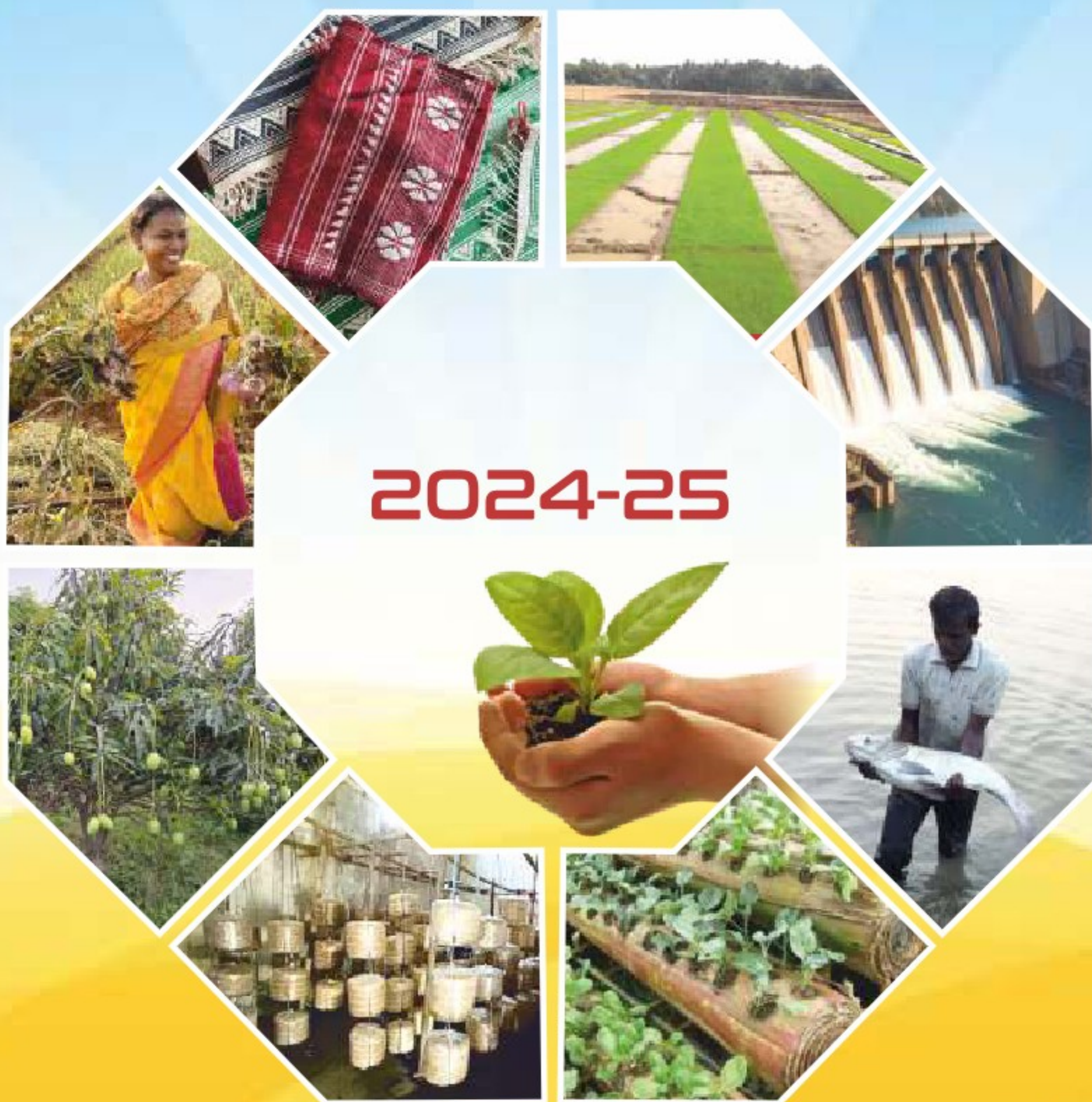




NABARD IN JHARKHAND



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
JHARKHAND REGIONAL OFFICE, RANCHI





Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

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

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



Preface

Jharkhand is blessed with natural beauty, salubrious climate, rich natural resources and minerals making it a state with immense potential both over and under the ground. The State having rich legacy of tribal culture shows huge promise in agriculture and allied sector, horticulture, off- farm sector, forest produce, tourism, mining etc. NABARD has been an important pillar in State's development and progress since its inception in November 2000. Every year we have been making efforts with our promotional and developmental interventions addressing sustainability and climate change involving our stakeholders and channel partners to change the rural canvass and positively impact the rural population bringing meaningful development in their lives.

I have immense pleasure in presenting before you the highlights of the initiatives undertaken by NABARD in Jharkhand during the financial year 2024-25. This compilation channelizes the spirit of convergence and each of the success stories therein is NABARD's ode to power of rural Jharkhand and its enviable growth.

Agriculture contributes approximately 26% to the Gross State Domestic Product (GSDP) of Jharkhand, making it a cornerstone of the State's economy. To ensure sustainable economic growth, it is imperative that agriculture and allied activities become more profitable. This requires the adoption of modern agricultural technologies, uninterrupted credit flow, policy support, community driven interventions, capital formation, reduction in input costs for enhancement of productivity, income generation and market linkage. Key strategies include soil testing, increased use of organic fertilizers, adoption of high-yielding seed varieties, crop diversification, integrated farming models, irrigation, connectivity, climate change mitigation measures, post-harvest technologies, setting up of processing units, custom hiring centres, storage facilities etc., to increase the resilience of rural population. Additionally, allied sectors such as dairy farming, goat rearing, poultry, beekeeping, mushroom cultivation, sericulture, and organic composting from agricultural residues hold huge potential to significantly augment farmers' incomes.

Unlocking the potential of Jharkhand's agricultural sector requires coordinated efforts from bankers, government officials, and private investors to leverage the strength of around 4 lakh SHGs, over 4000 PACS, and 500+ FPOs. Promoting convergence with other government schemes will further enhance positive impact. The State Government may consider interventions such as creating a land bank, establishing a cargo handling facility at Ranchi Airport for fruits and vegetables, restarting the bacon factory, developing plug-and-play rural

industrial estates to attract private investment. The AIF scheme can be effectively converged with other initiatives like PMFME, AMI, PMKSY, PM-KUSUM, and MIDH to address storage and value chain gaps, improve farmer incomes, and drive sustainable development in Jharkhand. These efforts will also help tackle low Credit-Deposit (CD) ratios and support credit-deficient and aspirational districts. Such holistic and collaborative approaches will ensure inclusive development and long-term growth for the State.

Plans are afoot to promote GI registration of 9 unique products of the State namely Karni shawl (Khunti), tribal jewellery (Ranchi), Atthey mutton (Deoghar) Kuchchai haldi and silk saree (Saraikela Kharsawan), Sweet tamarind and Biru Gamcha (Simdega), Bamboo craft (Ranchi and Deoghar) and Bhagaiya silk sarees (Godda) have been taken up. We have also made efforts to collectivise farmers and rural artisans by promoting grass root level institutions (FPOs & OFPOs) for improved market access. To promote direct sales to the customers and to increase the share of the producer in the customer's rupee, NABARD organised two national level exhibitions for handloom and handicrafts products at Ranchi, many Krishi Melas in various districts across the State and mango festival which received overwhelming response from all stakeholders. Due to the marketing interventions, total sales in excess of ₹40 crore were recorded along with subsequent direct orders.

We are celebrating International Year of Co-operatives 2025 during the current year. We are facilitating PACS computerization in the State, setting up grain storage structures under the World Largest Grain Storage Program of the Govt. of India, transforming PACS into Multi Service Centres etc. with the objective of easing operations and improving the quality of life in rural areas.

We sincerely acknowledge the cooperation extended by the Central and the State Government, RBI, Financial Institutions, Co-operatives, civil society organizations, other development partners and in particular, the farming community and rural population of Jharkhand. We look forward to continuing active collaboration with all these stakeholders making a prosperous and developed Jharkhand.

Gautam Kumar Singh
Chief General Manager



INDEX

Sr.No.	Content	Page Number
1.	Who We Are	01
2.	What We Do	03
3.	Functions of NABARD	04
4.	Credit Planning	05-06
5.	Empowering Rural Financial Institution	07 - 08
6.	Funding Rural Infrastructure	09 - 15
7.	Farm Sector	16 - 28
8.	Climate Change and Sustainability	29 - 32
9.	Off-Farm Sector	33 - 39
10.	Financial Inclusion	40 - 44
11.	Rural Financial Institutions - Institutional Development	45 - 50
12.	Micro Credit Innovations	51 - 54
13.	Abbreviations	55



WHO WE ARE



We are India's apex development bank, established in 1982 under an Act of Parliament to promote sustainable and equitable agriculture and rural development. Our endeavor has been to build an empowered and financially inclusive rural India through our goal-oriented initiatives.

It is fully owned by Government of India and functions under the Department of Financial Services (DFS) under the Ministry of Finance.





Head Office Departments

32 Regional Offices

546 DDMs/DDOs Offices
at district level

01 Sub Office
(Srinagar Cell)

06 Subsidiaries
NABCONS | NABKISAN | NABFINS |
NABVENTURES | NABFOUNDATION |
NABSanrakshan

28 DDMS Cluster Offices
Haryana | Telangana

04 Training Establishments
NBSC, Lucknow and BIRD, Lucknow with regional
centres at Mangaluru and Kolkata

NABARD Jharkhand Regional
Office is in Ranchi and it has
22 District Development
Managers (DDMs) Office
covering all 24 districts of the
State.

NABARD

(Head Office)

Plot No. C, 2nd Floor, 'D'
Wing C-24, 'G' Block, 24,
Bandra Kurla Complex Rd, G
Block BKC, Bandra East,
Mumbai, Maharashtra
400051



NABARD

(Regional Office)



Near PHED Tank,
Bariatu Booti Road,
Ranchi-834009, India.



WHAT WE DO



We are empowering rural India with specially designed initiatives executed through our Financial, Developmental and Supervision functions. Our all-encompassing initiatives cover every crucial aspect of the rural economy. Be it refinance support, district-level credit plans, new development schemes, implementation of GoI's development schemes, providing marketing platforms, skill development, supervising Cooperative Banks and Regional Rural Banks (RRBs), we have it all under our radar. Achieving holistic rural prosperity has always been our endeavour, but we are cognizant of the myriads of challenges that mar the development pace. Time and again, the resilience of rural India is put to the test, but together we have been able to overcome the hurdles. We spearheaded the world's largest microfinance programme and designed the concept of Joint Liability Groups (JLGs) to cater to the credit needs of landless farmers through collateral-free institutional credit. To harness the power of togetherness, we brought together farmers as well as off-farm producers under Farmer Producers Organisations (FPOs) and Off Farm Producers Organisations (OFPOs). With several collaborative as well as with our own funded programmes, we are strengthening rural infrastructure. Driven by the philosophy of achieving all-inclusive growth, we promote activities for natural resource management. We provide a creative space for agri-tech entrepreneurs, scientists, and technology experts to collaborate to develop innovative, cutting-edge ideas across the whole agricultural value chain for the benefit of smallholder farmers. Come and explore the changing landscape of rural India with us.



