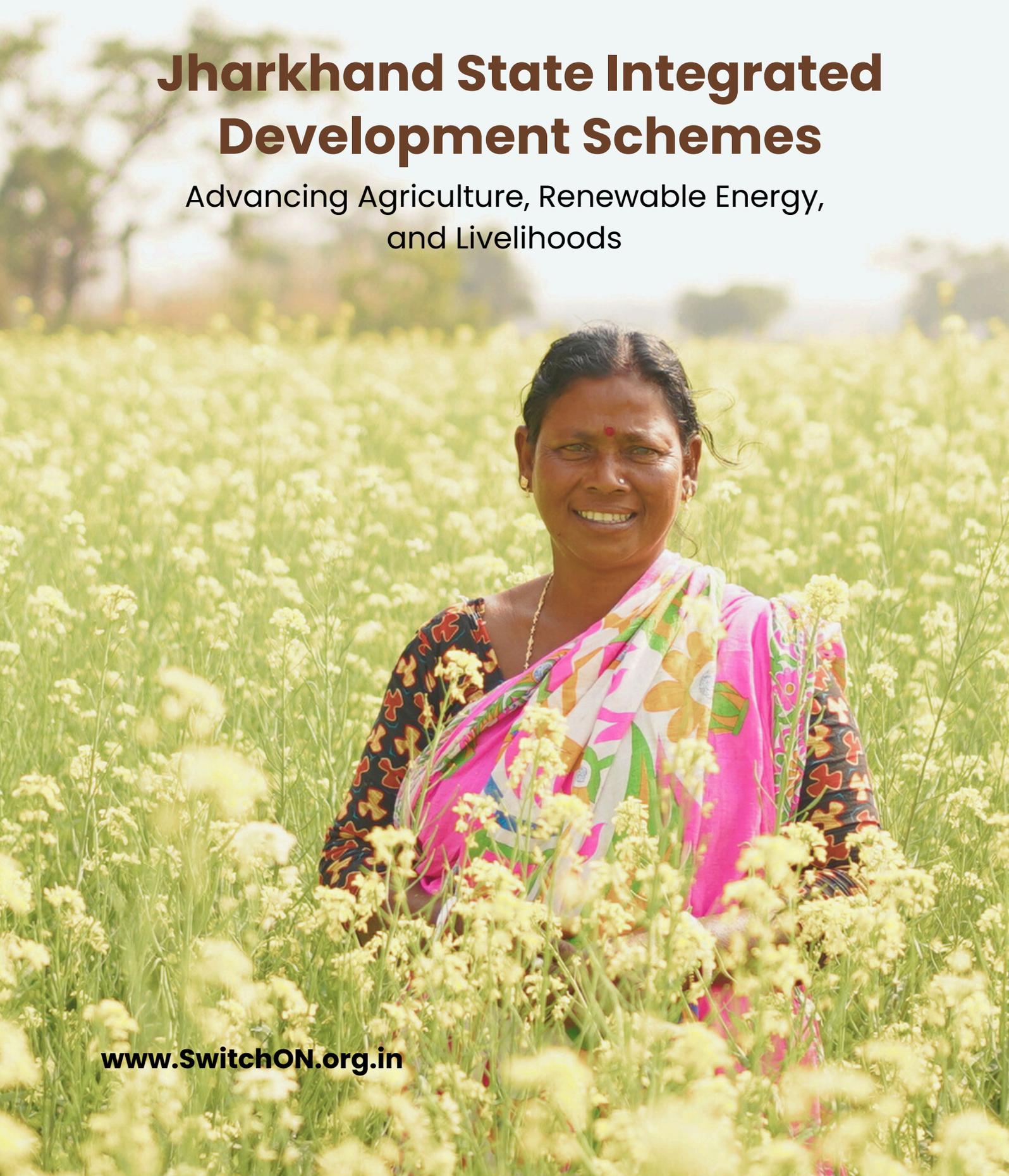




# Jharkhand State Integrated Development Schemes

Advancing Agriculture, Renewable Energy,  
and Livelihoods



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## Executive Summary

Jharkhand, a predominantly agrarian state, faces critical challenges in ensuring climate-resilient agriculture and rural livelihoods. With erratic rainfall, fragmented land holdings, and low farm mechanization, the state has adopted targeted schemes to empower small and marginal farmers. These programs focus on millet cultivation, crop insurance, irrigation expansion, mechanization, digital empowerment, and youth engagement. This report presents an overview of key government initiatives reshaping Jharkhand's agricultural landscape.

Jharkhand, a state rich in natural resources and tribal heritage, faces agricultural challenges such as erratic rainfall, poor irrigation coverage, and limited market access. To address these issues, the state government has introduced several schemes aimed at promoting climate-resilient agriculture, enhancing productivity, and supporting rural livelihoods. This document presents an overview of key agriculture-related government programmes implemented in Jharkhand, outlining their objectives, benefits, eligibility criteria, and application processes. **Jharkhand Millet Mission Yojana** provides financial assistance of ₹3,000 per acre (up to ₹15,000 for 5 acres) to farmers cultivating millets across 24 districts, promoting climate-resilient crops and reducing dependency on external inputs. **Jharkhand Krishi Rin Mafi Yojana** is a loan waiver scheme aimed at relieving small and marginal farmers from short-term agricultural debt to improve their financial stability and reduce migration. **Samakit Birsa Gram Vikas Yojana cum Krishak Pathshala** focuses on community-based learning by establishing model farms with modern agricultural technologies, training farmers to increase income and adopt sustainable practices.

To support livelihoods, schemes like Mukhyamantri Rojgar Srijan Yojana, National Scheduled Tribes Finance and Development Corporation (NSTFDC), National Backward Classes Finance & Development Corporation (NBCFDC), National Handicapped Finance and Development Corporation (NHFD), and Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) are active, aiming to create employment opportunities and provide financial assistance to various marginalized groups.



## Introduction

Jharkhand, located in the eastern part of India, is a state known for its rich mineral resources, dense forests, and diverse tribal cultures. However, its rural economy is predominantly dependent on agriculture, which provides livelihoods to nearly 70% of its population. The state's agriculture is shaped by its unique geography—characterized by undulating hilly terrain and varied soil types—and a monsoon-dependent climate, with annual rainfall averaging around 1300 mm.

The agriculture sector in Jharkhand is dominated by small and marginal farmers with limited access to irrigation and modern agricultural technologies. Recognizing these challenges, the government has launched a range of schemes to support millet cultivation, provide crop insurance, waive farm loans, mechanize agriculture, and promote solar energy and irrigation facilities. These programmes collectively aim to increase productivity, reduce vulnerability to climate change, and ensure financial stability for farming communities.

The favourable agro-climatic conditions also facilitate the year-round production of various types of off-season vegetables and fruits. The soil as well as the climatic conditions of the state is favourable for the growth of mushroom, tea, ornamental plants and spices.

Agriculture in Jharkhand is heavily monsoon dependent and irrigation facilities in the state are limited. The state receives 80–82% of the annual rainfall during monsoon hence majority of state's agriculture production is confined to the kharif season (June–September). 40% of the area in the state is under mono crop.

Nearly 70% of the area during kharif is under paddy. Most of this area remains fallow during the rabi season, leading to cropping intensity level 117%. The productivity of all the crops, except pulses, are below national average. Adopting sustainable agriculture practices is key to long-term increase in yield without depleting or disturbing the natural resources of the ecosystem. The State has faced occasional water shortages in the last few years and this has impacted all the sectors dependent on water. The State Government is committed to adopt available new technologies and practices to optimize resource utilization and improve the sustainability of the agriculture sector.



