villages have been identified under this programme covering a total area of 38000 ha for development of watershed. Awareness is created amongst villagers on changes in cropping pattern, management of own natural resources, sustainability of watershed project, water accounting etc. Watershed development programmes are being implemented by the Agriculture Department and DRDA. Further, the Indo-German Watershed Development Project (IGWDP) has been completed in 10 watersheds and is currently being implemented by NABARD with financial assistance from KfW of Germany, in 6 watersheds. One watershed development programme approved by NABARD at Jamalwadi in Khultabad block under Watershed Development Fund is currently in the Full Implementation Phase. Considering the importance of soil and water conservation, various Watershed development programmes like:- IGWDP, DPAP, Hariyali, NWDPR, IWMP etc. have been undertaken for implementation by the State Govt. /GOI/NABARD/NGOs. Some of the major watershed development programmes being implemented in the district are as under Table: 1-

TABLE 1: MAJOR WATERSHED DEVELOPMENT PROGRAMMES IN THE DISTRICT

Programme	No. of W. sheds	Tot. Area (ha)	Work completed (ha)	Programme	No. of W. sheds	Tot. Area (ha)	Work completed (ha)
IGWDP	29	22180	19810	NWDPRA	16	12000	NA
Hariyali	56	56000	20285	IWMP	1	38000	NA
DPAP	62	31000	20995				

(Source- PLP of NABARD for Aurangabad District- 2007-08, 2011-12 & MAHA Bank 2011.)

- **Marathwada Panlot Vikas Mission-** Total 21 villages have been identified/ covered under this programme for development of watershed. The total estimated cost of the project is 1626.41 lakh covering an area of 18235 ha (expenditure- Rs.130.70 till 31.03.2010).

- **Indo-German Watershed Development Programme (IGWDP)**

The IGWDP is one of the important projects being implemented through NGOs in Aurangabad by NABARD with emphasis on direct participatory role of village community. The project is a bilateral assisted programme being implemented in the state since 1992, with bilateral aid from the Federal Republic of Germany. The main objective in the IGWDP project is to create models for the development of micro-watersheds in a comprehensive manner with the active participation of village community. The IGWDP projects completed / currently being implemented in Aurangabad district are indicated below Table: 2-

TABLE 2: IGWDP PROJECTS IN AURANGABAD DISTRICT

Sr.	Name of NGO	Name of project lblock	Total Area (ha.)
1	Marathwada Sheti Sahay Mandai [MSSM]	Jadgaon-A'bad (Mangrul)	2,853
2	GRASP	Boltek - Kannad	1,346
3	GRASP	Sitanaik Tanda - Kannad	1,909
4	DILASA	Kachheghati- A'bad	781
5	Loksathi Pratishthan	Wadgaon -Jaitkheda-Khultabad	1,087
6	MANAV	Dhanora	1,348
7	Jigyasa	Ghardon Tanda, A'bad	802
8	Abhinav Vikas Sanstha	Varkhedi, Soegaon	664
9	Loksathi Pratishthan	Salegaon - Kannad	793
10	DILASA	Murumkheda	1,458
	TOTAL		13,041

(Source- PLP of NABARD for Aurangabad District- 2007-08, 2011-12 & MAHA Bank 2011.)

CONCLUSION

THE FOLLOWING ISSUES DEMAND ATTENTION

FOR BANKS

- The banks will prepare a policy and a strategic plan to finance Green projects
- Awareness creation and capacity building of staff about green finance
- Disseminate information about green projects, project profiles, unit costs etc.
- Create awareness among potential entrepreneurs
- Identify suitable projects.
- Facilitate preparation of project and consider End to End solutions / advisory role
- Finance green projects
- Set up bio-carbon funds
- Facilitate trading of CERs
- Transfer proceeds to entrepreneur/ share proceeds
- Earn themselves C credit by Funding green projects

NGOs AND FARMERS' CLUBS

- Identify the possible green projects in their area of operation
- Awareness creation at grassroots level among rural populace
- Identify and mobilize entrepreneurs/ farmers to take up green projects
- Handhold for green projects- projects preparation, facilitate credit linkage and provide escort service whenever required.
- Set up demonstration of green projects and facilitate replication
- Facilitate in baseline documentation of emission levels in respect of agriculture, Fisheries, allied activities and in measuring reduction levels.
- Facilitate and act as aggregator for smaller units
- Facilitate C trading and transfer to entrepreneurs

FOR NABARD/ NRMIC

- Set up a group to workout the profiles, units cost of a few green projects
- Awareness creation among and capacity building of Stakeholders
- Facilitate in fixing the baseline emission levels in respect of agriculture, fisheries and allied activities and in measuring reduction levels.
- Pre and post project C- sequestration, bench marking for a few model projects.
- Facilitate accessing Green technology and transfer
- Sharing risks through co financing and setting up of Bio-carbon fund
- Facilitate state level action plans.

