

Examine the Rural Infrastructure Development Fund (RIDF) in Karnataka

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Abstract-- This study examined the relationship between the Rural Infrastructure Development Fund (RIDF) and agriculture development in Karnataka from 1995 to 2021. While presenting the budget speech for 1995–1996, the honorable union finance minister introduced the RIDF program. The RBI monitors the funding for the RIDF program through NABARD, which has a corpus of Rs. 2,000 crores from commercial and regional banks, among other sources. The program funds the social sector, small to medium irrigation, rural connectivity, and agricultural and related activities. The study evaluated the performance of the RIDF in the State critically. It also observed that several projects remained incomplete even after taking loans from the RIDF. Many states might be unable to take on this financial load due to most governments' dire financial circumstances. Despite this, there have been some physical advancements in rural irrigation, roads, and bridges. The nation's states and regions, however, do not all share the same achievement levels, therefore suggesting necessary steps to ensure proper fund utilization and decrease rural poverty and intra-regional disparity in Karnataka.

Index Term— Agriculture Development, Finance, Infrastructure, Karnataka, Rural Area

I. INTRODUCTION

High-quality infrastructure is necessary for sustainable growth, especially in rural areas. Agriculture and rural sectors require considerable financial support to meet their needs, and other sectors also require similar spending and stimulation. About 61.3% of the total population lives in rural Karnataka (according to the 2011 census report), and 41% depends on agriculture and the rural economy; the inattention of rural areas is continuously increasing. Karnataka state has a good stage in the social infrastructure category, i.e., 8th rank in India (Karnataka Economics Survey 2021). However, the regional disparity is widely spread compared to southern Karnataka. Again, the Kalyana Karnataka region performed poorly in HDI. Rural infrastructure through public investment is necessary to stimulate private capital formation through commercializing rural non-farm sectors like agriculture and animal husbandry, fisheries, health, and education, as well as building basic infrastructure like irrigation facilities.

This study focused on the role of RIDF in agriculture development in Karnataka. Among southern states, Karnataka has major beneficiaries under RIDF (Table 2). Several rural infrastructure projects have been sanctioned, and many were started but are lying incomplete due to insufficient resources, wrong planning, and some technical problems. These incomplete projects lead to a significant loss of potential income and employment in the rural population (Table 6). While presenting the budget for 1995-96, the honorable union finance minister announced the scheme for setting up the Rural Infrastructure Development Fund (RIDF) with NABARD with an initial corpus of Rs.2,000 crores. The purpose is to provide low-cost assistance to help the state government and private enterprises complete ongoing projects related to medium and micro irrigation, soil conservation, construction watershed management, and other rural infrastructure reforms. The Karnataka state government received loans under the RIDF tranche-I at a rate of Interest of 13%; subsequently lowered to 12% for RIDF tranches II to III, and 7% for VII trenches, but later RIDF VIII and IX rate of Interest were tied to bank rate, the current rate of Interest is 4% for the year 2020–2021, under the Watershed Development Fund Scheme.