## 1. Jharkhand Millet Mission Yojana:

✓ (Status : Active) —————•••

### About:

The **Jharkhand Millet Mission Yojana 2024** is an progressive scheme launched by the Government of Jharkhand. Under this scheme, farmers growing millets will receive **financial assistance of ₹3,000 per acre**, with a maximum limit of **₹15,000 for up to 5 acres**, directly transferred to their bank accounts. **Major Millets** Covered Under the Scheme: Kangni (Foxtail Millet), Kodo (Kodo Millet), Chena (Proso Millet), Makra (Brown Top Millet), Ragi (Finger Millet), Sama (Little Millet), Sanwa (Barnyard Millet), Bajra (Pearl Millet), Jowar (Sorghum Millet), Kuttu (Buckwheat Millet) and Chaulai (Amaranthus)

### Key Interventions:

Promotion of climate-resilient millet crops across 24 districts.

### Benefits:

- Small and marginal farmers in the state will be given financial assistance of ₹3,000 per acre for cultivating millets.
- A maximum of ₹15,000 will be provided for up to 5 acres of land. (upto 1 acre = ₹3000, 2 acres = ₹6000, 3 acres = ₹9000, 4 acres = ₹12000 and 5 acres = ₹15000)
- Farmers in the state will no longer have to depend on others for their agricultural needs.
- The allocated financial assistance will be directly transferred to the eligible farmer's bank account.
- Farmers from all 24 districts of Jharkhand will benefit under the Millet Mission.

### Eligibility:

- All farmers from Jharkhand state can avail of this scheme.
- Farmers who own land between 10 decimal and 5 acres are eligible.
- Both land-owning (Raiyat) and sharecropping (Bataidar) farmers are eligible.
- Farmers owning more than 5 acres of land are not eligible for this scheme.
- Applicants must possess all the necessary documents.
- Farmers whose family members are in a government job or pay income tax are not eligible to apply.

### Documents Required:

Adhaar Card, b. Ration card, c. Phone number, d. Land Documents, e. Bank passbook

### How to apply:

#### • STEP 1:

Go to the official portal of Jharkhand Millet Mission.

#### • STEP 2:

Click on the "CSC Login" option.

#### • STEP 3:

Under the option "Search for Beneficiary Details", enter the Aadhaar number and Captcha, then click on Search.

#### • STEP 4:

Scan your fingerprint, and the applicant's full details will appear on the screen.



- **STEP 5:**

If any detail is missing, fill it in manually. Make sure to enter correct bank account details.

- **STEP 6:**

Fill in the millet cultivation details accurately.

- **STEP 7:**

Upload the required documents in the specified format:

- Upload Land Document
- Upload NOC from Landowner
- Upload Bank Passbook
- Upload Millet Purchase Receipt

- **STEP 8:**

Make a payment of ₹14.24 through the CSC Wallet.

- **STEP 9:**

After successful payment, a receipt will be generated. You can print and keep it for future reference.

(**source:** Gramin Sarkari Yojana: Millet Mission, 2024)

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## 2. Mukhyamantri Krishi Ashirwad Yojna (MKAY) : (MANAGE)

✔ (Status : Inactive) 

### About:

Mukhya Mantri Krishi AashirwadYojna is an ambitious scheme of the state government aimed at improving the financial situation of farmers and providing them with timely investment support before the start of the Kharif season.

### Key Interventions:

Financial assistance.

### Benefits:

Marginal and small farmers will be given Rs 5000 per acre per year (maximum up to 5 Acres) through Direct Benefit Transfer in their bank account.

### Eligibility:

All the small and marginal farmers of the state, who have arable land up to a maximum of 5 acres are eligible to apply under the scheme.

### Application Process:

#### Online:

- Go to the official portal: [mmkay.jharkhand.gov.in](http://mmkay.jharkhand.gov.in)
- Fill in your details and upload necessary documents.
- Submit the application online.

#### Offline:

- Print out Form.b.
- Fill and attach documents.
- Submit at the District Agriculture Office or Block Development/Gram Panchayat Office.

### Documents Required:

#### Every farmer seeking MKAY must possess:

- Original Resident Certificate issued by the Government of Jharkhand
- An Aadhar card for the Unique Identity Number.
- A Copy of Bank Passbook is required for further transactions.

(source: Agricultural Schemes Jharkhand,MANAGE)

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### 3. Jharkhand Krishi Rin Mafi Yojana : (MANAGE , KRMV)

✓ (Status : Active) —————

#### About:

Jharkhand Krishi Rin Mafi Yojana, launched by the Jharkhand state government on 1 February 2021 is an agriculture loan waiver scheme for the farmers of Jharkhand.

#### Key Interventions:

Financial relief to reduce debt burden.

#### Benefits:

The objective of the proposed scheme is to provide relief from the burden of debt to the short-term agricultural loan holder farmers of Jharkhand state. The main objectives of the scheme are as follows:-

- To improve the loan eligibility of crop loan holders.
- To stop migration of farming communities.
- To strengthen the agricultural economy.

#### Eligibility:

Farmer must be a permanent resident of Jharkhand state. The small and marginal farmers who have taken the loan using the Kisan Credit Card . Must be a farmer who self-cultivates his / her land or farmers who cultivate in leased land. The Farmer must be at-least 18 years of age. Only 1 farmer per family is allowed for loan waiver.

#### Application Process:

##### Online:

- Visit [jkrmv.jharkhand.gov.in](http://jkrmv.jharkhand.gov.in) (Krishi Rin Mafi portal).
- Click "Beneficiary Registration" and enter Aadhaar number.
- System displays existing KCC details; enter the Ration Card number.
- Select the correct loan account, verify details.
- Complete e-KYC (₹1 token), then submit the application.
- Download or note your application acknowledgement.

##### Offline:

- Visit any Common Service Centre (CSC).
- Provide Aadhaar, KCC, Ration Card.

#### Documents Required:

Aadhaar number, b. Ration card, c. Kisan Credit Card (KCC)

(source: Agricultural Schemes Jharkhand, Jharkhand Krishi Rin Mafi Yojana)

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## 4. Kisan Credit Card Scheme: (KCC)

✓ (Status : Active) —————

### About:

The Kisan Credit Card (KCC) scheme in Jharkhand is a government-backed initiative aimed at providing timely and adequate credit to farmers for their agricultural and allied needs through a simplified banking process. The KCC scheme provides farmers with easy access to credit for crop cultivation, post-harvest expenses, produce marketing, household consumption needs, and working capital for allied activities like dairy, poultry, and fisheries. Farmers can typically avail loans up to ₹3 lakh under the standard KCC scheme, with interest rates as low as 7% per annum after government interest subvention. The interest rate is generally 9%, but with government subsidy, it can be reduced to 7%. In some cases, prompt repayment (~3% rebate for prompt repayment) can further reduce the effective rate (~4%).

### Key Interventions:

Easy and affordable credit.

### Eligibility:

All farmers—including owner cultivators, tenant farmers, sharecroppers—are eligible. Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers can also apply.

### Application Process:

Farmers can apply through local banks, Common Service Centers (CSCs), or online portals. The process is designed to be simple and accessible, even in rural areas.

### Documents Required:

- Application form,
- Two passport-sized photographs,
- ID proof (Aadhaar, Voter ID, Driving License, etc.), and
- Land holding documents.

