



# RIDF

## Building Sustainable Future

Infrastructure Development for Rural Prosperity





## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

## VISION

Development Bank of the Nation for Fostering Rural Prosperity



## उद्देश्य

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

## MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.



**Smt. Vandita Sharma, IAS**  
**Chief Secretary**  
**Government of Karnataka**

## FOREWORD



The Gross State Domestic Product of Karnataka grew from Rs.19.62 lakh crore in 2021-22 to Rs.22.41 lakh crore in 2022-23, recording a growth of 14.20%. The state's contribution to the all India GDP was 8.20% in 2022-23. To sustain the growth, capital formation in rural areas is essential and the Government of Karnataka is committed to the development of rural infrastructure in the state, which has a catalytic effect on the rural economy.

NABARD has played a crucial role in the state's development journey, not only in terms of funding rural infrastructure creation but also in spearheading various developmental initiatives. By supporting climate change interventions, promoting Financial Inclusion, SHGs, JLGs, KCC, FPOs, OFPOs, watershed development, tribal development etc. NABARD has contributed significantly to the overall development of the state.

Infrastructure is a major growth driver of the economy and investments in rural infrastructure in sectors like agriculture, social and rural connectivity provide quality services to the rural population and bring in significant positive changes in their lives. NABARD, through the Rural Infrastructure Development Fund (RIDF), has been instrumental in complementing the state's efforts in creating critical rural infrastructure and bridging the divide between urban and rural areas.

I am happy to note that since the inception of RIDF in 1995-96, NABARD has funded 43,879 projects with RIDF assistance of Rs.19,010.52 crore across all 31 districts of Karnataka. Out of this, 5,229 projects involving RIDF assistance of Rs.4,914.62 crore are Irrigation Projects, leading to the creation of additional irrigation potential of 5.09 lakh Ha. Support for improving irrigation infrastructure is critical for the growth of the agriculture sector, considering the fact that two third of the cultivated area of the State is drought-prone and is exposed to the vagaries of monsoon. Apart from this, projects supported under RIDF in the State under Agriculture & Allied, Social and Rural Connectivity sectors have facilitated improved access to markets, health services, drinking water, education etc., leading to an increase in income and standard of living in the rural areas.

I am glad that NABARD is documenting some of the successful projects supported under RIDF in the state. This Coffee Table Book offers a glimpse into the transformative role played by NABARD in shaping the rural landscape of Karnataka. I extend my best wishes and believe that this publication will bring renewed focus and perspective on the vital role of rural infrastructure in the nation-building process.