Functions of **NABARD**

1. Financial



Credit Planning
Refinance
Direct Finance

2. Developmental



Farm Sector
Climate Change
Off-farm Sector
Financial Inclusion
Institutional Development
Micro Credit Innovations

3. Supervisory



Supervision of State
Cooperative Banks,
District Central
Cooperative Banks and
Regional Rural Banks



- 1.1 Role of NABARD in credit planning
- 1.2 State level credit planning
- 1.1 Sector wise projection of credit of last four years
- 1.2 FY 2025-26: Sector Wise Percentage Distribution of Potential Credit

CREDIT PLANNING

1.1 Role of NABARD in Credit Planning :

Potential Linked Credit Plans (PLPs) for every district and State Focus Paper for the State as a whole.

Liaising with stake holders on policy matters, resolution of operational problems to facilitate smooth flow of agricultural credit and initiatives required to step up agriculture credit.

Monitoring and collation of data on ground level credit disbursed by various rural financial institutions.

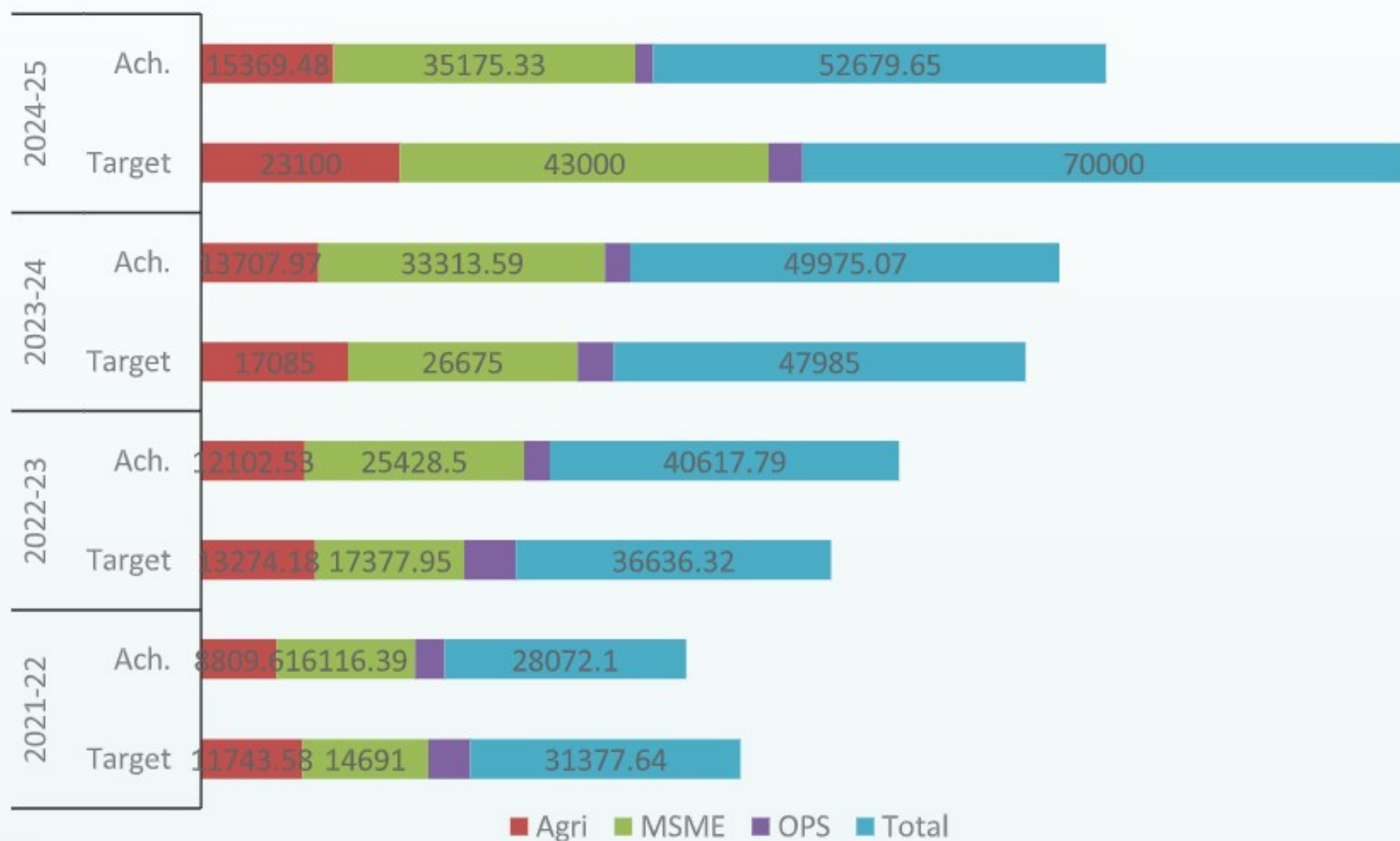
Coordinating the functioning of various agencies at district and State level, in the field of rural development.

1.2 State Level Credit Planning

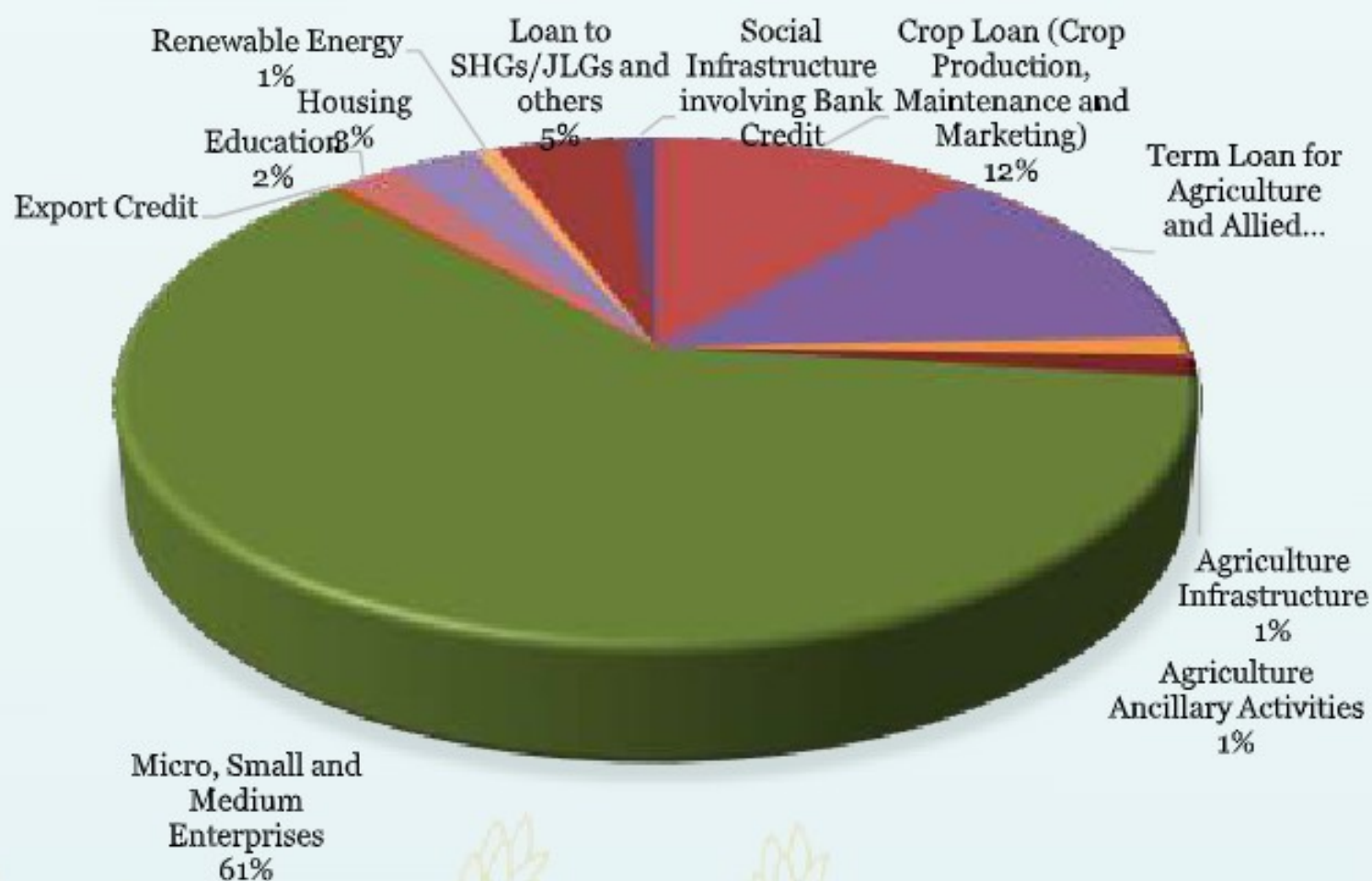
The priority sector credit projection in State Focus Paper 2025-26 was estimated at ₹88303.77 crore for Jharkhand, of which the share of agriculture is ₹23752.96 crore



1.3 GLC Flow Under Priority Sector During Last 4 Years (₹ In Crore)



1.4 FY 2024-25: Sector Wise Percentage Distribution of Potential



EMPOWERING RURAL FINANCIAL INSTITUTIONS

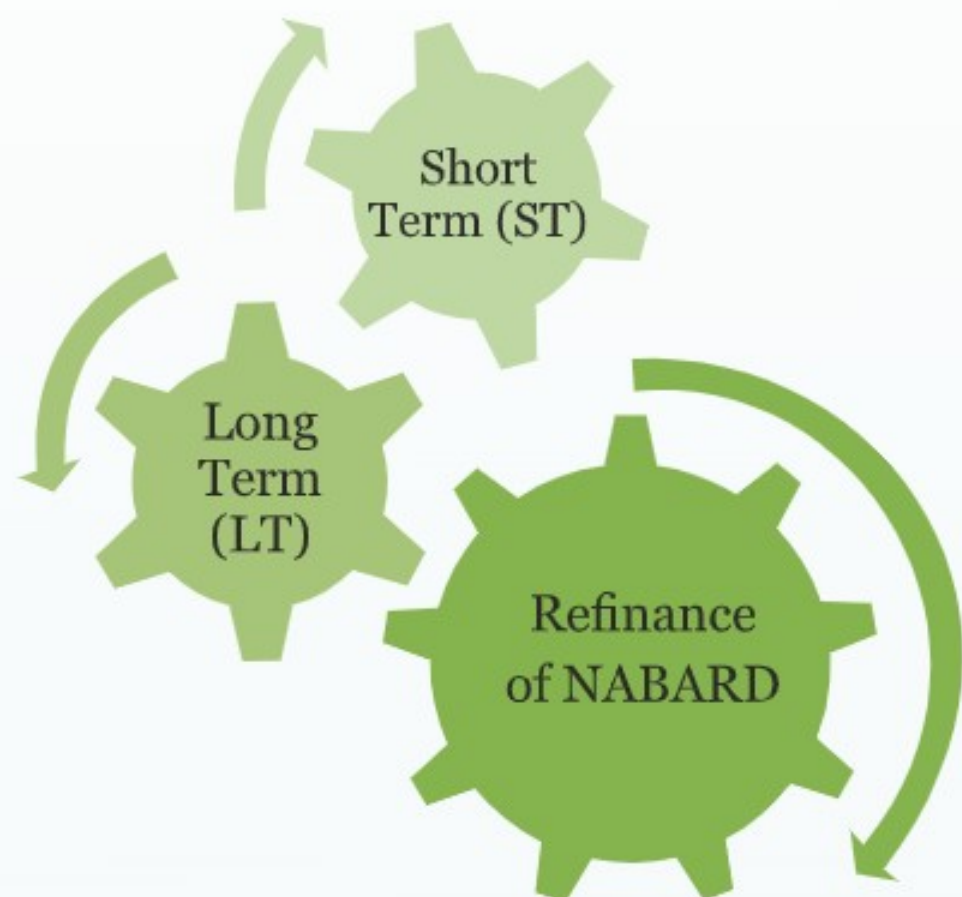
Rural financial institutions (RFIs) comprising rural co-operative banks and regional rural banks play a crucial role in financial intermediation in agriculture and rural development. In order to improve the access of banking facilities in rural areas and transform these institutions into organizationally strong, financially viable and operationally efficient entity, NABARD endeavours to strengthen the capacity of these institutions through various initiatives so as to enable them to compete effectively with other financial institutions and to purvey ground level credit flow efficiently.