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II. CONCEPTUAL UNDERPINNING AND LITERATURE REVIEW

Infrastructure is an engine of rural and agricultural development in India, and transport infrastructure significantly helps farmers transport their farm products to the market. It reduces transportation and production costs in rural areas. Irrigation and electricity infrastructure influence the farmer to involve in cultivation activities. (Medhavini S Katti, 2021). Infrastructure's connection to economic growth, the reduction of poverty, and human development, with a focus on rural infrastructure, is essential for attaining sustainable growth. (Rajeev, 2008). To gradually eliminate the disparity in living standards between urban and rural areas, the State shall adopt effective measures to bring about a radical transformation in the rural areas through the promotion of an agricultural revolution, the provision of rural electrification, the development of cottage and other industries, and the improvement of education, communications, and public health, in those areas. (Toufique, 2017). Better hospitals and recreational facilities will be made available to rural people due to road and transportation infrastructure, which might prevent them from leaving their villages in search of better health and other amenities in metropolitan regions. (Mishra, 2001). Agricultural development should increase the value of agricultural output per hectare of net area grown. An inter-category differential method for concurrent enforcement is recommended, given differences in agricultural development levels from one category of districts to another. (Tiwari, 2008). Multiple government schemes are in place to uplift the rural lifestyle, but the plans to measure their impact are missing, and a gap is seen in the planning and implementation. (Sharma & Kumar, 2023). There are several government initiatives in place to improve rural living. Still, there is a gap between the planning and the execution of these initiatives, making it impossible to determine their true impact. (Rahman, 2014). In India, infrastructure development contributes much more positively to growth than private and governmental investments. Indian policymakers know that investing much more in infrastructure and providing high-quality infrastructure amenities are necessary for any real attempt to achieve sustained economic growth in India. (Kumar, & Ranjana, 2004). The significance of various infrastructures recommends that the government provide energy, roads, irrigation, housing, and telecommunications higher priority investments to improve general well-being. (M. Ghosh, 2017). Education, electric service, health care, transportation, and telecommunications all impact people's standard of living, and infrastructure plays a role in "quality of life. (Bogle, 1977). The impact of public investment and physical infrastructure on private investment behavior and regional economic development is highly significant. (B. Ghosh & De, 1998). Infrastructure is made up of all the activities and facilities that support the expansion of production and revenue creation across the economy as an entire rather than just inside the infrastructure firms themselves. (Bhatia, 1999).

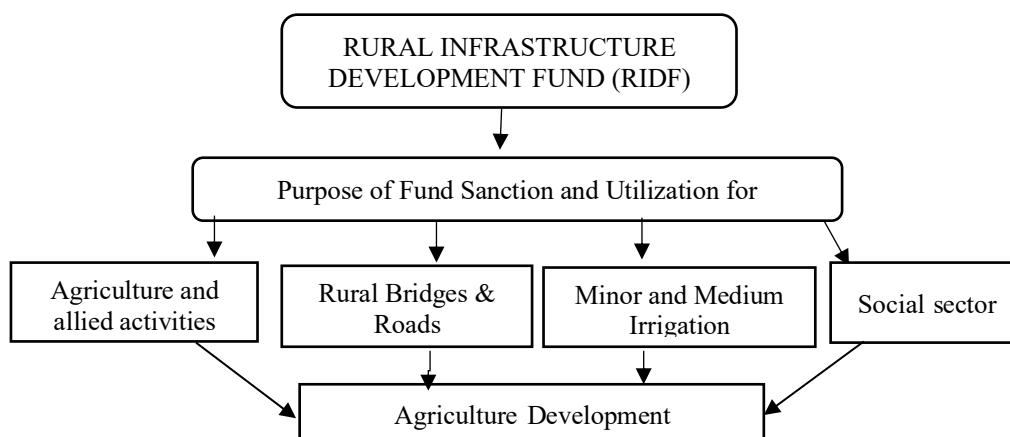


Figure 1: Conceptual Representation of the linkages between NABARD, RIDF, and Agriculture development

This diagram shows Karnataka's agriculture sector mechanization deals with NABARD bank and other RIDF performance. These two mechanizations contribute to rural infrastructure development, improve financial performance, and encourage endogenous growth and a rise in agricultural production. By facilitating financial assistance for rural infrastructure through four sectors—wise Agriculture and allied activities, Rural bridge and road, Minor and medium irrigation, and last but not least, the social sector—agricultural infrastructure can have an endogenous growth effect to the extent that it impacts the rate of growth of the economy, thereby promoting agricultural development.

III. MATERIAL AND METHODS

One of the agriculturally oriented states in southern India is Karnataka. In this study, we're attempting to determine how well agricultural facilities, including rural roads and bridges, irrigation, and sector- and state-specific performance financially and physically under the RIDF scheme (Meenakshi Rajeev, 2008). Most of the data was collected from secondary sources, such as reports published by the NABARD, reports from the Karnataka state public works department, reports from the Karnataka water resource department, and the Department of Minor Irrigation and Groundwater Development. From 1995 to 2021, reports from the Karnataka Infrastructure Development Port & Inland Water Transport Department, the Karnataka Economics Survey and. This study employed simple growth rates and analytical tools like tabulation, graphing, and quantitative approaches for data analysis.

$$\text{Growth Rate} = \frac{\text{Present Value} - \text{Previous Value}}{\text{Previous Value}},$$