(source: KCC Jharkhand, ATMA Gumla)

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## 5. Jharkhand Kisan Fasal Rahat Yojana: (MANAGE)

✓ (Status : Active)

### About:

Jharkhand Kisan Fasal Rahat Yojana aims to provide security cover to Jharkhand farmers in case of crop damage due to natural calamity.

### Key Interventions:

Crop risk mitigation.

### Benefits:

When a farmer's crop loss reaches at least 20%, they become eligible for compensation ₹3,000 per acre for 30–50% crop damage and ₹4,000 per acre for losses above 50%. This compensation is capped at 5 acres per farmer.

Both **Kharif (e.g., paddy, maize)** and **Rabi crops (e.g., wheat, gram, mustard, potato)** are covered. The scheme includes a wide range of calamities like drought, floods, cyclones, landslides, thunderstorms, earthquakes, epidemics, and wildfires

### Eligibility:

Farmers must be residents of Jharkhand. Should be Small and marginal farmers. Both land and landless.

### Application Process:

#### Online:

- Visit the official portal: [jrfry.jharkhand.gov.in](http://jrfry.jharkhand.gov.in)
- Go to the "Farmer Registration" section.
- Register with Aadhaar and verify your number.
- Fill in land details, crops grown, extent of damage.
- Upload required documents.
- Submit the form and receive a confirmation code on your mobile [jrfry.jharkhand.gov.in](http://jrfry.jharkhand.gov.in).

#### Offline:

- Common Service Centres (CSCs)
- Block Development Officer office
- Sub-Divisional Office

### Documents Required: Farmers will need to submit:

- Aadhaar card
- Passport-size photograph
- Proof of land ownership or lease documents (LPC, Khasra, Khatauni)
- Lease agreement or Sahmati Patra for sharecroppers
- Bank account details
- Proof of residence (like ration card or domicile certificate)
- Income certificate
- Crop details and area cultivated

(source: Agricultural Schemes Jharkhand, MANAGE)

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## 6. Samakit Birsa Gram Vika Yojana cum Krishak Pathshala: (MANAGE)

✓ (Status : Active) 

### About:

Under this scheme, one agriculture farm in every district will be selected. They will be provided with various state-of the art technologies and tools of modern –day farming for horticulture, livestock’s rearing and pisciculture apart from new irrigation techniques. Through this scheme, the farmers will be provided training and will be empowered to increase their incomes.

### Key Interventions:

Community-based learning and demonstration.

### Benefits:

Farmers gain from direct, hands-on learning of advanced techniques, get improved access to climate-resilient practices, and exposure to modern infrastructure and value chains

### Eligibility:

The Yojana does not involve individual enrollment; rather, **entire Gram clusters** are selected based on need. Once a cluster is designated a “Birsa Gram” and linked to a **Krishak Pathshala**, all farmers in that cluster—including sharecroppers and smallholders—become beneficiaries. Participation is typically coordinated through local Panchayats and agriculture extension teams

### Application Process:

#### Step 1: Check the RFP

- Issued by the **Directorate of Agriculture, Jharkhand**, via state procurement portal (e.g. [jharkhandtenders.gov.in](http://jharkhandtenders.gov.in))
- Review **eligibility criteria, scope, Fee/EMD**, and **evaluation process**.

#### Step 2: Prepare Bid Documents

- Provide legal registration proof (e.g. company certificate, PAN, GST) .
- Submit **technical proposals** detailing experience, methodology, staffing, and work plan.
- Submit **financial proposals** per RFP template.

#### Step 3: Submission

- **Online submission** via state portal between specified date
- Provide **hard copy** along with **Tender Fee (₹10,000)** and **EMD (₹7.5 lakh)** to the Agriculture Department office (Krishi Bhawan, Ranchi).

#### Step 4: Evaluation & Selection

- Bids evaluated based on the Quality & Cost Based Selection (QCBS) method.
- Selected agency enters into a 3-year contract, with possible extension up to 5 years

### Documents Required :

This is community-based, individual documentation requirements do not apply. Local authorities and extension channels handle identification and beneficiary tracking. Farmers are typically informed verbally and through village meetings arranged by the Pathshala staff and agricultural officials.

(**source:** Agricultural Schemes Jharkhand,MANAGE)



## 7. Birsa Kisan Yojana (BKY):

✓ (Status : Active) ———•••

### About:

Jharkhand Chief Minister Hemant Soren announces new scheme details Birsa Kisan Yojana. This is a unique project started by the government for the betterment of farmers. Under the Birsa Kisan Scheme, the government will generate a unique ID card. This card will be generated after the registration of the farmer. After the enrollment process, farmers will get Birsa Kisan's unique ID card. This card is only applicable in Jharkhand and is used to take benefit of government schemes.

### Key Interventions:

Agricultural training.

### Benefits:

- In Birsa Kisan Yojana Jharkhand farmers will get agricultural training. The state government will start classes, especially for farmers. In these classes, different types of experts came in these classes and gave instructions to farmers.
- This training program is also helpful for the farmers to know more about the latest and new farming equipment.
- This program will also help farmers to take an agricultural loan. The Jharkhand government already issued a loan of rupees 587 crore rupees for 2 Lakh farmers.
- This scheme is especially helpful for BPL / poor farmers.
- The most important benefit of this unique card is that it will identify fraudsters and middlemen who take advantage of farmers.

### Eligibility:

Jharkhand farmers with valid Aadhaar card.

### Application process:

- According to Government announcements, farmers can register themselves online on Pragya Kendra.
- In this project, they have to complete their KYC process and then they will be registered for the Birsa Kisan Yojana.
- The other information like its success and Yojana application form will be available soon on the official agriculture department of the Jharkhand website.

### Documents Required:

- Aadhaar
- Land documents
- Bank details

(source: Agricultural Schemes Jharkhand,MANAGE)





## 8. Mukhyamantri Krishi Rin Mafi Yojana:

✓ (Status : Active) 

### About:

The Jharkhand government came up with a new scheme 'Mukhyamantri Krishi Rin Mafi Yojana' for relieving the farmers across the state. This scheme was announced by CMO Jharkhand, Mr. Hemant Soren in the month of December 2020.

### Key Interventions:

Financial assistance

### Benefits:

This scheme will waive off up to Rs. 50,000/- of the loan amount. This scheme aims to benefit about 9 lakh farmers in the state. An outlay of Rs. 2,000 crores' is sanctioned by the state government for the scheme.

### Eligibility:

- Must be a **permanent resident** of Jharkhand state
- Applicants must be a **registered farmer** and engaged in agricultural activities.
- Only **one member per household** is allowed to apply.

### Application Process:

#### Online

- Visit the official portal: [jkrmy.jharkhand.gov.in](http://jkrmy.jharkhand.gov.in)
- Click "**Beneficiary Registration**" and enter your **Aadhaar number**.
- Enter your **Ration Card number** and select your loan account.
- Complete **e-KYC** (token charge), review details, and **submit**.
- Note down your **Acknowledgment ID**.

#### Offline

- Apply via **Common Service Centres (CSCs)**.

