



Recovery Efficiency and Asset Soundness of Regional Rural Banks in Uttar Pradesh: An Empirical Study

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ABSTRACT

The study examines the recovery Efficiency and Asset Soundness of Regional Rural Banks (RRBs) in Uttar Pradesh through an empirical Analysis covering the period 2019 – 2025. RRBs help to promote financial inclusion and supporting priority sector lending, predominantly in rural and semi-urban areas. However, the rising level of non-performing assets (NPAs) has led to concerns about their financial stability and operational efficiency. The present research aims to evaluate the recovery trends, assess asset eminence and examine the interrelationship between NPAs and recovery efficiency of selected Regional Rural Banks in Uttar Pradesh. The research is based on secondary data extracted from the annual reports of Regional Rural Banks, RBI publications, and other authenticated financial sources. Statistical tools such as trend analysis, CAGR (compound Annual Growth Rate), Ration analysis, and Anova Test have been employed to examine inter-bank variations and performance patterns. The findings indicate significant differences in recovery performance among the selected RRBs.

The outcomes suggest that strengthening credit appraisal systems, improving monitoring mechanisms, and adopting technology-driven recovery strategies can enhance the asset quality of RRBs. Policy interventions and institutional reforms are also necessary to ensure the long-term sustainability of these banks. The study contributes to the existing literature by providing a comparative and analytical perspective on RRB performance in a key Indian state.

Keywords: Regional Rural Banks (RRBs), Asset Quality, Recovery Performance, Non-Performing Assets (NPAs), Uttar Pradesh, Financial Inclusion, Banking Performance.



INTRODUCTION

Regional Rural Banks (RRBs) were established in India under the provisions of the Regional Rural Banks Act, 1976 with the primary objective of strengthening the rural credit delivery system and promoting financial inclusion among the weaker sections of society. These banks were conceptualized as a hybrid model combining the local familiarity of cooperative institutions with the financial strength, managerial expertise, and operational efficiency of commercial banks. Since their inception, RRBs have played a significant role in extending institutional credit to small and marginal farmers, agricultural laborers, rural artisans, self-employed individuals, and micro-entrepreneurs.

In a predominantly agrarian state like Uttar Pradesh, the importance of RRBs is particularly pronounced. The state has a large rural population that depends heavily on agriculture and allied activities for livelihood. RRBs operate as a vital intermediary connecting formal financial institutions and rural communities by ensuring access to affordable credit, savings facilities, and other banking services. Over time, these banks have contributed substantially to the expansion of priority sector lending, which involves directed credit to agriculture, micro, small and medium enterprises, and weaker segments of the population.

Despite their developmental role, RRBs have been facing persistent challenges related to financial sustainability, operational efficiency, and asset quality. One of the most critical issues confronting these banks is the rising level of Non-Performing Assets (NPAs). NPAs represent loans or advances where the principal or interest payment remains overdue beyond a specified period, reflecting inefficiencies in credit appraisal, monitoring, and recovery mechanisms. A high level of NPAs adversely impacts the profitability, liquidity, and capital adequacy of banks, thereby weakening their overall financial health.

Recovery performance is another crucial aspect that determines the success and sustainability of RRBs. Efficient recovery mechanisms ensure the recycling of funds, enabling banks to extend further credit to deserving borrowers. However, recovery in rural areas is often influenced by multiple socio-economic factors such as income instability, agricultural risks, natural calamities, lack of financial literacy, and, at times, policy interventions like loan waivers. These factors create additional challenges in maintaining a balance between social banking objectives and financial viability.

In recent years, several structural reforms, including the amalgamation of RRBs, technological advancements, and regulatory measures by the Reserve Bank of India and the National Bank for Agriculture and Rural Development, have been implemented with the aim of improving operational effectiveness and institutional performance. While these initiatives have led to some improvements, concerns regarding asset quality and recovery performance still persist, particularly in states with large rural economies like Uttar Pradesh.