IV. RESULT AND DISCUSSION

Table 1. Trends of cumulative sanctions and disbursements of RIDF in Karnataka from the year of 1995 to 2021

(Rs in Crore)

Year	Tranches	Amount Sanctioned	Amount Disbursed	Growth Rate Sanction	Growth Rate Disbursed
1995-1996	I	172.6	157.2		
1997-1998	II-III	344.3	300.3	0.0	-0.1
1988-1999	IV-V	354.7	151.5	0.0	-0.8
2000-2001	VI-VII	645.5	59.1	0.9	2.2
2002-2003	VIII-IX	536.2	267.7	-0.1	36.3
2004-2005	X-XI	856.2	785.7	0.5	0.5
2006-2007	XII-XIII	1440.9	1308.7	1.1	1.0
2008-2009	XIV-XV	1327.6	1164.1	-0.3	-0.3
2010-2011	XVI-XVII	1598.7	1410.7	0.2	0.2
2012-2013	XVIII-XIX	1523.0	1371.4	0.3	0.3
2014-2015	XX-XXI	2297.8	1996.7	0.2	0.2
2016-2017	XXII-XXIII	1784.7	1585.8	-0.1	-0.1
2018-2019	XXIV-XXV	1643.1	1337.6	0.0	-0.1
2020-2021	XXCI-XXVII	3160.5	1114.1	1.2	-0.1
TOTAL		35198.9	25864.1		

Sources by various Annual reports of NABARD

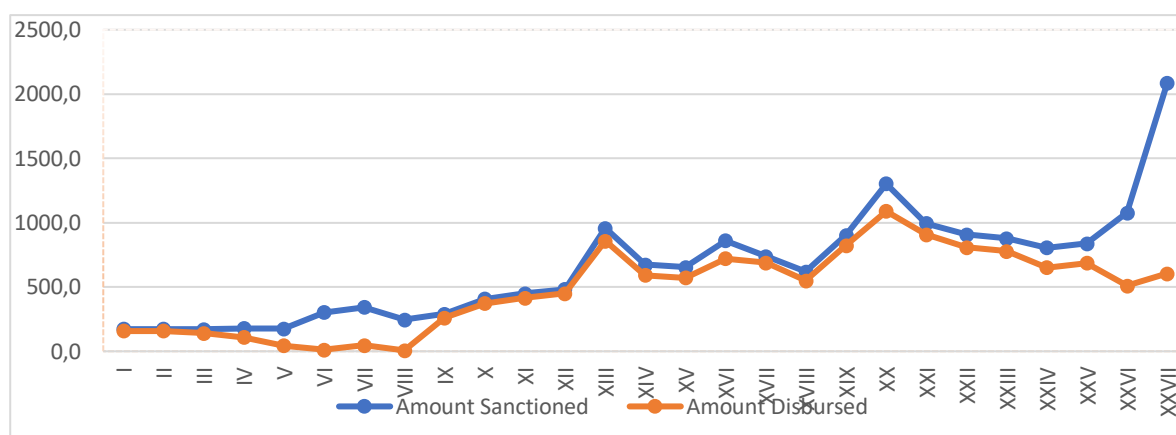


Fig. 1, Tranche-wise cumulative sanctions & disbursements of RIDF in Karnataka.

A deeper look at the patterns of cumulative loan amounts sanctioned and disbursed under the RIDF scheme from 1995 to 2021. From tranches I to XIII, the sanctioned amount shows a consistent rise (Table 1), but the disbursement amount shows a continual decline up to the VIII tranches. It illustrates that both sanctioned and utilization from the XIV tranches exhibit progressively rising trends in Karnataka but that the fund for rural infrastructure development has not yet been entirely disbursed. From RIDF Tranche XXV, the sanctioned amount for RIDF is significantly more than in the previous period. Still, the utilization of the fund reflects development due to insufficient use of money and certain incomplete RIDF projects in Karnataka. It was observed that the flow of funds in real terms was not uniformly increasing over time. In some years, there was a substantial decline.