2.1 Refinance - Coverage

NABARD provides long term and short term refinance through Rural Financial Institutions, Scheduled Commercial Banks and Non Banking Financial Companies to cater to the diverse credit needs of rural clients to ensure adequate flow of formal agricultural credit for production, marketing activities and capital formation.

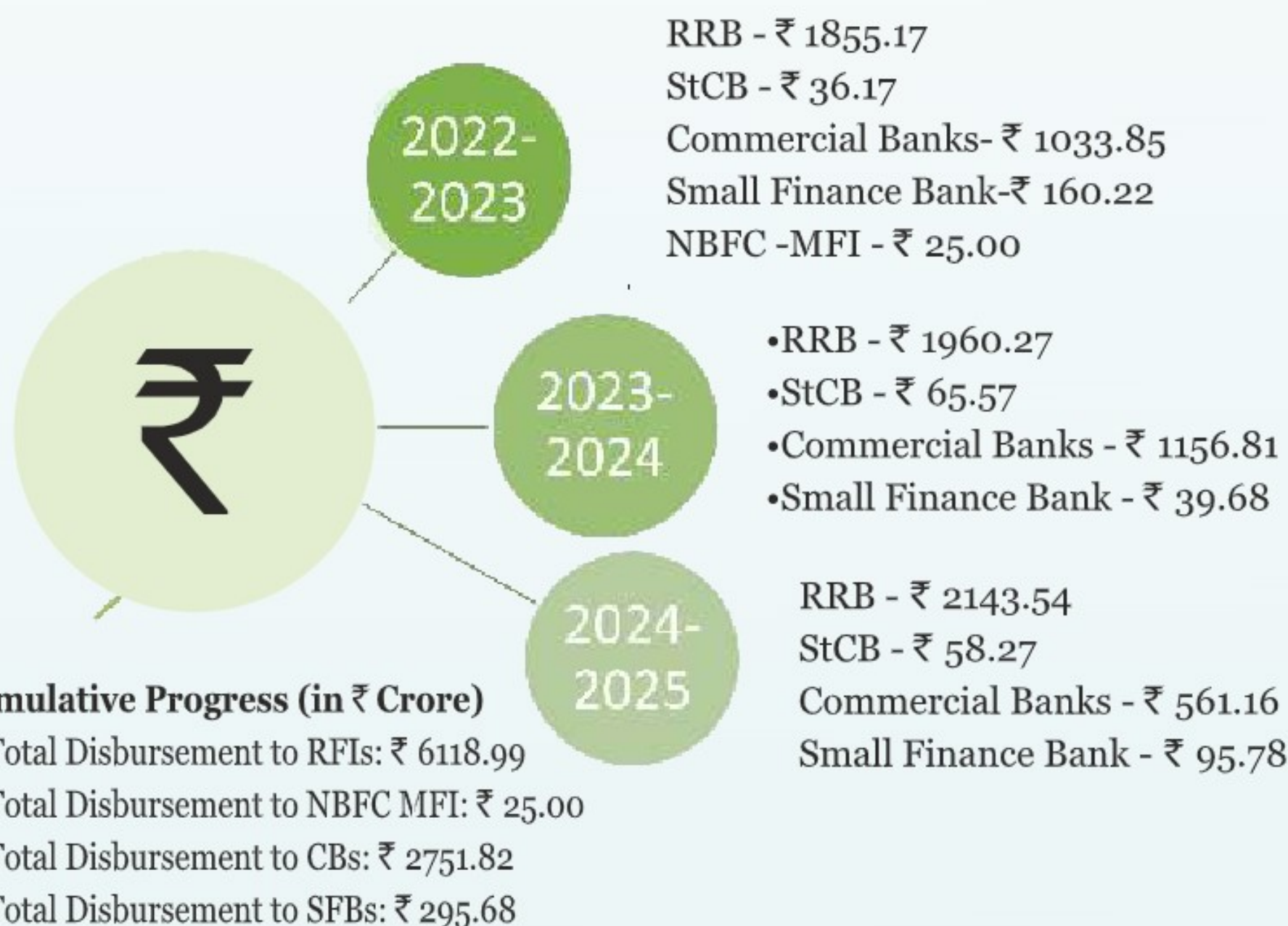
NABARD is also the channelizing agency for various subsidy schemes of Government of India, such as Warehouse Infrastructure Fund, Long Term Irrigation Fund, Micro Irrigation Fund, Food Processing Fund, Dairy Infrastructure Development Fund, Fisheries and Aquaculture Infrastructure Fund, Pradhan Mantri Awas Yojna (Gramin) etc.

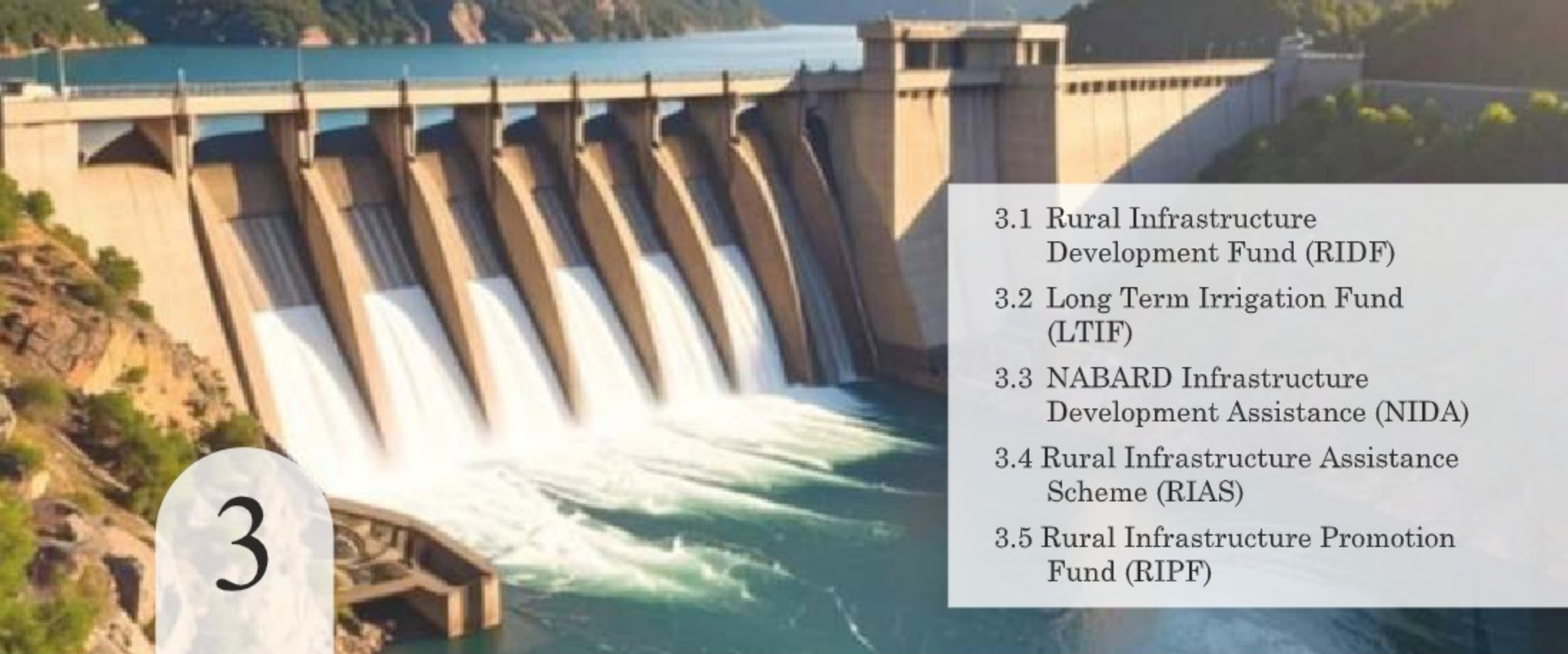




- **Short Term (ST):** In Jharkhand, NABARD provides Short Term (ST) refinance to JStCB, JRGB, NBFC for production, marketing and procurement activities related to seasonal agriculture operations.
- **Long Term (LT):** In Jharkhand, NABARD extends Long Term (ST) refinance to JStCB, JRGB, NBFC for lending to farmers for creation of capital in agriculture.

2.2 Cumulative Progress in Jharkhand




- 
- 3.1 Rural Infrastructure Development Fund (RIDF)
 - 3.2 Long Term Irrigation Fund (LTIF)
 - 3.3 NABARD Infrastructure Development Assistance (NIDA)
 - 3.4 Rural Infrastructure Assistance Scheme (RIAS)
 - 3.5 Rural Infrastructure Promotion Fund (RIPF)

FUNDING RURAL INFRASTRUCTURE

As the world's fourth largest economy, India is emerging as a prominent global power, rapidly realising its vision of accelerated development undergirded by robust infrastructure promoting sustainable production and income generation. To recognize the multiplier effects of infrastructure development on economic growth and acknowledging the catalytic role of rural infrastructure in speeding up poverty reduction, rural and agricultural development and balanced economic growth, NABARD has emerged as an important player in rural infrastructure financing leveraging its own fund as well as various funds vested by the Government of India.

3.1 Rural Infrastructure Development Fund (RIDF)

Government of India instituted the Rural Infrastructure Development Fund (RIDF) in NABARD in the financial year 1996 to mop up the priority sector lending shortfall of commercial banks for funding of incomplete irrigation projects. Over the last 03 decades, its scope has been expanded to cover 39 activities related to rural infrastructure. Jharkhand is a leading State in availing financial assistance under RIDF. Major projects financed in the state include irrigation, rural roads & bridges, drinking water supply, forest development, watershed development, school education infrastructure and dairy processing.