Against this backdrop, the present study aims to conduct an empirical analysis of recovery Efficiency and Asset Soundness of selected RRBs in Uttar Pradesh during the period 2019–2025. The study focuses on evaluating trends in NPAs, examining recovery efficiency, and comparing the performance of different banks using statistical tools such as trend analysis, ratio analysis, ANOVA, along with advanced techniques like Exploratory Data Analysis (EDA) and Data Envelopment Analysis (DEA). By doing so, the research seeks to identify key challenges, highlight inter-bank variations, and provide practical suggestions for improving the financial health of RRBs.

The significance of this study lies in its potential to contribute to the existing body of knowledge on rural banking while offering policy-relevant insights for regulators, banking professionals, and academicians. Strengthening recovery performance and maintaining sound asset quality are essential not only for the sustainability of RRBs but also for achieving broader goals of inclusive growth and rural development in India.

LITERATURE REVIEW

- The report of the Narasimham Committee underscored structural weaknesses in the Indian banking sector and advocated for better asset quality through strengthened credit appraisal and recovery systems. Its recommendations on prudential norms for income recognition and asset classification established the groundwork for effective NPA management.



- Research conducted by Kaur and Singh (2011) analyzed the financial performance of RRBs and found that high levels of NPAs were primarily due to ineffective recovery mechanisms and poor credit monitoring. The study suggested that strengthening recovery procedures and adopting modern banking practices could significantly improve asset quality.
- Similarly, Mishra and Yadav (2013) examined the recovery performance of RRBs and concluded that socio-economic factors such as low-income levels, agricultural dependency, and lack of financial awareness adversely affect loan repayment capacity in rural areas. The study emphasized the need for borrower education and improved credit appraisal systems.
- A study by Reddy (2015) focused on asset quality and observed that Gross Non-Performing Assets (GNPA) and Net Non-Performing Assets (NNPA) are critical indicators of financial health. The study highlighted that a decline in NPAs reflects improved recovery performance and better credit risk management practices.
- Further, Sharma and Kumar (2017) conducted a comparative analysis of RRBs and found significant variations in recovery performance among different banks. The study used statistical tools such as ANOVA and concluded that operational efficiency and management practices play a crucial role in determining asset quality.
- More recent studies have focused on the impact of policy measures and technological advancements on recovery and asset quality. Research by Gupta (2020) indicated that digital banking initiatives and improved monitoring systems have contributed to better recovery rates and reduced NPAs in RRBs. However, challenges related to loan waivers and political interference continue to affect recovery performance.
- Another study by Verma and Srivastava (2022) analyzed RRBs in Uttar Pradesh and found that although asset quality has improved in recent years, recovery performance remains inconsistent across banks. The study suggested that strengthening institutional mechanisms and enhancing borrower accountability are essential for sustainable banking operations.

Overall, the review of literature reveals that while significant progress has been made in improving the performance of RRBs, issues related to recovery efficiency and asset quality persist. Most studies highlight an inverse relationship between recovery performance and NPAs, indicating that effective recovery mechanisms are essential for maintaining sound asset quality. However, limited research has been conducted specifically on RRBs in Uttar Pradesh using integrated statistical approaches such as ANOVA and advanced analytical techniques.

RESEARCH OBJECTIVES

1. To examine the recovery performance of selected Regional Rural Banks (RRBs) in Uttar Pradesh.
2. To assess the asset quality of selected RRBs in terms of Non-Performing Assets (NPAs).
3. To identify the best-performing bank among the selected RRBs based on recovery Efficiency and Asset Soundness.
4. To recommend suitable actions for improving recovery Efficiency and Asset Soundness of RRBs.

HYPOTHESES

H₀₁: There is no significant difference in recovery performance among selected RRBs.

H₀₂: There is no significant difference in asset quality among selected RRBs.

H₀₃: There is no significant Interrelationship between NPAs and profitability.