### Documents required:

- Aadhaar Card
- Ration Card
- Bank Passbook or Bank Account Details
- Loan Documents
- Passport-size Photograph
- Mobile Number
- E-KYC Confirmation Slip

(source: Agricultural Schemes Jharkhand,MANAGE)

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## 9. Attracting & Retaining Youth in Agriculture (ARYA) Scheme :

✓ (Status : Active) ———•••

### About:

The Government of Jharkhand has launched Attracting and Retaining Youth in Agriculture (ARYA) Scheme for the youth to engage and encourage them in Agriculture. Under the ARYA scheme, the state government attracts rural youth in agriculture by providing them skill training and making the state self-dependent in agriculture. The aim is to engage youth in agriculture and promote the green revolution in the state. In this scheme, Agriculture Technology Management and Training (ATMA) provides training to the rural youth in the state and for this, two youths from each village are selected for the training. Selected youth will get training about agriculture like how to properly use barren land, uncultivated land, and inspire youth to grow food grains.

### Key Interventions:

Soil health, Seed treatment, Intercropping, Post-paddy cropping.

### Benefits:

- The state government attract rural youth in agriculture by providing them skill training and make the state self-dependent in agriculture
- Agriculture Technology Management and Training (ATMA) provide a training to the rural youth
- Selected youth will get benefits of training about agriculture like how to properly use barren land, uncultivated land, and inspire youth to grow food grains.

### Eligibility:

Rural youth selected by ATMA/local extension units.

### Application Process:

Nominated through village-level programs.

### Documents Required:

- Aadhaar Card
- Residence proof
- Age proof

(source: Agricultural Schemes Jharkhand,MANAGE)

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## 10. Krishi Yantrikaran Protsahan Yojana:

✓ (Status : Active) ———•••

### About:

A Farm Mechanization Promotion Scheme of Jharkhand. A government initiative to promote modern agricultural practices through subsidies on farm machinery.

### Key Interventions:

Subsidized Equipment Purchase for Farmers and building Custom Hiring Centre (CHC)

### Benefits:

- **Reduced Farming Costs:** Minimized manual labor and operational expenses.
- **Time & Labor Efficiency:** Mechanized solutions reduce drudgery and speed up processes.
- **Increased Productivity:** Efficient and timely farm operations.
- **Financial Support:** Significant subsidy relief for buying expensive machinery.
- **Inclusivity:** Strong support for SC/ST, women, small and marginal farmers.

### Eligibility:

- Priority will be given to Scheduled Castes (SC), Scheduled Tribes (ST), small/marginal, and women farmers.
- At least 30% of the selected beneficiaries should be from these categories.
- Farmers who have already received the benefit for a particular machine will not be eligible for the same machine again.
- The selection will be made on a "first come, first served" basis.

### Application Process:

#### Online:

- Farmers can apply through the official website ([www.jharkhandsoil.gov.in](http://www.jharkhandsoil.gov.in) or [www.sameti.org](http://www.sameti.org)) or through the prescribed application forms available at local offices.
- Applications are verified by the concerned land conservation or agriculture officer.
- Approved beneficiaries are required to purchase the equipment and submit proof of purchase.
- Payment of the subsidy is made directly to the beneficiary's bank account after verification.

#### Offline:

- Collect and submit the prescribed application form at local agricultural offices.

### Documents Required:

- Aadhaar Card
- Land ownership documents (e.g., khata/khesra)
- Caste certificate (if SC/ST)
- Income certificate (for small/marginal farmer classification)
- Bank account details
- Passport-size photo
- Application form (online or offline)
- PAN card (if applicable)

(source: SAMETI, Jharkhand)



## 11. National Food Security Mission:

✓ (Status : Active) ———•••

### About:

The **National Food Security Mission (NFSM)** is a flagship program launched by the Government of India to enhance food production, especially in **food grain crops**. The mission focuses on **increasing productivity, improving the quality of crops, and ensuring food security** for the nation, with special emphasis on the states like **Jharkhand**.

### Key Intervention:

Enhancing productivity of key crops, Capacity building & Training, Soil Health improvement.

### Benefits:

- **Increased Crop Yield:** Use of high-yielding seeds and modern machinery improves productivity.
- **Soil Health Improvement:** Access to **soil testing** and expert advice leads to better nutrient management.
- **Cost Reduction:** Mechanized farming reduces labor costs and increases efficiency.
- **Irrigation Facilities:** Access to **water-saving irrigation systems** reduces dependence on rainfall.
- **Financial Assistance:** Direct **subsidies** for machinery and equipment, leading to lower upfront costs for farmers.

### Eligibility:

- **Small and marginal farmers** are given priority.
- Priority is given to **SC/ST farmers, women farmers, and rural youth**.
- **Farmer Producer Organizations (FPOs), SHGs, and cooperatives** can also apply.
- Farmers who have land both individual and group-based farming are eligible.

### Application Process:

#### Online:

Visit the official state agriculture portal or the **District Agriculture Office** website to apply. Fill out the **online application form** for the desired crop interventions and support.

#### Offline:

Visit the **Block Agriculture Office** or **Krishi Vikas Kendra (KVK)** to obtain and submit the application form.

Submit the **land records, identity proofs**, and any other required documents.

### Documents Required:

- Aadhaar Card (for identity verification)
- Land Ownership Document (e.g., Khata/Khesra)
- Caste Certificate (for SC/ST farmers)
- Income Certificate (for small and marginal farmers)
- Bank Account Details
- Photographs
- Ration Card (if applicable)
- Soil Health Cards (if available, for soil testing)
- Certificate from the Gram Panchayat (for group farming/farmer producer organizations)
- Application Form (from the concerned agriculture office or online portal)

(source: NFSM Ranchi, NFSM operational guidelines)



## 12. Agricultural Technology Management Agency:

✓ (Status : Active)

### About:

The Agriculture Technology Management Agency (ATMA) is a district-level registered society in Jharkhand, established to decentralize agricultural extension, integrate research and extension activities, and ensure efficient technology dissemination to farmers. ATMA acts as a focal point for planning and implementing need-based agricultural development programs, involving all key stakeholders—including line departments, research institutions, NGOs, and farmer organizations—for sustainable growth of the agriculture and allied sectors.

### Key Interventions :

Decentralized Planning, Capacity Building, Farmer Mobilization, Technology Demonstration, Market Linkages.

### Benefits:

1. Improved access to latest agricultural technologies and practices.
2. Increased productivity and income due to adoption of improved methods.
3. Enhanced skills and knowledge of farmers through regular training and exposure.
4. Stronger research-extension-farmer linkages and feedback mechanisms.
5. Empowerment of farmer groups and resource mobilization.
6. Better convergence and utilization of resources among multiple departments and agencies.

### Eligibility:

Individual farmers and farm women across all districts of Jharkhand. Farmer Interest Groups (FIGs), Farmer Producer Organizations (FPOs), and Self Help Groups (SHGs). All stakeholders involved in agriculture and allied activities, including NGOs and private sector partners. Priority is often given to small, marginal, SC/ST, and women farmers.

### Application Process:

#### Online:

For cluster development and infrastructure projects, eligible agencies and groups can apply through the official portals such as:

**Step 1:** Some activities and nominations may be facilitated through the Jharkhand Agriculture Department's portal or district ATMA websites (where available).

**Step 2:** Submit required forms and documents as per instructions for specific interventions or schemes.

#### Offline:

**Step 1:** Farmers or groups approach the Block Agriculture Office or District ATMA Office

**Step 2:** Submit applications or nominations for participation in training, demonstrations, or group formation activities.

