

National Bank for Agriculture and Rural Development (NABARD) Umbrella Programme on Natural Resources Management (UPNRM)

A New Funding Facility for Sustainable Natural Resources Management (NRM)

1. National Bank for Agriculture and Rural Development (NABARD) has been implementing Natural Resource Management projects (Watershed Development and Wadi Development Programmes) for the past 18 years under Indo-German collaboration with support from German Development Corporation (GDC). In order to further upscale and integrate NABARD's existing and future Indo-German NRM efforts into one streamlined approach of participatory NRM related interventions, NABARD and GDC has launched the Umbrella Programme on Natural Resources Management (UPNRM).
2. Programme objective is to improve **rural livelihoods** through **community based and sustainable NRM interventions**. It envisages a shift from grant based to loan based funding support.

UPNRM Guiding Principles:

The UPNRM initiative provides the possibility for NABARD to further develop expertise in NRM issues in the country and become a thematic leader. In light of this, the key policy goal of UPNRM is "Supporting sustainable NRM focused initiatives to improve the livelihoods of the socially marginalized / disadvantaged groups (including poor, women, tribals)". In addition, as a policy, UPNRM will promote projects that are implemented employing innovative methodologies and approaches which could be mainstreamed into the traditional NRM approach and projects that have a scope for wider replicability. In this context, the programme would be guided by the following overarching principles:

Pro-poor: The programme recognises the need to address socio-economic disparities through ensuring equitable access to environmental resources and quality for all sections of society, particularly the poor and the disadvantaged who are most dependent on natural resources for their livelihoods.

Ensuring Sustainability: The programme emphasises the importance of integration of environmental concerns as essential means for accelerating and sustaining development and human well-being.

Community participation: Empowerment of local communities and their voluntary participation in project design, implementation and monitoring for the appropriate use of natural resources for equitable and sustainable development.

Good Governance: Effective project implementation depends directly on strengthening decentralized governance to ensure participation of rural poor and other disadvantaged groups in local decision-making and achieving equity in ownership, access and use of resources in a transparent and responsible manner. The resource management projects should subscribe to the "Subsidiarity" principle to guide the division of decision-making, rule-making, implementation, enforcement and dispute-resolution powers to the lowest possible level.

Integrated and needs-based approach: An integrated approach merges various disciplinary perspectives as well as achieves convergence with existing initiatives to facilitate the development of appropriate technologies/ products/ approaches that are responsive to the needs of the local community. This requires the programme design to be context sensitive and flexible.

Decision parameter: A project should attain a score of at least +1 against each guiding principle and an overall score of +5 to qualify for funding under UPNRM. Projects that do not attain these minimum scores will not pass through to next stage of appraisal.

For more information, please contact: www.nabard.org/farm_sector/nrm_upnrm.asp