There is an urgent need to have legislation on groundwater. The legal regulations have, of necessity, to be region specific, namely groundwater abundant regions, scarcity regions and islands surrounded by oceans. The Government of India has already formulated a model groundwater bill but the states have not yet established the legislative measures in that direction. Proper climate needs to be created in the country for the acceptance of such legal measures.

Development and regulation of interstate river waters, mandates cooperation amongst basin states along with the existing procedures for compulsory adjudication of disputes by tribunals. Constitution may be amended to incorporate a provision on interstate agreements (compacts) in respect of interstate rivers.

The existing law on water quality needs to be effectively implemented for prevention of pollution of surface and groundwater. Groundwater pollution being more serious and hazardous than surface water pollution would require different institutions for prevention and abatement of pollution.

Water resource development projects should, as far as possible, be planned and developed as multipurpose projects. Provision for drinking water should be a primary consideration. The projects should provide for irrigation, flood mitigation, hydroelectric power generation, navigation, pisciculture and recreation wherever possible.

The study of the impact of a project during construction and later on, human lives, settlements, occupations, economic and other aspects should be an essential component of project planning.

In the planning, implementation and operation of projects, the preservation of the quality of environment and the ecological balance should be a primary consideration.

There should be an integrated and multidisciplinary approach to the planning, formulation, clearance and implementation of projects, including catchment treatment and management, environmental and ecological aspects, the rehabilitation of affected people and command area development.

Special efforts should be made to investigate and formulate projects either in, or for the benefit of, areas inhabited by tribal or other specially disadvantaged groups such as Scheduled Castes and Scheduled Tribes. In other areas also, project planning should pay special attention to the needs of Scheduled Castes and Scheduled Tribes and other weaker sections of society.

The planning of projects in hilly areas should take into account the need to provide assured drinking water, possibilities of hydropower development and the proper approach to irrigation in such areas, in the context of physical features and constraints such as steep slopes, rapid run-off and the incidence of soil erosion. The economic evaluation of projects in such areas should also take these factors into account.

Irrigation planning, either in an individual project or in a basin as a whole, should take into account the irrigability of land, cost-effective irrigation, and options possible from all available sources of water and appropriate irrigation techniques. The irrigation intensity should be such as to extend the benefits of irrigation to as large a number of farm families as possible, keeping in view the need to maximize production.

There should be a close integration of water-use and land-use policies.

Water allocation in an irrigation system should be done with due regard to equity and social justice. Disparities in the availability of water between head-reach and tail-end farms and between large and small farms should be obviated by adoption of a rotational water distribution system and supply of water on a volumetric basis subject to certain ceilings.

Concerted efforts should be made to ensure that the irrigation potential created is fully utilized and the gap between the potential created and its utilization is removed. For this purpose, the command area development approach should be adopted in all irrigation projects.

Water rates should be such as to convey the scarcity value of the resource to the users and to foster the motivation for economy in water use. They should be adequate to cover the annual maintenance and operation charges and a part of the fixed costs. Efforts should be made to reach this ideal over a period. While ensuring the assured and timely supplies of irrigation water. The water rates for surface water and groundwater should be rationalized with due regard to the interests of small and marginal farmers.

Rain Water harvesting should be made compulsory both in urban and rural areas to recharge ground water.

Free electricity/ subsidized electricity to farmers provided by same state Govt. should be ensure better water use efficiency and adequate recharge of ground water by the farmers.

Eschewing water intensive crop i.e. rice, sugarcane, jute are done on voluntary basis. Legal measures should be put in place to decide about the cultivation of such crops. If cultivation of such crops are essential, improved methods such as system of Rice Intensification (SRI) should be adopted. Rain Water Harvesting structure should be made mandatory in such field.

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