**Vandita Sharma, IAS**

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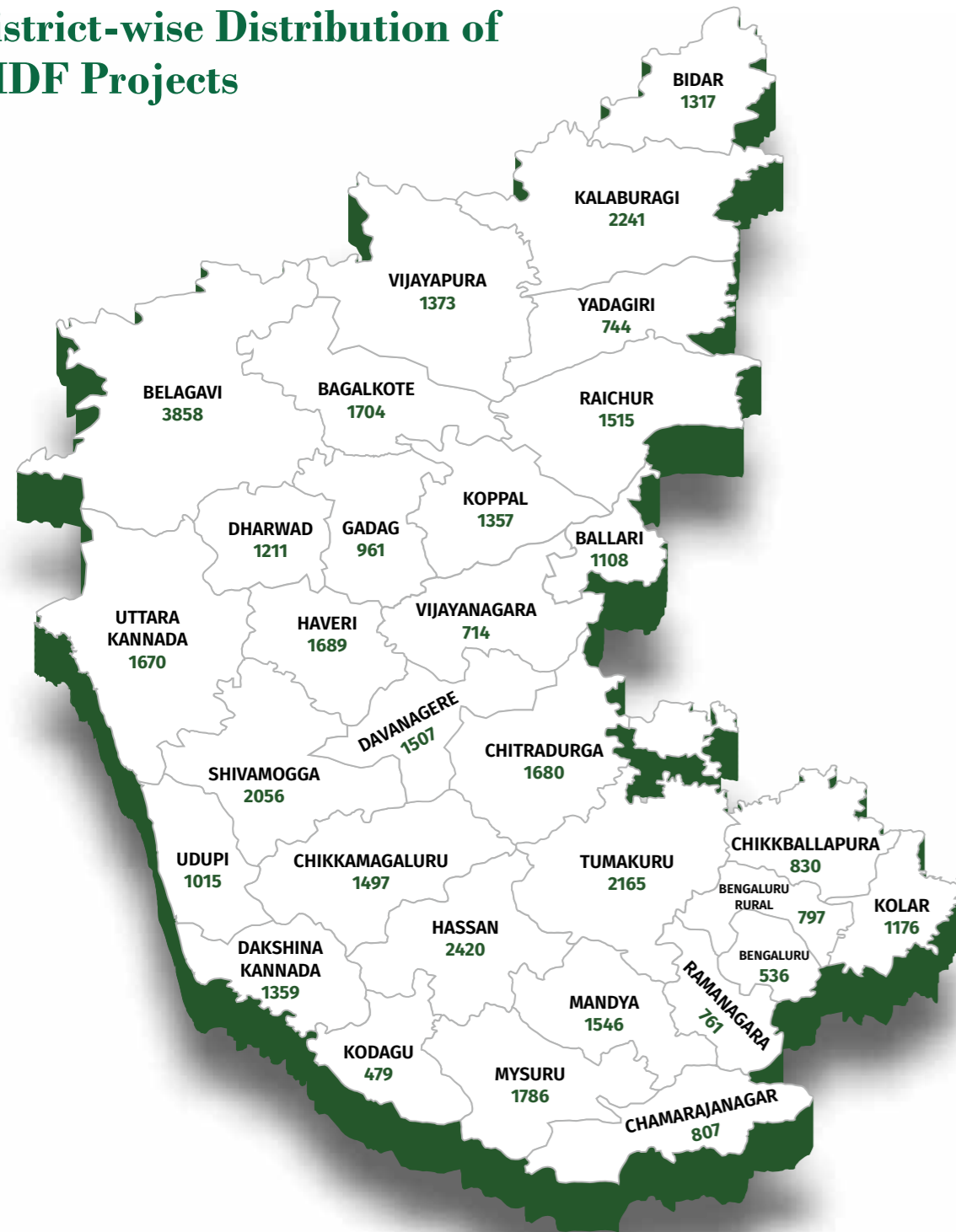
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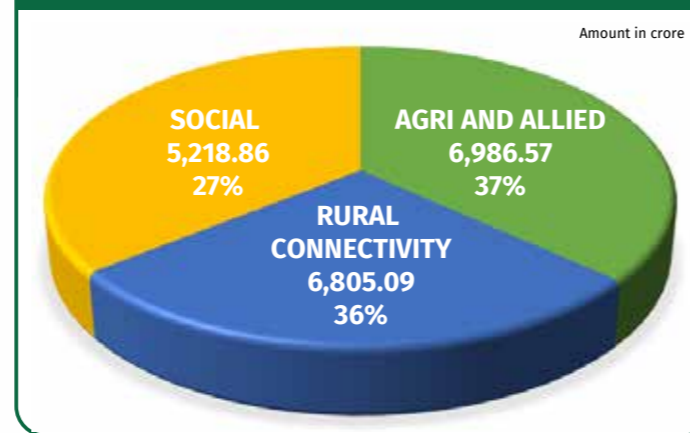


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## District-wise Distribution of RIDF Projects



### SECTORAL COVERAGE OF RIDF IN KARNATAKA



**T. Ramesh**  
Chief General Manager  
NABARD, Karnataka

## PREFACE

Infrastructure development plays a pivotal role in driving sustainable economic growth and ushering prosperity in rural areas. NABARD has been instrumental in providing financial support to State Governments for strengthening rural infrastructure through Rural Infrastructure Development Fund (RIDF) since 1995-96. This fund has successfully contributed to the implementation of numerous transformative rural infrastructure projects nationwide. By enhancing agricultural productivity, diversifying rural livelihood activities, and improving access to markets, RIDF investments have significantly uplifted the standard of living in rural areas.

