



II. Social Impact

NABARD has been financing social infrastructure projects and has spearheaded numerous viable business models aimed at empowering women and marginalised segments of society economically and socially.

6.4 Building Blocks for Prosperity: Investing in Rural Social Infrastructure

NABARD has financed various impact infrastructure and has acted as a catalyst in delivering vital social infrastructure in rural areas.

6.4.1 Infrastructure projects completed under Rural Infrastructure Development Fund (RIDF) during FY 2023-24

Assistance under RIDF over the decades has not just built physical infrastructure on ground but has had transformational impact on rural lives.

a) Educational projects completed under RIDF during FY 2023-24

Sr. No.	State	District Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Nature of Educational Establishment Supported
1	Arunachal Pradesh	West Kameng, Upper Subansiri	25.56	25.56	Government Schools
2	Haryana	Bhiwani, Faridabad, Gurugram, Karnal, Palwal (2), Rewari, Rohtak	309.20	281.92	Government Schools
3	Karnataka	Chamarajanagar (2), Ramanagaram	79.05	79.05	Government Hostels
4	Karnataka	Belgaum (3), Bijapur, Bidar, Chitradurga, Gadag, Mysore, Ramanagaram, Koppal	201.33	201.33	Govt ITI College
5	Karnataka	Uttar Kannada (2), Ballari, Chikmagalur (2), Davangere (2), Dharwad, Gadag (3), Gulburga, Koppal (2), Raichur (2), Ramanagaram, Tumkur (2),	678.29	674.86	Govt. Polytechnic College
6	Karnataka	Bagalkote, Bijapur (3), Chitradurga (2), Dakshina Kannada, Hassan (4), Mandya, Mysore (4), Raichur, Shimoga (4), Tumkur	184.62	173.92	Pre-University College
7	Karnataka	CHIKBALLAPUR	50.23	49.89	GTTC College
8	Karnataka	Bagalkote (7), Ballari (9), Belgaum (33), Chikmagalur (2), Chitradurga (5), Dakshin Kannada, Dharwad (22), Hassan (3), Haveri (21), Kodagu (8), Mandya (2), Mysore (4), Shimoga (29), Udipi (2), Uttar Kannada	206.29	188.34	Anganwadi buildings
9	Karnataka	Bagalkote (49), Ballari (27), Bangalore Rural, Belgaum (212), Bijapur (18), Chamarajanagar (16), Chikaballapur (15), Chikmagalur (5), Chitradurga (29), Dharwad (30), Gadag, Gulburga (40), Hassan (23), Haveri (2), Mandya, Mysore (92), Raichur (24), Shimoga (27), Tumkur (34), Udipi (2), Uttar Kannada (6)	1,285	1,192.36	Primary Schools

Sr. No.	State	District Covered	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Nature of Educational Establishment Supported
10	Rajasthan	Ajmer (19), Alwar (32), Banswara (11), Baran (15), Barmer (14), Bharatpur (10), Bhilwara (7), Bikaner (22), Bundi (10), Chittaurgarh (14), Churu (22), Dhaulpur (23), Dungarpur (9), Ganganagar (4), Jaipur (20), Jaisalmer (14), Jalore (19), Jhalawar (8), Jhunjhunu (8), Jodhpur (3), Karauli (8), Kota (2), Nagaur (6), Pali (11), Pratapgarh (6), Rajsamand, Sawai Madhopur (5), Sikar (4), Sirohi (18), Tonk (18), Udaipur (18)	1,054.70	955.80	Government Schools
11	Kerala	Kozhikode, Kasargod	60.35	48.57	Government Higher Secondary School
12	Tamil Nadu	Cuddalore (17), Dharmapuri (17), Dindigul (9), Erode (14), Krishnagiri, Madurai (21), Nagapattinam (2), Namakkal (2), Perambalur (4), Pudukkottai (8), Salem (14), Thanjavur (39), Theni (4), Tiruppur (7), Thiruvallur (23), Thiruvannamalai (16), Thoothukudi, Tiruvarur (3), Tirunelveli (2), Trichy (7), Vellore (4), Viluppuram	573.01	558.90	Government Schools
13	Uttarakhand	Udham Singh Nagar, Nainital and Dehradun	139.9	133.2	Govt. ITI Buildings
14	Uttarakhand	Almora	30.6	29.7	GIC
15	West Bengal	Burdwan	68.02	60.16	Construction of new Industrial Training Institution
16	Andhra Pradesh	Alluri Sitarama Raju (13), Bapatla, Kakinada (2), Nellore, Palnadu (2), Parvathipuram Manyam (2), Prakasam, Tirupati, YSR	272.24	246.96	Additional Facilities at schools

