





## TRANSFORMATION OF LWE - ASPIRATIONAL DISTRICTS PROGRAMME JHARKHAND

A compendium of Impactful Initiatives and Best Practices

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1	ADF/ADFs	Aspirational District Fellow/s
2	ADP	Aspirational District/s Programme
3	AI	Artificial Intelligence
4	AKM	Aajivika Krishak Mitra
5	ANC/ANCs	Antenatal Care Corner/s
6	ANM/ANMs	Auxiliary nurse midwife/midwives
7	APY	Atal Pension Yojana
8	ASHAs	Accredited Social Health Activist/s
9	ATM/ATMs	Automated Teller Machine/s
10	AWC/AWCs	Anganwadi Centre/s
11	BC (Sakhis)	Banking Correspondent (Sakhis)
12	BDO	Block Development Officer
13	BPL	Below Poverty Line
14	ВТТ	Block Training Team
15	CBO/CBOs	Community Based Organization/s
16	CCL	Central Coalfields Limited
17	CEA (2010)	Central Electricity Authority Regulations (2010)
18	CHC/s	Community Health Centre/s
19	CMAM	Community Management of Acute Malnutrition
20	COVID-19	Coronavirus disease
21	CRPF	Central Reserve Police Force
22	CS	Civil Surgeon
23	CSOs	Civil Society Organizations
24	CSPs	Civil Society Partners
25	CSR	Corporate Social Responsibility
26	CWSN	Children With Special Needs
27	DC	Deputy Commissioner
28	DDC	Deputy Development Commissioner
29	DH	District Hospital
30	DISHA	District Development Coordination and Monitoring Committee

31	DMF	District Mineral Foundation
32	DMFT	District Mineral Foundation Trust
33	DMFT GC	District Mineral Foundation Trust Governing Council
34	DSW	District Social Welfare
35	DSWO	District Social Welfare Office
36	ECCE	Early Childhood Care and Education
37	FIR	First Information Report
38	FLN	Foundational Literacy and Numeracy
39	FLW/FLWs	Frontline Worker/s
40	FPC/FPCs	Farmer Producer Company/Companies
41	FPO	Farmer Producer Organization
42	FY	Financial Year
43	GDA	General Duty Assistant
44	GMD	Growth Monitoring Device
45	GNM	General Nursing and Midwifery
46	GPS	Global Positioning System
47	GP/GPs	Gram Panchayat/s
48	НА	Hectare
49	HEMM	Heavy Earth Moving Machinery
50	HEROs	Heavy Equipment Resourceful Operators
51	HH/HHs	Household/s
52	HMIS	Health Management Information System
53	HSC/HSCs	Health Sub Centre/s
54	ICDS	Integrated Child Development Services
55	IEC	Information Education Communication
56	IGNOU	Indira Gandhi National Open University
57	IHHC	India Home Health Care
58	IISD	Indian Institute of Skill Development
59	IMR	Infant Mortality Rate
60	JICA	Japan International Cooperation Agency

61	JNRC	Jharkhand Nurses Registration Council
62	JSDMS	Jharkhand Skill Development Mission Society
63	JSLPS	Jharkhand State Livelihood Promotion Society
64	JSSK	Janani Shishu Suraksha Karyakaram
65	JSY	Janani Suraksha Yojana
66	KWh/ha	Kilowatt hour per hectare
67	LWE	Left-wing extremism
68	LWRC	Left Wing Extremism Resource Cell
69	MACs	Model Anganwadi Centres
70	MAM	Moderate Acute Malnutrition
71	MIS	Management Information Systems
72	MKSP	Mahila Kisan Sashaktikaran Pariyojana
73	MMR	Maternal Mortality Rate
74	MMUs	Mobile Medical Units
75	MNVs	Mobile Nutrition Vans
76	МО	Medical Officer
77	MOIC	Medical Officer In-charge
78	MTC/MTCs	Malnutrition Treatment Centre/s
79	NCVET	National Council for Vocational Education and Training
80	NFHS	National Family Health Survey
81	NGO/NGOs	Non-governmental organization/s
82	NHM	National Health Mission
83	NIC	National Informatics Centre
84	NITI Aayog	National Institution for Transforming India Aayog
85	NOW	Nutrition on Wheels
86	NSQF	National Skills Qualification Framework
87	ОЈТ	On-the-job training
88	OPD	Outpatient Department
89	PAN IIT	Pan IIT Alumni India
90	PHC/PHCs	Primary Healthcare Centre/s

91	PMJDY	Pradhan Mantri Jan Dhan Yojana
92	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
93	PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
94	PMSBY	Pradhan Mantri Suraksha Bima Yojana
95	РоР	Package of Practices
96	PPIA	Public Policy in Action
97	PReJHA	Pan IIT Alumni Reach for Jharkhand
98	PRI/PRIs	Panchayati Raj Institution/s
99	PVTG/PVTGs	Particularly Vulnerable Tribal Group/s
100	PWDs	Provisions for Persons with Disabilities
101	RSETI	Rural Self Employment Training Institute
102	RWHS	Rain Water Harvesting System
103	SAIL	Steel Authority of India Limited
104	SAM	Severe Acute Malnutrition
105	SCA	Special Central Assistance
106	SC/SCs	Scheduled Caste/s
107	SDGs	Sustainable Development Goals
108	SDO	Sub Divisional Officer
109	SHG/SHGs	Self-help Group/Self-help Groups
110	SMC	School Management Committee
111	SRLM	State Rural Livelihood Mission
112	ST/STs	Scheduled Tribe/s
113	TADP	Transformation of Aspirational Districts Programme
114	THR	Take-home Ration
115	TRIF	Transform Rural India Foundation
116	TSF	Tata Steel Foundation
117	UN	United Nations
118	UNICEF	United Nations International Children's Emergency Fund
119	VO	Village Organization
120	VHSND/VHSNDs	Village Health, Sanitation and Nutrition Day/s
121	WASH	Water, Sanitation, and Hygiene





LWE- Aspirational Districts Programme is undergoing a remarkable transformation, aiming to achieve significant progress in a short period. The selected districts aspire to make a substantial impact. Despite the challenges, these districts have shown improvement, with numerous ground-breaking initiatives and inspiring stories emerging from the grassroots level, offering valuable lessons across the state.

The State Government has been making concerted efforts to improve the quality of life in these backward districts. The collective endeavours of the district administration, development partners, and the community have yielded positive results. I congratulate all stakeholders involved in the programme for their wholehearted efforts to enhance Jharkhand's well-being. This document provides an overview of the broader developments in the LWE-Aspirational Districts. We anticipate sharing more stories of transformative changes from the ground, setting an example for the country.

This compendium also presents a glimpse of numerous sustainable measures implemented in these districts, allowing replication of these practices. The magnitude of these positive changes indicates that collaboration among partners will lead to sustainable development.

Transforming Rural India Foundation (TRIF) is actively supporting the state government through Public Policy in Action (PPIA) Fellows and Design, Analysis and Strategy Support Units. These units are embedded within the government for designing, execution, and monitoring of flagship schemes such as Birsa Harit Gram Yojna (BHGY), Mukhyamnatri Pashudhan Viaks Yojna, Birsa Sinchai Koop Samvardhan Mission, CMEGP, Micro Lift Irrigation scheme, Lakhpati Didi Initiative under DAY-NRLM, Carbon Credit to BHGY beneficiaries, Aspirational District Programme and Special Central Assistance scheme.

In Jharkhand, the Aspirational Districts Programme is making significant strides towards achieving rapid progress and improving the quality of life in backward districts. This compendium provides an overview of the broader developments in the LWE-Aspirational Districts and highlights inspirational stories and lessons that can be replicated in other districts.

Johar!

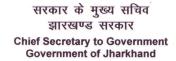
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#### Foreword

LWE Aspirational Districts Programme aims to transform the socio-economic landscape of 115 of the most underdeveloped districts of the country, with 35 of them affected by Left Wing Extremism. Out of these, 19 districts fall in Jharkhand. These districts are identified based on key developmental indicators such as education, health, nutrition, financial inclusion, agriculture, and basic infrastructure.

To address the development deficits in these LWE-affected districts, the Deputy Commissioners have adopted an innovative approach to tackle critical issues and drive developmental changes through participatory governance with effective collaboration between the government, local administration, Panchayati Raj institutions, civil society organizations, and the community.

TADP initiatives have enabled districts to quantify various challenges and have showcased the effectiveness of the 3-C (Convergence-Collaboration-Competition) model in facilitating transformative change at the grassroots level. The various departments of the State Governments, district line departments, and all development partners deserve commendation for their proactive roles in this endeavour.

This multifaceted approach, which quantifies challenges and incorporates innovative best practices at the district level, will enhance the delivery of public services and significantly improve the quality of life for the people of Jharkhand.

I would like to congratulate all departments of the State Government, districts, and the Public Policy in Action Fellows (PPIA) for their efforts to publish this impactful document. These stories emerging from the Aspirational District Programme in Jharkhand will serve as a powerful source of inspiration for other regions and provide a solid foundation for replication for other districts facing similar challenges in the state and country.

Best wishes.

Khiangte)

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Transformation of Aspirational District Programme, Jharkhand

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#### Setting the Context

LWE Aspirational District Programme in Jharkhand demonstrated an unwavering commitment to instigating transformative changes in challenging areas through adopting data-driven governance and focused monitoring.