In Karnataka, a wide spectrum of rural infrastructure activities have been covered under RIDF. These projects have led to the creation of 5.09 Lakh Ha irrigation potential, a storage capacity of 3.94 lakh MT, improved connectivity through the construction of 45,688 km of rural roads and 58,872 m of rural bridges apart from the creation of infrastructure covering various segments of agriculture, allied sectors and also social sector.

It gives me immense pleasure to present this Coffee Table Book that showcases the remarkable impact of rural infrastructure projects funded through RIDF in Karnataka, highlighting their contribution to the rural landscape. It provides an overview of selected projects across different tranches and sectors, including agriculture, animal husbandry, fisheries, sericulture, education, healthcare and connectivity. The book features captivating visuals, and concise project descriptions and outlines the

benefits that these projects have brought to the local communities. The location of the projects can be accessed through the QR codes provided.

It is pertinent to note that RIDF projects are aligned with the United Nations' Sustainable Development Goals (SDGs), which seek to establish a better and sustainable future for all. Karnataka leads in several SDGs with an overall score of 72 out of 100, ranking third among states. The projects showcased in the book depict the relevant SDGs contributed by them.

I hope this book inspires and encourages all stakeholders to support sustainable infrastructure development initiatives in rural areas and contribute to building a better future for all. I place on record my sincere gratitude to the Finance Department and project implementing departments, Government of Karnataka, for their valuable contribution in building a vibrant rural Karnataka through Rural Infrastructure Development Fund.

**T. Ramesh**

# RIDF – All India Impact

## Irrigation Projects



## Rural Connectivity Projects



## Rural Infrastructure Development Fund – The Journey So Far

Rural Infrastructure Development Fund (RIDF) was established in NABARD by the Government of India during 1995-96, with an initial corpus of Rs.2,000 crore. The major objective of the fund was to provide financial support to the State Governments for quick completion of rural infrastructure projects, which were lying incomplete for want of resources.

Over the years, RIDF has emerged as a dependable source of funding to State Governments for impactful rural infrastructure creation. The fund, which was initially set up as a “last mile approach” to facilitate completion of ongoing irrigation, flood protection and watershed management projects, today covers as many as 39 activities under three sectors, namely, Agriculture, Social and Rural Connectivity.

RIDF has grown from an initial corpus of Rs.2,000 crore in 1995-96 (Tranche I) to Rs.39,527.43 crore in 2022-23 (Tranche XXVIII). As on 31 March 2023, the cumulative sanction to the State Governments/UTs amounts to Rs.

5.02 lakh crore (including ₹18,500 crore under Bharat Nirman) for the implementation of 7.66 lakh projects and the cumulative disbursement is Rs.3.94 lakh crore.

RIDF assistance to various State Governments is estimated to create/restore irrigation potential of 376 lakh ha, 5.35 lakh km of rural roads, 13.34 lakh meters of bridges and non-recurring employment of 3,029.20 crore man days. Further, State Governments could augment the agriculture warehouse capacity, improve veterinary as well as fisheries infrastructure, enhance marketing infrastructure, provide safe drinking water to rural habitations and improve health and education infrastructure in rural areas.

Studies on the impact of RIDF conducted by reputed institutes like IIMs and IITs have not only documented improved agricultural productivity and income levels of farmers but also revealed enhanced demand for credit in the project areas apart from diversification of lending portfolio, growth in deposits, increased branch network leading to greater financial inclusion.

# RIDF Impact in Karnataka

## AGRICULTURE AND ALLIED



- ◆ 1730 Veterinary Institutions
- ◆ 839 Rural Market Infrastructures
- ◆ 202 Rural Godowns- 3.94 lakh MT storage capacity
- ◆ 258 Raita Samparka Kendras
- ◆ 33 Fish Jetties
- ◆ 10 Cocoon Quality Testing Labs
- ◆ 2 Pesticide Residue Labs