Table 2. States-wise amount sanctions under RIDF Scheme in Southern Zone, in India from 1996 to 2020

(Rs. in Crore)

States	1996-2000	2001-2005	2006-2010	2011-2015	2016-2020	Total
	II to VI	VII to XI	XII to XVI	XVII to XXI	XXII to XXVI	
Karnataka	1002.1	1734.7	3629.5	4558.5	4504.1	15428.9
Andhra Pradesh	1844.2	5168.9	5764.7	6078.9	6460.6	25317.2
Kerala	542.1	899.9	1991.7	4620.6	2992.2	11046.5
Tamil Nadu	1132.8	2505.0	4524.0	8080.5	10590.4	26832.7
Pondicherry	0.0	0.0	239.1	296.3	186.3	721.7
Telangana	0	0	0	1873.0	5856.8	7729.7
Lakshadweep	0	0	0	0	0	0
Total	3519.09	8573.83	12519.4	20949.28	26086.19	87076.69

Sources by various Annual reports of NABARD

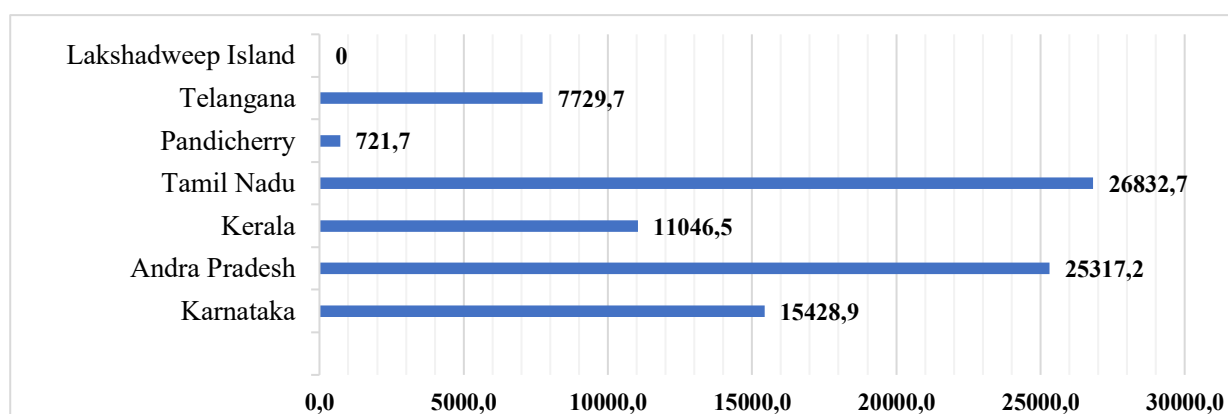


Fig. 2, States wise amount sanctions under RIDF Scheme in Southern Zones from 1996 to 2020

Table 2.3 displays the financial performance of the total amount sanctioned under RIDF in the southern zone from 1996 to 2020, state-wise. We saw the seven states in the southern region (Table 2). Tamil Nadu benefited the most from the sanctioned funds under this program or Rs. 26832.7 crores. With a sanctioned amount of Rs. 25317.2 crores, Andhra Pradesh is the second-largest State to benefit. Regarding the amount sanctioned, Karnataka came in third place with Rs. 15428.9 crores, followed by Telangana in fifth place and Kerala in fourth.

Table 3. RIDF and Rural Roads and Bridges development in Karnataka from 1996 to 2019

(Amount in Lakhs)

Years	Teachers	Financial		Physical			
		Target	Achievement	Target of Roads	Achievement of Road	Target of Bridges	Achievement of Bridge
1996-2000	II-VI	75030	198730	12577	12515	333	332
2001-2005	VII-XI	65339	79340	7349	6895	172	165
2016-2010	XII-XVI	110755	124788.7	7926.9	6507.7	129	80
2011-2015	XVII-XXI	145872.65	142928.8	4030	4486.4	301	311
2016-2019	XXII-XXV	85982.54	71128.1	1146	1435	297	340
Total		879975.84	1162703.1	64911.8	62243.2	2167	2116

Note: Roads in Km. Bridges in Number.