Note: Data in brackets corresponds to number of projects in each district


b) Health projects completed during FY 2023-24

Sr. No.	State	District Covered	Healthcare Centres (Sub centres/Primary health centres/CHC/ District hospitals) supported	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)
1	Arunachal Pradesh	Pakke Kessang	20 Bedded hospital	63.23	63.23
2	Gujarat		Construction of 2000 Health centres- RIDF XX	6,693.20	3,720.44
3	Rajasthan	Banswara (2), Jhunjhunu, Kota	PHC	70.60	55.50
4	Rajasthan	Jodhpur, Tonk (2)	SHC		
5	WB	Purba Medinipur, Jhargram, Alipurduar	PHC	10.08	8.49
6	J&K	Anantnag (2), Baramulla, Budgam (2), Ganderbal (2), Kulgam, Kupwara, Pulwama (4), Shopian (2), Srinagar	PHC	251.93	247.65
7	Andhra Pradesh	Srikakulam	Construction of 100 Bedded Area Hospital	87.46	84.13
8	Andhra Pradesh	Vizianagaram	Strengthening of (30 Bedded) Community Health Centre	26.53	26.51
9	Andhra Pradesh	West Godavari	Strengthening of 50 bedded Community Health Centre	40.52	22.40
10	Mizoram	Mamit (2), Lunglei (3), Saiha, Aizawl, Lawngtlai	CHC	135.74	135.74
11	Mizoram	Aizawl (2), Champhai (2), Serchhip, Saiha, Lunglei	PHC	107.76	107.76
12	Mizoram	Mamit(3), Lunglei (5), Aizawl (2)	PHSC	13.61	13.61
13	Mizoram	Lunglei (3)	SC	7.85	7.85
14	Goa	North Goa	Phase II building of Goa Dental College	289.10	289.10
15	Karnataka	Dakshina Kannada, Hassan, Haveri (2), Tumkur, Koppal, Bangalore Rural	Hospital	486.2	486.2
16	Karnataka	Ramanagaram, Bijapur (2)	CHC	136.15	136.15
17	Karnataka	Tumkur, Mandya, Mysore (2), Hassan	Maternity & Child care	535.01	535.01
18	Karnataka		PHC	236.89	236.89