**Step 3:** Participate in PRA exercises and planning meetings organized at village or block level.

### Documents Required:

Identity proof (Aadhaar, Voter ID, etc.), Address proof, Land ownership, Group registration certificate (for FIGs, FPOs, SHGs), Bank account details, Caste certificate (for SC/ST applicants)

(source: SAMETI Jharkhand, ATMA Ranchi)



## 13. Meethi Kranti Yojana (Sweet Revolution Scheme) :

☑ (Status : Inactive) —●●●

### About:

A scheme for farmers called Meethi Kranti Yojana (Sweet Revolution Scheme). Bee keeping training along with the unit worth Rs. 1 lakh will be given by the government. Farmers can start a side business of beekeeping & selling honey. Rs. 80,000 will be given as a grant whereas farmers need to invest Rs. 20,000.

### Key Interventions:

Financial assistance for bee-keeping

### Benefits:

- Bee keeping training
- A bee keeping unit of worth Rs. 1 lakh
- Grant of Rs. 80,000

Beneficiary farmers just need to invest Rs. 20,000 & start earning upto Rs. 1.30 lakh every year. Government has started the Meethi Kranti Yojana (Sweet Revolution Scheme) after the success of the blue revolution. Scheme is applicable to all 27 districts of the state to quadruple the farmer's income by 2022.

### Eligibility:

- The applicant must be a resident of Jharkhand.
- The applicant should be a farmer interested in or already engaged in beekeeping.
- The applicant may need to have a bank account linked with Aadhaar for receiving benefits.
- There may be a requirement for a minimum investment or contribution by the beneficiary (e.g., Rs. 20,000).
- Preference may be given to small and marginal farmers, as is common in similar state schemes.

### Application Process:

- **Selection Process:** The government identifies suitable candidates via district-level screening in coordination with KVKs and agriculture departments.
- **Training:** Selected farmers attend bee-keeping training sessions hosted by KVKs or other notified agencies.
- **Unit Distribution:** Post-training, farmers receive the bee-keeping kit (colonies, boxes, extractor), with the ₹80,000 subsidy transferred via DBT.
- **Support Services:** Extension support for maintenance, honey extraction, and market linkages is provided. The state also connects farmers to honey-processing units being set up (e.g. with Patanjali) and export facilitation through agencies such as APEDA.

### Documents required:

- Proof of residence (e.g. Jharkhand domicile/ration card)
- Aadhaar card
- Bank account details for DBT
- Photograph and land or farmer ID (may be used for eligibility screening)
- Signature and consent forms as required by the selection committee

The scheme is executed through farmer selection by state-level bodies (like the Chief Minister Small & Micro Industries Board), working in coordination with Krishi Vigyan Kendras (KVKs) and extension agencies.

(source: Agricultural Schemes Jharkhand MANAGE)



## 14. Pradhan Mantri Surya Ghar Muft Bijli Yojana:

☑ (Status : Inactive) —●●●

### About:

The Pradhan Mantri Surya Ghar Muft Bijli Yojana is a government initiative aimed at providing solar power to households, especially in rural and remote areas, to ensure energy access, promote clean energy, and reduce dependency on traditional sources like coal or kerosene. In the context of Jharkhand, the scheme is a part of the country's larger mission to encourage renewable energy use and reduce energy poverty in underserved regions. Jharkhand, being a largely rural and tribal state, benefits significantly from such schemes to bridge the energy gap and ensure a sustainable and reliable power supply.

### Key Interventions:

Promotion of Solar Energy, Solar Pumps for Agriculture, Financial Support

### Benefits

- Provides up to 300 units of free electricity per month to beneficiary households through rooftop solar panel installations.
- Significant reduction or elimination of electricity bills, saving approximately ₹15,000–18,000 annually per household.
- Subsidy on solar panel installation costs, with up to ₹78,000 subsidy available depending on system size.
- Enables households to sell surplus electricity back to the grid, generating additional income.
- Promotes clean, renewable solar energy, reducing carbon footprint and supporting India's energy self-reliance goals.
- Employment generation in solar panel manufacturing, installation, and maintenance sectors.
- Access to concessional bank loans for solar panel purchase and installation.

### Eligibility

- Indian citizens owning a house with a suitable rooftop for solar panel installation.
- Must have a valid electricity connection at the residence.
- Should not have previously availed any other solar panel subsidy.
- No specific income limit mentioned, but the scheme targets widespread adoption including low- and middle-income households.

### Application Process:

#### Online

- Visit the official portal: <https://pmsuryaghar.gov.in> or the National Rooftop Solar Portal <https://solarrooftop.gov.in>.
- Register by providing personal details such as name, Aadhaar number, address, and phone number.
- Upload the required documents listed above.
- Use the subsidy calculator available on the portal to estimate subsidy and costs.
- Select an empanelled vendor for solar panel installation from the vendor list provided on the portal.
- Submit the application online and note down the application ID for future reference.
- After approval, installation of solar panels will be carried out by the selected vendor.
- Subsidy amount will be directly transferred to the beneficiary's bank account.



## Offline

- Visit the nearest authorized solar energy office or designated government office.
- Collect the application form and fill in all required details.
- Submit the form along with photocopies of required documents.
- Follow up with the office for application status and installation scheduling.

## Documents Required:

- Aadhaar Card (proof of identity)
- Income certificate (if applicable for subsidy validation)
- Domicile certificate
- Latest electricity bill
- Bank passbook (for subsidy transfer)
- Passport-size photograph
- Ration card (optional, for verification)

(source: Jharkhand Bijli Vitran Nigam Limited)

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## 15. Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM):

✓ (Status : Active)

### About:

The PM-KUSUM Scheme was launched by the Ministry of New and Renewable Energy (MNRE) in 2019, with the following key objectives are-

- A. To promote the adoption of solar power among farmers.
- B. To provide them with the infrastructure needed to use solar power for irrigation and agricultural purposes.
- C. To reduce the dependence on grid electricity and diesel generators, which can be expensive and environmentally harmful.

To encourage sustainable agriculture practices through the use of renewable energy.

### Key Interventions :

- Solar-powered pumps for irrigation
- Grid-connected solar energy projects
- Support for decentralized renewable energy solutions

### Benefits:

Farmers get a subsidy of up to 60% on solar pump installation costs (₹1-₹3 lakh per pump) and financial support for grid-connected solar projects: ₹50,000-₹75,000 per MW capacity.

### Eligibility :

Individual farmers, FPOs, and rural cooperatives engaged in agriculture.  
Preference may be given to small and marginal farmers.

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## Application Process:

### Online:

Visit the official PM-KUSUM portal or the Jharkhand government's renewable energy portal. Register by filling out the basic details like name, address, land ownership, and farm size. Choose the relevant component (solar pump, solar power plant, or feeder solarization). Submit documents required.

### Documents Required:

- Aadhaar card
- Land records
- Bank account details

(**source:** Jharkhand Renewable Energy Department)





## 16. SAUBHAGYA– Pradhan Mantri Sahaj Bijli Har Ghar Yojana:

☑ (Status : Inactive) ●●●

### About:

The Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) is a government initiative aimed at providing electricity connections to un-electrified households across India, with a focus on rural and remote areas. In Jharkhand, where many households, especially in tribal and rural regions, lack access to regular electricity, the SAUBHAGYA scheme has been a significant step toward achieving universal electrification and improving living standards.

### Key Intervention:

Electricity Connection to Every Household, Solar Power for Remote Areas, Subsidized and Free Connections.

### Benefits:

- **Free Electricity Connection:** Free metered electricity connections to economically poor households in rural areas and poor families in urban areas.
- **Affordable Connection:** Non-poor households pay a nominal charge of ₹500, which is reimbursed in 10 monthly installments through electricity bills.
- **Last Mile Connectivity:** Includes laying service cables from the nearest pole to the household, installation of meters, wiring for a light point with LED bulb, and a mobile charging point.
- **Infrastructure Support:** If no nearby pole exists, erection of additional poles and associated accessories are covered under the scheme.
- **Solar PV Systems:** For remote and inaccessible households where grid extension is not feasible, standalone solar photovoltaic systems are provided.