Under the leadership of Deputy Commissioners, supported by Public Policy in Action Fellows, the Aspirational District Programme has achieved commendable outcomes, reaffirmed its effectiveness, and leveraged the data's potential to ensure timely decisions and interventions. This data-driven approach facilitated the planning and implementation of initiatives, with active participation from state nodal departments. The success of the program can be largely attributed to diligent monitoring and evaluation, which have been instrumental in assessing progress and refining strategies.

The positive results achieved by the Aspirational District Programme are a testament to its effectiveness. The Programme has brought about visible improvements in LWE conflict-affected areas by focusing on key developmental indicators such as education, health, nutrition, financial inclusion, and basic infrastructure. These districts have witnessed significant enhancements in school enrolment and learning outcomes, access to quality healthcare services, reduction in malnutrition rates, increased financial inclusion through the opening of bank accounts, the provision of basic infrastructure facilities, and overall increase in social and economic well-being.

The remarkable success achieved by the Aspirational District Programme serves as a powerful testament that transformative changes are indeed possible, even in the face of the most challenging circumstances. The Programme's achievements inspire us to embrace similar approaches and strategies in our endeavours for development.

These success stories not only inspire but also serve as guiding pathways for others who are seeking to make a positive impact through similar interventions. These stories encourage individuals and communities to think innovatively and act upon their aspirations, knowing that tangible change is within their reach. By sharing these stories and lessons learned, we can foster a culture of collective action and empower others to embark on their transformative journeys.

Thank you.

Tade

(Vandana Dadel)

Transformation of Aspirational District Programme, Jharkhand



# Health and Nutrition 30%

## 1.1 Kadhai Distributionto the Birhor community:Particularly VulnerableTribal Group (PVTG)

District's overall best Delta ranking (June 2022): 8

#### Theme's best ranking (April 2022): 5

#### Context

Anaemia is a problem which the district of Chatra, Jharkhand, has been grappling with for several years. Around 2019, the number of anaemic children in the district was 1,277. Children from PVTG Birhor families displayed a higher prevalence of iron deficiency. Chatra's Civil Surgeon has repeatedly pointed out that iron deficiency is directly correlated to malnutrition. In 2019, the number of underweight children (0-6 years) in the district was a massive 36,205, while the number of wasted children (0-6 years)stood at a gigantic 10,462. As a result, both malnutrition and anaemia went hand in hand in the district.

#### Rationale

The key problem for the district administration was to design innovative ways in which anaemia could be tackled at an everyday level. District health institutions such as the District Hospital, Community Health Centres, and Primary Health Centres were working diligently to treat people suffering from diseases. The social welfare department, on the other hand, was ensuring that routine immunizations were conducted regularly, holding camps to enrol beneficiaries for welfare schemes, and targeting women and children at anganwadis. The gap in solving the anaemia crisis was to intervene at the household (HH) level of the Birhor community. PVTGs such as Birhor had to take ownership of this vital health problem and reorient their everyday consumption habits to increase iron content.

#### Solution

While the problem of iron deficiency had been identified with data from the health department in Chatra, the solution of reaching out to Birhor and other marginalized communities had to be forged. There were three major components in designing a solution for reducing anaemia in the district. First, it should be easily scalable and cost effective. There are 1,407 Birhor families in the district, and they received subsidised food grain at their doorstep through the dakiya scheme. The 'Dakia yojana' is a sub scheme under the Antyodaya Anna Yojana, Jharkhand government's initiative to ensure food security to s Particularly Vulnerable Tribal Groups (PVTG). They were spread throughout the district in small communities of 20-25 families each. Second, it was critical that the solution should not impose a burden on the household. The solution should not be too difficult to take up at an everyday level. Any solution which could be adopted through a simple 'nudge' would be a success. If the solution required families to move too much out of their comfort zones, chances were high that it would be rejected by the community. Finally, the district administration had to ensure funding for implementing the solution. As the problem of anaemia was increasing, it was crucial for the district administration to act swiftly to close the gap of iron deficiency.

#### Scale

The kadhais were distributed among Birhor families block-wise, in the presence of the BDO of each block. Families were elated at receiving the wrought-iron kadhais, and readily adopted them in their everyday cooking. Sustained usage of the kadhais by the community has resulted in the reduction of iron deficiency among children aged 0–59 months. There has been a reduction of more than 14% in the number of children suffering from anaemia in Chatra.

#### Impact

The districts administration surmised that the kadhais were an affordable, scalable solution, which could reach the district's marginalized communities in a short time, using locally-available funds for procurement and distribution. Kadhais are readily adopted by the community, and do not lead to wastage or become defunct. The administration has not come across a single case in Birhor where kadhais have not been used by the family, and been sold in the market instead.

#### **Sustainability and Scalability**

The usage of kadhais has been shown to effectively reduce the anaemia gap in children aged 0-59 months. The administration is confident that the expansion of this innovative solution can help plug the iron deficiency among members of marginalised PVTG communities in the district.



Figure: 1



Figure: 2

#### 1.2 Improving Maternal and Child Health Towards A Healthier Nation

District's overall best Delta ranking: (November 2022): 12

Theme's best ranking: Health and Nutrition: (September 2023): 12

#### 1.2.1 Strengthening of Anganwadi Centres and Development of Model Anganwadi Centres

#### Context

Anganwadi Centres (AWCs) are rural mother and child care centres in India that aim to provide early childhood care and education, as well as basic health and nutrition services, to children under the age of six, and their mothers. The Government of India has been implementing the Integrated Child Development Services (ICDS) Programme, which includes AWCs, to address the issue of malnutrition among children and women in the country. However, there has been a need to improve the infrastructure and quality of services provided at AWCs.

#### Rationale

Giridih district, located in the state of Jharkhand, had 3,158 AWCs, out of which 300 AWCs were selected for development as Model Anganwadi Centres (MACs) through the Special Central Assistance Fund. The selection of AWCs was done based on their performance report with the help of the District Social Welfare Office. The problem was that existing AWCs lacked proper infrastructure and facilities, which affected the quality of services provided to children and women.

То address this problem, the District Administration sanctioned Rs. 5.67 crore through the Special Central Assistance Fund to develop 300 MACs in Giridih. The focus was on creating a child-friendly environment in AWCs with visual and other learning aids, play material, chairs and tables, stationery, drinking water, and sanitation hygiene items including a first aid kit. Growthmonitoring equipment like infantometers, stadiometers, and weighing scales were also provided. An Antenatal Care Corner was set up to provide a safe space for women for routine check-ups. The aim was to facilitate optimum development of a child's full potential and lay the foundation for all-round development and lifelong learning.

#### Scale

The project was implemented in 300 AWCs in Giridih district. The MACs were developed with the help of the District Social Welfare Office, and performance reports of AWCs were taken into consideration. The project aimed to improve the infrastructure and quality of services provided at AWCs. The Giridih District Administration has made a commitment to gradually convert all AWCs into MACs, with a target of achieving 100% conversion.

#### Impact

The development of MACs has had a significant impact on the lives of children and women in Giridih. The provision of growth-monitoring equipment and Antenatal Care Corners has helped in improving the health and well-being of women and children. The child-friendly environment created at MACs has enhanced the learning experience for children. The project has also contributed to achieving the goals of Integrated Child Development Services (ICDS), and improving NITI Aayog TADP indicators.

#### Sustainability and Scalability

The Model Anganwadi Centres project has been successful in improving the infrastructure and quality of services provided at AWCs in Giridih. The establishment of MACs has enhanced the learning and health experiences of children and women. The project has been implemented with the help of the District Social Welfare Office, and regular monitoring and evaluation has been carried out to ensure its effectiveness. The success of the project can be replicated in other districts of Jharkhand, and other states of India, to improve the quality of services provided at AWCs, and achieve the goals of ICDS.



Figure: 3



Figure: 4

#### **1.3 Antenatal Care (ANC)**

#### **Corners in Anganwadi**

#### Centres

District's overall best Delta ranking: (March, 2023): 5

Theme's best ranking: Health and Nutrition (March, 2023): 4

#### Context

West Singhbhum, one of the 24 districts of Jharkhand, is tribal dominated. According to Census 2011, around 67% of the district's population belongs to indigenous tribal communities, inhabiting hilly and deep forest areas.

As providing quality antenatal care to pregnant and lactating mothers is a major factor in reducing Maternal Mortality Rates (MMR) and Infant Mortality Rates (IMR), the district administration elected to supplement AWCs with antenatal care facilities, so that pregnant women and lactating mothers need not visit health sub-centres and wait long hours for ANC services.

#### Rationale

20

AWCs play an integral role in providing ICDS at the village level, thereby directly impacting the first 1,000 days for children and mothers. A crucial government Programme, the ICDS was established in 1975 by the state's Department of Women, Child Development and Social Security for the welfare of pregnant women, lactating mothers, and children.

Recognizing the influence of AWCs at the village level, the district administration decided to supplement these centres with antenatal care services. Antenatal Care Corners (ANCs), equipped with basic inspection beds, step stools, and bedside folding screens were set up to facilitate these services. These corners will increase the efficiency of healthcare for pregnant women and newborns, and reduce the number of visits to health sub-centres. In addition to addressing anaemia and prenatal care, ANCs

will also play a crucial role in reducing MMR and IMR. Antenatal tests in the first trimester help in early detection of high-risk pregnancies, thereby supporting timely intervention in the critical issues of maternal deaths and low birthweight babies.

#### **Objectives**

- Providing basic check-up infrastructure including inspection beds, step stools, and bedside folding screens at ANCs in AWCs.
- Increasing the efficiency of healthcare for pregnant women and newborns, thereby reducing the number of visits per family to Primary Health Centres (PHCs) and Community Health Centres (CHCs).
- Reducing MMR and IMR, and addressing anaemia and prenatal care at AWCs.
- Detecting high-risk pregnancies through regular antenatal tests.