Note: Data in brackets corresponds to number of projects in each district

c) Safe Drinking Water projects completed under RIDF during FY 2023-24

Sr. No.	Name of the Sanctioned Project	State	Place of the Sanctioned Project (district)	Amount Sanctioned (₹ million)	Amount Disbursed (₹ million)	Population Served (Absolute number)
1	Providing water supply at Old Dirang [1.29 MLD]	Arunachal Pradesh	West Kameng	90.00	90.00	–
2	Borola Multi Village Piped Water Supply Scheme	Assam	Udalguri	174.25	174.00	10,100
3	Budhel to Borda Bulk Pipeline Project for Drinking Water Supply	Gujarat	Bhavnagar	2,936.90	2,936.90	43,00,000
4	Safe Drinking Water projects	Haryana	Hisar (3), Rewari (3)	1,779.23	1,736.85	2,99,503
5	Safe Drinking Water projects	Jharkhand	Cumla, Koderma, Seraikela Kharsawan	536.66	514.43	1,89,989
6	Safe Drinking Water projects	Madhya Pradesh	Rajgarh (2), Shivpuri, Datia (2), Ratlam	3,387.83	2,800.89	10,18,726
7	Safe Drinking Water projects	Punjab	Amritsar (2), Fatehgarh Sahib (3), Ferozepur, Gurdaspur (5), Jalandhar (14), Kapurthala, Ludhiana (9), Moga (4), Patiala (15), Sangrur (6), Tarn Taran (7)	95.30	523.43	87,029
8	Safe Drinking Water projects	Rajasthan	Jaisaler, Jalore (2)	7,533.40	4,910.30	10,00,000
9	Safe Drinking Water projects	Telangana	Medak (4), Jogulamba-Gadwal (5)	903.58	839.07	–
10	Drinking Water Supply projects	Uttarakhand	Pauri Garhwal, Nainital, Chamoli, Rudraprayag, Dehradun, Tehri Garhwal	1,051.5	939.9	–
11	Safe Drinking Water projects	Himachal Pradesh	Bilaspur (9), Hamirpur (16), Kangra (13), Kullu (5), Mandi (13), Shimla (3), Sirmaur (104), Una (17)	1,731.18	1,680.41	–
12	Safe Drinking Water projects	Andhra Pradesh	Alluri Sitarama Raju (72), Anakapalli (58), Annamaya (2), Bapatla, East Godavari (15), Eluru (4), Kakinada (6), Konaseema (6), Krishna, Kurnool, Nellore (20), Palnadu (2), Parvathi puram Manyam (5), Srikakulam (40), Vizianagaram, West Godavari, YSR	759.47	700.11	2,17,591
13	Safe Drinking Water projects	Manipur	Thoubal, Tamenglong	4.99	1.50	21,500
14	Safe Drinking Water projects	Mizoram	Champhai (3), Khawzawl (6), Lawngtlai, Lunglei, Mamit, Serchhip	619.79	619.79	11,200
15	Amathane Rural Water Pumping Station	Goa	North Goa	118.00	118.00	25,000
16	Water Supply Improvement	Tamil Nadu	Theni	80.25	80.25	28,732

Note: Data in brackets corresponds to number of projects in each district





6.5 Supporting livelihood and employment generation

Skill development initiatives provide rural inhabitants with essential skills and knowledge, enabling them to secure employment or become self-employed within rural communities.

6.5.1 Projects completed under Micro Enterprise Development Programme (MEDPs) during FY 2023-24

MEDPs have been leveraged by NABARD to impart skills to and upgrade capabilities of SHGs to serve as a foundation for setting up of microenterprises.

State	Amount Disbursed (₹ million)	No. of programmes	Participants	Participants Self Employed/Employed in Job
Andaman & Nicobar	0.95	10	110	–
Andhra Pradesh	3.40	35	960	5
Arunachal Pradesh	3.47	67	1,980	1,980
Assam	3.63	41	720	212
Bihar	4.66	67	1,975	590
Chhattisgarh	4.15	54	1,570	670
Goa	0.18	2	60	–
Gujarat	2.58	36	325	–
Haryana	1.53	17	480	71
Himachal Pradesh	0.65	7	180	83
Jammu and Kashmir	0.31	8	210	30
Jharkhand	3.00	42	1,220	360
Karnataka	1.49	4	30	–
Kerala	1.69	31	930	–
Madhya Pradesh	14.90	4	5,030	–
Maharashtra	0.26	4	60	–
Manipur	0.10	3	30	30
Meghalaya	0.57	8	180	–
Mizoram	0.16	4	90	–
Nagaland	–	1	–	–
New Delhi	–	1	–	–
Odisha	4.25	37	1,170	1,125
Punjab	1.38	21	600	–
Rajasthan	4.52	40	1,170	–
Sikkim	0.27	7	120	–
Tamil Nadu	4.57	53	1,560	1,366
Telangana	3.88	58	1,740	–
Tripura	0.33	7	180	22
Uttarakhand	2.00	26	420	37
Uttar Pradesh	4.50	52	1,290	633
West Bengal	3.02	28	1,230	–
Total	76.39	775	25,620	7,214

6.5.2 Projects completed under Livelihood and Enterprise Development Programme (LEDPs) during FY 2023-24

LEDPs target SHG clusters in contiguous villages involved in farm and off-farm activities and support intensive skill building, refresher training, backward-forward linkages, value chain management, end-to-end solutions, and handholding over two credit cycles.