### Eligibility

- All un-electrified households in rural areas.
- Poor households in urban areas.
- Households that have not previously received electricity connections under other schemes.

### Application Process:

#### Online

- Visit the official Saubhagya portal: [www.saubhagya.gov.in](http://www.saubhagya.gov.in) or the Rural Electrification Corporation (REC) website: [recindia.nic.in/saubhagya](http://recindia.nic.in/saubhagya).
- Register by providing personal details such as name, Aadhaar number, address, and contact information.
- Upload required documents.
- Track application status through the portal.

#### Offline

- Visit the nearest electricity distribution office or local government office.
- Fill out the application form for electricity connection under Saubhagya.
- Submit required documents and receive acknowledgement.
- The local authorities will arrange for connection installation and meter setup.

### Documents Required:

- Proof of identity (Aadhaar card, Voter ID, etc.)
- Proof of residence or ownership/occupancy of the household
- Bank account details for subsidy
- Passport size photograph

(Source: Ministry of Power: SAUBHAGYA)



## 17. Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY):

✓ (Status : Active) —————•••

### About:

The Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) is a flagship scheme launched by the Government of India, aimed at providing electricity supply to rural areas, with a focus on un-electrified villages and ensuring the overall development of the power infrastructure in rural India. The scheme seeks to improve the quality of life in rural areas by strengthening the electricity distribution system, ensuring that households have access to reliable power for both domestic and agricultural use.

In Jharkhand, where many rural and remote areas still struggle with unreliable electricity supply, DDUGJY plays a crucial role in transforming the energy landscape by improving the rural electrification infrastructure.

### Key Interventions:

Rural Electrification, Improvement of Rural Power distribution network, Agricultural Power Supply, Solar Power System.

### Benefits:

- **Universal Rural Electrification:** Electrification of all un-electrified villages and households.
- **24x7 Power Supply:** Ensures continuous and reliable electricity supply in rural areas.
- **Feeder Separation:** Separation of agricultural and non-agricultural feeders to provide stable power supply to farmers and other consumers.
- **Social Benefits:** Improved access to communication (internet, telephone), and public services (schools, hospitals, police stations).
- **Environmental Impact:** Reduction in use of diesel generators and promotion of clean energy.

### Eligibility:

- All Distribution Companies (DISCOMs), including State Power Departments and private sector DISCOMs operating in rural areas.
- Rural Electric Cooperative Societies (RECs) can also undertake projects under the scheme.
- State Governments and State-owned companies own the assets created under the scheme.
- Rural households and villages without electricity connection.
- Agricultural and non-agricultural consumers in rural areas.

### Application Process:

#### For Distribution Companies and Agencies:

- Prepare a Need Assessment Document (NAD) or Detailed Project Report (DPR) outlining the electrification plan.
- Submit the DPR online to the nodal agency, Rural Electrification Corporation Limited (REC), after approval by the State Level Standing Committee (SLSC).
- The Ministry of Power's monitoring committee reviews and approves projects.
- Upon approval, funds are disbursed, and implementation begins under state government supervision.

#### For Rural Households:

- Typically, electrification and connection are provided through local DISCOM (distribution companies) as part of the scheme's implementation.
- Households can apply for new electricity connections at local electricity offices or through DISCOM portals once electrification reaches their area.



## Documents Required:

- Application and project proposal documents (for DISCOMs and implementing agencies).
- Audited financial statements (for Rural Electric Cooperative Societies).
- Identification and address proofs for households (as per local DISCOM requirements).
- Land ownership or occupancy proof for infrastructure installation sites.

(source: Jharkhand Renewable Energy Development Agency)

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## 18. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)- Har Khet Ko Pani (Per Drop More Crop):

✓ (Status : Active)

### About:

The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), particularly its component "Har Khet Ko Pani", is a crucial initiative launched by the Government of India under the Ministry of Agriculture & Farmers Welfare. This program aims at improving the irrigation facilities in Indian agriculture by expanding irrigation coverage and promoting efficient water use through micro-irrigation systems like drip and sprinkler irrigation.

In Jharkhand, where agriculture plays a vital role in the economy but is often constrained by water scarcity, the PMKSY and its "Har Khet Ko Pani" component aim to provide farmers with efficient irrigation solutions to boost agricultural productivity and help them achieve "Per Drop More Crop". The goal of "Har Khet Ko Pani" is to expand irrigation coverage, increase water use efficiency, and ensure that every farm gets adequate water to increase agricultural productivity.

### Key Intervention:

Promotion of Micro-Irrigation Systems (Drip & Sprinkler), Irrigation Infrastructure Development, Micro-Irrigation for Small and Marginal Farmers.

### Benefit:

- **Increased Agricultural Productivity:** By providing reliable and efficient irrigation systems, farmers can grow crops even in water-scarce regions, leading to higher yields and improved crop productivity.
- **Reduction in Cost of Irrigation:** By using drip and sprinkler irrigation, farmers spend less on fuel and labor compared to traditional methods of irrigation, leading to reduced irrigation costs.
- **Water Conservation and Sustainability:** The scheme encourages sustainable water use by promoting water conservation practices, ensuring that the available water resources are utilized efficiently.
- **Resilience to Climate Change:** With better irrigation, farmers are less vulnerable to droughts, uneven rainfall patterns, and other impacts of climate change, which can be unpredictable in Jharkhand.

### Eligibility:

All farmers in Jharkhand (state residents, citizens)

Area coverage limit: Subsidy available up to 5 hectares per farmer

Must use BIS-marked drip/sprinkler equipment

### Application Process:

#### Offline:

- Visit your Block / District Agriculture Office or Gram Panchayat.



- Request application under PDMC (Per Drop More Crop).
- Fill in details, attach documents, and submit.
- Obtain acknowledgement.

**Online:**

- Go to PMKSY portal or Jharkhand PDMC site: [jharkhandpdmc.com](http://jharkhandpdmc.com)
- Register with Aadhaar & mobile.
- Choose the system type (drip/sprinkler/farm pond).
- Upload documents and submission.

**Documents Required:**

- Aadhaar Card
- Bank account details (passbook or canceled cheque)
- Address proof
- Passport-size photo
- Land documents (Khasra/Khatian), Domicile certificate
- Caste certificate (if applicable)

(source: Jharkhand PMKSY)

## 19. Mukhyamantri Rojgar Srijan Yojana:

✓ (Status : Active)

**About:**

The Government of Jharkhand, Mukhyamantri Rojgar Srijan Yojana aims to generate sustainable employment for the youth by promoting entrepreneurship and skill development. The scheme's primary objective is to create self-employment opportunities and support individuals in establishing micro, small, and medium enterprises (MSMEs) in the state, particularly in sectors like agriculture, handicrafts, tourism, and small-scale industries.

The scheme targets youths between the ages of 18 to 35 and focuses on fostering local enterprises that can thrive within the state, promoting both economic independence and regional development.

**Key Interventions:**

Financial Assistance to Entrepreneurs, Micro, Small, and Medium Enterprise (MSME) Promotion, Financial Literacy and Guidance and Creation of Rural Employment.