#### **Target Groups**

- Pregnant women and lactating mothers.
- Newborn babies.

## Implementing Departments and Partners

- Department of Health and Family Welfare, West Singhbhum.
- Department of Social Welfare, West Singhbhum.
- Department of Planning, West Singhbhum

#### Impact

#### **Quantitative Indicators**

- Continuous improvement in Delta ranking among Aspirational Districts (7th in health and nutrition in February 2023).
- 44,467 pregnant women registered for ANC in 2022-23 according to Health Management Information System (HMIS) data.
- Out of the total, 39,785 women were registered within the first trimester.

- 41,282 pregnant women received four or more ANC check-ups.
- 41,274 pregnant women tested for haemoglobin (Hb) four or more times at their respective ANCs.

## Improvement in Local Governance through Appropriate Use of Technology

- Anganwadi Centres are geo-tagged, which helps in easy monitoring.
- ANC data is digitally recorded by Auxiliary Nurse and Midwifes (ANMs), and a database is maintained at the district and block level.
- Data points are analysed by the health department and interventions are made accordingly.
- This data is further uploaded on the Health Management Information System (HMIS) portal every month.

## Strengthening of Administrative Protocols and Systems

- AWCs are regularly monitored by block monitors, district monitors, and WHO monitors.
- Health review meetings under the chairmanship of the Deputy Commissioner

are conducted monthly, where the performance of different indicators is reviewed, and required interventions discussed.

• Regular inspection visits are made by the Deputy Commissioner and officials from the health department.

#### Sustainability and Scalability

- There are 2,330 AWCs in the district. ANC infrastructure including inspection beds, step stools, and bedside folding screens have been provided at 2,269 of these centres. Proposals have been passed to similarly equip the remaining 61 centres.
- A proposal to improve the quality of ANCs by providing basic kits including a digital glucometer, digital thermometer, weighing machines for adults and babies, a digital Hb meter, and a table and chairs for ANMs has been made.
- The district administration, under the chairmanship of the Deputy Commissioner and Health Department, is working on the project to provide these kits.



Figure: 5

#### 1.4 Let Children Grow to See

#### the Future

District's overall best Delta ranking (December 2022): 5

Theme's best ranking: Health and Nutrition (December 2022): 5

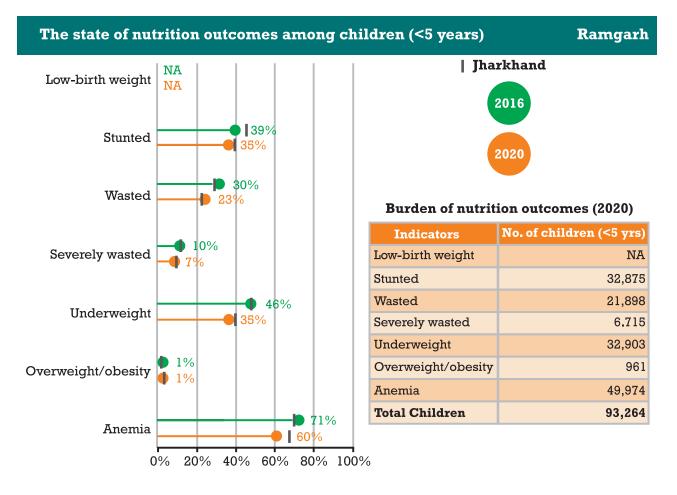
#### Context

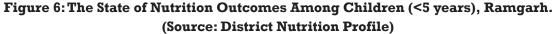
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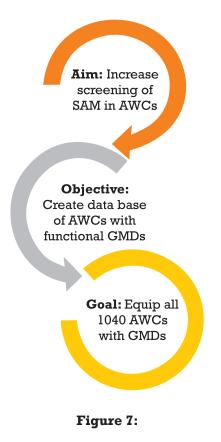
Despite various efforts, malnutrition remains a chronic health problem. Malnutrition, or a lack of important vitamins and minerals, is defined as a person's energy intake and/or nutrients being deficient, excessive, or imbalanced. Undernutrition is responsible for about half of all fatalities in children under the age of five; putting children at greater risk of dying from common diseases, increasing the frequency and severity of such infections, and delaying recovery. Stunting (low height for age), wasting (low weight for height), being underweight (low weight for age), and micronutrient deficiencies or insufficiencies are all examples of malnutrition.

#### Rationale

According to National Family Health Survey National Family Health Survey NFHS-4 (2015-16) data for Ramgarh, 38.7% of children under the age of five are stunted because of chronic malnutrition. Also concerning is the fact that 46.3% of children are underweight (Figure 1>.16: The State of Nutritional Outcomes Among Children (<5 years), Ramgarh.







#### **Table 1.1 Pre-intervention Status**

1.	Total Number of Anganwadis	1040
2.	Number of Anganwadis with non-functional growth monitoring devices	296
3.	Number of Anganwadis with functional growth monitoring devices	744

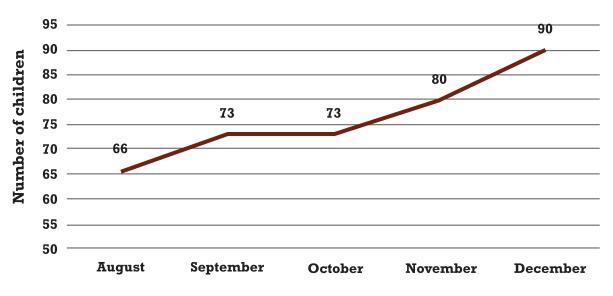
\*Source: District Social Welfare Office Survey

#### **Data Points and Validation**

The District Social Welfare Office of Ramgarh district equipped the AWCs with Growth Monitoring Devices (GMDs) to increase the screening of Severe Acute Malnourished (SAM) children in all AWCs of the district. An increase in the screening process was seen after the AWCs were equipped with GMDs.

#### **Data Points and Indicators in Focus**

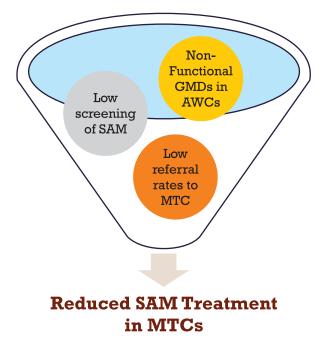
- 1. Percentage of Severe Acute Malnourishment (SAM) in children under six years.
- 2. Percentage of underweight children under six years.
- 3. Percentage of Moderate Acute Malnutrition (MAM) in children under six years.



#### **Total SAM Screened**

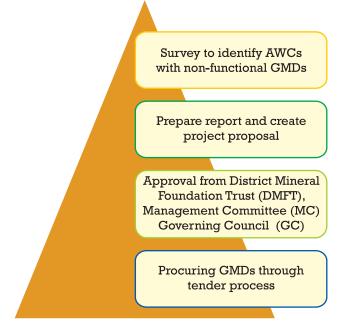
 $\ast Source:$  Champions of Change dashboard after 1,040 AWCs were equipped with GMDs

#### Figure 8: Gaps Identified in Service Delivery



#### **Figure 9: Reduced SAM Treatment in MTCs**

This has resulted in decreased occupancy rate of Malnutrition Treatment Centres (MTCs) at Gola and Mandu in Ramgarh district, and has lowered Ramgarh's MTCs ranking in Jharkhand.



#### Methodological Approach

#### **Stakeholders**

- 1. Children (aged three to six).
- 2. Pregnant women.
- 3. Lactating mothers.
- 4. Adolescents.

S1.	MTC	Bed Occupancy Rate (%)	<b>Recovery Rate (%)</b>	Rank (Out of 96)
1.	Gola	54	93	23
2.	Mandu	28	7	89
3.	Ramgarh	52	0	82

\*Source: NHM and UNICEF Quarterly report on MTC Ranking 2022

#### Table 1.3 Service Time

24

S1. No.	Activity	Time required
1.	Survey to identify AWCs with non-functional GMDs	15 days
2.	Prepare report and create project proposal	7 days
3.	Approval from DMFT MC and GC	15 days
4.	Procuring GMDs through tender process	20 days
5.	Supply of GMDs to AWCs	15 days

#### Transformation of Aspirational District Programme, Jharkhand

**Table 1.2 Bed Occupancy** 

#### Table 1.4 Budget

S1. No.	Growth Monitoring Device	Quantity	Unit Rate	Total
1.	Infant Weighing Machine	221	3,480	7,69,080
2.	Infant meter	44	1,580	69,520
3.	Stadiometer	31	2,180	67,580
Total	Total			

#### Solution

Low referral rates at MTCs was one of the district's biggest problems. As a result, local MTCs had poor bed occupancy and recovery rates, causing the district's MTC ranking to drop. The district is ranked 14th overall in Jharkhand. To boost the screening of SAM children and provide them with a means of referral to MTCs in the event of medical difficulties, thereby improving this ranking, the District Administration of Ramgarh decided to purchase and supply growth monitoring devices at the district's AWCs. As it also addresses a priority sector, namely women and child development, the project is carried out under the District Mineral Foundation (DMF).