State	Amount Disbursed (₹ million)	No. of programmes	Participants	Participants Self Employed/ Employed in Job
Andaman & Nicobar	1.19	7	287	132
Andhra Pradesh	8.62	43	2,190	280
Arunachal Pradesh	1.95	7	540	540
Assam	15.33	68	3,902	2,029
Bihar	5.23	25	2,540	1,463
Chhattisgarh	0.84	6	300	90
Goa	–	2	–	–
Gujarat	5.17	35	720	–
Haryana	2.47	18	2,010	112
Himachal Pradesh	2.83	17	1,470	369
Jammu and Kashmir	1.38	7	515	50
Jharkhand	5.38	20	2,040	77
Karnataka	1.94	8	510	481
Kerala	5.31	33	2,160	72
Madhya Pradesh	12.13	4	7,740	–
Maharashtra	1.21	9	570	120
Manipur	2.09	10	562	163
Meghalaya	2.34	15	1,210	230
Mizoram	–	1	–	–
Nagaland	–	1	–	–
New Delhi	–	1	–	–
Odisha	9.93	38	4,000	872
Punjab	2.00	12	600	29
Rajasthan	9.59	51	6,180	1,617
Sikkim	11.21	8	150	–
Tamil Nadu	16.15	64	6,455	5,150
Telangana	17.04	79	7,230	–
Tripura	4.13	6	480	–
Uttarakhand	5.37	20	1,020	–
Uttar Pradesh	10.43	35	3,660	1,546
West Bengal	7.61	28	2,850	–
Total	–	678	61,891	15,422



6.5.3 Projects completed under Skill Development Programme during FY 2023-24

In tune with Govt. of India's goal, NABARD supports skill development programmes through a structured approach for addressing the skill gaps in rural India through demand and outcome-based programmes through multiple stakeholders in skill development ecosystem leading to wage/self-employment.

Sr. No.	Name of Programme	Place of the Programme (State, dist, block, village)	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)	No. of Members trained	Training Activity Undertaken	Any Other Relevant Information
1	Ambuja Cement Foundation for Conducting SDP -"Employability through skill initiative project"	Chandrapur district Maharashtra	2.49	1.25	197	Under four Courses viz. GDA (40) , Assistant Electrician (40), CNC Machine Operator (40) and Unarmed Security Guard (80)	Trainee Placed-161
2	Skill Development Programme on Solar Panel Installation Technician.	Punhana block District Mewat (Nuh) Haryana	0.42	0.29	30	Solar Panel Installation Technician.	Trainee Placed-22
3	Skill Development Programme on Injection Moulding Operator	Changsari Block in Kamrup District Assam	0.84	0.84	20	Injection Moulding Operator	Trainee Placed-20
4	Solar Panel Technician Installation	Vizianagaram, Srikakulam, and Visakhapatnam AP	0.62	0.54	22	Training sessions on Solar energy, solar panel components, installation techniques, safety protocols and regulations.	Out of total 22 members trained- 16 are wage employed, rest 06 are self employed
5	Home Health Aide Course	Vizianagaram, Srikakulam and Vishakhapatnam AP	0.63	0.63	28	Training sessions on personal care and hygiene, nutrition and meal preparation, mobility assistance, Use of assistive devices, communication skills, Holistic health and nutrition	Out of total 28 members trained- all 28 members are wage employed
6	4 Skill development programmes to Brainware Consultancy Private Limited of Barasat at North 24 District of West Bengal	North 24 District of West Bengal	1.21	1.21	90	Retail Sales Associate, Refrigerator & Air Conditioning, Food and Beverage -Steward Service	Trainee Placed-67

6.5.4 Geographical Indication projects completed during FY 2023-24

'Geographical indications (GI)' is an intellectual property right that identifies goods originating from a specific geographical location with distinct nature, quality, and characteristics linked to that location. NABARD supports the registration of products under GI tag.

Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
1	Arunachal Pradesh	Anantnag	Mushqbudji Rice	0.25	0.20
2	Arunachal Pradesh	Changlang	Arunachal Pradesh Tangsa Textile Product	0.22	0.13
3	Arunachal Pradesh	Changlang	Arunachal Pradesh Monpa Handmade Paper	0.22	0.04
4	Arunachal Pradesh	Changlang, Namsai, Tirap	Arunachal Pradesh Khelap / Phalap/ Felap Tea (Bamboo Processed Tea)	0.22	0.13
5	Arunachal Pradesh	East Kameng	Arunachal Pradesh Nyishi Textile Products	0.22	0.04
6	Arunachal Pradesh	East Siang	Arunachal Pradesh Adi Apong (Beverage)	0.22	0.13
7	Arunachal Pradesh	Engo – Takar Dere building DPWS Gangging, Pasighat, East Siang	Arunachal Pradesh Angnyat/ Adlay/ Tanyak Millet	0.22	0.13
8	Arunachal Pradesh	Godak, PO & PS: Raga, Kamle	Arunachal Pradesh Marua Apo (Marua Millet Beverage)	0.22	0.13
9	Arunachal Pradesh	Longding	Arunachal Pradesh Wancho Wooden Craft	0.22	0.04
10	Arunachal Pradesh	Lower Dibang Valley	Arunachal Pradesh Handmade Carpet	0.22	0.04
11	Arunachal Pradesh	Namsai	Arunachal Pradesh Khaw Tai (Khamti Rice)	0.22	0.13
12	Arunachal Pradesh	Namsai, Lohit	Arunachal Pradesh Tai Khamti Handloom Textile	0.22	0.13
13	Arunachal Pradesh	Tawang	Arunachal Pradesh Monpa Textile Products	0.22	0.13
14	Arunachal Pradesh	Tawang	Arunachal Pradesh Adi kekir (Ginger)	0.22	0.04
15	Arunachal Pradesh	Upper Siang, Shi Yomi, Siang, West Siang, East Siang, Lepa Rada, Lower Dibang Velly	Arunachal Pradesh Adi Textile Products	0.22	0.13
16	Arunachal Pradesh	Upper Subansiri, West Siang, Lepa Rada, Lower Siang	Arunachal Pradesh Galo Textile Products	0.22	0.13
17	Arunachal Pradesh	Van Vihar, Itanagar, Papum Pare	Arunachal Pradesh Dao (Sward)	0.22	0.13
18	Arunachal Pradesh	West Kameng	Arunachal Pradesh Yak Churpi	0.22	0.13



Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
19	Arunachal Pradesh	West Kameng	Arunachal Pradesh Apatani Textile Product	0.22	0.13
20	Assam	All districts of Assam	Assam Jaapi	0.22	0.17
21	Assam	All districts of Assam	Assam Pani Mateka Craft	0.22	0.17
22	Assam	All districts of Assam	Assam Mising Handloom Products	0.22	0.17
23	Assam	All districts of Assam	Assam Bihu Dhol	0.22	0.17
24	Assam	Dhubri	Assam Asharikandi Terracotta Craft	0.22	0.17
25	Assam	Kamrup (Rural)	Sarthebari Metal Craft	0.22	0.17
26	Assam	Majuli	Majuli Mask of Assam	0.22	0.17
27	Assam	Majuli	Assam Majuli Manuscript Painting	0.22	0.17
28	Goa	Entire state of Goa	Sat-Shiro Bheno (Sat-shirancho bhendo)	0.25	0.12
29	Goa	Entire state of Goa	Goan Bebinca	0.25	0.12
30	Goa	Entire state of Goa	Goa Mankur Mango (Malcorado or Mankurad)	0.25	0.12
31	Jammu and Kashmir	Doda	Bhaderwah Rajmash	0.25	0.20
32	Jammu and Kashmir	Kathua	Basohli Pashmina Woolen Products	0.25	0.20
33	Jammu and Kashmir	Rajouri	Rajouri Chikri Wood Craft	0.25	0.20
34	Jammu and Kashmir	Ramban	Ramban Sulai Honey	0.25	0.20
35	Jammu and Kashmir	Ramban	Ramban Anardana	0.25	0.20
36	Jammu and Kashmir	Udhampur	Udhampur Kaladi (Dairy Product)	0.25	0.20
37	Maharashtra	Hingoli	Basmat Haldi (Turmeric)	0.22	0.18
38	Maharashtra	Kendrapara	Kendrapara Rasabali	0.24	0.19
39	Maharashtra	Kolhapur	Hupari Silver Craft	0.22	0.18
40	Maharashtra	Koraput	Koraput Kala Jeera	0.24	0.19
41	Maharashtra	Nandurbar	Nandurbar Amchur	0.22	0.18
42	Maharashtra	Nandurbar	Nandurbar Mirchi (Chilli)	0.22	0.18
43	Maharashtra	Sangli	Miraj Tanpura	0.22	0.18
44	Maharashtra	Sangli	Miraj Sitar	0.22	0.18
45	Maharashtra	Sindhudurg	Sawantwadi Wooden Craft	0.22	0.18
46	Meghalaya	West Garo Hills, East Garo Hills, South Garo Hills, North Garo Hills and South West Garo Hills	Meghalaya Garo Dakmanda Textile	0.22	0.04
47	Meghalaya	West Garo Hills, East Garo Hills, South Garo Hills, North Garo Hills and South West Garo Hills	Meghalaya Chubitchi (Rice liquor)	0.22	0.04

