



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Empowering Women: NABARD Interventions in Jharkhand



Jharkhand State
Jharkhand Regional Office, Ranchi



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participatory financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

Empowering Women: NABARD Interventions in Jharkhand



**National Bank for Agriculture and Rural Development
Jharkhand Regional Office, Ranchi**

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The developmental interventions highlighted in this publication are pilots. The readers are encouraged to disseminate the success stories to inspire others to replicate the pilots.

Foreword



It is with great pride that we present this book on Women Empowerment in Jharkhand, highlighting the remarkable journey of women who have been at the forefront of economic and social transformation. Women, especially in rural and tribal areas of Jharkhand, have demonstrated extraordinary resilience, innovation, and determination in overcoming challenges and becoming key drivers of progress.

At NABARD, we believe that empowering women is not just about providing financial support but also about fostering self-reliance, leadership, and sustainable livelihoods. Through our Self-Help Group-Bank Linkage Program (SHG-BLP), microfinance initiatives, skill development projects, and livelihood interventions, we have witnessed countless success stories where women have risen above socio-economic barriers to create a better future for themselves and their communities.

This book serves as a tribute to these changemakers—the women of Jharkhand—who, with courage and perseverance, are shaping a more inclusive and equitable society. It also reflects NABARD's commitment to strengthening institutional support, providing access to financial services, and facilitating market linkages for women-led enterprises.

I hope this book not only showcases the impact of NABARD's initiatives but also inspires policymakers, institutions, and individuals to work collectively towards a gender-inclusive rural development model. Together, we can ensure that every woman in Jharkhand gets the opportunities she deserves to thrive, lead, and transform her world.

S.K. Jahagirdar
Chief General Manager
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Chapter 1 - Women in Jharkhand: A Socio-Economic Overview

Jharkhand is home to over 1.85 crore women, many of whom play a crucial role in agriculture, handicrafts, and entrepreneurship. Despite their significant contributions, they face challenges in literacy, financial independence, and healthcare access. NABARD has been playing a crucial role in bridging these gaps through targeted interventions. As per PLFS (Periodic Labour Force Survey) 2021-22, 63% of workforce in agriculture is contributed by women.

Women in Jharkhand: A Socio-Economic Overview

Women, especially in rural and tribal communities, contribute significantly to agriculture, sericulture, handicrafts, and micro-enterprises. However, socio-economic barriers continue to restrict their full participation in development.

Key Socio-Economic Indicators of Women in Jharkhand

1. Education and Literacy

- Female literacy rate of 64.66%, lower than the national average of 77%
- High dropout rates among girls, especially in tribal belts, due to economic constraints, geographical remoteness, and early marriage.
- Lack of higher education access in remote areas.

2. Economic and Financial Inclusion

- Despite forming 75% of the agricultural workforce, most women lack land ownership rights and access to credit.
- Low representation in formal employment and entrepreneurship.
- Financial literacy and digital banking adoption still need improvement.

3. Healthcare and Nutrition

- High prevalence of anaemia (over 60% of women).
- Maternal and infant mortality rates remain a concern in rural areas.
- Limited access to affordable healthcare and sanitation facilities.

4. Gender-Based Violence & Social Barriers

- Jharkhand has a high child marriage rate of 37% of girls married before 18.
- Domestic violence, trafficking, and workplace discrimination persist.
- Women's participation in decision-making and governance is still low.

India's Scheduled Tribe (ST) population, numbering 10.42 million people and representing 8.6% of the total population, spans over 705 unique groups and predominantly resides in remote regions of this country. The Tribes of Jharkhand consist of 32 scheduled tribes inhabiting the Jharkhand state in India.

Particularly Vulnerable Tribal Groups (PVTGs) in Jharkhand

Jharkhand is home to 09 out of the 75 PVTGs recognized in India. These 09 PVTGS are namely Asur, Birhor, Birjia, Hill Kharia, Sauria Paharia, Korwa, Paharia, Mal Paharia and Savars. These groups are among the most marginalized and are characterized by low literacy, stagnant or declining populations, and reliance on traditional occupations.