Sources: PWD, Karnataka PIW & Transport dept annual reports, Karnataka Economics Survey various reports

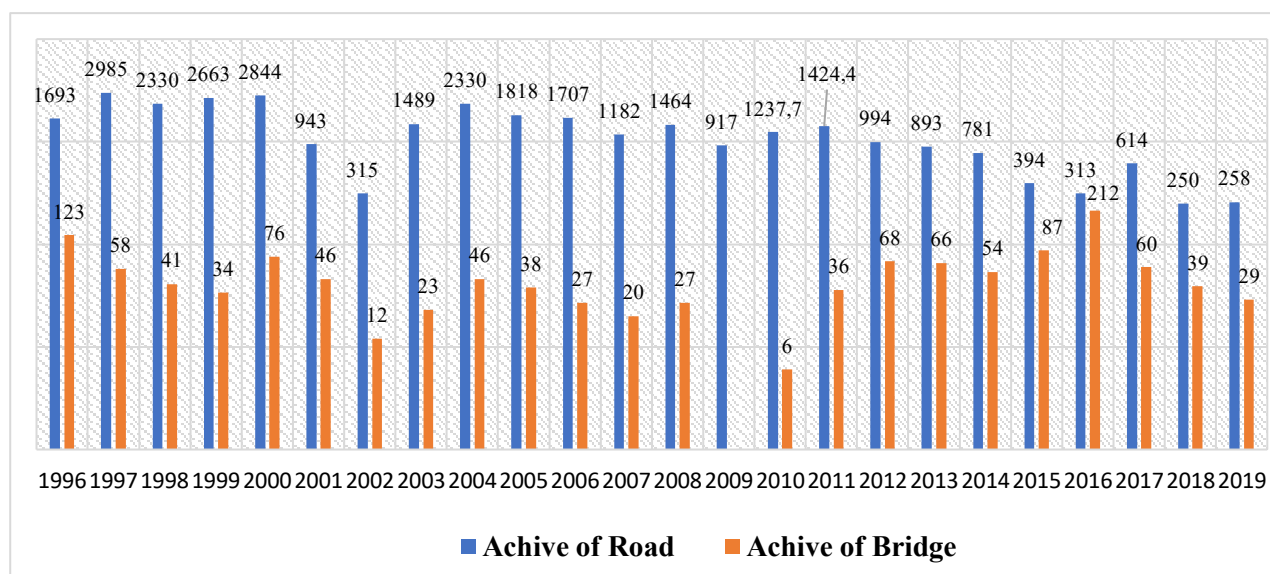


Fig. 4, Rural Roads and Bridges development under RIDF in Karnataka from 1995 to 2019

The Role of RIDF in Karnataka rural roads and bridges from 1996 to 2019 is seen in the table above. The financial performance and physical performance components of the state government's overall budgetary goal are Rs. 1162703.1 lakhs, all of which were allotted for rural roads and bridge construction. In rural areas, funds worth Rs. 198730 lakhs were used. Physical preference is the following subsection. The rural road length, 64911.8 kilometers, represents what the government estimates as its aim in this section. However, it succeeded in achieving its goal; in Karnataka, the RIDF project to improve the 62243.2 km length of the new rural road was successful. This improvement demonstrates how the RIDF substantially influenced the growth of rural infrastructure, particularly road connection, which is essential for agricultural production and improves the standard of living for people living in rural areas. Bridging is another crucial link.

Table 4. Progress of Micro-Irrigation Under the RIDF Scheme in Karnataka from 2016 to 2021

(Amount in Lakhs/ Area in Hectare)

Year	Allocation	Releases	Expenditure	Area of Physical Progress
2016	3000	1227.3	1643	1067
2017	7466.4	1225	871.0	4192.9
2018	2619	1309.5	739.4	3204
2019	3218	2413	2386.1	10486
2020	618	309	293	1396
2021	1000	500	64.68	537
Total	17921.44	6983.75	5997.19	20882.87