Sr. No.	State	Place of the Sanctioned Project (State, dist, block, village)	Name of GI Products Supported	Grant Support Sanctioned (₹ million)	Grant Support Disbursed (₹ million)
48	Rajasthan	Bikaner	Bikaner Kashidakari Craft	0.25	0.20
49	Rajasthan	Bikaner	Bikaner Usta Kala Craft	0.25	0.20
50	Rajasthan	Jodhpur	Jodhpur Bandhej Craft	0.25	0.20
51	Rajasthan	Rajsamand	Nathdwara Pichhwai Craft	0.25	0.20
52	Rajasthan	Udaipur	Udaipur Koftgari Metal Craft	0.25	0.20
53	Tripura	Gomati	Tripura Risa Textile	0.22	0.09
54	Tripura	Gomati	Tripura Pachra/Rignai Textile	0.22	0.04
55	Tripura	Gomati	Tripura Matabari Peda (Sweet)	0.22	0.09
56	Uttar Pradesh	Agra	Agra Leather (Footwear)	0.20	0.15
57	Uttar Pradesh	Amroha	Amroha Dholak	0.15	0.13
58	Uttar Pradesh	Baghpat	Baghpat Home Furnishings	0.20	0.15
59	Uttar Pradesh	Banaras	Banaras Thandai	0.22	0.18
60	Uttar Pradesh	Banaras	Banaras Mural Painting	0.22	0.18
61	Uttar Pradesh	Barabanki	Barabanki Handloom	0.20	0.15
62	Uttar Pradesh	Bundelkhand region	Bundelkhand Kathiya Gehu (Wheat)	0.22	0.18
63	Uttar Pradesh	Chitrakoot	Chitrakoot Wood Craft	0.22	0.18
64	Uttar Pradesh	Etah	Jalesar Metal Craft	0.20	0.15
65	Uttar Pradesh	Jalaun	Kalpi Handmade Paper	0.20	0.15
66	Uttar Pradesh	Jaunpur	Jaunpur Imarti (Sweet)	0.22	0.18
67	Uttar Pradesh	Mahoba	Mahoba Gaura Patthar	0.15	0.13
68	Uttar Pradesh	Mainpuri	Mainpuri Tarkashi	0.15	0.13
69	Uttar Pradesh	Mathura	Mathura Sanjhi Craft	0.22	0.18
70	Uttar Pradesh	Pilibhit	Pilibhit Bansuri	0.22	0.18
71	Uttar Pradesh	Prayagraj	Prayagraj Moonj Craft	0.22	0.18
72	Uttar Pradesh	Sambhal	Sambhal Bone Craft	0.22	0.18
73	Uttar Pradesh	Sambhal	Sambhal Horn Craft	0.22	0.18
74	Uttar Pradesh	Varanasi	Banaras Lal Bharwamirch (Red Pickle Chilli)	0.22	0.18
75	Uttar Pradesh	Varanasi	Chiragaon Karonda of Varanasi	0.22	0.18
76	Uttar Pradesh	Varanasi	Banaras Lal Peda (Sweet)	0.22	0.18
77	Uttar Pradesh	Varanasi	Banaras Shehnai (Musical Instrument)	0.22	0.18
78	Uttar Pradesh	Varanasi	Banarasi Tabla	0.22	0.18