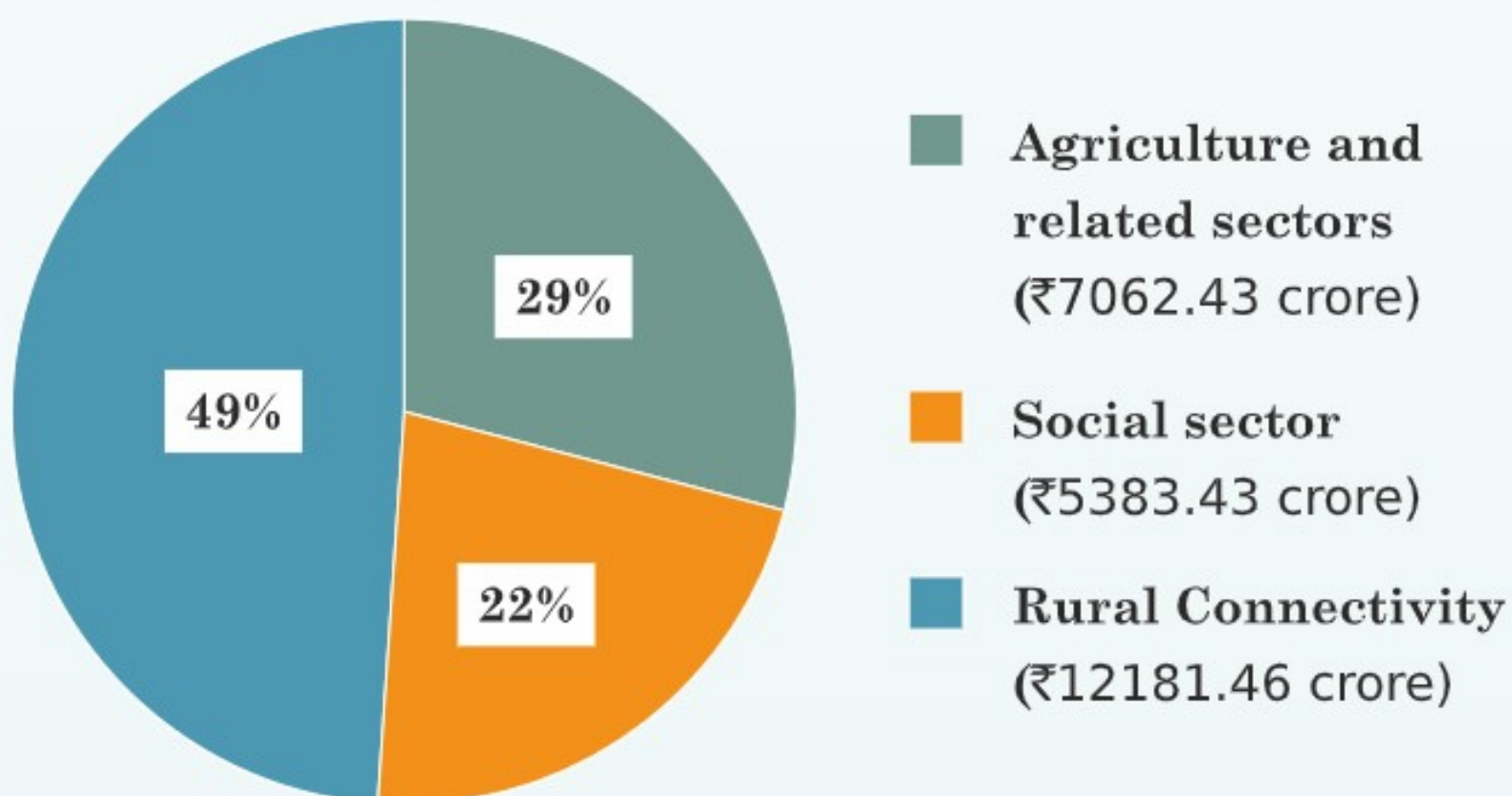


RIDF coverage in Jharkhand



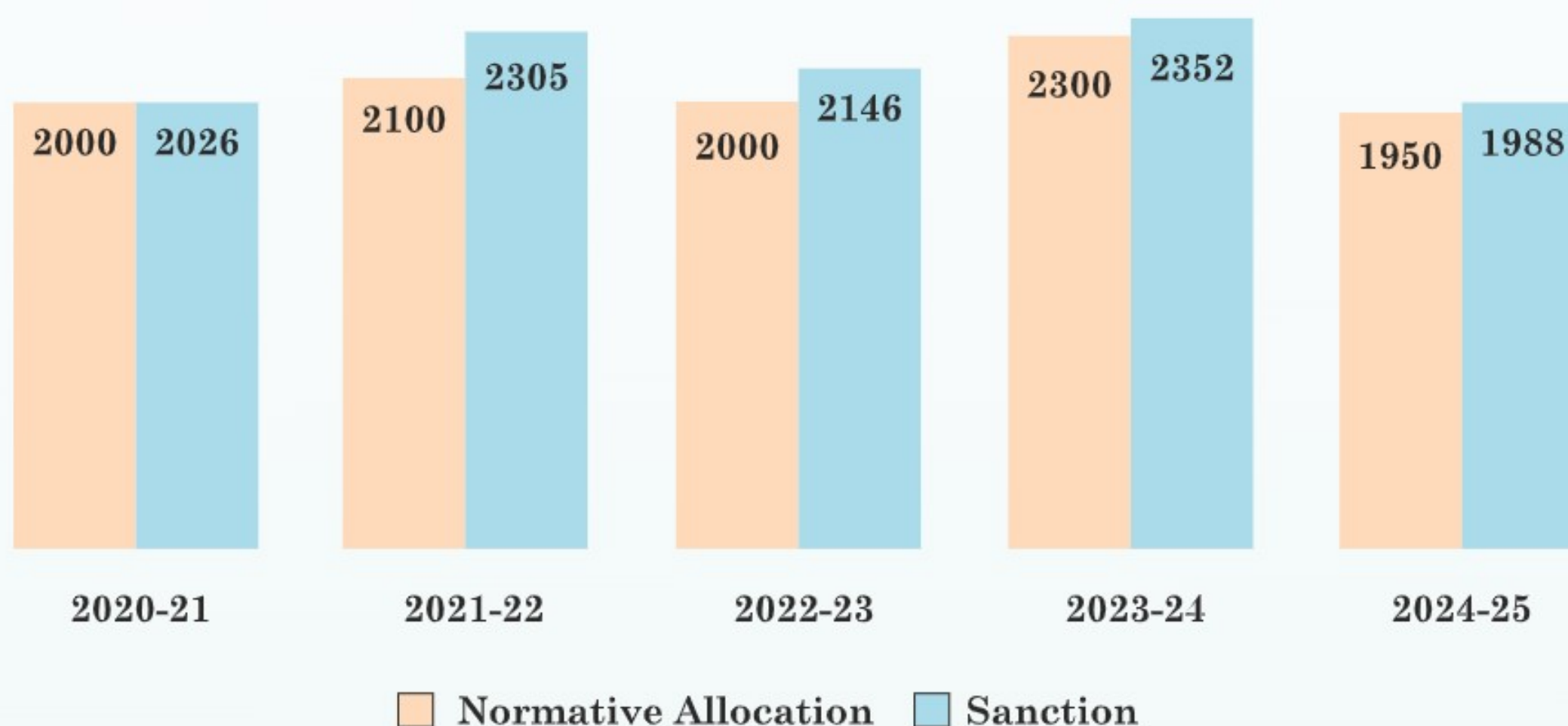
During 2024-25, ₹2015 crore was released to the State Govt. under RIDF

Sectoral distribution of RIDF Projects in Jharkhand



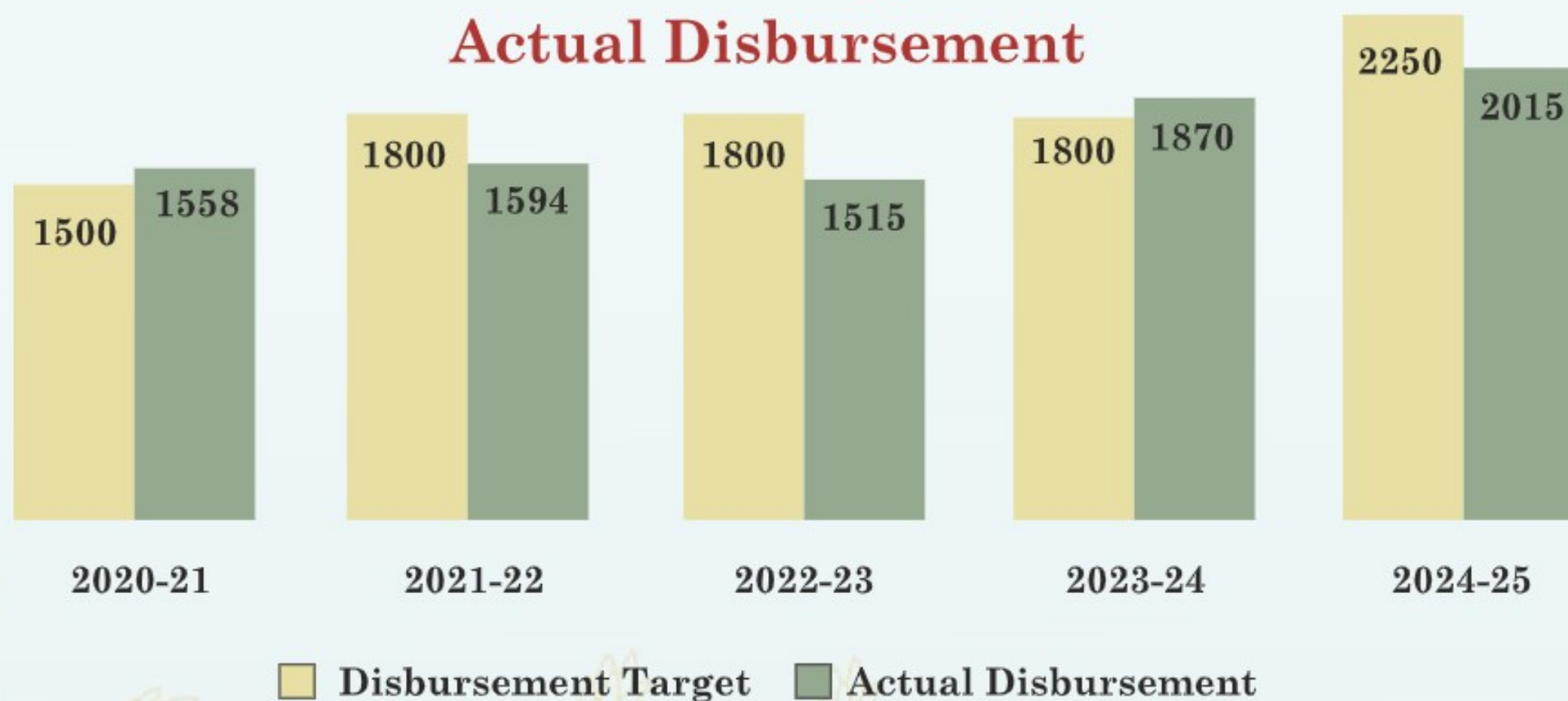
RIDF Sanctions in Jharkhand during last Five Years

Normative allocation vis-a-vis Sanction



RIDF Disbursement in Jharkhand during last Five Years

Disbursement Target vis-à-vis Actual Disbursement



Impact of RIDF

- Completed projects have unlocked the sunken investments made by the State Govt.
- Sanctioned projects are expected to generate additional employment opportunities.
- On completion, the irrigation and connectivity projects envisage creation of irrigation potential of about 4.77 lakh ha, road length of 14900 Kilometres and bridges admeasuring 1,54,000metres.
- Drinking water projects have helped the state to achieve the total functional household tap connections for 34.31 lakh households out of the total 62.55 lakh households in the state. Of the 34.31 lakh Households with Functional Tap Connections, about 28.04 lakh Households have been supported under RIDF.
- The infrastructure projects would provide connectivity to large number of inaccessible villages and improved access to marketing centres.