Each of these tribes faces unique socio-economic challenges, and targeted interventions by NABARD and the government aim to improve their living conditions, education, and financial inclusion.



Key Challenges Faced by PVTGs:

- Limited Access to Education & Healthcare – Low literacy rates and poor health indicators.
- Economic Backwardness – Dependence on forest produce and declining traditional livelihoods.
- Displacement & Land Issues – Loss of traditional lands due to industrialization and deforestation.
- Malnutrition & High Mortality Rates – Poor nutrition and healthcare facilities lead to high infant and maternal mortality rates.
- Government & NABARD Interventions for PVTGs in Jharkhand:
- Tribal Development Fund (TDF) by NABARD – Provides financial assistance for sustainable livelihoods.

Non-Timber Forest Produce (NTFP) in Jharkhand and Women's Empowerment

- Jharkhand, with its abundant forest cover of approximately 30%, is rich in Non-Timber Forest Produce (NTFP)—a crucial source of livelihood for tribal and rural communities, especially women. Unlike timber, NTFP includes medicinal plants, honey, lac, tendu leaves, mahua, sal seeds, tamarind, bamboo, and various gums and resins. These products hold immense economic, nutritional, and ecological value, providing sustainable income opportunities to forest-dependent families.
- Women, particularly from tribal communities, play a pivotal role in the collection, processing, and marketing of NTFP, forest products like tamarind, mahua, and sal seeds, value addition through drying, grinding, oil extraction, and packaging, and marketing & trade through local haats (markets), Rural Marts, and online platforms.



Challenges Faced by Women in the NTFP Sector

Women face several challenges in the NTFP sector including, low market Access, Lack of Processing Units, Seasonal Nature of NTFP, Limited Financial Support – lack of microfinance and credit facilities to scale up NTFP-based businesses, storage and warehousing, fair pricing mechanism, etc.

NABARD's Interventions in Promoting NTFP-Based Livelihoods for Women

- Formation of Women-Led SHGs & Producer Organizations

NABARD has supported the formation of Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs) focused on NTFP collection and processing. Example: Palash Mahila Producer Company, supported by NABARD, helps women process and market NTFP like honey, tamarind, and herbal products.

- **Skill Development and Value Addition Training**

NABARD funds Livelihood and Enterprise Development Programs (LEDP) to train women in lac processing, oil extraction, and bamboo craft making.

Special training programs in collaboration with KVIC (Khadi and Village Industries Commission) and TRIFED (Tribal Cooperative Marketing Development Federation of India) ensure better earnings.

- **Market Linkage & Financial Assistance**

NABARD supports Rural Marts & Rural Haats, allowing women-led groups to directly sell NTFP products at better prices.

Provides microfinance and credit linkage to women's cooperatives for establishing NTFP processing units.

Promotes e-commerce platforms like ONDC, Tribes India & GeM (Government e-Marketplace) to increase the market reach of tribal women's NTFP-based products.

Women are the custodians of Jharkhand's forests, and their role in sustainable NTFP management is crucial for environmental conservation and economic growth. By empowering women through financial aid, skill training, and better market access, NABARD ensures that Jharkhand's NTFP sector becomes a sustainable and profitable livelihood source. Strengthening women's participation in forest-based enterprises will not only enhance rural prosperity but also protect the ecological balance of the region.

Cultural and Tourism Spots of Jharkhand in the Context of Women's Empowerment

Jharkhand, a land of majestic waterfalls, ancient temples, and rich tribal heritage, has long been a hidden gem for cultural and eco-tourism. Women have played a vital role in preserving and promoting the state's folk traditions, handicrafts, and rural tourism.

Cultural Heritage: Women as Custodians of Tradition

- **Sohrai & Khovar Paintings (Hazaribagh)**

Traditionally painted on mud houses by tribal women during harvest and marriage seasons. These vibrant murals depict nature, animals, and folklore, adding beauty to village homes and cultural sites.



Chhau Dance (Seraikela-Kharsawan)

- A unique martial art dance form, performed with elaborate masks and acrobatic movements. Although historically male-dominated, women have started participating in performances and mask-making, ensuring its continuity.