## IRRIGATION



- ◆ 5.09 Lakh Ha Irrigation Potential
- ◆ 12,653 Ha under Micro Irrigation

## RURAL CONNECTIVITY



- ◆ 45,688 km of Rural Roads
- ◆ 58,872 Metres of Rural Bridges

## SOCIAL SECTOR



- ◆ 13,480 Rural Educational Institutions
- ◆ 7,314 Anganwadis
- ◆ 338 Rural Health Institutions

# RIDF in Karnataka

The Government of Karnataka has created a wide spectrum of rural infrastructure across the State, under all three sectors, by availing RIDF assistance. Starting with Rs.175.67 crore in 1995-96, cumulative RIDF sanction to the State has reached Rs.19,010.52 crore with cumulative disbursement of Rs.15,080.47 crore for implementation of 43,879 projects.

Karnataka, having two-thirds of the cultivated area under rainfed, has been giving importance for creation of irrigation infrastructure as well as watershed development. Under the irrigation sector, a variety of infrastructure covering micro irrigation facilities including automated pressurized drip irrigation systems, minor irrigation structures like check dams, construction of barrages, bandharas and medium irrigation infrastructure like lift irrigation, tank filling etc., have been created. With a primary focus on in-situ soil and water conservation, 1368 watershed development projects have been implemented with RIDF assistance.

In addition to the above, to improve production and productivity of agriculture and allied sectors, several supporting infrastructure facilities like Centers of Excellence, Raita Samparka Kendras, Marketing Yards, Cold Storages, Rural Godowns, Testing and Certifying laboratories for Sericulture, Pesticide residue testing laboratory for Horticulture, Fishing jetties, Hygienic fish Markets, Traditional landing for boats, Auction Halls, Veterinary dispensaries, hospitals, Polyclinics etc. have been created. Storage capacity of 3.94 lakh MT and building infrastructure of 5.20 lakh sqm have been created out of these projects.

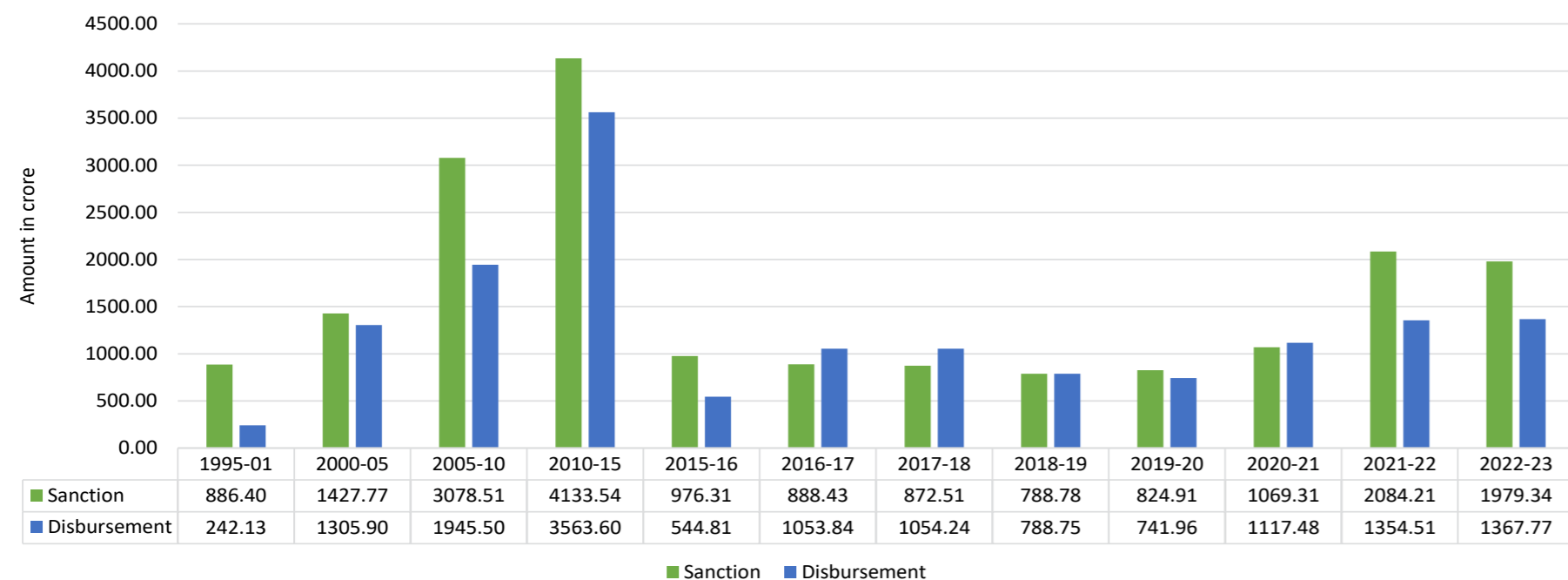
The state gives equal importance to the development of rural education. With RIDF assistance, rural education infrastructure in Primary and Secondary schools, Pre-university colleges, State Agriculture universities, Govt. Industrial training institutes, Government Tool Room Training Centres, Govt. Polytechnics etc.,

