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This certificate is presented to
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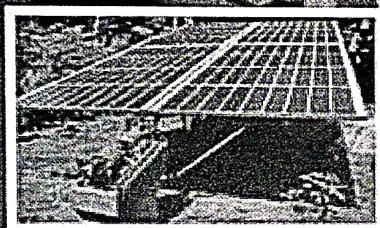
Dr. Ashakumari

for presentation of the paper
NABARD & RURAL DEVELOPMENT AS VEHICLE OF
WOMEN EMPOWERMENT
at online National Seminar on 29 April 2021

N.Biju Kurup
General Manager

India lives in its villages

- Mahatma Gandhi



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Empowering the masses ”



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NATIONAL SEMINAR ON

"NABARD: Promoting Capacity Building for Rural Youth"

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CHIEF PATRON MESSAGE

It is a matter of pride and privilege for the institution to host a National Seminar on "NABARD: Promoting Capacity Building for Rural Youth". I am sure the deliberations of the seminar will come with valuable suggestions to enhance the dynamic role of NABARD in society. I also want to acknowledge the work done by NABARD in India and around the country who are making a difference. They're the unsung ones who, day by day, in villages and communities around the country, are building better life for farmers, women's and youth. I would like to take this opportunity to thank the Principal for his endless support to the college. I would further like to thank the teaching and non-teaching staff for their support and making the seminar a grand success.

On this Occasion, I convey my best wishes to the Seminar

Adv. Shri. Mahendra K. Ghelani
Chairman, MKLM Trust
Vile-Parle, Mumbai

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The main aim of the seminar is to create awareness and healthy discussions among professionals, academicians and research scholars on major issues related to Rural and Youth development.

This National Seminar is a stepping stone in visualizing the dreams towards a better future of Rural Youth in India in national and international perspective.

I appreciate the initiative taken by the Department of Banking and Finance as well as Dr. Jitendra Aherkar for conducting such a relevant seminar, which will benefit to the industry as well as academicians.

I also extend my heartfelt gratitude to the advisory committee and all the participants for their enthusiastic efforts to make this seminar successful.

Dr. Dilip S. Patil
Professor and Director, DLLE
Chairman, Board of Studies in Rural Development
University of Mumbai

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India lives in its villages
Mahendra Ghelani

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Convener of the Conference
Dr. Jitendra K. Aherkar

Keynote Address by
Dr. Vibhuti Patel (Retired Professor, TISS & SNDT Women's University,
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NABARD and Rural Development: As a Vehicle of Women Empowerment

Nayana.N.V, Dr.V.Ashakumari

Research scholar, Assistant Professor, Muslim Arts College, Thiruvithancode

ABSTRACT

This paper explores and analyses the role of NABARD and rural development as a vehicle of women empowerment. The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence. Rural Development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. National Bank for Agriculture and Rural Development is an apex regulatory body for overall regulation and licensing of regional rural banks and apex cooperative banks in India. It is under the jurisdiction of Ministry of Finance, Government of India. All this will be discussed in detail in the paper.

Key terms: NABARD, Rural Development, Women Empowerment

NABARD initiatives are aimed at building an empowered and financially inclusive rural India through specific goal-oriented departments which can be categorized broadly into three heads: Financial, Developmental and Supervision. Through these initiatives touch almost every aspect of rural economy. From providing refinance support to building rural infrastructure; from preparing district level credit plans to guiding and motivating the banking industry in achieving these targets; from supervising Cooperative Banks and Regional Rural Banks (RRBs) to helping them develop sound banking practices and onboarding them to the CBS platform; from designing new development schemes to the implementation of development schemes; from training handicraft artisans to providing them a marketing platform for selling these articles. The mission of NABARD is promoting sustainable and equitable agriculture and rural development through participative financial

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and non-financial interventions, innovations, technology and institutional development for securing prosperity.

The Government of India encourages farmers in taking up projects in select areas by subsidizing a portion of the total project cost. All these projects aim at enhancing capital investment, sustained income flow and employment areas of national importance. NABARD has been a proud channel partner of the Government in some of these schemes shown in this section. Subsidy as and when received from the concerned Ministry is passed onto the financing banks.

- Dairy Entrepreneurship Development Scheme
- Commercial production units of organic inputs
- Agriclinic and Agribusiness Centres Scheme
- National Livestock Mission
- GSS – Ensuring End Use of Subsidy Released
- Interest subvention Scheme
- New Agricultural Marketing Infrastructure

Subsequent to announcement made by Hon. Finance Minister in the Union Budget 2011-12, a scheme for promotion and financing of Women Self Help Groups (WSHG) in association with Govt. of India is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country since March-April 2012. The scheme aims at saturating the districts with viable and self-sustainable WSHGs by involving Anchor agencies who shall promote & facilitate credit linkage of these groups with Banks, provide continuous handholding support, enable their journey to livelihoods and also take the responsibility for loan repayments. Under the Scheme, in addition to working as an SHPI, the Anchor agencies are also expected to serve as a banking / business facilitator for the Nodal implementing Banks. To facilitate implementation of the Scheme, an exclusive fund viz. 'Women SHG Development Fund' was set up by Dept. of Financial Services, Ministry of Finance, Govt. of India in NABARD with a stated corpus of ₹500 Cr. Grant support @ ₹10,000/- per SHG to the

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Anchor agencies and also the cost of publicity, training & other capacity building initiatives is met out of this fund.

Some of the salient features of the scheme are as below:

- An anchor NGO / support agency will be selected by LDM in consultation with the DDM, NABARD and DLCC in each of the identified districts for implementation of the project.
- The scheme would be implemented through Bank branches, having CBS facility.
- The identified Bank branch will enter into a MoU with the identified NGO / support agency.
- The identified NGOs will be eligible for grant assistance upto a maximum of ₹10,000 per WSHG.
- All loans to new WSHGs promoted shall preferably be under the cash credit mode.
- NABARD will provide need-based awareness and capacity development programmes for key stakeholders under the project.

Rural development usually refers to the method of enhancing the quality of life and financial well-being of individuals, specifically living in populated and remote areas. Traditionally, rural development was centred on the misuse of land-intensive natural resources such as forestry and agriculture. However today, the increasing urbanisation and the change in global production networks have transformed the nature of rural areas. Rural development still remains the core of the overall development of the country. More than two-third of the country's people are dependent on agriculture for their livelihood, and one-third of rural India is still below the poverty line. Therefore, it is important for the government to be productive and provide enough facilities to upgrade their standard of living. Rural development is a term that concentrates on the actions taken for the development of rural areas to improve the economy. However, few areas that demand more focused attention and new initiatives are:

- Education
- Public health and Sanitation
- Women empowerment

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- Infrastructure development (electricity, irrigation, etc.)
- Facilities for agriculture extension and research
- Availability of credit
- Employment opportunities

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence. In most regions of the world, women receive less formal education than men, and at the same time, women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public. Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in the area of sexuality and reproduction. This, in turn, is essential for the long-term success of population programmes. Experience shows that population and development programmes

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