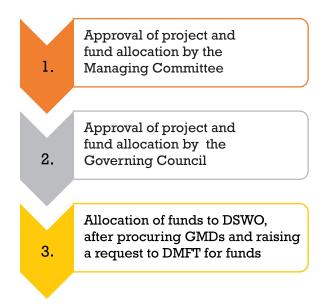
> Procuring GMDs through tender process and suppling to AWCs

Allocated funds Managing Committee and Governing Council meeting

Conducting survey to identify existing status of GMDs

Figure 10: Reduced SAM Treatment in MTCs

#### Implementation



#### **Current Scale**

S1. No.	Number of AWCs	Number of children screened under age 5
1.	1,040	93,264

\*Source: Poshan Tracker

#### 95 —— 90 90 — Number of children 85 -80 80 -73 73 75 — 70 — 65 -60 -55 -50 -August September October November December



#### Figure 11: Total SAM Screened

#### Transformation of Aspirational District Programme, Jharkhand

**Fund Flow** 

#### Impact

According to the Champions of Change dashboard, there has been an increase in the screening of young children enrolled in AWCs. Sevikas, Sahayikas, and ANMs provide behavioural change communication counselling to AWC beneficiaries. Children under the age of five are screened in VSHNDs every week, and their nutritional condition is monitored (Figure 1.24: Total SAM Screened).

Additionally, Information, Education, and Communication (IEC) materials, including a z-score table to track the children, are on display at AWCs. Z-score chart monitoring assists in identifying SAM and MAM children, and enables prompt treatment and referral in the event of medical issues.

The GMDs introduction programme also impacted the following:

- 1. Increase in screening of children under the age of five.
- 2. Timely monitoring of the nutritional status of children.
- 3. Detection of nutritional risks in children.

4. Active participation of mothers in the child's growth monitoring, and their learning the importance of adequate nutrition.

#### Sustainability and Scalability

One of the biggest problems in tackling malnutrition is that it is difficult to tell by conventional means or the naked eye whether a child suffers from malnutrition. Often, due to flawed data, aid workers are not able to reach out to children who require urgent assistance.

One of the ways to scale the project and make it more sustainable is through Artificial

Intelligence (AI). Even though there is a large workforce of field workers in India that conducts physical checks in children, most are illequipped or unskilled, leading to flawed data. Data management has been another cause of concern, because measurements are written on paper, saved in logbooks, and then transferred to Excel sheets. This is a lengthy, time-consuming process that's prone to human error, resulting in the lack of timely insights to help these children.

The proposed application, once developed, will use the infrared sensor available in some smartphones to capture 3D measurements of a



Figure 12: Total SAM Screened

child's height, body volume, and weight ratio, as well as head and upper arm circumferences, down to the millimetre.

# 1.5 Breaking Barriers in Healthcare: Enhancing Mobility for Frontline Healthcare Providers in West Singhbhum District

District's overall best Delta ranking (March, 2023): 5

Theme's best ranking: Health and Nutrition (March, 2023): 4

#### Context

West Singhbhum is a part of the Kolhan Division of Jharkhand state, and covers an area of approximately 5,376 square kilometres. The district shares its borders with the states of Odisha and Chhattisgarh. West Singhbhum is known for its rich mineral reserves, especially iron ore, and is home to several mining industries. The district is also known for its diverse population, including indigenous tribal communities like the Ho, Mundari, and Kharia.

The sparse population, large distances, and difficult landscape make it challenging for frontline healthcare providers such as Accredited Social Health Activists (ASHAs) and Auxiliary Nurse Midwives (ANMs) to reach patients in remote and inaccessible areas, leading to delays in treatment and poor health outcomes. ASHAs and ANMs are responsible for essential healthcare services such as maternal and child health, immunizations, and the treatment of minor ailments in the community. They need to travel long distances daily to reach their target population and provide essential healthcare services.

#### Rationale

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The District Administration of West Singhbhum partnered with Tata Steel Foundation (TSF) to provide electric scooters (e-scooters) to ASHA Supervisors and ANMs, with the aim to address mobility challenges, especially in inaccessible areas. The initiative offers a cost-effective and eco-friendly mode of transportation for these frontline healthcare providers, saving time, reducing travel costs, increasing efficiency, and reducing dependence on nonrenewable energy.

#### **Objectives**

- To improve the reach of frontline healthcare providers in remote communities, thereby improving the accessibility of healthcare services in such communities.
- To ensure the district remains self-sufficient in providing universal healthcare services, especially in the remotest parts.
- To promote sustainable development, and carbon footprint reduction.

#### Solution

E-scooters were selected based on the criteria set by the district administration, which required the speed limit of the scooter to be limited to 25 kilometres per hour, since such vehicles are exempt from provisions under the Motor Vehicles Act. In addition to the e-scooters, helmets for the rider and the pillion were also provided. The e-scooters are owned by the District Civil Surgeon's office, and are distributed to health sub-centres to be used by Sahiya Saathis and ANMs in their respective areas of responsibility.

To ensure that beneficiaries could safely and effectively use the e-scooters, TSF organized training programmes on vehicle usage and road safety. All beneficiaries mandatorily participated in the Programme, which included both theoretical and practical lessons on operating the e-scooters. E-scooter training was provided to beneficiaries with the following objectives:

• **Increased safety:** Most beneficiaries did not have any past experience of operating e-scooters. The training taught them how to safely use the vehicles, thereby minimizing the risk of accidents.

- Improved riding experience: The beneficiaries learnt how to use various features and functions of the e-scooter, and trainers ensured that each rider had adequate ride experience during the training.
- Maintenance: Trainers familiarized beneficiaries with technical and maintenance issues, including how to properly charge and maintain the battery, as well as how to identify and address any problems that may arise.
- **Geo tagging:** The e-scooters were fitted with GPS tags to track their usage in real time.
- **Insurance:** First-party insurance for one year, and third-party insurance for five years, was provided for every vehicle
- Charging points: Charging points were created in 10 CHCs in the block. The e-scooters can also be charged at residential electrical points (Table. 1.5: List of Charging points in West Singhbhum District).

Sl. No.	District	Block	Panchayat	Location
1.	West Singhbhum	Bandgaon	Bandgaon	CHC Bandgaon
2.	West Singhbhum	Chakradharpur	Chakradharpur	CHC Chakradharpur
3.	West Singhbhum	Khuntpani	Khuntpani	CHC Khutpani
4.	West Singhbhum	Badajamda	Badajamda	CHC Badajamda
5.	West Singhbhum	Jhikpani	Jhikpani	CHC Jhikpani
6.	West Singhbhum	Jagannathpur	Jagannathpur	CHC Jagannathpur
7.	West Singhbhum	Kumardungi	Kumardungi	CHC Kumardungi
8.	West Singhbhum	Majhgaon	Majhgaon	CHC Majhgaon
9.	West Singhbhum	Manjhari	Manjhari	CHC Manjhari
10.	West Singhbhum	Manoharpur	Manoharpur	CHC Manoharpur

#### Table 1.5 List of Charging Points in West Singhbhum District

#### **Implementing Partners**

- Tata Steel Foundation
- Department of Health and Family Welfare, West Singhbhum
- Department of Welfare, West Singhbhum
- Department of Planning, West Singhbhum
- District Transport Office

#### **Target Groups**

ASHA Supervisors (Sahiya Saathis) and ANMs were the target groups of the project. The e-scooters were distributed to all Sahiya Saathis and selected ANMs in West Singhbhum district (Table 1.6:Beneficiaries of e-scooters distributed in West Singhbhum district). ANMs were identified by the respective district authorities, based on criteria such as remoteness, terrain and number of beneficiaries in their area of responsibility

### Table 1.6 Beneficiaries of E-scootersDistributed in West Singhbhum District

Sl.No.	Beneficiaries	West Singhbhum
1.	Sahiya Saathis	163
2.	ANMs	123
	Total	234

#### Table 1.7 CSR Partners and No. of E-Scooters

\$1.No.	CSR Partner	No. of E-scooters Distributed
1.	Tata Steel Foundation	234
2.	Centre Warehouse Corporation	46
3.	ACC Cement	6

#### Impact

#### **Quantitative Indicators**

A random sampling method was used to evaluate the effectiveness of providing e-scooters to Sahiya Saathis. Out of the total 111 Sahiya Saathis who were provided with e-scooters in West Singhbhum district, 40 samples were selected randomly. Data was collected through a telephonic interview using a series of questions. Several factors were considered during the evaluation process, including a comparison of the distance travelled before and after the distribution of e-scooters in the financial years 2022 (FY22) and 2023 (FY23), respectively. Additionally, spending during these financial years was analysed, along with the time and money saved as a result of using e-scooters. Finally, it was assessed how money thus saved was utilized by the Sahiya Saathis. However, the data collection may have some inherent biases and these should be kept in mind.

The majority of frontline healthcare providers have been working as Sahiya Saathis for 11–12 years (Figure 1.28: No. of Years of Employment of Sahiya Saathis).