RESEARCH METHODOLOGY

Nature of the Study

The present study is analytical and empirical in nature, as it is based on systematic analysis of quantitative data relating to recovery Efficiency and Asset Soundness of selected Regional Rural Banks (RRBs). The study employs statistical and econometric techniques to draw meaningful inferences and identify patterns in banking performance.

Data Collection

The study is based exclusively on secondary data, which has been collected from reliable and authentic sources, including:

- Annual Reports of selected Regional Rural Banks
- Publications of the Reserve Bank of India (RBI)
- State Focus Paper of Uttar Pradesh



- NABARD Annual Reports
- Websites

The collected data ensures consistency, reliability, and relevance for empirical analysis.

Period of the Study

The study covers a period of **seven years from 2019 to 2025**, enabling the examination of trends and performance patterns over time, including recent developments in the banking sector.

Sample Selection

The study focuses on selected Regional Rural Banks operating in Uttar Pradesh, namely:

- Aryavart Bank
- Baroda UP Bank
- Prathama UP Gramin Bank

These banks have been selected based on their operational presence, data availability, and relevance to rural credit delivery in the state.

Tools and Techniques of Analysis

To achieve the objectives of the study, the following statistical and analytical tools have been employed:

- **Trend Analysis:** To examine the movement and direction of recovery performance and NPAs over the study period.
- **Proxy Method for Recovery Performance:** Due to non-availability of disaggregated data on recovery, write-offs, and upgradation, recovery performance has been estimated using changes in Gross NPAs. So that proxy method will be used.
- **Analysis of Variance (ANOVA):** To test the significance of differences in performance among selected RRBs.
- **Correlation Analysis:** A statistical technique used to measure the strength and direction of the relationship between two variables.

Research Gap

Based on the above review, the following gaps are identified:

- Limited recent empirical studies (post-2020) focusing specifically on RRBs in Uttar Pradesh.
- Lack of comprehensive analysis integrating recovery performance with GNPA and NNPA.
- Insufficient application of advanced statistical tools such as ANOVA in recent studies.
- Limited exploration of the impact of digitalization on recovery efficiency

Limitations of the Study

- Based only on secondary data
- Limited to selected RRBs in Uttar Pradesh
- Time-period constraints
- The study could not isolate actual recovery from NPA reduction, as provisioning, write-offs, and loan upgradation are not separately disclosed

DATA ANALYSIS AND INTERPRETATION

This section presents the study and clarification of data collected for the study on recovery Efficiency and Asset Soundness of selected RRBs in Uttar Pradesh. The examination is based on secondary data obtained from annual reports of the selected banks for the period 2019 to 2025.

Appropriate statistical tools such as Mean, Standard Deviation, and Coefficient of Variation have been used to examine recovery Efficiency and Asset Soundness. Further, One-Way ANOVA has been applied to test the significance of differences among banks, while Karl Pearson's correlation has been used to analyze the Interrelationship between NPAs and profitability.

The results attained from these studies are systematically presented and interpreted in line with the objectives and hypotheses of the study.



Table: - 1(a) Comparative Analysis of Recovery Efficiency and Asset Soundness of Selected RRBs in Uttar Pradesh (2019–2025)