**Benefits:**

- Financial support for self-employment:
- Provides term loans ranging from ₹50,000 to ₹25 lakh at an interest rate of just 6% per annum
- 40% upfront subsidy on the loan amount (capped at ₹5 lakh)
- No collateral or guarantor required for loans up to ₹50,000; for larger loans, only a guarantor or collateral is needed.
- Eligible beneficiaries receive entrepreneurial training before starting their venture .
- Applicable to all sectors except harmful businesses (e.g., liquor, polythene, etc.)

**Eligibility:**

**Age:** Anyone between the age of 18–50 years , **Residency:** Permanent resident of Jharkhand, **Income:** Family annual income must be ≤ ₹5 lakh , **Social categories:** Open to SC/ST/OBC/PwD, Must not be in government or semi-government employment.



## Application Process:

### Online:

- Register on the official portal.
- Fill the application with Aadhaar, DOB, mobile, email.
- Upload documents, project report, and guarantor info (if needed).
- Submit and note your Application ID

### Offline:

- Obtain application form from relevant agency (JSTCDC, or SC/ST/Minority/BC Corporations, Welfare Offices)
- Fill and attach documents; submit in person.
- Receive acknowledgment with unique ID.

### Documents required:

- Aadhaar Card
- Jharkhand Domicile Certificate
- Caste Certificate (if applicable)
- Income Certificate ( $\leq$  ₹5 lakh)
- Residence Proof
- Bank Passbook copy, PAN
- Passport-size photo
- Project Report / Business Plan (mandatory for loans  $>$  ₹50,000)
- Self-declaration: no gov't job and no prior loans
- Guarantor details and documents if loan  $>$  ₹50,000
- Disability certificate (if PwD)

(source: Jharkhand state Mukhyamantri Rojgar Srijan Yojana)

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## 20. National Scheduled Tribes Finance and Development Corporation (NSTFDC):

✔ (Status : Active) 

### About:

The NSTFDC was established with the goal of providing financial assistance to the Scheduled Tribes population to promote self-employment and entrepreneurship. The NSTFDC Jharkhand focuses on providing financial assistance and facilitating the creation of businesses that help in empowering ST communities. Additionally, it also provides subsidized loans and works in collaboration with state governments to fund projects that are in line with the socio-economic upliftment of Scheduled Tribes.

### Key Intervention:

Loan and Financial Assistance, Micro-Enterprise and Entrepreneurship Development, Marketing Support for Tribal Products.

### Benefits:

- **Financial Support for Entrepreneurs:** Low-interest loans are provided for establishing small enterprises, which empower tribal youth and women to become self-reliant.
- **Capacity Building and Skill Development:** Through training programs, vocational education, and skill-building initiatives, NSTFDC helps tribal youth to acquire marketable skills, enhancing employability and entrepreneurial capacity.



- **Improved Standard of Living:** By promoting self-employment and entrepreneurship, NSTFDC plays a significant role in improving the overall economic status of the tribal population in Jharkhand.
- **Access to Credit and Financial Literacy:** By offering financial assistance and credit linkages, the NSTFDC ensures that tribal communities have access to the capital they need to start or grow businesses. Financial literacy programs also help the community understand how to manage loans and savings effectively.
- **Networking and Market Linkages:** NSTFDC works to create networking opportunities for tribal entrepreneurs to connect with buyers, markets, and other stakeholders in the industry, enhancing the reach of their products.

### Eligibility:

- **Scheduled Tribe Status:** Only individuals who belong to the Scheduled Tribe (ST) category are eligible to apply for benefits under this scheme.
- **Age Criteria:** Applicants must be at least 18 years old, and there may be an upper age limit, typically around 50 years, for entrepreneurship loans or self-employment schemes.
- **Residency:** Applicants must be residents of Jharkhand and part of the tribal communities residing in the state.
- **Entrepreneurial Intent:** Applicants must demonstrate an intent to set up or expand an enterprise in sectors like handicrafts, agriculture, micro-enterprises, or other eligible fields.

### Application Process:

- **Visit the NSTFDC Website or Local Office:** Applicants can start by visiting the NSTFDC official website or contacting the Jharkhand State Tribal Welfare Department to get detailed information about available schemes and the application process.
- **Complete the Application Form:** Applicants must fill out the application form available either online or at local District Tribal Welfare Offices or NSTFDC Branches.
- **Submit Documents:** Along with the application form, applicants must submit the required documents.

### Documents Required:

- Aadhaar Card
- Caste Certificate
- Address Proof
- Income Certificate
- Business Plan (for Entrepreneurs)
- Photographs
- Bank Account Details

(source: Jharkhand State Tribal Cooperative Development Corporation Limited)

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## 21. National Backward Classes Finance & Development Corporation (NBCFDC):

✓ (Status : Active)

### About:

The National Backward Classes Finance & Development Corporation (NBCFDC) is a central government initiative under the Ministry of Social Justice and Empowerment. The NBCFDC provides financial support for income-generating activities, education, healthcare, and skill development programs to improve the living standards of backward class individuals. Below is a detailed overview of the key interventions, benefits, eligibility criteria, application process, and required documents for beneficiaries in Jharkhand.

### Key Interventions:

- Financial Assistance for Income-Generating Activities
- Skill Development Programs
- Educational Loan Schemes
- Health and Medical Assistance
- Interest Subsidy Schemes

### Benefits:

- **Economic Empowerment:** Provides financial assistance to backward class individuals for self-employment and income-generating activities, leading to improved economic status.
- **Easy Access to Credit:** Loans with low-interest rates and easy repayment terms enable individuals to start or expand small businesses.
- **Educational Support:** Loans for higher education allow backward class students to pursue their academic dreams without financial barriers.
- **Skill Enhancement:** Training and skill development programs enhance employability and open doors for better job opportunities or business ventures.
- **Health Benefits:** Medical assistance helps reduce the financial burden on families during health crises.

### Eligibility Criteria:

- **For Financial Assistance:** Applicants must belong to the backward classes (as defined by the government, including those categorized under OBC, SC, ST, etc.).
- **Age:** The applicant should generally be between 18 to 50 years of age (specific schemes may have different age limits).
- **Income Limit:** The annual family income of the applicant should not exceed Rs. 1.50 lakhs (subject to change based on the specific scheme).
- **Residence:** The applicant should be a resident of Jharkhand.

### For Educational Loan Scheme:

- The student must be from a backward class and pursuing higher education in recognized institutions.
- Parental income should be within the prescribed limit (typically Rs. 1.50 lakhs per annum).
- The student must have secured admission to a recognized institution for technical, professional, or other vocational courses.

### For Health and Medical Assistance:

- Applicants must belong to the backward classes and must require financial support for medical treatment due to major health issues.
- The individual must provide the necessary medical documents and prescriptions.

## Application Process:

- **Step 1:** Visit the NBCFDC Website or Local Office

Applications for various schemes can be obtained from the official NBCFDC website or at local offices in Jharkhand. You can also approach the State Backward Classes Welfare Department for assistance.

- **Step 2:** Obtain the Application Form

The application forms for different schemes (financial assistance, skill development, education, medical aid) are available online or can be collected from designated offices.

- **Step 3:** Fill Out the Application

Complete the application form with accurate details regarding personal information, income, type of scheme you are applying for, etc.

- **Step 4:** Submit the Application

Submit the filled application form to the designated office of NBCFDC or through the online portal if available. Ensure all details and documents are in place to avoid delays.