- **Folk Music and Songs**

Jharkhand's women keep alive the Jhumar, Domkach, and Fagua folk songs, often sung during festivals and community gatherings. Women's voices echo through traditional drum beats, narrating tales of nature, love, and resilience.

- **Handloom & Weaving (Dumka, Ranchi, Deoghar)**

Jharkhand's rural women are deeply engaged in weaving Tussar silk and cotton fabrics. The craft is integral to local identity, with handwoven sarees and shawls reflecting the artistic heritage of the region.

Tourism Destinations

Women in Rural Hospitality & Eco-Tourism-Women's groups participate in forest conservation, guiding tourists, and selling eco-friendly products. The prominent tourism spots in Jharkhand are:

Netarhat (Queen of Chotanagpur Plateau), Betla National Park

(Palamu),Hundru&Dassam Falls (Ranchi Region),Rajrappa Temple (Ramgarh),Deoghar (Baidyanath Dham &Naulakha Temple), etc.

- Jharkhand's cultural and tourism landscape is deeply influenced by the contributions of women, from preserving ancient traditions to driving community-based tourism. By supporting their participation in eco-tourism, handicrafts, and rural hospitality, we not only empower them financially but also ensure that Jharkhand's rich cultural legacy continues to thrive for future generations.



Chapter 2 - NABARD's Commitment to Women Empowerment

NABARD's vision for women empowerment is centered around financial inclusion, skill development, and social upliftment. Our initiatives focus on enabling women with credit access, skill training, and marketing support.

1. **Financial Inclusion:** Expanding credit access through SHG-Bank Linkage Program.
2. **Skill Development:** Training women in agriculture, handicrafts, and micro-enterprises.
3. **Technology Support:** Enabling digital financial literacy and market access.
4. **Social Empowerment:** Promoting gender sensitization, POSH committees, Awareness program for women beneficiaries.
5. **Marketing Support:** Enabling women entrepreneurs through rural haat, rural mart, sponsorships in exhibition/ melas, mobile vans, etc.

NABARD's Various women centric initiatives

1. SHG-Bank Linkage Program (SBLP)

NABARD has played a crucial role in empowering women through the Self-Help Group-Bank Linkage Program (SBLP) by providing credit access and financial inclusion.

Financial Inclusion: Helps women access low-interest loans, microfinance, and other banking facilities to enhance their livelihood opportunities.

Capacity Building: Women receive financial literacy training, business skill development, and technical assistance to manage finances effectively.

2. Livelihood & Micro-Enterprise Development (LEDP & MEDP)

The main objective of MEDP is to enhance the capacities of women SHG members through appropriate skill up-gradation in existing or new activities in farm or non-farm sector.

LEDP is operational to facilitate sustainable livelihood development among SHG members. The programme involves skill training, entrepreneurship development, knowledge of raw materials, liaison with design developers and firming up of marketing avenues, and establishment of demonstration units, credit linkages, etc.

3. Farm and Non-Farm Sector Development:

NABARD promotes women's Farmer Producer Organizations (FPOs) for collective farming, agro-processing, access to financial institutions, and direct market access.

Tribal Development Fund: The Tribal Development Fund (TDF) created by NABARD aims to provide sustainable livelihoods to tribal communities across India and reduces distress migration. The fund focusses on sustainability of Tribal Livelihoods which encompasses Natural Resource Management (NRM) in rainfed tribal areas, micro-finance initiatives & women empowerment through people's participation.

4. Digital & Financial Literacy Programs

1. Strengthening Rural Banking Infrastructure

Support for Cooperative Banks & RRBs: DFIBT assists in upgrading CBS (Core Banking Solutions), implementing cloud-based banking, and modernizing IT systems for rural banks.

2. Financial Inclusion & DBT Facilitation

Direct Benefit Transfers (DBT): Helps ensure government subsidies (PM-KISAN, MNREGA) reach rural beneficiaries without leakages.