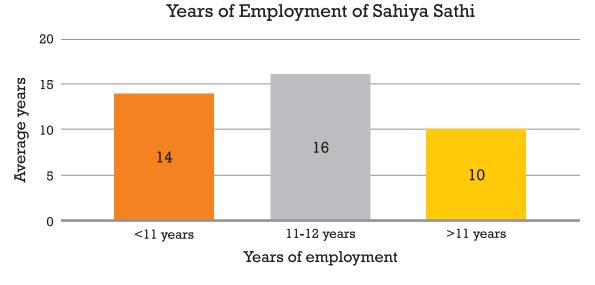
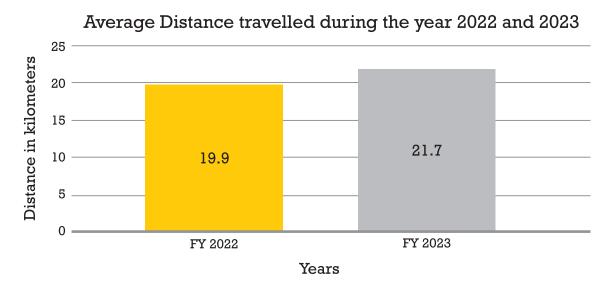
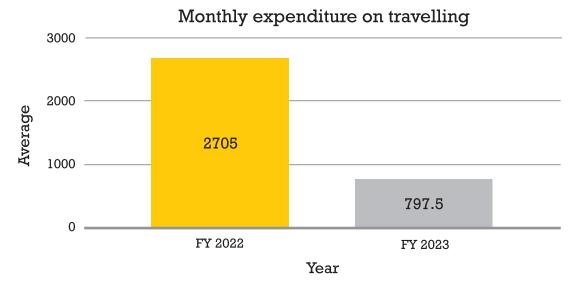


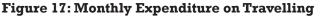
Figure 15: No. of Years of Employment of Sahiya Saathis

Before receiving e-scooters, Sahiya Saathis travelled an average of 20 kilometres, using public transportation like buses or trains, or their own bicycles or scooters, to reach the villages assigned to them. After the distribution of e-scooters, they are able to cover an average distance of 22 kilometres (Figure 1.29: Average Distance Travelled During the Year 2022-23). Although the increase in distance is not significant, there has been significant increase in ease of travel. Additionally, in 2022, Sahiya Saathis spent an average of Rs 2,700 on transportation to reach their designated workplaces. However, after receiving e-scooters, they spent approximately Rs 800, which represents an average reduction in travel costs of 70.37% (Figure 1.30: Monthly Expenditure on Travelling).









• The distribution of e-scooters has provided significant benefits to Sahiya Saathis in West Singhbhum by saving time and resources. It was found that approximately 57% of Sahiyas were able to save one to two hours of travel time, while the rest were able to save less than an hour (Figure 1.31: Average Time Savings (in Hours).

Average time saving in hours

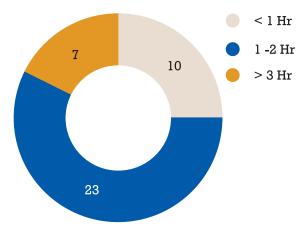


Figure 18: Average Time Savings (in Hours)

 During interviews with the respondents, it became clear that the e-scooters saved them both time and money. When asked how they utilized the money saved, the majority of Sahiya Saathis (72.5%) responded that they used it for their child's education. Another 17.5% of Sahiyas used the money saved for household expenses, and the rest spent it on groceries, or deposited the savings in the bank (Figure 1.32: Utilization of Money Saved by Sahiya Saathis).

#### Utilisation of saved money

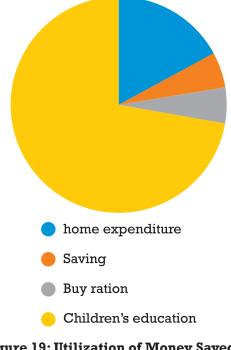
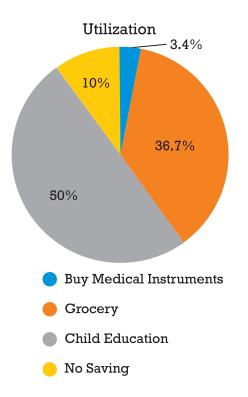


Figure 19: Utilization of Money Saved by Sahiya Saathis

#### **Auxiliary Nurse Midwives (ANMs)**

A similar procedure was followed for surveying the ANMs. A random sample of 30 was selected from the list of 123 ANMs who were provided e-scooters. Telephonic data collection surveys were conducted using a questionnaire and checklist. The data thus obtained and conversations with the ANMs are summarized as follows:

- Average distance travelled: ANMs travelled an average of 19.2 kilometres in FY22 before obtaining e-scooters. After receiving the scooter, the average distance travelled per month increased to 19.93 kilometres in FY23. The distance travelled has not increased significantly as the number of villages assigned to ANMs is fixed.
- Immunization camps: ANMs conducted an average of 1.833 immunization camps each week in both FY22 and FY23. This indicates that the use of e-scooters did not affect the number of immunization camps conducted by ANMs, as this number too is fixed.
- Monthly fuel expenses: Before purchasing e-scooters, the average monthly fuel cost for ANMs to travel to designated regions was Rs 3,236.66. After they were given e-scooters, the average monthly cost reduced to Rs 1,240, resulting in an average of Rs 1,996.66 saved. This indicates that the use of e-scooters reduced the cost of travel for ANMs by 61.7%.
- Utilization of money saved: ANMs reported using their savings in appropriate ways, such as purchasing medical equipment or food, and spending on their children's education. However, a few ANMs reported having no savings (Figure 1.33: Utilization of Money Saved by ANMs)



#### Figure 20: Utilization of Money Saved by ANMs

Overall, the use of e-scooters has helped ANMs reduce travel distances and costs, enabling them to visit more remote communities and clusters. This has led to improved access to healthcare services for people in those areas. Additionally, the savings generated from the use of e-scooters have been utilized for various purposes, including education, household expenses, and other essential needs, which has improved the overall well-being of ANMs and their families.

#### Challenges

- E-scooters are more difficult to operate in mountainous areas, particularly where there are steep slopes, as well as during the rainy season.
- Electricity supply in areas where Sahiya Saathis live is inconsistent, making it challenging to charge the e-scooters.
- Additionally, the average speed of e-scooters is lower than that of ordinary scooters, and they are not a good option for covering longer distances due to battery discharge.

#### Impact

- Significant improvements in health indicators of pregnant women, lactating mothers, and newborn babies are expected.
- ANMs can now reach VHSND sites regularly and on time.
- The ANMs response time has significantly improved.
- E-scooters are being used to carry medical equipment and medicines to hard-to-reach areas.
- The district's objective of providing universal healthcare has picked up pace.

#### Sustainability and Scalability

The e-scooter project has tremendous potential to improve access to underserved areas, as it provides a convenient means of transportation for community health workers. Sahiya Saathis and ANMs reported that prior to receiving e-scooters, they were visiting such areas less frequently for cluster meetings and joint visits, due to the high fuel cost. With e-scooters, they no longer have to spend money on petrol to reach their clusters, resulting in a significant increase in their visits. As a result, more women and children are receiving immunizations and healthcare services.

As they were the primary beneficiaries, all Sahiya Saathis in the district have been covered by the project. However, only 123 out of 473 ANMs have been given e-scooters. It is important to provide e-scooters to the remaining ANMs, so that they too can increase their frequency of visits to underserved areas.

The e-scooter project has had a positive impact on the personal lives of Sahiya Saathis and ANMs, by allowing them to save money on monthly fuel expenses. This extra money is being redirected towards important expenses such as their children's education and the nutrition of their own families, thereby improving their overall quality of life.

#### Strengthening of Administrative Protocols and Systems

- Regular meetings under the chairmanship of the District Commissioner are conducted to discuss the progress of the initiative and challenges faced by Sahiya Saathis and ANMs.
- Health indicators are reviewed monthly by the health department, under the chairmanship of the District Commissioner.
- Frequent visits to health centres are conducted by the District Commissioner, to ensure the proper functioning of healthcare workers.

#### **Improvement in Local Governance**

- E-scooters were fitted with GPS trackers to monitor their usage in real time, thereby ensuring that Sahiya Saathis and ANMs are accountable and responsible.
- Sahiya Saathis and ANMs are also responsible for the collection of data concerning health indicators. The quality and quantity of data collection has improved with the increase in mobility and accessibility of these workers.
- ANMs and Sahiya Saathis were trained on usage of various features of the e-scooters, and each rider was provided with adequate riding experience through the use of simulators.



Figure 21:



Figure 22:

#### 1.6 Mobile Nutrition Vans (MNVs), Ranchi

Districts overall best Delta ranking (June 2022): 6

Theme's best ranking: Health and Nutrition (2021): 1

#### Context

Malnutrition and anaemia are significant health issues in Jharkhand, particularly in rural areas where access to healthcare is limited. According to National Family Health Survey-5 (NFHS-5) 2020-21, 39.6% of children under the age of five in Jharkhand are stunted, 39.4% are underweight, and 67.5% are anaemic. Among adolescent girls in Jharkhand, 65.8% are anaemic. Among the children of Burmu, 4.1% are underweight, 0.1% are stunted, 0.03% are SAM, and 4.1%are MAM. The estimated number of children under five years in Burmu is 17,310. Access to healthcare services in many parts of the state is limited, making it difficult for families to receive treatment for malnutrition and anaemia. Even when healthcare services are available, they may not be adequately equipped to diagnose and treat these conditions, or have the resources to provide families with ongoing support and education.

#### Rationale

The aim of Mobile Nutrition Van is to improve the nutrition and feeding practices of children, and ensure maternal health. The project endeavours to provide therapeutic care, feeding, and medication to SAM, MAM, and underweight children, and consultation services to parents and the local community on healthy dietary practices. As about 80% of SAM children are treatable at the community level, this Programme emphasizes community-based management of acute malnutrition (CMAM).

#### Solution

In order to tackle the prevalent malnourishment rates, improve nutrition and feeding practices of children, and ensure maternal health, a Nutrition on Wheels Programme was launched by the District Administration of Ranchi, in collaboration with Better World Foundation. The Programme was inspired by the inability of Malnutrition Treatment Centres to create an impact, and the fact that malnourished mothers were often unwilling to travel to these centres.