Sources by Karnataka Economic Survey & various Annual reports of NABARD

Karnataka is a rural-based state as well. People must travel great distances to sell and buy goods in some river stations and river crossing areas, so rural bridges are crucial for rural connectivity. As a result, the state

government has planned to build 12167 new rural bridges (Table 6) under the RIDF initiative, and they have built many bridges in Karnataka. These figures demonstrate how effectively the Karnataka government has used and performed under the RIDF. However, the state government dropped several initiatives because of projects due to technical issues, the location of a few districts along the sea border and hilly areas, and other reasons (Table 7). Nowadays, a lot of horticultural and agricultural activities use micro irrigation systems. With the help of this technology, less fertilizer is used in farming, and less water and fertility are not wasted. The RIDF program intends to finance micro and small-scale irrigation projects in the agricultural industry. In 2016, Rs. 3,000 lakhs of funds allocated to Karnataka under the RIDF scheme were used, while the State used an additional Rs. 1643 lakhs. This year, progress was achieved in irrigating a 1067-acre area. Karnataka irrigated a 537-hectare area in 2021 at a budget of Rs. 1000 lakhs. When we looked at the budget for Karnataka, which was Rs. 17921.44 lakhs, we noticed that 20882.87 hectares of land had been developed using micro-irrigation.

Table 5, Sectors Wise performance of RIDF in Karnataka, From, 1995 to 2021

(Rs.in Crores)

Name of the Sector	No of Projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed	Share of Loan Sanctioned
Agriculture & Allied Sector	4949	1769.4	1608.0	1187.6	33%
Rural Road & Bridges	12573	8024.7	6541.6	5953.0	
Social Sector Project	21001	5540.6	4510.0	2720.4	40%
Minor Irrigation Project	5202	4724.3	3908.9	3080	27%
Total	43695	20058.98	16568.4	12940.6	100%

Sources by various Annual reports of NABARD & Karnataka Economics Survey various reports

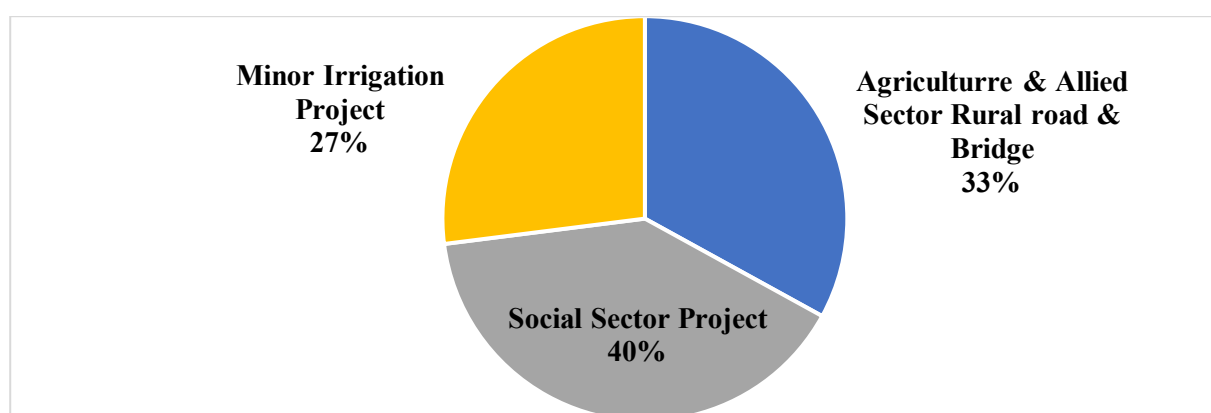


Fig. 5, Sectors Wise Impact of RIDF in Karnataka Economy, From 1995 to 2021.

As of 2021, 43695 projects under RIDF tranches Ist through XXVII have been approved for the State of Karnataka, with a loan from the rural infrastructure development fund of Rs. 16568.40 crores. The Karnataka government has spent Rs. 12940.6 crores against the approved amount. The social sector, which accounts

for 40% of the amount sanctioned, is in the first position, followed by agricultural and associated sectors, rural connectivity, which accounts for 33%, and irrigation, which received 27% of the total.

Table 6. Number of Incomplete Projects of Roads, Bridges in Karnataka from 2009 to 2018

Particulars	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	XV	XVI	XVII	XVIII	XIX	XX	XXI	XXII	XXIII	XXIV	
Number of Sectioned Projects	277	404	603	203	391	445	108	124	121	153	2829
Number of Completed Projects as on 2020)	269	361	499	190	318	220	102	119	107	22	2207
Number of Incomplete Project	6	33	23	4	45	12	6	5	7	4	145

Note: These projects include only Bridges, footbridges, and Roads

Sources: NABARD various annual reports and Karnataka economics survey reports.