Digital KCC & Loan Processing: Streamlining the loan application process for farmers and SHGs through digital platforms.

Overall Impact of NABARD's Initiatives for Women in Jharkhand:

- **Economic Empowerment:** Increased participation of women in income-generating activities.
- **Financial Inclusion:** Women gaining access to formal banking and credit facilities.
- **Skill Development:** Enhanced entrepreneurial and business skills.
- **Social Upliftment:** Greater decision-making power and independence.
- **Marketing Interventions:** Enhanced their market approach.



Chapter 3 - Key Interventions for Women in Jharkhand

a. Tribal Development Fund

The model is popularly known as "WADI" model of tribal development. Since the financial year 2019, TDF has in pursuit of Sustainable Development Goals (SDGs) expanded support beyond fruit-bearing plants to cover agri-allied activities like sericulture, apiculture, animal husbandry and micro-enterprise development to include more landless tribal families.

- Total no. of TDF projects in the State - 61
- Coverage - All 24 districts of the state
- No. of tribal families covered - 37,825
- Tribal women beneficiaries - 20803
- Area covered under TDF projects in the State - 33,756 Acre
- No. of horticulture plants planted - 27,00,480
- No. of farmers Producer Organization promoted in the cluster - 24
- Amount of grant sanctioned - Rs. 173.54 Crore
- Amount of grant assistance released - Rs. 124.67 Crore

Impact of TDF projects

- Rise in annual household income ranging from Rs. 10,000 to 30,000
 - Decrease in migration
 - Increase in ownership of assets
 - Increase in farm employment
 - Increase in girl attending school and family expenditure towards education
 - Increase in number of saplings of trees owned by households
-
- Two ongoing lac-based non-wadi model projects are being implemented in Hazaribagh and Khunti districts benefitting 1000 tribal families in the State out of which 656 are women beneficiaries.
 - Two integrated livestock rearing non-wadi model projects are implemented in Godda and West Singhbhum districts
 - One high value agriculture and integrated livestock rearing non-wadi model project is implemented in East Singhbhum district.

Lac based Integrated Tribal Development Project in Churchu& Dari blocks, Hazaribagh

- Covering 400 tribal farmers cultivating lac in a 200-acre area and 100 landless tribal families involved in integrated livestock rearing.
- Lac production is done on the host plant - Semialata for ease in lac inoculation and harvesting.
- Intercropping of seasonal vegetables is giving additional income to farmers.
- Already 23 families have harvested 638 kg of lac from 11 acre. 50% of the lac is kept for inoculation for next season.
- About 319 kg scrap lac was sold at Rs. 550/- per kg. Total earnings from lac cultivation was Rs. 1.75 lakh and average earning per lac grower was Rs. 7,630/-.



b. Watershed Development

NABARD has pioneered the participatory model of watershed development since 1992 across the country. Watershed Development Fund (WDF) was set up in NABARD in 1999-2000 with corpus of ₹200 crore contributed equally by the Government of India and NABARD. NABARD's approach to integrated watershed development is based on the "Ridge to Valley Approach" and implemented by encouraging community participation & ownership. The Project coverage:

- i. Soil and moisture conservation
 - ii. Drudgery reduction & women empowerment
 - iii. Creation of maintenance fund
 - iv. Climate resilient agriculture
 - v. Creating sustainable livelihood opportunities
- NABARD has also been implementing various complementary programs to consolidate the gains of regular watershed projects through sustainable development plans, climate proofing, soil health restoration initiatives etc.

Watershed Projects in Jharkhand

In Jharkhand, under Watershed Development, NABARD is implementing five major types of projects, namely- Watershed Development Projects, Climate Proofing Projects, KfW Soil Projects, Integrated Water Management Scheme, and Non-Watershed Projects - Focusing on soil conservation.