have been improved benefitting around 5,54,279 students.

As connectivity infrastructure is the lifeline of the rural economy, State Government has availed RIDF assistance, to develop a rural road network of 45,688 km and construction of 58,872 m length of bridges.

The total number of projects completed in Karnataka, since inception of RIDF, is 40,056, bringing 4,10,888 ha of the area under irrigation, strengthening/laying 44,405 km of Rural Roads, constructing 55,502 meters of Rural Bridges, building 33 Fish jetties, 12 Fish Farms / Ponds and 839 Rural AgriMarkets, providing infrastructure for 13,480 Rural Educational Institutions, 338 Public Health Institutions, 258 Raita Sampark Kendras apart from creating infrastructure for marketing silkworm cocoons, improving coverage under micro irrigation, ensuring drinking water supply in rural areas, improved infrastructure for Anganwadis etc.

RIDF Year-wise Sanctions and Disbursements





# Harnessing Water Resources

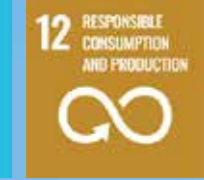
## Irrigation Infrastructure Projects

Water is fundamental to life, livelihood, food security and sustainable development. Karnataka is the second most drought-prone State after Rajasthan. Karnataka receives erratic rainfall, which is unevenly distributed. About two-thirds of the geographical area of the state receives less than 750 mm of rainfall. The creation of Irrigation facilities is, therefore, critical in promoting agricultural growth and ensuring food security.

As per the Study on irrigation projects implemented under various tranches of RIDF by the Centre for Multidisciplinary Development Research (CMDR), Dharwad, the implementation of irrigation projects has resulted in a shift in the cropping pattern in favour of cash crops. An increase in income of farmers due to changes in the cropping pattern, cropping intensity and higher productivity through the use of HYV seeds and improved irrigation technologies were observed in the command area, in addition to improved drinking water supply due to recharge of the groundwater table.

NABARD has supported irrigation projects in Karnataka ranging from micro irrigation to medium irrigation that aim to enhance agricultural productivity by improving access to water resources and increasing the efficiency of irrigation systems which contribute to realising SDG 2 (Zero Hunger) and SDG 6 (Clean Water and Sanitation). Some of the notable irrigation projects are showcased here, highlighting the impact on agricultural productivity and the communities they serve.





# Automation for Efficiency



## Combined Lift and Automated Drip Irrigation System

### Nanjanagud-Mysore

This was a pilot project implemented in the State by lifting water from the Kabini River and supplying it to the farmers' fields through a fully automated drip irrigation system in the suffering ayakat of Nandhigunda, Nandhigunda Pura, Hosakote and Thumnerale villages of Mysuru district. 303 hectares of land has been brought under drip irrigation with the project, benefitting 575 dry-land farmers. Farmers are now growing a variety of vegetables, flowers and fruits as water availability is ensured through the project. With a fully automated drip irrigation system having sensors installed in the farmers' field to supply water, water usage efficiency is ensured in the project area.



Tranche XXI | Project Outlay Rs.1,471 Lakh | RIDF Assistance Rs.1,398 Lakh







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## WHOLLY OWNED SUBSIDIARY OF NABARD

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