FY/R RBs	Aryavart Bank			Baroda UP Bank			Prathama UP Gramin Bank		
	Gross NPA	Net NPA	Recovery %	Gross NPA	Net NPA	Recovery %	Gross NPA	Net NPA	Recovery %
2019	1127.36	553.47	0.00	856.28	471.19	0.00	1151.87	477.56	0.00
2020	3956.81	2553.57	-361.37	2007.91	1097.83	-132.99	1170.5	225.85	52.71
2021	1810.82	1357.81	46.83	1698.63	652.69	40.55	1312.38	292.12	-29.34
2022	1780.23	1180.52	13.06	2034.05	1450.89	-122.29	1731.79	600.30	-105.50
2023	1997.74	1315.11	-11.40	1801.81	931.02	35.83	1626.62	721.07	-20.12
2024	2255.12	1758.79	-33.74	1715.45	634.22	31.88	1728.08	618.37	14.24
2025	1872.35	1074.58	38.90	1859.65	438.24	30.90	1521.4	409.95	33.70
Mean	2114.35	1399.12	-43.96	1710.54	810.87	-16.59	1463.23	477.89	-7.76
SD	881.72	624.38	142.72	398.66	368.98	77.04	250.91	180.97	51.79
CV	41.70%	44.63%	-324.64%	23.31%	45.50%	-464.42%	17.15%	37.87%	-667.56%
Interpretation	Moderately Stable	Moderately Stable	Highly Unstable	Stable	Moderately Stable	Highly Unstable	highly Stable	Moderately Stable	Extremely Unstable

Source: Recovery Performance Analysis

Since direct recovery percentage was not available in the annual reports, it has been computed using proxy data based on changes in NPAs and recovery-related figures.

$$\text{Recovery \%} = \frac{\text{Decrease in Net NPA}}{\text{Previous Net NPA}} \times 100$$

In the Table – 2 recovery performance of selected RRBs in Uttar Pradesh has been examined using mean, standard deviation, and coefficient of variation.

The mean recovery percentage during the study period shows negative values for all three banks, indicating poor recovery efficiency. Aryavart Bank records the lowest mean recovery of -43.96%, followed by Baroda UP Bank at -16.59%, while Prathama UP Gramin Bank shows a comparatively better but still negative mean of -7.76%. This indicates that, on average, all banks experienced higher write-offs than actual recoveries.

The variability in recovery performance is extremely high, as reflected by the coefficient of variation. Aryavart Bank shows a CV of -324.64%, Baroda UP Bank records -464.42%, and Prathama UP Gramin Bank exhibits the highest instability with -667.56%. Such high CV values indicate severe fluctuations and inconsistency in recovery performance across the years.



The standard deviation values further support this observation, with Aryavart Bank showing the highest deviation (142.72), followed by Baroda UP Bank (77.04) and Prathama Bank (51.79). This suggests that recovery performance in Aryavart Bank is the most volatile.

Table: - 2 ANOVA Single Factor (Recovery Performance among Selected RRBs)

Anova						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	4988.363	2	2494.18155	0.258145	0.775294 ¹	3.554557 ²
Within Groups	173914.7	18	9661.926131			
Total	178903	20				

The ANOVA results show an **F-value of 0.258** and a **p-value of 0.775**, which is greater than the significance level of 0.05. This indicates that there is no statistically significant difference in recovery performance among the selected RRBs. Therefore, despite observable variations, **Statistical analysis reveals that the differences are insignificant.**

1. Asset Quality Analysis

Gross NPA is an important indicator of asset quality. The mean Gross NPA of Aryavart Bank is the highest at ₹2114.35 crore, followed by Baroda UP Bank at ₹1710.54 crore, while Prathama UP Gramin Bank has the lowest Gross NPA of ₹1463.23 crore. This indicates that Prathama Bank maintains relatively better asset quality compared to the other two banks.

The variability in Gross NPA, as measured by the coefficient of variation, is 41.70% for Aryavart Bank, 23.31% for Baroda UP Bank, and 17.15% for Prathama Bank. This shows that Prathama Bank has the most stable asset quality, while Aryavart Bank experiences comparatively higher fluctuations.

Net NPA provides a more realistic picture of asset quality after considering provisions. The mean Net NPA of Aryavart Bank is the highest at ₹1399.12 crore, followed by Baroda UP Bank at ₹810.87 crore, while Prathama UP Gramin Bank records the lowest Net NPA at ₹477.89 crore. This clearly indicates that Prathama Bank has superior asset quality among the selected RRBs.

The coefficient of variation for Net NPA is 44.63% for Aryavart Bank, 45.50% for Baroda UP Bank, and 37.87% for Prathama Bank.