Mobile Nutrition Vans (MNVs) are a temporary set-up to treat malnutrition in areas where SAM and MAM children are predominant. It works with the SAM and MAM children of one pocket, and then moves to another location, as the primary benefit of the MNV is its mobility. Several community-based activities were carried out under the Nutrition on Wheels Programme, including anthropometric screenings, counselling and sensitization of parents of SAM and MAM children, organization of home-based nutrition campaigns, and medical examinations of SAM and MAM children. A 15-day camp was organized in villages to enrol children identified as malnourished alongside diet supplementation, by providing meals 3–5 times a day. In addition, follow-up home visits, along with behavioural change orientation and training, are also planned.

#### Scale

The following public awareness activities were undertaken by the MNV:

- An identification survey assessing the status of SAM and MAM children in need-based areas with the help of ICDS functionaries in Ranchi.
- Registration and profiling of these children and their mothers.
- Developing micro-level nutrition plans for SAM, MAM, and underweight children.
- Application-based real-time monitoring and assessment of nutritional statuses.
- Conducting 15-day demonstration, awareness, and nutritional food delivery camps at strategic locations.
- Nutrition management of critical cases at MNVs.
- Facilitating treatment by undertaking regular training and awareness camps.

## Table 1.8 To address systemic gaps in delivering care to SAM and MAM children, thefollowing key factors were focused upon

	Anthropometric measurement of children		
	Immunizations, and counselling on maternal and child care, health, hygiene, and sanitation		
Dietary counselling on low-cost, locally available nutritious food sources			
IEC on Poshanbagicha and demonstration of mixed gram recipes			
	Poshanke, or dietary counselling of mothers on health and hygiene for malnourished children,		
	and anaemia-mapping camps		
	Baby Shower and Anna Prashan ceremony related discussions on antenatal and prenatal care, and nutritionally-complete feeding practices		
	Campaigns on breastfeeding and nutritious dietary practices for children, including demonstrations of nutritious cooking methods and low-cost recipes		

Meetings and competitions on anaemia and menstrual health and hygiene for adolescents
Female employment through Gramin Rozgar Yojana
Food fairs highlighting the promotion of local foods and cooking methods
Early childhood care and education (ECCE) and family planning campaigns

#### Impact

Table: 1.09 Nutrition on Wheels (NOW) Camps at Burmu, Chakme, Umedanda and Chaingara Panchayats of Burmu Block in Ranchi, Jharkhand

Sl. No.	Name of the Camp under NOW Program	Camp status	No. of children indentified as SAM/MAM	No of children enrolled in the camp	No.of children refer to MTC from Camp	No. of Children admitted in to MTC
1.	Burmu	Completed	51	31	2	1
2.	Chakme	Completed	56	28	1	1
3.	Umedanda	Completed	57	31	2	0
4.	Chaingara	Completed	56	32	3	0

#### Table: 1.10 The Swasthya Shuchita Programme had the following impact:

Training of 350+ Field Level Worker (FLW)	
Creation of 800+ community champions from SAM/MAM	
Strengthening of front-line cadres to enable increased participation at MTC	
Strengthening of existing MTC	
Improvement in complementary feeding practices and adequate nutrition at the HH level	
Traditional knowledge mapping through sessions on nutrition and perceived resource crunch at the HH level.	
Encouragement of behavioural change	
Reduction in anaemia prevalence among adolescents and pregnant women	

#### Sustainability and Scalability

#### Lessons Learnt

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- The value of providing healthcare services locally, especially in rural areas where access to healthcare is constrained.
- The importance of community involvement and collaboration in developing and implementing successful initiatives.
- The requirement for a comprehensive strategy to combat malnutrition that includes treatment, prevention and education.

- The advantages of utilizing innovation and technology to enhance the delivery of healthcare to marginalized communities.
- The Mobile Nutrition Van campaign can successfully be replicated in other blocks of Ranchi facing similar challenges. To ensure sustainability, it is important to engage with local communities and healthcare providers, develop a long-term plan, and integrate it into existing healthcare infrastructure.



Figure 23:

#### **1.7 Mobile Medical Units (MMUs)**

District's overall best Delta ranking (February, 2023y): 4

Theme's best ranking: Health and Nutrition (February, 2023):7

#### Context

Tribal-dominated West Singhbhum is one among the 24 districts of Jharkhand. According to Census 2011, roughly 67% of the total population belongs to diverse indigenous tribal communities, inhabiting hilly and deep forest areas.

Towards achieving the Sustainable Development Goal (SDG 3) of ensuring health and wellbeing for all in developing nations, the District Administration has introduced Mobile Medical Units (MMUs), that aim to prevent patients from forgoing or delaying medical care until faced with an emergency.

These MMUs, with the objective of making healthcare facilities accessible in remote areas, have been introduced in collaboration with the Hans Foundation and Piramal Swasthya. The units provide general OPD consultations and primary healthcare services.

#### Rationale

• To provide mobile healthcare services in 200 pre-identified villages in West Singhbhum, where access to healthcare is inadequate.

- To increase access to primary healthcare in underserved rural areas by providing services at doorsteps.
- To ensure curative healthcare in villages through regular OPDs, where health personnel provide diagnostic and counselling services, prescribe and dispense medicines for common ailments, and provide referrals to higher facilities for other cases.
- To build awareness through mass media and IPC on communicable and noncommunicable diseases, nutrition, and sanitation and hygiene towards promoting preventative healthcare practices and behavioural change.
- To integrate patients into existing social services and healthcare systems through referrals.

#### Technology

- All MMUs are equipped with GPS tracking devices.
- Usage of mobile-based reporting systems and Management Information System (MIS).
- Real-time data collection and synchronization through a web-based MMU application for assistance in monitoring, planning, and management.

#### **Implementing Partners**

- Department of Health, West Singhbhum
- The Hans Foundation
- Piramal Swasthya
- District Mineral Foundation Trust, West
  Singhbhum

#### Challenges

- Mobility of the vehicles is affected by the difficult terrain in the district.
- Apprehension among people regarding healthcare due to lack of awareness.
- Left-wing extremism (LWE).

#### Scale

#### **Table: 1.11 Mobile Medical Units Per Block**

S1. No.	Block	No. of Units
1.	Jhinkpani	1
2.	Khuntpani	1
3.	Tonto	1
4.	Tantnagar	1
5.	Manjhari	1
6.	Chakradharpur and Bandgaon	1
7.	Sonua and Gudri	1
8.	Goelkera	1

#### Table: 1.12 List of Activities

S1. No.	Activity
1.	Covering 20 villages per day
2.	Addressing curative healthcare
3.	Health awareness education
4.	Laboratory services
5.	Referral services
6.	Distribution of medicines
7.	Networking with community
8.	Information, education and communication, and behaviour change communication

#### **Target Groups**

- Residents of remote rural areas, with limited access to effective and affordable healthcare services.
- Children.
- Pregnant women and lactating mothers.
- Adolescents.
- Elderly persons (above 60 years old).
- Persons with disabilities.

#### Impact

Since the initiation of the project in October 2022, it has achieved the following results:

- All 200 pre-identified villages have been covered in six months.
- More than 120 OPDs have been covered in six months.

- 36,224 female and 24,580 male patients have been covered.
- A total of 60,804 patients have been covered.
- More than 4,737 tests are had been conducted.
- 1,472 patients have been referred or recommended for referrals.
- OPD and primary healthcare services have substantially improved in underserved areas
- Significant improvements have been observed in community awareness on preventive and curative health, and communicable and noncommunicable diseases.

#### Sustainability and Scalability

- The project is being implemented in 200 villages of 10 blocks.
- The project aims to cover all villages in these 10 blocks and replicate the model in the remaining eight blocks.
- District Administration plans to run MMUs for other healthcare services, including disability-related consultations and ophthalmological care, with the help of district funds.
- The District Administration plans to supplement the MMUs initiative with a 'Doctor on Wheels' project.

#### Strengthening of Administrative Protocols and Systems

- Obtaining social sanction from community heads, including Panchayati Raj Institution (PRI) members, traditional leaders, villagelevel functionaries, and women's groups.
- Improving public participation by focusing on infrastructure for OPDs and other logistical arrangements, and promoting community sensitization.
- Identifying beneficiary villages in coordination with district and sub-district department officials, and local community leaders and functionaries.

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#### **Case Study**

Budhan Singh Kayam is a 63 year old who lives with his wife and son in Nugri village of Goilkera block. Due to a chronic spinal cord injury, he was bedridden for a year, and could no longer work to support his family.

Kayam received treatment for a year at Chaibasa Sadar Hospital, but had to discontinue as he couldn't afford the expenses. As Kayam belonged to a BPL household, it was challenging for him to sustain both household and treatment expenses.

The free health camps organized by The Hans Foundation came as a boon. Kayam visited the Hans Foundation MMU team where Medical Officer (MO) Dr Zakir Hussain examined him and diagnosed his condition.

After two months of regular treatment, Budhan Singh Kayam is able to move, walk, stand and sit comfortably, and has regained overall good health.

#### Testimonial

"Our health centre is a little far, and it's not always possible to go for health check-ups. Through the Hans Foundation initiative, we get free medicines and treatment, for which we are privileged. This has been very helpful, not only for me, but for all."



Figure 24:



Figure 25:



# EDUCATION (30%)

#### 2.1 Digital Classrooms in 30

#### Schools in Chatra

Districts overall best Delta ranking (June 2022): 8

Theme's best ranking: Education (December 2022): 11

#### Context

Education is constantly innovating and changing. Technology and the Internet provide endless resources for teaching and learning in the classroom. A digital classroom is a classroom that uses technology, including computers, for instruction, communication, and assessment, and to enhance the educational experience. It can also involve using mobile devices such as tablets and smartphones in the classroom. Digital classrooms have many advantages over traditional classrooms. They can improve engagement and motivation, provide opportunities for collaboration, and allow for individualized instruction. Additionally, digital classrooms can save time and money.