3.2 Long-Term Irrigation Fund (LTIF)

The Long-Term Irrigation Fund (LTIF) instituted in NABARD by Govt. of India as part of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is meant for fast tracking the implementation of 99 major and medium irrigation projects covering a command area of 76.03 lakh ha in 18 States. Under the Fund, Government of Jharkhand was provided an assistance of ₹518.10 crore for completion of works of Subarnarekha multi-purpose project. Further, an amount of ₹502.34 crore was sanctioned for the project in 2023-24, taking the cumulative support under LTIF assistance to ₹1020.44 cr.



3.3 NABARD Infrastructure Development Assistance (NIDA)

This fund offers flexible long-term loans to State Governments and well-managed public sector entities for financing rural infrastructure. Agriculture infrastructure, rural connectivity, renewable energy, power transmission, drinking water & sanitation and other social and commercial infrastructure projects can be financed under the fund.

3.4 Rural Infrastructure Assistance Scheme (RIAS)

Rural Infrastructure Assistance to State Governments (RIAS) 2.0 was introduced by NABARD during 2024-25, to provide financial assistance to State Governments to expedite the process of securing critical rural infrastructure which will promote rural livelihoods and in turn the local economy. The fund under this scheme can be used for both traditional infrastructure projects as well as new & emerging sectors. Jharkhand being identified as one of the focus states under the scheme, it is eligible to avail upto 95% of the project cost in form of assistance under RIAS.

3.5 Rural Infrastructure Promotion Fund (RIPF)

NABARD has set up a separate fund named RIPF for creation of experimental/critical infrastructure of smaller investments with focus on last mile connectivity benefiting the community which may generate demand for RIDF funding. During the past two years small yet impactful projects have been sanctioned that have positively affected the lives and livelihoods of vast majority of tribal population.

Few such projects operational in the state are depicted below -

- Remote village electrification through Renewable Solar Energy in hilltop tolas in Kadambera and Machabera villages inhabited by Pahariya Tribes in Seraikela Kharsawan district of Jharkhand benefitting around 70 households.
- Agri Infrastructure augmentation in CSS FPO area (Birni) through solarisation of aquaculture value chain using Solar Tree Model in Birni block of Giridih district.
- "Onion Storage Godown in Chatra district which proposes to help the FPO members in realising better prices for the onion produce.



SUCCESS STORY 1

Street Lighting and Solar Electrification of 34 Household

Benefits of the project: The major source of livelihood for intended beneficiaries from Pahariya PVTG families is making bamboo baskets, brooms, handicrafts etc. With their homes lit up properly at night, the villagers can produce more which will surely increase their daily income. Most of the residents have an average life of 45-50 years only and most of them suffer from lung and eye related disorders because they burn some local wax or kerosene to light up their homes. The Solar electrification is expected to almost nullify such effect.

There is a strong positive corelation between electrification, literacy, telecommunication which ultimately leads to a better living standards. Further, electricity also helps in overall health- as there is a reduction in polluting fuels used for cooking, lighting and heating.

Innovative aspects/ Best practices adopted:

This will be the first step to establish a connection between these villagers and the modern world. For generations these villagers have lived in the same way, completely cut out from the modern world. Electricity will be a pivotal step in the journey of these villagers towards modernization.



SUCCESS STORY 2

Harnessing the Sun for Sustainable Water Access - NABARD's Solar Tree Model at Giridih

In the drought-prone village of **Fatehpur**, Birni groundwater levels had plummeted to over 250 feet, electric supply was erratic, and diesel-run pumps were both expensive and polluting. Women and children bore the brunt of this crisis, often walking 2-3 km daily to fetch water from unsafe sources.

Challenges Faced

- **Erratic Power Supply:** Inconsistent electricity made water pumping unreliable.
- **High Operational Costs:** Diesel pumps were costly and environmentally unsustainable.
- **Limited Access to Clean Water:** Poor infrastructure and no filtration system.
- **Impact on Women & Children:** Long hours spent fetching water disrupted education and livelihoods.

Intervention: Introduction of the Solar Tree Model

With the support of NABARD a **Solar Tree-based Water Infrastructure System** was installed in 2023.

Key Components

1. **Solar Tree Structure:** A vertical solar array occupying minimal land (~1 sq. m.)



but generating up to 5 kW energy.

2. **Submersible Solar Pump:** Installed in a borewell, powered by solar energy.
3. **Smart Controller:** Automated on-off mechanism based on sunlight and water levels.

Outcomes & Community Benefits

- **24/7 Water Access:** Over 50 households now have access to clean water.
- **Cost Savings:** Eliminated diesel costs (~₹25,000/year) and reduced electricity bills.
- **Empowered Women & Girls:** Saved 2-3 hours daily per household; school attendance among girls rose.
- **Environmental Impact:** Reduced carbon footprint by ~1-2 tonnes CO₂ annually.
- **Community Ownership:** A village water committee was trained to manage and maintain the system.

Conclusion

The Solar Tree Water Infrastructure Model is a beacon of innovation, proving how clean energy can be leveraged for water security and social transformation. It stands as a replicable model for thousands of rural communities across India facing water and energy scarcity.



4

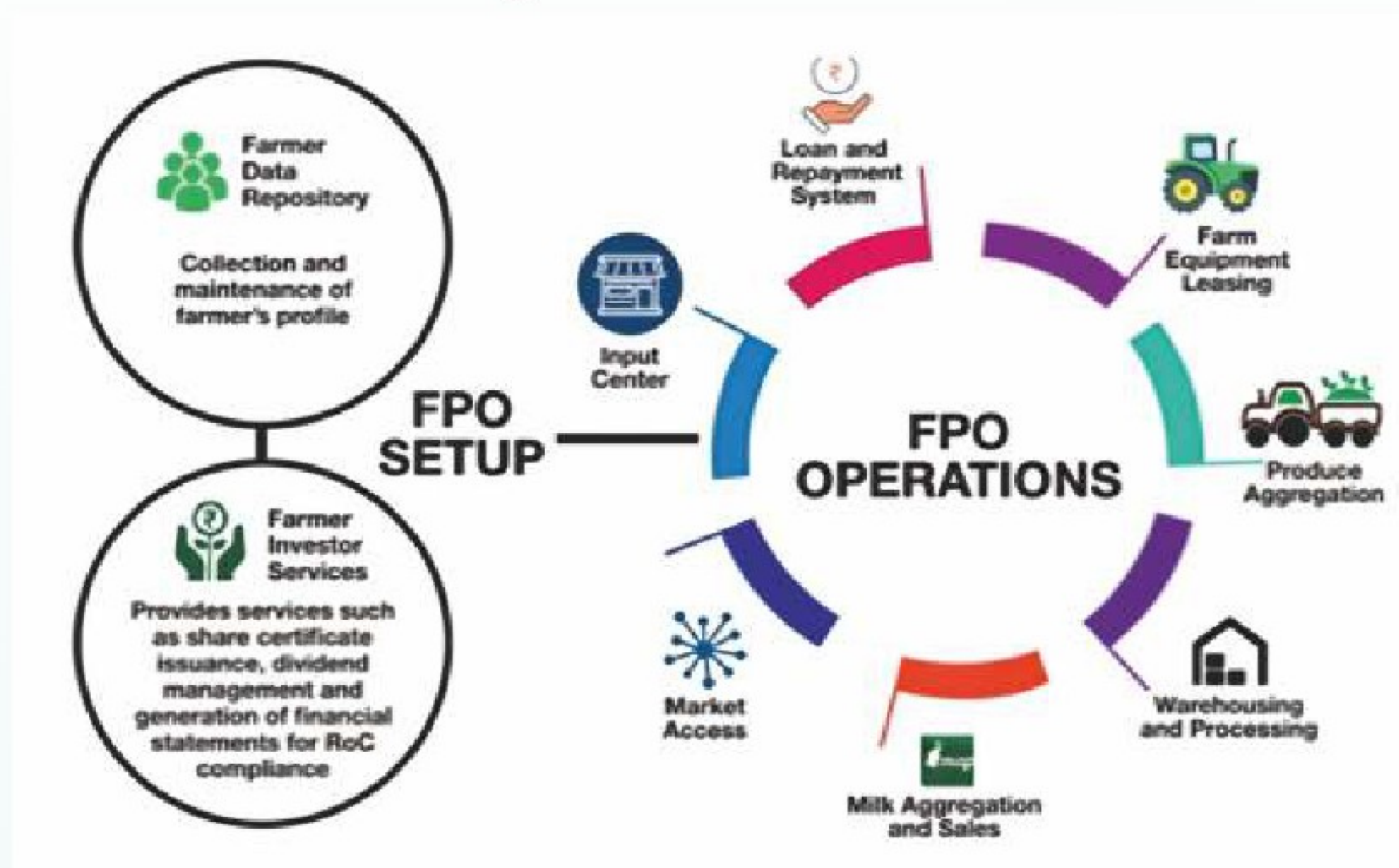
- 4.1 Farmer Producers Organisation (FPOs)
- 4.2 Tribal Development Fund (TRIBES)
- 4.3 4.3 Landscape based Regenerative resilient rainfed Ecosystem Development Programme (LREDP)s
- 4.4 FSPF (Farm Sector Promotion Fund)

FARM SECTOR

- Developmental initiatives of NABARD in farm sector :
- Conservation and management of natural resources.
- Augmentation of agricultural production and productivity.
- Enhancement of credit flow.
- Creation of employment opportunity and increase in income.
- Improve standard of living of rural populace



4.1 Farmer Producers Organisation



A community-based legal business organization of primary producers which replaces one or more combination of value chain actor/s for enhancement of economic rent of member farmers/ producers.

FPOs coverage in Jharkhand

Total number of
FPOs promoted

258

Total
membership

1,18,000

Business Activities of FPOs :









- Input Business
- Aggregation & marketing of agri and allied produce
- Crop advisories
- Primary Processing etc.



Progress during 2024-25

In FY 2024-25, 04 new FPOs have been sanctioned

Initiatives of NABARD for strengthening FPOs in the State

	<p>116 FPOs empanelled as CSC (Common Service Centre) for soil testing services.</p>
	<p>189 FPOs on boarded to e-NAM platform.</p>
	<p>On boarding of FPOs on Blockchain portal of State Government for getting seeds @ 50% subsidy for onward supply to farmers.</p>
	<p>94 FPOs on boarded on Farmers' Connect Portal of APEDA.</p>
	<p>Convergence of FPOs with Government agencies, CSR, philanthropic organisation for setting up solar based processing unit for millet, potato, oil and paddy, solar cold room, solar pump sets, micro-irrigation. etc.</p>
	<p>Tie-up with Organic Farming Authority of Jharkhand (OFAJ) for retail outlets and marketing of organic produce.</p>
	<p>95 FPOs empanelled as Paddy procurement agency by the State Govt.</p>
	<p>30 FPOs On-boarded on ONDC platform.</p>

4.2 Tribal Resilience Initiative for Building Environmentally Sustainable livelihoods (TRIBES) – An overview

The Tribal Resilience Initiative for Building Environmentally Sustainable livelihoods (TRIBES) by NABARD aims to provide sustainable livelihoods to tribal communities and reduce distress migration. It focuses on Natural Resource Management (NRM), micro-finance initiatives, and women's empowerment through the WADI model.

