

**Evaluating Effectiveness among Cooperatives vis-à-vis other Social Institutes –
A case study of NABARD's Rural Innovation Fund**

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Abstract

*Indian Government set up NABARD as apex Development Bank with mandate for facilitating credit flow for promotion and development of agriculture, cottage and village industries. Role of NABARD in overall development of India, especially in rural & agricultural sector is highly pivotal. Through international assistance, NABARD set up Rural Infrastructure Development Fund, it sanctioned 244,651 projects covering irrigation, rural roads, bridges, health, education, soil conservation, water schemes etc. Rural Innovation Fund is a fund designed to support **innovative**, risk friendly, unconventional experiments in these sectors that would have the potential to promote livelihood opportunities and employment in villages.*

The assistance is extended to Individuals, NGOs, Cooperatives, Self Help Group, and Panchayati Raj Institutions who have the expertise and willingness to implement innovative ideas for improving the quality of life in rural areas. This research report evaluates effectiveness of use of fund and repayment capacity amongst different types of borrower social institutes.