#### Rationale

India is moving towards a technology-friendly education system. The importance of technology in education came to the fore more acutely during the COVID-19 pandemic. Traditional teaching methods, such as lectures and blackboards, can make learning monotonous, and the adoption of digital tools introduces fun and creativity. As per Census 2011, Chatra's literacy rate is 60.18%, student admissions for Standard One to Five are 12,0297, and those for Standard Six to Eight are a much lower 64,529.

Project Pehal, a tripartite Corporate Social Responsibility (CSR) partnership between Central Coalfields Limited (CCL), Extramarks Education Foundation (EEF), and the Chatra district administration, was created with the aim to provide quality education in the district. Smart classes have been established in 54 classrooms of 30 schools under this project.

#### **Solution**

The objectives of Project Pehal are:

- 1. Improving the quality of education in 30 intervention schools by equipping them with the latest digital technology.
- 2. Providing students with access to K-12 education.
- 3. Improving learning outcomes among students.
- Providing a unique pedagogy for easy comprehension of curriculum and encouraging lifelong learning.
- Developing engaging teaching and learning aids, and facilitating better student retention.
- 6. Decreasing the student dropout rate after Standard Five.

The project cost approximately Rs 72 lakhs and was financed by the CSR fund of Central Coalfields Limited (CCL), Ranchi. Extramarks Foundation helped in the procurement and installation of equipment, software, and study materials, and organized training for teachers.

#### Scale

These schools have been selected considering the number of students enrolled and their remote location. Most of the schools selected are in mining-affected regions, and about 11,000 students are being benefitted through this initiative.

#### Impact

Smart classes allow for a more interactive and engaging learning experience. The lack of adequate teaching staff in government schools has been addressed to a certain level, and students have shown more interest in learning. The curriculum being provided through this method seems to meet the national standard, and bridges the gap between the education levels of government and private schools.

#### Sustainability and Scalability

Extramarks Foundation has appointed two coordinators in the district to promptly resolve any problems that may arise. Thus, in the initial phase of the project, whenever teachers faced any problems, they were resolved in time. The prospect of scalability is being discussed in the district.

"The Smart Classroom initiative has played a crucial role in improving access to quality education in the district. On the one hand, it has helped improve the district's ranking in education sector indicators of NITI Aayog, and on the other, it has bridged gaps and brought national-level teaching and learning standards to the remotest areas of the district of Chatra."

DDC, Chatra



Figure 2.1:

#### 2.1.1 Enhancing Reading and

#### **Numeracy Skills**

#### District's overall best Delta ranking FY 2022-23 (March 2023): 17

#### Theme's best ranking (January 2023): 17

In the Garhwa district of Jharkhand, a group of school children in Standard One to Five have been able to improve their reading and numeracy skills thanks to revolutionary AI programme, Read Along. Schools across the country were forced to close following the COVID-19 outbreak, leaving millions of children without access to formal education.

However, these children were fortunate enough to have access to a smartphone, and their parents were eager to help them utilize it to enhance learning. They came across Read Along, an AIpowered reading application developed by Google, that provides a fun and interactive way for children to practise reading, and improve comprehension.

The children started using Read Along regularly, and quickly became engrossed in its fun stories and exercises. The application's voice recognition technology allowed them to practise their pronunciation and receive instant feedback, making it an engaging and effective learning tool. Read Along's features, including games, badges, and rewards, kept children motivated and eager to learn more.

Over time, the children's reading skills improved significantly, and parents were amazed at their progress. Some parents reported that their children were spending more time practising reading and numeracy skills on Read Along than they were spending on other leisure activities.

As the pandemic subsided and schools began to reopen, the children returned to the classroom armed with new skills and a love for learning. Their parents were proud of their progress. and grateful to the application for helping their children continue their education during such a challenging time. Over 4,000 parents of students, as well as teachers, have reported the benefits of blended learning using AI-based learning tools.

The use of AI-powered applications like Read Along has been a game changer for children's education in Garhwa. It enabled them to continue learning and improving their skills, even during the pandemic, and has given them access to high-quality educational resources that they might not have had otherwise.

#### Testimonial

"As a mother. I am thrilled to see my child using the Read Along application and making progress in their reading and numeracy skills. The AI-powered voice recognition technology has helped my child practise pronunciation, and develop fluency in a fun and engaging way. I am grateful to have access to such innovative learning tools, especially during the pandemic, when traditional schooling was disrupted. Read Along has made a significant impact on my child's education, and I am confident that it will continue to do so in the future."

> Shanti Devi Jata Village, Kalyanpur Panchayat, Garhwa



Fig 2.1.1.1: Demonstration of Read Along



Fig: 2.1.1.2: Students are engaged in activities provided in the Read Along Application

#### 2.2 Bal Sansad Programme

#### District's overall best Delta ranking FY 2022-23 (March 2023): 17

#### Theme's best ranking (January 2023): 17

The central government Bal Sansad Programme, initiated in two schools in the Garhwa district of Jharkhand, has achieved remarkable results in mobilizing local children to attend school regularly.

In the first school, elected Bal Sansad members found that more than 50% of children were irregular due to involvement in household or farm chores. They realized that this was a significant obstacle to their education, and decided to take action. Members visited the children's homes, spoke to parents about the importance of education and regular attendance, and helped create a schedule for the children that balanced their studies and household responsibilities.

As a result of their efforts, the attendance rate of the school increased significantly, and children were more motivated to attend regularly. Bal Sansad members continued to monitor attendance, and provided support and encouragement to children who were struggling to attend.

Bal Sansad members also resolved the issue of low attendance in the second school, which lacked adequate teachers. They introduced a peerteaching programme, where senior students took classes for their junior counterparts. Additionally, students were engaged in cultural activities such as debates and quizzes, which made learning interesting and interactive. This initiative resulted in increased attendance and improved academic performance.

As a result of the initiative, the attendance rate at both schools increased significantly, and students were engaged and motivated to learn. Bal Sansad members continued to organize activities and extra classes, and the school administration and parents were delighted to see the positive impact of the programme. As a result of its success, the Bal Sansad Programme is being replicated in almost 30 schools in Sadar block, thus positively impacting the overall quality of education in the region.

"As Mukhiya of this region, I am glad to observe the beneficial impact of the Bal Sansad Programme in encouraging pupils to attend classes on a regular basis. The community has benefitted greatly from the dedicated efforts of Bal Sansad members in mobilising children and encouraging them to attend school. The higher school attendance percentage indicates the Programme's effectiveness, and I am happy for the members' support and commitment towards supporting education. I am convinced that the Programme will continue to have a beneficial impact on the education and development of our community."

> Sweety Verma Madwaniya panchayat, Ramna block



Fig 2.2.1: Selection of Members of Bal Sansad among the Students



Fig 2.2.2: Oath taking ceremony of the Selected Bal Sansads



Fig 2.2.3: Bal Sansad representative receives certificate for doing good work as a member of Bal sansad from public representatives

# 2.3 Clean Schools, Healthy

## Children

(Feb 2023): 3

District's overall best Delta ranking (November 2022): 12 Theme's best ranking: Education

2.3.1 Mobile Swachhata Van Unit (MSVU) for Water, Sanitation and Hygiene (WASH) Improvement in Schools

#### Context

In India, access to proper WASH facilities in schools is a persistent issue. The COVID-19 pandemic worsened the situation, as schools had to be closed, and limited access to water and

sanitation facilities became a serious concern. The MSVU for WASH Improvement in Schools campaign was launched in Giridih district to address this issue.

#### Rationale

The COVID-19 pandemic highlighted the urgent need to improve WASH facilities in schools. However, schools in remote areas faced difficulties in getting trained manpower and materials to retrofit WASH facilities. Many schools, therefore, had inadequate or damaged WASH infrastructure, which was a serious risk to the health and hygiene of students and teachers.

#### Solution

The MSVU for WASH Improvement in Schools campaign identified the need to provide quick support to schools in retrofitting damaged infrastructure, supported stakeholders in the operation and maintenance of WASH facilities, and created awareness on WASH among students, teachers, and the community. The campaign deployed 52 vans, each carrying a trained mason, plumber, WASH expert, and essential materials.

#### Scale

The campaign covered 3,157 schools in 13 blocks in just two months. The vans were able to cover three to four schools per day, repairing taps, hand pumps, handwash units, pipelines, drainage systems, toilets, soak pits, incinerators, and other equipment (Table 2.1: Repair Work by Plumber and Table 2.2: Repair Work by Mason).

#### Table 2.1 Repair Work by Plumber

Тар	Hand washing	Leakage	Pipeline	
1117	726	294	252	
Rainwater harvesting	Waste water	Hand pump	Running water	
system (RWHS)	management pipeline		system	
97	45	488	31	

Table 2.2 Repair Work by Mason

Toilet seat change	Toilet minor repair	Soak pit/leach pit cleaning/ repair	Repair of soak pit	Repair of garbage pit	Door repair	Window repair	Benches Repair
27	545	71	51	125	208	305	2182
Hand washing unit repair	Incinerator repair	Drain system repair	Hand pump base repair	Water tank installation	CWSN toilet repair	Black Board	Others
664	39	90	530	12	9	647	279

The above data shows the specific types of repair work done by the plumbers and masons. Plumbers repaired various types of water-related infrastructure, including taps, handwashing units, pipelines, and hand pumps. They also repaired rainwater harvesting systems, waste water management pipelines, and water tanks. Masons focused on repairing and maintaining toilets, soak pits, garbage pits, doors, windows, benches, and handwashing units. They installed water tanks and repaired Children with special needs (CWSN) toilets, blackboards, and other equipment.