S.N.	Particulars	Remarks
1	Number of Watershed Development projects sanctioned	51 (23 completed and 28 ongoing)
2	Coverage of districts	All 24 districts
3	Coverage of Area under watershed projects	58,980.15 hectares
4	Number of beneficiaries households	48,250
5	Sanctioned amount of grant assistance	Rs. 5,216.099 lakh
6	Amount disbursed	Rs. 4,134.160 lakh



c. Climate Proofing Projects

The Climate Proofing projects take further the development in 'completed' watershed projects to make the project area resilient to the effects of climate change, which poses significant risks to water resources and ecosystems. This proactive strategy not only protects existing infrastructure but also enhances the sustainability of the watershed projects

S.N.	Particulars	Remarks
1	Number of climate proofing projects sanctioned	09 (03 completed and 06 ongoing)
2	Coverage of districts	06 districts
3	Coverage of Area under climate proofing projects	7790.03 hectares
4	Number of beneficiaries households	4665
5	Sanctioned amount of grant assistance	Rs. 404.44 lakh
6	Amount disbursed	Rs. 376.16 lakh

d. KfW Soil Project

NABARD has collaborated with KfW, Germany since 2017 to implement the "Integration of Watershed Development Strategies for Rehabilitation of Degraded Soils with Climate Change Adaptation" project also known as KfW soil project. The KfW Soil Project ensures that soil resources are utilized in a way that preserves their capacity to support crop growth and other vegetation.

S.N.	Particulars	Remarks
1	Number of KfW soil projects sanctioned	12 (All completed in December 2023)
2	Coverage of districts	10
3	Coverage of Area under KfW soil projects	12557.23 hectares
4	Number of beneficiaries households	10686
5	Sanctioned amount of grant assistance	Rs. 686.12 lakh

e. Non-Watershed Projects for Soil Conservation

The objective of non-watershed project is to disseminate innovative technologies and promote climate-resilient agricultural practices over implementation periods ranging from 2 to 3 years. These projects are part of an initiative to introduce independent soil and water conservation measures and sustainable farming practices, targeting vulnerable districts identified by the Rainfed Area Priority Index (RAPI) and Composite Index (CI).



f. Farm Sector Promotion Fund

The Farm Sector Promotion Fund (FSPF) of NABARD aims to promote innovative and feasible projects and the transfer of technology for enhancing production and productivity in agriculture and allied sectors.

In Jharkhand, NABARD has sanctioned 04 projects with grant assistance of ₹61.24 lakh during 2023-24

- Project on Millet value chain from seed production to value addition in Godda district
- Project on Jaggery in Barkagaon, Hazaribagh as “jaggery” is recognized as ODOP in the district
- Project on Sorted semen technologies.



Chapter 4-Success Stories

SUCCESS STORY

Cultivation of Bio-Fortified Orange Fleshed Sweet Potatoes in Gola & Dulmi Block of Ramgarh District

- **Intervention:** 1008 farmers of Dulmi and Gola block of Ramgarh District of Jharkhand cultivated a new Vitamin A enriched bio-fortified sweet potato variety in 102 acres of land.
- **Market Linkage:** The sale of orange flesh sweet potatoes was made to the Mati Farm, through the Gola Darpan Farmer Producer Organization (FPO).
- **Profitability:** The market value of Orange Flesh Sweet Potatoes (OFSP) is considerably high. Farmers sold the Orange Flesh Variety at ₹. in comparison to cost of local varieties at rate of ₹.10 per kg. Total revenue generated from sell of biofortified sweet potatoes in project area (Ramgarh District) was ₹.73,000.
- **Impact:** Introduction of high-value crops like OFSP enabled farmers to diversify their source of income and contributed to their overall economic resilience. Bio-fortification also enhanced the nutritional value of the produce.



Off Farm Producer Organization (OFPO)

NABARD has been supporting mobilization of rural off-farm producers to collectivize, formalize and enter businesses thus leveraging the economics of scale, better bargaining power and opportunities through collective sourcing of inputs and raw materials, improved production practices, designing, marketing etc. Coverage in Jharkhand.

Progress during 2023-24

- 02 new OFPOs are on Bamboo Cluster at Deoghar and the other on Tussar Silk Value Chain at Godda.
- Initiatives of NABARD for strengthening OFPOs in the State
- Conduct of marketing events including Buyer - Seller Meets
- Facilitating linkage with ONDC platform.
- Capacity building of OFPOs towards design development and product diversification.