The status of the projects in Karnataka from RIDF tranches XV to XXIV is shown in the table above. During this time, various projects remained unfinished. The RIDF has sanctioned 3829 projects for Tranches XV to XXIV, of which 2207 have been completed. However, 145 projects remain dropped because of a shortage of funding, the states cannot meet the requirements, certain areas were chosen (Hill Station, Sea Border), or terms and conditions of loans at market interest rates, and other ongoing projects were not considered during this research period. State administrative issues, etc., then introducing such programs loses its purpose. Under the RIDF Scheme, 853 rural market infrastructure projects, 1684 veterinary facilities, and the agricultural and related sectors were completed. Under the financial support of the Rural Infrastructure Development Fund (RIDF) scheme, 258 Raita Samparka Kendras, 33 fish jetties, ten cocoon quality test labs, and later three pesticide residual labs were created in the State. 13353 rural educational infrastructure projects (primary schools, polytechnics, ITIs, GTTCs, colleges for agriculture and horticulture, etc.) were constructed in the social sector. Then, 337 health infrastructure projects (PHC, CHC, and MCH) total 337 were completed, opening 6472 Anganwadi facilities. There are now increased rural bridges of 60300 meters and 45336 km of rural roads (Karnataka Economics Survey-2022).

V. CONCLUSION

This study demonstrated that the Rural Infrastructure Development Fund has played a significant role in the rural area of Karnataka, providing the state government with significant financial support. The state administration aims to implement a combination of resource transfer financial incentives, special programs for the development of backward areas like the Kalyana-Karnataka Region, and extra resources to meet the State's development needs. NABARD is required to facilitate the fund under the RIDF scheme at a low-interest interest rate, incentivizing the states and other organizations to seek greater financial support for infrastructure development. In this study, we observed the loan sanction process. Since it takes the states a long time to accept a proposal, the NABARD intends to make the loan sanction procedure quick and simple. This adjustment improves efficiency in the development activities. The RIDF time must be extended during the loan return policy period because funds are authorized in accordance with the terms and conditions of loans at market interest rates. Many states might be unable to take on this financial load due to most governments'

dire financial circumstances. Despite this, there have been some physical advancements in rural irrigation, roads, and bridges. The nation's states and regions, however, do not all share the same levels of achievement. Karnataka state government dropped 145 bridges and road projects from 2009 to 2018 due to a lack of financial resources and other reasons. Still, this issue is a significant challenge to rural development in Karnataka. NABARD should focus on this issue and make a policy regarding the completion of the projects by the respected agencies.

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Preučitev Sklada za razvoj infrastrukture na podeželju v Karnataki

Povzetek - Ta študija je preučevala povezavo med Skladom za razvoj podeželske infrastrukture (RIDF) in razvojem kmetijstva v Karnataki od leta 1995 do 2021. Med predstavitvijo proračunskega govora za obdobje 1995–1996 je finančni minister zveze predstavil program RIDF. Banka RBI spremlja financiranje programa RIDF prek NABARD, ki ima korpus v višini 2.000 rupij, med drugim iz komercialnih in regionalnih bank. Program financira socialni sektor, malih in srednje namakalne sisteme, povežljivost podeželja ter kmetijske in sorodne dejavnosti. Študija je kritično ocenila uspešnost RIDF

v državi. Ugotovila je tudi, da je več projektov ostalo nedokončanih tudi po najemu posojil iz sklada RIDF. Številne države morda ne bi mogle prevzeti tega finančnega bremena zaradi težkih finančnih razmer večine vlad. Kljub temu je bil dosežen določen napredek na področju izgradnje namakalnih sistemov na podeželju, prav tako tudi cest in mostov. Vendar pa vse države in regije v državi nimajo enakih ravni dosežkov, zato predlagamo potrebne ukrepe za zagotovitev ustrezne uporabe sredstev ter zmanjšanje revščine na podeželju in razlik med regijami v državi Karnataka.

Ključne besede - razvoj kmetijstva, finance, infrastruktura, Karnataka, podeželje