Coverage in Jharkhand :

- Projects: 61 in 24 districts
- Beneficiary families: 37,825
- Area covered: 33,804 acres
- FPOs formed: 22
- Horticulture crops: Mango, Tasar, Litchi, Guava, Lime, Amla, Cashew, Ber, Papaya, Apple Ber, Moringa, Custard Apple, Pear, Timber plants, Chickoo, Sweet Lime, Jamun, Jackfruit, Bamboo
- Other activities: Goatery, Poultry, Piggery, Vermicompost, Duckery, Tailoring, Onion storage, Bamboo/jute craft, Leaf plate making, Mushroom production, Nursery establishment, Beekeeping
- Horticulture plants: 27,00,480
- Grant sanctioned: Rs. 173.54 Crore
- Grant released: Rs. 132.61 Crore

Out of 17 Sustainable Development Goals (SDGs), TRIBES Projects contribute to 08 SDGs as detailed below

- SDG 1 – No poverty
- SDG 2- Zero hunger
- SDG 5 – Gender equality
- SDG 8 – Decent work and economic growth
- SDG 9 - Industry, innovation & infrastructure
- SDG10 – Reduced inequality
- SDG 13- Climate action
- SDG 15 -Life on land



Events organized under TRIBES programme FY 2024-25:

Aam Mahostav 3.0

The 3rd State Level Mango Festival, organized by NABARD Jharkhand Regional Office, took place from 21st to 23rd June 2024 at the Jharkhand State Co-operative Bank, Ranchi. The event featured:

- Participation from farmers from across 15 districts.
- Sale of 250 quintals of mangoes, including varieties like Amrapali, Malda, Mallika, Dashari, Shyammalda, and Himsagar.
- Other products sold included millet flour, millet laddu, millet biscuits, millet papad, ragi horlicks, lemon grass tea, pulses, spices, cashew nuts, mustard oil, pickle, honey, and jaggery.
- Total sales proceeds exceeded ₹30 lakh.
- Significant corporate orders, including 50 quintals of mangoes from Radisson Blu Hotel.
- Extensive media coverage and social media outreach, reaching over 4.5 lakh people.



Review meeting and Exposure visit:

A review meeting and exposure visit for TRIBES projects in Saraikela-Kharsawan district was held on 06.12.2024 for NABARD Jharkhand RO officers, DDMs, implementing agencies, and PTDC members.

The meeting reviewed ongoing TRIBES projects and provided guidance for improvement. During the visit, stakeholders learned about wadi maintenance practices and corrective measures.

The event aimed to enhance stakeholder capacity and ensure successful implementation.

Impact:

- Rise in annual household income
- 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

Success story – 01:

Transforming Lives Through Sustainable Farming

Farmer Mr. Bhikhram Oraon from Rocho village in Lohardaga struggled with traditional farming and lack of irrigation, forcing him to work as a labourer. The project introduced him to sustainable farming. Motivated by training, he planted Mango and Guava trees in one acre of fallow land. Despite initial irrigation challenges, a deep bore well and pipeline were provided, enabling him to start intercropping vegetables.

Over four years, Mr. Bhikhram earned ₹80,000 from vegetables and ₹25,000 from the first fruit harvest, totalling ₹1,05,000. This success allowed him to leave labour work and focus on farming, significantly improving his family's livelihood. He now advocates for sustainable agriculture and the importance of training in transforming traditional mindsets.



Success story – 02: "Harvesting Hope: A Farmer's Journey to Prosperity through NABARD's Non-WADI Project"

Mr. Tarani Singh, a small farmer from Barudih village in Patamda block, East Singhbhum, Jharkhand, transformed his livelihood through NABARD's Non-WADI project. Traditionally growing paddy and seasonal vegetables on 2.5 acres, he adopted off-season, high-value vegetable cultivation with support from NABARD during FY 2024–25.

With training, exposure visits, and technical guidance, Mr. Singh cultivated crops like tomato, brinjal, cabbage, cauliflower, and gourds using scientific practices. Despite initial doubts from his community, he focussed on proper land preparation, organic inputs, and efficient crop management.

His total investment of ₹69,150 yielded produce worth ₹1,61,274, earning a net profit of ₹92,124 in a year. Tomato and brinjal were the most profitable.

Beyond farming, Mr. Singh began aggregating and marketing vegetables from nearby farmers to Jamshedpur markets, increasing his annual income to ₹1.5 lakh. His success improved his family's access to food, education, and healthcare, and inspired others in the region.

NABARD's support was instrumental in building his skills and confidence, making him a lead farmer.



4.3 Landscape based Regenerative resilient rainfed Ecosystem Development Programme (LREDP)s

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 routed through "Ridge to Valley" approach, community participation & ownership, drudgery reduction, women empowerment, creation of maintenance fund, climate resilient agriculture and creating sustainable livelihood opportunities in the project area.

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

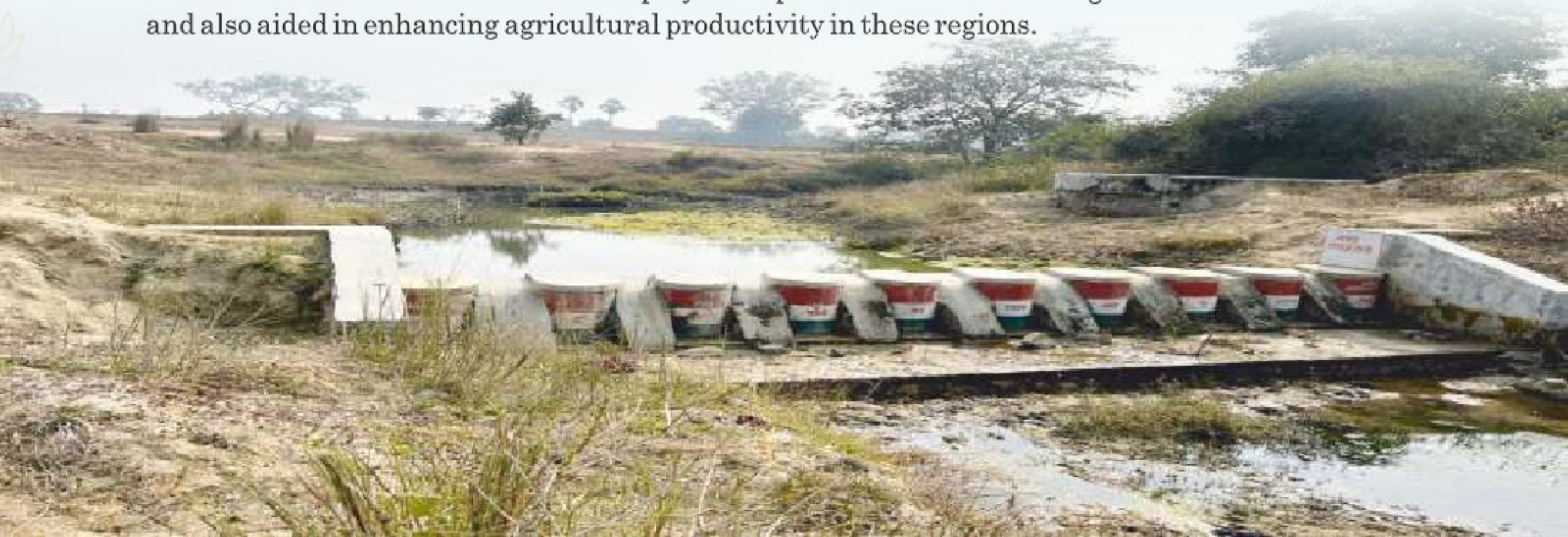
In Jharkhand, under Watershed Development, NABARD is implementing five major types of projects, namely- Watershed Development Projects, Climate Proofing Projects, KfW Soil Projects, Integrated Water Management Scheme, and Non-Watershed Projects.

Climate Proofing Projects

The Climate Proofing projects involve further development in completed watershed development project area 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.

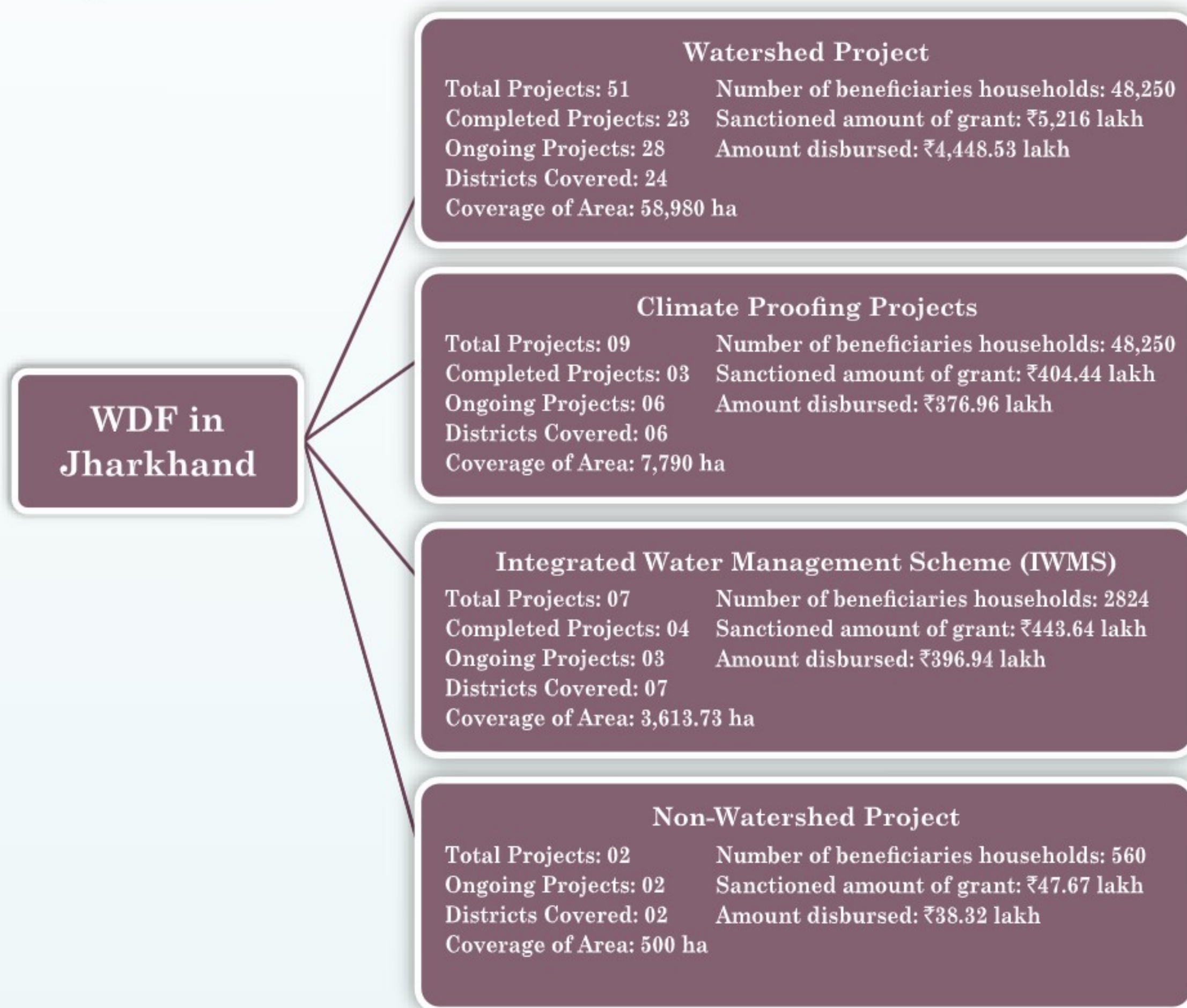
Integrated Water Management Scheme (IWMS)

To address the issue of water scarcity while improving agricultural productivity in vulnerable villages, the Integrated Watershed Management Scheme (IWMS) has been formulated by NABARD. The primary aim of the IWMS is to consolidate the progress made during the water campaign conducted by NABARD during the year 2017 to enhance the ability of farmers in dry land and rain fed areas to absorb credit. The project helped in sustainable management of water resources and also aided in enhancing agricultural productivity in these regions.