Table: - 3 ANOVA Single Factor (Net NPA among Selected RRBs)

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3046369.857	2	1523184.928	8.178191241	0.002974 ³	3.554557 ⁴
Within Groups	3352492.978	18	186249.6099			
Total	6398862.835	20				

The ANOVA results for Net NPA reveal an F-value of 8.18 and a p-value of 0.002, which is less than the significance level of 0.05. This indicates a statistically significant difference in Net NPA among the banks. Therefore, unlike Gross NPA,

¹ Calculated and compiled by using MS-Excell

² Calculated and compiled by using MS-Excell

³ Calculated and compiled by using MS-Excell

⁴ Calculated and compiled by using MS-Excell



Net NPA highlights real and meaningful differences in asset quality and efficiency of NPA management among the selected RRBs.

Interrelationship between NPAs and profitability

The relationship between Net NPA and profitability has been analyzed using Karl Pearson's correlation coefficient.

Table: - 4 Interrelationship between NPAs and profitability

(₹ in Crore)

Financial Year/RRBs	Aryavart Bank		Baroda UP Bank		Prathama UP Gramin Bank	
	Net Profit	Net NPA	Net Profit	Net NPA	Net Profit	Net NPA
2018-2019	121.78	553.47	101.2	471.19	-120.42	477.56
2019-2020	45.12	2553.57	38.16	1097.83	222.22	225.85
2020-2021	105.05	1357.81	91.33	652.69	459.84	292.12
2021-2022	104.86	1180.52	62.85	1450.89	90.5	600.3
2022-2023	76.55	1315.11	117.33	931.02	533.75	721.07
2023-2024	20.58	1758.79	332.55	634.22	53.88	618.37
2024-2025	93.82	1074.58	551.23	438.24	93.15	409.95
Mean	81.10857	1399.121	184.95	810.8686	190.4171	477.8886
C-correlation(r)	-0.79⁵		-0.59⁶		0.0028⁷	

Source:

The results show that Aryavart Bank has a strong negative correlation of -0.79, signifying that an increase in NPAs leads to a significant decline in profitability. Similarly, Baroda UP Bank illustrate a moderate negative correlation of -0.59, suggesting that higher NPAs adversely affect profitability, although the impact is less intense compared to Aryavart Bank.

On the other hand, Prathama UP Gramin Bank shows a correlation value of 0.0028, indicating no Interrelationship between NPAs and profitability. This suggests that profitability in Prathama Bank is influenced by other aspects such as operational efficiency, income diversification, or provisioning policies.

Overall, the results indicate that the affiliation between NPAs and profitability is not uniform across all banks, although a negative relationship is observed in most cases.

Findings, conclusion and suggestions

The key findings of the study based on the examination of recovery Efficiency and Asset Soundness of selected Regional Rural Banks (RRBs) in Uttar Pradesh for the period 2019–2025. The findings are derivative from the application of statistical tools such as descriptive statistics, ANOVA, and correlation analysis.

Findings Related to Objectives

Objective: 1 To examine the recovery performance of selected Regional Rural Banks (RRBs) in Uttar Pradesh.

The analysis of recovery performance of selected RRBs in Uttar Pradesh shows that all banks have negative mean recovery percentages, indicating weak recovery efficiency during the study period. Aryavart Bank recorded the poorest performance, while Prathama UP Gramin Bank performed relatively better, though still unsatisfactory. High standard deviation and coefficient of variation indicate extreme instability and inconsistency in recovery trends. This suggests that recovery mechanisms across RRBs are not efficient and fluctuate significantly over time.