## Documents Required:

- Application Form (duly filled and signed).
- Photocopy of Aadhar Card as proof of identity.
- Residence Proof (Aadhar Card, Ration Card, Voter ID, etc.).
- Income Certificate from a competent authority (usually a Tehsildar or a similar authority).
- Caste Certificate (for verification of backward class status).
- Bank Passbook (for loan and financial assistance schemes).
- Educational Certificates (for educational loans).
- Medical Certificates (for health-related financial assistance).
- Photographs (passport-sized).
- Proof of Admission (for educational loan schemes, if applicable).
- Business Plan/Project Report (for self-employment schemes).

(**source:** Jharkhand State Tribal Cooperative Development Corporation Limited)





## 22. National Handicapped Finance and Development Corporation (NHFDC):

✔ (Status : Active) —————●●●

### About:

The National Handicapped Finance and Development Corporation (NHFDC) is a government initiative aimed at providing financial support to people with disabilities (PWDs) in India. It operates under the Ministry of Social Justice and Empowerment, Government of India, and its primary goal is to empower persons with disabilities by promoting their economic and social development through financial assistance, skill development, and entrepreneurship support. In the state of Jharkhand, NHFDC extends various schemes to uplift and empower individuals with disabilities, making them self-sufficient, economically independent, and socially integrated.

### Key Interventions:

Financial Assistance for Self-Employment, Educational Loans, Financial Assistance for Medical Treatment, Subsidized Loans for Small Enterprises.

### Benefits:

**Financial Empowerment:** Low-interest loans with easy repayment options make it easier for people with disabilities to start or expand small businesses, thus improving their financial status.

**Skill and Education Empowerment:** Through education loans, individuals with disabilities can pursue higher education and improve their qualifications.

**Improved Quality of Life:** The medical assistance and rehabilitation support improve the overall health and well-being of individuals, allowing them to live a more independent and fulfilling life.

**Accessible Loans for Business Ventures:** Through easy access to loans for small-scale businesses, NHFDC provides opportunities for persons with disabilities to become entrepreneurs and contribute to the local economy.

### Eligibility Criteria:

#### For Financial Assistance (Business Loans):

- Applicants must have a disability (the severity of the disability is defined based on the percentage, typically 40% disability or more).
- The individual should be between 18 and 55 years of age.
- The annual family income should generally not exceed Rs. 3 lakhs.
- Residence in Jharkhand.

#### For Educational Loans:

- The student should have a disability and should have secured admission to a recognized educational institution.
- The individual must have disability certification and should fall under the financial income limits set by NHFDC.

#### For Medical Assistance:

- Persons with disabilities who need financial support for medical treatment or rehabilitation.
- The individual should submit medical proof and prescriptions from a registered medical practitioner.

### Application Process:

- **Step 1: Application Form**
- Obtain the application form for the relevant scheme (business loans, educational loans, medical assistance, etc.) from the official NHFDC website or a designated local office of NHFDC in Jharkhand.

- **Step 2: Fill Out the Form**

- Complete the application form by providing personal details, the nature of the scheme you are applying for, and supporting documentation.

- **Step 3: Attach Required Documents**

- Attach the necessary documents, such as disability certificate, proof of income, educational certificates (for educational loans), and any other relevant papers.

- **Step 4: Submit the Application**

- Submit the completed application along with the required documents to the NHFDC office or the nearest authorized agency (like the State Welfare Department for Disabled Persons).

### **Documents Required:**

- Application Form.
- Disability Certificate from a certified medical authority.
- Income Certificate (issued by a government authority).
- Proof of Residence (Aadhar Card, Voter ID, etc.).
- Photocopy of Aadhar Card.
- Educational Certificates (for educational loan applications).
- Bank Account Details (copy of the passbook for loan disbursement).
- Business Plan (for business loans or self-employment).
- Medical Reports/Prescriptions (for medical assistance).
- Passport-size Photographs.

(**source:** Jharkhand State Tribal Cooperative Development Corporation Limited)





## 23. Jharkhand Opportunities for Harnessing Rural Growth

### (JOHAR):

✓ (Status : Active)

#### About:

The JOHAR scheme is an integrated rural development initiative launched by the Government of Jharkhand in collaboration with the World Bank and implemented through the Jharkhand State Livelihood Promotion Society (JSLPS). It is designed to enhance and diversify the income of rural households by focusing on high-value agriculture, livestock and fisheries, irrigation systems, skill development, and market access.

The scheme operates across 65 blocks in 17 districts of Jharkhand and targets marginalized groups, including SC/ST, landless, smallholder, and women farmers. The program emphasizes sustainable, climate-resilient practices and aims to empower rural communities by improving their livelihoods, both in farm and non-farm sectors.

#### Key Interventions:

- High-Value Agriculture (HVA)
- Livestock and fisheries
- Irrigation systems
- Skill development and market access

#### Benefits:

- Diversification and intensification of farming
- Pond-based fisheries, cage culture, hatchery enhancement
- Processing and marketing of forest-based produce
- Formation of Producer Groups (PGs) and Producer Organizations (POs)
- Climate-resilient farming techniques

#### Eligibility:

Be a resident of rural Jharkhand,

Belong to a SC/ST, landless, small/marginal farmer,

Reside in any of the 65 selected blocks across 17 districts of Jharkhand

#### Application Process:

The application process for JOHAR is not individual-based and follows a community-based approach. Beneficiaries are mobilized and selected through the following steps:

- **Community Mobilization:** Beneficiaries are identified and organized through field teams of Jharkhand State Livelihood Promotion Society (JSLPS), who conduct community outreach activities in rural areas.
- **Formation of Self-Help Groups (SHGs), PGs, and POs:** Interested individuals are encouraged to form SHGs, PGs, and POs as these groups are the foundation for accessing various benefits and services under the JOHAR scheme.
- **Verification and Selection:** Once SHGs or PGs are formed, the JSLPS verifies the eligibility of members based on their caste, land ownership, income, and intent to participate. The selected individuals are then enrolled for various interventions and schemes under JOHAR.
- **Direct Benefit Transfer (DBT):** After verification, subsidies and financial assistance are credited directly to the bank accounts of the beneficiaries through DBT (Direct Benefit Transfer).

### Documents Required:

- Aadhaar Card or any valid photo ID
- Caste certificate (if SC/ST)
- Proof of land ownership/lease (applicable for agri-based benefits)
- Bank account details
- Passport-size photo
- Membership proof in SHG/PG/PO (if already a member)

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## Conclusion:

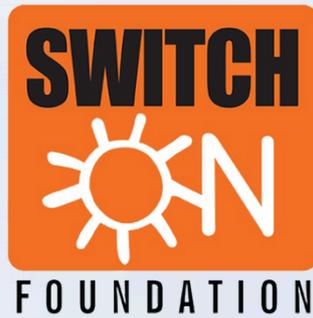
The Government of Jharkhand has undertaken a comprehensive and multi-sectoral approach to transform its agriculture and rural economy through a variety of schemes tailored to the needs of small and marginal farmers, youth, women, tribal populations, and persons with disabilities. The state's initiatives span across areas such as sustainable farming, irrigation, credit access, renewable energy, skill development, and livelihood promotion. Notable schemes like the Jharkhand Millet Mission, Krishi Rin Mafi Yojana, PM-KUSUM, and JOHAR demonstrate a focused commitment to climate resilience, financial inclusion, and employment generation. By promoting modern agricultural practices, digital integration, and community participation, Jharkhand is paving the way toward a more self-reliant, inclusive, and sustainable rural economy. However, consistent implementation, timely fund disbursement, effective awareness campaigns, and strong local governance will be key to realizing the full potential of these schemes and ensuring that no farmer or rural household is left behind.



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