Non-Watershed Projects

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).



Impact Assessment of Watershed Projects

NABARD, Jharkhand has conducted third party impact assessment study of 12 completed watershed projects on random basis through Watershed Organization Trust (WOTR) and ICAR-RCER Palandu. The major findings of the studies are depicted in the table below –



In Jharkhand, watershed projects have demonstrated significant impacts across several districts.

S.N.	District	Watershed name	Implementing agency	Water availability (1000 cc)	Cultivated area expansion (%)	Increase in income (%)	Decrease in migration (%)
1	Ramgarh	Lolo	HCSSC	57 to 95	17.70 to 18.63	79.00	16.70 to 7.82
2	S.N.	Tyma	PRADAN	62 to 84	14.35 to 18.89	182.00	44 to 22
3	Dumka	Amjhari	IRA	39 to 89	21 to 35.94	81.10	74 to 67
4	West Singhbhum	Bandijhari	SVGS	37 to 49	10.30 to 10.39	48.38	78 to 52
5	Koderma	Cholkho	NBJK	25 to 39	8.84 to 9.14	36	64 to 44
6	Palamu	Karar	SEARCH	36 to 52	55.41 to 62.4	147.88	39 to 22
7	Gumla	Kerabar	GVT	60 to 97	10.9 to 11.23	49.64	NA
8	Deoghar	Samlapur	MASSP	10.26 to 14.76	9 to 31	71.20	0.00
9	Jamtara	Baldatanr	AANTEEKA	8.91 to 17.82	26 to 49	52.30	41 to 39
10	Ramgarh	Chumbanala	SUPPORT	2.88 to 6.21	24 to 39	103.60	29 to 20
11	Deoghar	Sekhar-nawadih	NEEDS	4.41 to 12.06	5 to 37	61.40	82 to 78
12	Pakur	Karanghati	REACT	29.34 to 45	16 to 42	42.30	0.00

SUCCESS STORY -I

Proper management of natural resources and livelihood of the rural people ensured which are liable for enhancing of agricultural productivity and income of villagers.

Birbir Watershed Project, Tandwa block of Chatra: A Model of Sustainable Rural Development

The Birbir Watershed Project covers five villages and two Gram Panchayats: Birbir, Kharka, Bongagarha, Dhangada, and Daridag. Located 20 km from the block HQ and 55 km from the district HQ, the project is facilitated by Gramin Seva Sangh, with the Birbir Watershed Committee (VWC) as the implementing body.

The project aimed to enhance agricultural productivity, water management, and livelihood security through sustainable practices. Challenges included resistance to modern farming methods, local interference, and climate change awareness gaps. These were addressed through awareness programs, capacity building, and community engagement.

Key interventions included soil and water conservation, integrated farming systems, climate-proofing measures, and livestock development. Notable agricultural achievements include the addition of 222 acres of cultivable land, doubling of cropping intensity, and adoption of sustainable practices such as vermicomposting and organic manure. Livestock numbers increased by 16%, milk production doubled, and additional income was generated through mushroom farming, beekeeping, and poultry.

Social impacts included increased agricultural employment (from 6 to 10 months/year), tripled land value, reduced migration, improved child education, and enhanced financial inclusion (over 50% of households linked to banks).

The Birbir Watershed Project stands as a model of sustainable agriculture and rural development, showcasing the power of community-driven natural resource management.



4.4: Farm Sector Promotion Fund

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

- In Jharkhand, NABARD has sanctioned 02DPR projects with grant assistance of ₹47.70 lakh and 02 CAT programs with total grant of ₹6.00 lakh during 2024-25 –
- Livelihood enhancement of rural poor using low-cost farm practices & judicious use of water resources in Angara block of Ranchi
- Promoting the Adoption of Climate Smart Agricultural Practices among small scale farmers in Chitarpur block of Ramgarh.
- Training cum exposure visit for 25 farmers from Hazaribagh district, Jharkhand to ICAR-CIFA, Bhubaneswar, Odisha on “Freshwater Pearl Culture for Entrepreneurship Development.
- Exposure visits for 25 members of the FPOs from Jharkhand to Sahyadri FPCL, Nasik, Maharashtra for knowledge enhancement of the Board members/shareholders of FPOs.

Success story – 01:

- Enhancing the farmers income through value chain, scientific sugarcane cultivation and marketing of famous delicacy Barkagaon's Jaggery in Hazaribagh
- Intervention: Total 200 farmers are involved in this project. This project marks a significant milestone in supporting sugarcane farmers in Barkagaon and enhancing their income through strategic value chain interventions, scientific sugarcane cultivation, and the marketing.
- Profitability: Production, processing, and packaging of three different kinds of product viz. Dheli gur, Masala gur, and Liquid gur have started since the establishment of jaggery processing unit. The product is also listed on eNAM & ONDC.
- Impact: A new variety of sugarcane (Cop18436) has been introduced in the project area. It is considered less susceptible to damage by rodents.



Success story – 02:

- ICT & IoT based end to end traceable precision farming along with smart farm establishment
- Intervention: farmers of Dadi block of Ramgarh District of Jharkhand are taking benefits of Automated Wireless Weather Station by getting hourly updated report of local weather helping them in farming.
- **Profitability:** They are getting benefits of soil moisture sensors installed in their farms by which they are getting updated reports every second on mobile apps helping them in optimum utilization of water and electricity. They are getting alerts on suitable time for spraying medicines as well.
- **Impact:** Their farm are fully automated. Now farmers anywhere in India can have access to their irrigation. They are no more dependent on labor. As soon as moisture level comes down to minimum threshold limit, alert will go to farmers through mobile phone to start irrigation. When moisture levels crosses the upper threshold limit again farmers get alert to stop irrigation helping them to decide when irrigation is required without wastage of water.



CLIMATE CHANGE AND SUSTAINABILITY

- India is committed to net zero emission by 2070 by building climate-resilient and sustainable livelihood, developing climate-smart agriculture, and deploying innovative financing mechanisms for tackling climate change. NABARD is accredited as the National Implementing Entity (NIE) of the Adaptation Fund (UNFCCC) and the Direct Access Entity (DAE) of the Green Climate Fund (UNFCCC). NABARD is also acting as the NIE of the National Adaptation Fund for Climate Change (NAFCC), constituted by the Government of India.
- In this capacity, NABARD supports projects aimed at augmenting groundwater, promoting natural farming ensuring food security, providing economically viable solar models, and increasing green cover through integrated farming practices. In Jharkhand there are 07 climate change projects at different stages of completion with total financial assistance of ₹24.83 crore.



5.1 Climate change Fund – Interest Differential (CCF-ID)

NABARD had created a dedicated CCF-ID during 2023-24 with an overall objective of catalysing and supporting climate action in the agriculture and rural development sector. The fund aims

to finance pilot projects that are innovative, sustainable, and contribute significantly to building resilience, creating sustainable and climate-resilient agricultural systems, reducing greenhouse gas emissions, and promoting sustainable livelihoods.

Activities undertaken in FY 2024-25

- A workshop on 'Assessing Vulnerability and Climate Risk: Strategies for a Climate Resilient future' was jointly conducted by NABARD and Office of APFCC, CAMPA, Ranchi, Forest Dept., GoJ. The Workshop aims to provide actionable insights & foster collaborations among participants, creating a roadmap for harvesting carbon market opportunities in Jharkhand.
- A stakeholder consultation meeting was held on 17.03.2025 at NABARD Jharkhand Regional Office to discuss potential areas and sectors suitable for climate change project proposals in Jharkhand.

5.2 National Adaptation Fund on Climate Change (NAFCC)

It is a fund established by Government of India to support adaptation activities in States and Union Territories that are particularly vulnerable to the impacts of Climate change. NABARD, as the national implementing entity for NAFCC, is responsible for identifying, developing, and executing climate adaptation projects, and ensuring proper fund utilisation and monitoring.

Ongoing projects under NAFCC

A. Location

Patratu and Jamtara Landscape, Jharkhand

B. Objective

Enhancing Climate Resilience of forests and its Dependent communities

C. Initiatives

- Capacity building and support service for adaptation
- Forest Microclimate improvement through Soil Moisture Conservation and Water Harvesting
- Gender sensitive and climate resilient livelihood system
- Treatment of wood used for housing
- Promoting energy use efficiency and alternative energy



D. Grant Assistance

₹24.73 crore under National Adaptation Fund for Climate Change, Ministry of Environment, Forest and Climate Change, Government of India.

E. Implementing Agency

- Department of forest, Government of Jharkhand

F. Impact

- 6477 members have been trained under awareness creation on climate change, income generation activities in animal husbandry and agriculture.
- Under the project, plantation has been done in 53.61 ha, farm bundings in 765 ha, contour trenches in 1456 ha and water absorption trenches in 104.60 ha. This has led to potential recharge of 179232 CuM of runoff water in ground.
- The project has constructed 42 new ponds, renovated 54 ponds, and constructed 34 drum check dams and 4 valley line wells.
- Production of paddy through SRI, improved cook stoves, Solarised livelihood station and Solar home lighting system reduces GHG emission.

5.3 JIVA

To ensure long term sustainability of its NRM projects, NABARD introduced a program christened as JIVA, an agro-ecological transformational approach leveraging the pre-existing social and natural capital in watershed and wadi projects. It is an aggregation of all the learnings under NRM program into a new format, adopting natural farming as its key approach.

Jharkhand RO has sanctioned Upscaling & Consolidation phase of two pilot phase projects in Ramgarh and West Singhbhum. Based on the success of JIVA pilot phase projects, 03 additional projects were sanctioned in pilot phase during 2024-25 as detailed below.