SUCCESS STORY

Collectives for Prosperity - A path-breaking initiative

- Location - Nimidih block of Seraikela Kharsawan district
- Beneficiaries- 250 artisans belonging to Sabar and Mahali, two marginalized tribes of Particularly Vulnerable Tribal Groups (PVTGs).
- Objective - Collectivize and Mobilize these artisans belonging to PVTGs into Producer Company, upgrade their products and link them to wider market.

Interventions -

- A Major OFPO Project was sanctioned by NABARD with grant assistance of ₹94.76 lakh resulting in registration of "Krafrtribe Producers Company" on 03 July 2020..
- Provided machinery like grass cutters and dryer, bamboo cutting and splitting machineries, hand tools, finger guards to the artisans.
- The artisans were given training through NIFT designer in making innovative handicrafts with the unique combination of bamboo and Kanshi grass to cater to urban markets.
- Digital marketing initiatives through development of an e-commerce website besides launch of products on Amazon, Flipkart, Etsy, use of social media etc.

Impact -

- Average income increased from ₹500-₹1000 per month per artisan to ₹10000 - ₹15000 per month.
- Turnover of the Company increased manifold in a short span of two years i.e. from ₹2 lakh in FY 2020 to ₹25 lakh in FY 2022.
- Krafrtribe Producer Company Limited opened shop at Ranchi airport under Skilled Artisans of the Region (AVSAR) Scheme of AAI.
- Machinery like dryers, cutters and bamboo splitting machineries have resulted in increase of productivity by almost 50 %. They are now able to work throughout the year and no longer they have to depend upon the sun for drying the grass and bamboo.
- Linkage developed with big brands like Reliance Retail for regular bulk orders. First such bulk order amounting to ₹8.50 lakh was received in July 2023.
- Implementing Agency - Ambalika, Ranchi



NABARD provides financial assistance to NABARD promoted PACS, FPOs and OFPOs for Rural Haats and Rural Mart including Mobile Vans.

Coverage in Jharkhand to help rural artisans to market their products

- Total No. of Rural Haats supported by NABARD in Jharkhand – 14
- Total No. of Rural Marts supported by NABARD in Jharkhand – 11
- Total No. of Rural Marts (Mobile Van) supported by NABARD in Jharkhand - 11
- Progress during 2023-24
- 03 Rural Haats with financial assistance of ₹15.45 lakh were sanctioned for Giridih and Palamu districts.
- 03 mobile vans with financial assistance of ₹15.45 lakh were sanctioned to FPOs and PACS in Jharkhand.





Women FPOs in Jharkhand

- Chouparan Mahila FPCL**

Total no. of members	392
Year of formation	27 Oct. 2022
Business Turnover	36.93 lakh
Equity mobilized	4.02 lakh
Activities	Input and Output Business, CSC, crop advisory
Innovations	Scheme Convergence



- Navatam Mahila Kissan Farmer Producer Company Limited**

Total no. of members	378
Year of formation	11 Dec. 2022
Business Turnover	51.90 lakh
Equity mobilized	3.88 lakh
Activities	Input and Output Business, CSC, crop advisory
Innovations	Hi-tech Nursery, scheme convergence



- **Pathaldiha Mahila Farmer Producer Company Limited**

Total no. of members	362
Year of formation	21 March 2023
Business Turnover	36.27 lakh
Equity mobilized	6.63 lakh
Activities	Input and Output Business, CSC, crop advisory
Innovations	MSP, Scheme convergence

- **Karmanyam Mahila Agro Producer Company Limited**

Total no. of members	457
Year of formation	12 Dec. 2022
Business Turnover	46.77 lakh
Equity mobilized	6.55 lakh
Activities	Input and Output Business, CSC, crop advisory
Innovations	Hi-tech Nursery (under construction), MSP, scheme convergence



केरेडारी पंचायत भवन में कृषि सखी और पशु सखी का एक दिवसीय प्रशिक्षण शिविर का किया गया आयोजन