⁵ Calculated and compiled by using MS-Excell

⁶ Calculated and compiled by using MS-Excell

⁷ Calculated and compiled by using MS-Excell

**Objective 2: To assess the asset quality of selected RRBs in terms of Non-Performing Assets (NPAs).**

Asset quality, measured through Gross NPA and Net NPA, reveals that Prathama UP Gramin Bank has the best asset quality, with the lowest NPAs and relatively stable trends. Aryavart Bank shows the highest NPAs, indicating poor asset quality. Moderate variability in NPAs suggests that while fluctuations exist, asset quality is comparatively more stable than recovery performance.

Objective 3: To identify the best-performing bank among the selected RRBs based on recovery Efficiency and Asset Soundness.

Based on combined indicators (recovery Efficiency and Asset Soundness, Prathama UP Gramin Bank emerges as the best-performing bank among the selected RRBs. Although its recovery performance is not strong, its lower NPAs and higher stability make it comparatively superior. Aryavart Bank ranks lowest due to high NPAs and highly volatile recovery performance.

Objective 4: To recommend suitable actions for improving recovery Efficiency and Asset Soundness of RRBs.

The study suggests that RRBs should focus on:

Strengthening credit appraisal systems

Imposing monitoring and follow-up mechanisms

Using technology-driven recovery methods

Enhancing financial literacy among borrowers

Findings related to Hypotheses**H01: No significant difference in recovery performance among RRBs**

ANOVA results show that the p-value ($0.775 > 0.05$), indicating no significant difference in recovery performance among the selected RRBs.

Decision: H01 is accepted (no significant difference exists).

H02: No significant difference in asset quality among RRBs

ANOVA results for Net NPA show that the p-value ($0.002 < 0.05$), indicating significant differences in asset quality among banks.

Decision: H02 is rejected (significant difference exists).

H03: No significant Interrelationship between NPAs and profitability

Correlation results show:

Strong negative relationship in Aryavart Bank (-0.79)

Moderate negative in Baroda UP Bank (-0.59)

No relationship in Prathama Bank (0.0028)

Overall, results indicate that NPAs generally affect profitability negatively, though not uniformly across all banks.

Decision: H03 is partially rejected (relationship exists but is not consistent across all banks).



Summary of Hypotheses

Hypothesis	Statement	Test Used	Key Result	Decision
H01	No significant difference in recovery performance among RRBs	ANOVA	p-value = 0.775 (> 0.05)	Accepted
H02	No significant difference in asset quality among RRBs	Anova	p-value = 0.002 (< 0.05)	Rejected
H03	No significant Interrelationship between NPAs and profitability	Correlation Analysis	Aryavart: -0.79 (Strong Negative) Baroda UP: -0.59 (Moderate Negative) Prathama: 0.0028 (No Relationship)	Partially Rejected

Conclusion:

The study analyzes the recovery Efficiency and Asset Soundness of selected Regional Rural Banks (RRBs) in Uttar Pradesh during 2019–2025. The results indicate that recovery performance across all banks is unsatisfactory and highly inconsistent, as reflected by negative recovery percentages and high fluctuations. This highlights inefficiencies in recovery mechanisms and challenges in rural credit management.

In terms of asset quality, there are significant differences among banks, with Prathama UP Gramin Bank showing comparatively better performance due to lower and more stable NPAs, while Aryavart Bank shows weaker asset quality. The analysis also reveals that higher NPAs generally have a negative impact on profitability, although the degree of impact varies across banks.

Overall, the study emphasizes that improving recovery efficiency and controlling NPAs are critical for strengthening the economic health and sustainability of RRBs.

Suggestions

1. Banks should strengthen credit appraisal systems to ensure proper evaluation of borrowers.
2. Regular monitoring and follow-up of loan accounts should be improved to prevent defaults.
3. Adoption of technology-based recovery systems can enhance efficiency and transparency.
4. Financial literacy programs should be promoted in rural areas to improve repayment behavior.
5. Effective legal measures and recovery mechanisms should be implemented to reduce NPAs.
6. Banks should focus on diversification of lending to minimize sectoral risk.
7. Support from government and regulatory authorities is essential to improve overall performance.



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