S.N.	District	Block	PIA	Project period	Amount sanctioned (in ₹Lakh)
1	Ramgarh	Patratu	GSS	Upscaling & Consolidation phase	90.00
2	West Singhbhum	Sonua/ Chakradharpur	PRADAN	Upscaling & Consolidation phase	90.00
3	Hazaribagh	Tatijharia&Bishunpur	Jan Jagran Kendra	Learning Phase-Second Batch	30.00
4	Dumka	Sariyahat	Chetna Vikas	Learning Phase-Second Batch	30.00
5	Lohardaga	Bhandra	CCDS	Learning Phase-Second Batch	30.00



6

- 6.1 Off-Farm Producer Organizations
- 6.2 Skill Development under NABSKILL
- 6.3 Rural Marketing initiatives
- 6.4 Geographical Indication
- 6.5 Marketing linkages

OFF-FARM SECTOR

Under Off-farm sector, NABARD provides support for the following activities in the State to strengthen the rural livelihood and promote rural enterprises in handloom, handicraft and agro- processing sectors to generate local employment and decent life to rural populace.

Off Farm Producer Organisation (OFPO)

Rural Business Incubation

Skilling

Geographical Indicator (GI)

Marketing

Catalytic Capital

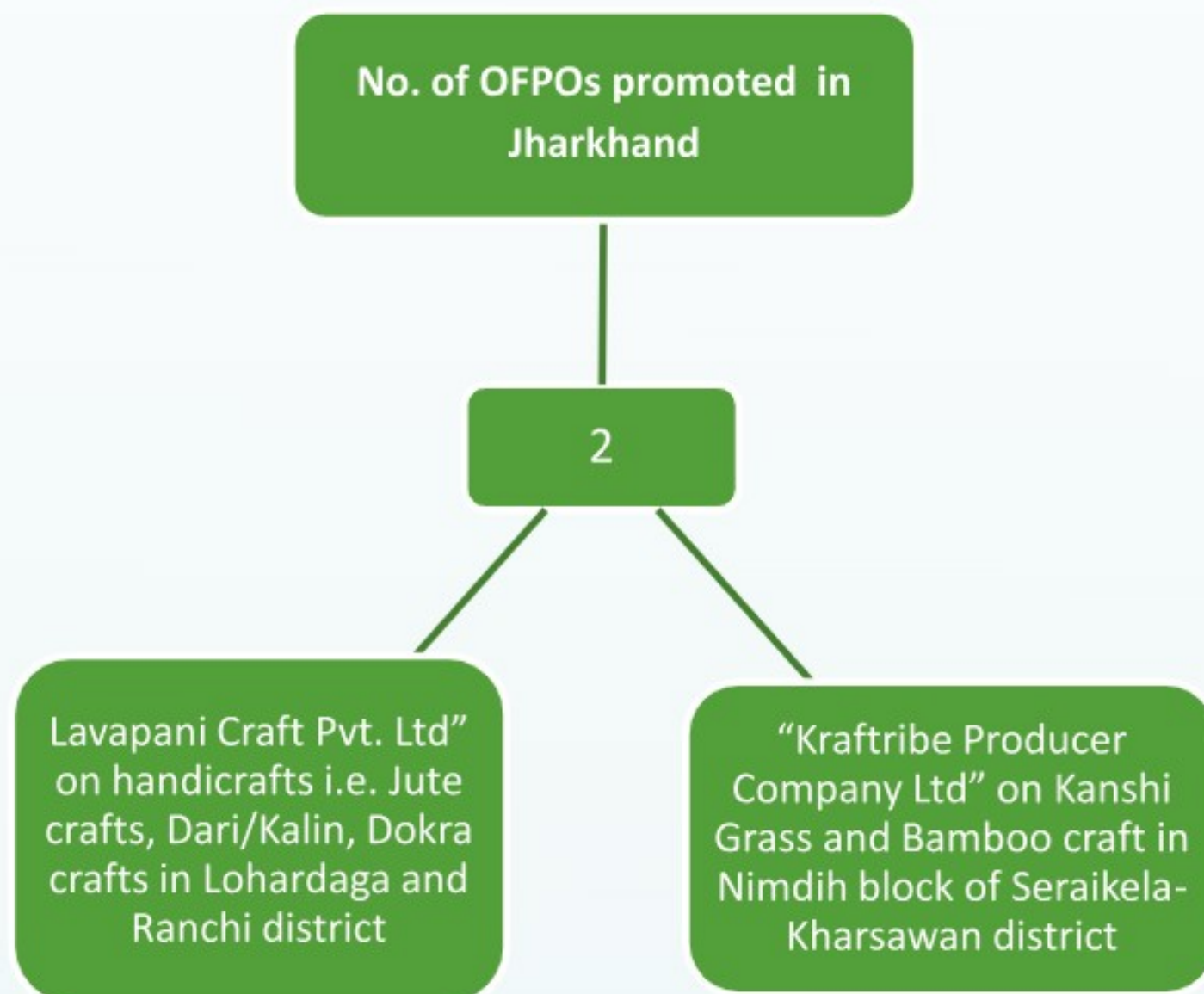
DPR Mode Projects

Gram Vihar



6.1 Off Farm Producer Organization (OFPO)

- NABARD has been supporting mobilization of rural off-farm producers to collectivise, 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



A shop is provided to OFPO at Birsa Munda Airport, Ranchi to showcase and sell their products.

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 diversity
- Facilitate artisans of OFPOs and their products at National Level Exhibition conducted across the country

6.2 Skill Development Programmes under NABSKILL

NABARD has developed a structured approach for addressing the skill gap in rural India through outcome-based programs by its training partners. A portal "NABSKILL" (www.nabskillnabard.org) has been developed for skill initiatives with the objective of effective implementation, monitoring/tracking placement and building candidate-wise database for the skill initiatives.

Skill Development



Coverage in Jharkhand

- Total No. of Skill Development programs conducted by NABARD in Jharkhand - 31
- Total number of candidates trained - 850
- Number of candidates settled - 670
- Wage Employment - 541, Self-employment - 129
- Total Amount of grant assistance - ₹67.97 Lakh

Progress during 2024-25

- 02 Skill Development Projects (SDP) with an assistance of ₹18.00 lakh was sanctioned to O P Jindal Community College, A CSR of Jindal Group of Company for providing training in Asst. Electrician Course and Welding & Fabrication Course.



Initiatives of NABARD for strengthening Skill Development in the State

- Focus on new age skill development programmes so as to increase the settlement as well as income of the candidates.
- Cooperation with Corporate CSRs such as Tata Sons, Jindal Steel, Lafarge Cement, Dalmia Cement, Vedanta ESL etc.

Success Story-1

Intervention:- A Skill Development Training Programme for Tribal rural youth of West Singhbhum was sanctioned on 19 January 2024 on "Automotive Service Technician Course for 02 & 03 wheelers" in Convergence with CSR Tata Community Initiative Trust, West Singhbhum. The programme was conducted at the premises of ITI Jagannathpur (A Tata supported ITI), West Singhbhum.



Impact :- Out of the 40 candidates, 33 candidates opted for placement at DSETS Pvt. Ltd, Gujrat and Bajaj Jaintgarh. The remaining 07 candidates have shown interest in self-employment. The candidates have got average salary of ₹15,500/- per month for the first 6 months.

Success Story-2

Intervention:- A Skill Development Training Programme for rural youth was sanctioned on 28th February 2024 on "Solar PV Installer (Suryamitra)" and "Food & Beverage Service course" in Convergence with CSR Vedanta ES Ltd, Bokaro. The Programme was supported by NABARD with CSR partner Vedant ESL Ltd, Bokaro. The implementing agency Social Empowerment and Economic Development (SEEDs) was the training facilitator for the programme.



Impact :- Total 25 trainees out of 33 candidates trained under Solar PV Installer Course have got placement in Premier Energy Pvt. Ltd, Hyderabad with a starting CTC of ₹18,500. While 22 candidates out of 30 candidates have got placement in Ramoji Film City, Hyderabad with a starting CTC of ₹15,462/-

6.3 Rural Marketing Initiatives

In order to support rural artisans to market their products effectively, NABARD provides financial assistance for setting up permanent infrastructure for Rural Haat and Rural Mart including Mobile Vans for NABARD promoted PACS, FPOs and OFPOs.

Coverage in Jharkhand

- Total No. of Rural Haats - 14
- Total No. of Rural Marts - 11
- Total No. of Rural Marts (Mobile Van) - 12

Progress during 2024-25

- The Lohri Naryanapur Rural Haat was inaugurated on 22 March 2025 handed over to Rural Haat Management Committee
- 01 mobile van for ₹6.50 lakh was sanctioned and disbursed to Gola Darpan FPO in Ramgarh.

In the heartlands of rural areas, where agriculture is not just a livelihood but a way of life, lies the tale of transformation fuelled by innovation and collaboration. This is the story of how NABARD's Mobile Vans became the catalyst for change, empowering agriculture producer collectives to reach new heights of success.

The Challenge:

In remote rural areas, agriculture producer collectives (FPOs/PACS) face numerous challenges in marketing their products effectively. Limited access to markets, lack of infrastructure, and inadequate transportation facilities hinder their ability to connect with buyers, resulting in reduced profits and limited growth opportunities.

The Solution:

Recognizing these obstacles, NABARD stepped in with a groundbreaking solution - the Mobile Van. This mobile platform was designed to bring markets closer to the farmers, bridging the gap between producers and consumers. Equipped with essential facilities, the vehicle serves as a one-stop-shop for marketing agricultural produce, offering a range of services tailored to meet the specific needs of rural producers.

Key Features and Benefits:

Market Access	The Marketing Vehicle serves as a mobile marketplace, bringing markets directly to farmers' doorsteps, saving time and resources by eliminating the need for long-distance travel.
Infrastructure Support	The vehicle, as a forward linkage to the Cold Rooms, reduces perishability and enabling farmers to fetch better prices
Information and Training:	The van provides farmers with valuable information and training on market trends, pricing strategies, and post-harvest management techniques, empowering them to make informed decisions and maximize profits.
Reduced Dependence on Middlemen	The van reduces intermediaries' roles, allowing producers to charge higher prices and retain a larger profit share by directly connecting farmers with consumers.

Impact :

NABARD's Marketing Vehicle emerged as a beacon of hope for rural agriculture producer collectives, offering innovative solutions to age-old challenges. By providing market access, infrastructure support, and valuable training, the vehicle empowered farmers to take control of their destinies and unlock the true potential of their agricultural enterprises. Through this initiative, the wheels of progress were set in motion, driving growth and prosperity in rural communities across the nation.

6.5 Geographical Indication

In addition to earlier sanctions of 03 GI proposals on Bhagaiya sarees & fabrics in Godda, Kuchai silk saree in Saraikela-Kharswan and Atthey Mutton in Deoghar, during the FY2024-25, Two GI proposal on Sweet Tamarind & Biru Gamacha in Simdega and the famous Seraikela-Kharsawan Kuchai turmeric was sanctioned with a grant assistance of ₹6.60 lakh. Besides this NABARD Regional Office has also identified 40 unique products of Jharkhand for which application can be filed with GI Registry, Chennai.

- Enables end-to-end support in facilitating pre-registration
 - Registration of Products for GI and Authorized Users
- Support for post-registration activities for GI products
 - Setting up GI Stores in prominent tourist spots
 - Awareness creation through catalogues, etc
 - Facilitating tie-ups with e-commerce portals
 - Expansion of export markets through conduct of buyer-seller meets.
 - Setting up GI Facilitation Centre

6.6 Progress during 2024-25

During the FY 2024-25, GI hearing team from Chennai visited Ranchi on 28th-29th January 2025 and examined the proposed GI products Bhagaiya sarees and Kuchai silk saree fabrics.