सवांददाता: केरेडारी

कृषि सखी और पशु सखी का एक दिवसीय प्रशिक्षण में सी. वी. बी. ओ. निर्भय कुमार, कृषि सलाहकार दीपक चिकने, कर्मण्यम महिला एगो प्रोड्यूसर कंपनी लिमिटेड के अकाउंटेंट प्रफुल्ल कुमार, बी. ओ. डी. योगिता देवी, ममता देवी, रीमा कुमारी, रीता देवी, सीमा देवी, आरिका कुमारी, काजल कुमारी, कृषि सखी

सुनीता देवी, बीना देवी आदि कृषि सलाहकार उपस्थित हुए।

इसमें मुख्य रूप से एफ.पी.ओ. का उद्देश्य एवं लाभ की विशेष जानकारीयां दी गईं। साथ ही अभी चल रहे धान की खेती में नर्सरी से लेकर धान की कटाई तक के धान में होने वाले अनेकों प्रकार की बीमारियों से बचाव कैसे करें इसके बारे में विस्तृत जानकारीयां दी गईं।



- **Balbalkund Farmers Producer Company Limited**

Total no. of members	452
Year of formation	19 Jan 2023
Business Turnover	41.16 lakh
Equity mobilized	6.00 lakh
Activities	Input and Output Business, CSC, crop advisory
Innovations	Input and Output Business, CSC, crop advisory



Geographical Indication (GI) Tag:

A Geographical Indication (GI) Tag is a designation given to products that have a specific geographical origin and possess unique qualities or a reputation linked to that origin. In Jharkhand, GI tagging plays a crucial role in preserving traditional products, boosting rural economies, and promoting indigenous crafts.

Notable GI-Tagged Products in Jharkhand:

1. Sohrai & Khovar Paintings (Hazaribagh) – Traditional tribal wall paintings made by women using natural pigments.

Benefits of GI Tagging:

- Protects traditional products from imitation.
- Enhances marketability and export potential.
- Provides economic empowerment to local artisans.
- Preserves cultural heritage and indigenous knowledge.

NABARD has supported GI registration of products viz., Bhagaiya sarees, Kuchai silk saree, Karni Shawl, Bamboo Craft of Jharkhand and Tribal Jewelry of Jharkhand which are likely to get GI Tag in the current year. One GI proposal on Deoghar's famous *Atthe Mutton*, Kuchai Turmeric, Biru Gamcha, and Sweet Tamarind are under preliminary scrutiny at GI Registry Chennai.

Chapter 5 - Challenges & Way Forward

- Despite significant progress in promoting women's empowerment in Jharkhand, several challenges persist. Gender disparity remains a major barrier, limiting women's participation in economic and social activities. Lack of awareness and financial literacy further restricts their access to financial services, making them reliant on informal sources of credit. Additionally, social norms and mobility constraints prevent women from fully utilizing available opportunities.
- Another critical challenge is access to credit and entrepreneurship support. While NABARD has introduced multiple schemes for women-led enterprises and SHGs, many women still face difficulties in availing loans due to collateral requirements, limited credit history, and bureaucratic hurdles. Marketing linkages and digital adoption also pose challenges, as rural women often lack the necessary training and infrastructure to sell their products beyond local markets.

NABARD is committed to strengthening its interventions to overcome these barriers:

- Enhancing policy support: Introducing gender-sensitive policies that encourage greater participation of women in financial decision-making.
- Increasing funding: Expanding grant and credit facilities for SHGs, women entrepreneurs, and rural enterprises.
- Promoting digital inclusion: Conducting financial literacy programs, integrating digital payment systems, and leveraging technology for skill development.
- Strengthening self-help groups (SHGs): Providing capacity-building programs, market access, and value-chain integration to ensure sustainability.
- Encouraging entrepreneurship: Facilitating training programs and incubation centers to support women-led businesses.
- By addressing these challenges with a holistic approach, NABARD aims to create an inclusive ecosystem where women in Jharkhand can achieve financial independence, social empowerment, and sustainable livelihoods.









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