The data highlights the comprehensive nature of the campaign, which addressed a wide range of WASH-related issues in schools. By deploying a team of trained experts and essential materials, the campaign was able to provide quick support to schools in retrofitting damaged infrastructure, support stakeholders in operation and maintenance, and create awareness on WASH. The campaign's success demonstrates the potential for such initiatives to make a significant impact on WASH-related issues in areas facing similar challenges.

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#### Impact

The campaign provided onsite repair work for WASH facilities, including those in remote and inaccessible areas. It led to a major improvement in WASH facilities, and capacity building of stakeholders resulted in better operation and maintenance of these facilities. The success of the campaign was evident from the Swachh Vidyalaya Puraskar 2022 awards, where 146 schools received the prestigious five star rating, and 839 schools were awarded four stars.

#### Sustainability and Scalability

The campaign's success in achieving its objectives of enhancing WASH facilities, creating awareness, promoting behaviour change among stakeholders, and ensuring schools were equipped with the necessary infrastructure to maintain good WASH practices, makes it a model that can be scaled and replicated. The campaign conducted orientation sessions on good WASH practices and behavioural change, both of which are essential for sustainability, for teachers, students, School Management Committee (SMC), PRI, Bal Sansad members and Mid-Day Meal (MDM) cooks.

# 2.3.2 Gumla Panchayat Library and Elders' Club





Figure 2.2:



Figure 2.3:





Figure 2.4:



Figure 2.5:

# शिक्षा मंत्री ने की 'स्वच्छ विद्यालय स्वच्छ बच्चे' अभियान की शुरूआत

#### ⇒ स्कूलों में बुनियादी सविधाओं, साफ-सफाई को लेकर अभियान वलानेवाला झारखंड पहला राज्य

**टुमरी.** शिक्षा मंत्री सह मदानिकेव मंत्री जगरनाथ मालो ने सोमवर को तुमरी अनुमंडल कार्यालय परिवर से निरिडीह जिला में 'उतरात विव्यालय प्रत्यत करते अभिवान 2022' जुरू फिवा. इस देशन उन्होंने सभी प्रखंडों के लिए हरी झंडी दिखाकर स्वच्छत प्रचर वाटन को रवान किया, मौके पर बडी संख्या में डामीण, इत्मुमो कार्यकर्ता, शिक्षा विभाग सरित पुलिस प्रासन के पदधिकारी उपस्थित थे. मौके पर मंत्री जी मारती ने कारा कि झरखांड पाला राज्य है जहां विद्यालयों में बुनियदी सुविधाओं एवं सारु-सफाई को लंकर आयायक तकनीकी साम्योग प्रदन



हरी झंडी दिखाकर स्वच्छता प्रचार वहन को रवाना करते मंत्री जगरनाथ महतो

करने के लिए वह अभियान चलावा जा साहे. शैक्षणिक विकास को लेकर गंभीटताः मंत्री ने कहा कि कोरोना काल के बाद विद्यालयों की आधारधत

संरचनाओं को फिर से दहरत करने और तिशकों व बच्चों को स्वच्छता के प्रति विशेष जगरूकत की आवरणकत मासूच को जा रही थे, उन्होंने कहा कि 🕴 है, उन्होंने शिक्षविदें और बुद्धिजीवरों से

Figure 2.6:

विधायक बनने के समय से ही वह शैक्षणिक विकास के प्रति गंभीर हैं, अब तिशा मंत्री के रूप में जिन्मेवारी बद गई

### कोनार प्रमंडल के अधिकारी को फटकार

त्यानीय लोगों ने कार्यक्रम स्वल पहुंच कर मंत्री से समस्याओं के समाधन की दिशा में फ़ल करने की मांग की . मौके पर मंत्री ने संबंधित अधिकारी को फोन कर समस्य के सम्मधन का निर्देश दिया , करतरबा गांधी विद्यालय की छात्राओं की मांग पर मंत्री ने बीडीओ को खेल मैंदन उपलब्ध करने को कहा . अनियमित विद्युत कटौती की शिकायत पर ख को बुल कर कार्यशैली-सुधारने का निर्देश दिया. इसके अलावे मंत्री ने कोनार प्रमंडल के अधिकारी से कार्यप्राप्ति की जानकारी मांगी, इस दौरान संलोधजनक जबाब नहीं देने पर अधिकारियों को जम कर फटकार लगाते हुए मंगलवार को प्रगति रिपोर्ट तलब की

शिक्षण व्यवस्थ को दुरस्त करने के लिए। राज्य के तीन जिलों के तीस मजदूरों को सलाड देने की अपील को, इसके पूर्व कम्तृत्वा वालिका विद्यालय को छात्राओं ने बेंद दिस्पने के माध्यम से शिक्ष मंत्री का स्वागत किया. मंत्री को सौंधा झापन : कर्यक्रम के

वैरान जिप अध्यक्ष सह कार्यकारी प्रधान राकेश मारते ने शिक्ष मंत्री से चिरिडीड, बोकारो और हजारीबान जिलों के 30 मज़तूर की वतन वाण्सी कराने की मांग की, मालेतिया के कवालालंघर में पंत्रो

जल्द वतन वापसी करने को दिशा में पाल को मांग को, मौके पर प्रखंड अध्यक्ष राजनुमार मालो, 20 सुत्री अध्यक्ष देवालाल महतो, केला चैचरो राजकुमार पडिव, जिप सदस्य भोला सिंह, एसडीओ प्रेमलत मुर्मू, चौदीओ रागः, एगध्यः अभारतं पुन्दुः कथाव्य सोमनाथ वॅकिंगः, डॉर्डओ पुण्य कुत्रुः, एसडीरीओ मनोज कुमार, सीओ धनमजय मुख, पुलिस निरीक्षक आदिकांत मातो आदि उपस्थित थे.



Figure 2.7:

#### Context

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Gumla, a tribal aspirational district spread over 5,327 square kilometres, was carved out of Ranchi district in 1983, to promote intensive development through better administration. Gumla is home to the Tana Bhagats, a tribal community that played an important role in the freedom movement. The district economy is primarily rain-dependant and reliant on agriculture, forest produce, and animal husbandry. The district comprises vast tract of less fertile and plateau land. However, the North Koyal, South Koyal, and Aparsankh rivers flow through pockets of Gumla, making those areas viable for fisheries and agricultural irrigation.

Since the inception of the Aspirational District Programme, the aim of the district administration has been to identify critical gaps in key areas

including education, employment, nutrition, and women's empowerment.

#### Rationale

Gumla district is proximate to Ranchi, and apart from employment-based migration, a significant number of students relocate to the state capital in pursuit of a good education. Panchayats, or village councils, are the foundational pillars of the Panchayati Raj system, and interventions that are successful at this level have shown the maximum impact. As per Census 2011, the literacy rate in Gumla was 65.73%; 87.79% in urban and 64.16% in rural areas. Importantly, the female literacy rate in the district stands at 55.9%, which is slightly above the state average of 55.42%, but still lower than the male literacy rate. Studies have highlighted that most children from low-income families live in single-room houses and lack access to a conducive learning space outside school.

#### Solution

A Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis conducted by the district administration concluded that unutilized panchayat bhawan terraces could be transformed into reading spaces for students from nearby villages. Inspired by cultural traditions, the administration consulted panchayats and office bearers on developing a panchayat library cum elders' club, wherein children could benefit from

books, as well as the wisdom of their elders. The administration approached the NITI Aayog for funding support for all 159 gram panchayats (GPs) under the Japan-India Cooperation Agency (JICA). Initially, the NITI Aayog provided support of Rs 4.37 crore, for 78 panchayats. The district has set up state-of-the-art libraries in these panchayats, featuring books, magazines on competitive exams, internet connections with LCD screens, and steel chairs and tables. The walls are decorated with quotes from famous personalities and other inspiring material.

#### Scale

Following its successful implementation in 78 panchayats in the first phase, the district administration requested NITI Aayog for funds to replicate the project in the remaining 81 panchayats. NITI Aayog has provided the funds, and work is in process.

Impact

These reading and learning spaces have been a

boon for youth in the panchayats, especially for female children. Access to a good ambience to study and learn is vital for children during their formative years. Additionally, these libraries cum elders' clubs are a meeting ground for the young and old, where retired teachers and armed forces personnel are also invited to interact with the children.

#### Sustainability and Scalability

The government usually works efficiently when building public infrastructure, but creating citizen-owned, public-centric services can be problematic. The district administration has attempted to address this through local library committees with panchayat officers, retired teachers, and service personnel appointed as mentors. These mentors visit the panchayat bhawans regularly, and ensure that facilities are well maintained. This citizen-focused initiative has great potential to cultivate learning and improve educational outcomes.





Figure 2.8





Figure 2.10

Figure 2.9

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# AGRICULTURE AND WATER RESOURCES (30%)

#### **3.1 Livelihood Promotion**

#### through Mushroom

#### Cultivation

District's overall best Delta ranking FY 2022-23 (March 2023): 17

Theme's best ranking (September 2022): 26

#### Context

Garhwa district in Jharkhand is largely reliant on agriculture and allied sectors, but farmers have been facing challenges due to erratic weather patterns, inadequate irrigation facilities, and low crop yields. The district's farmers needed to find alternative sources of income, and build sustainable agricultural practices, to improve their livelihoods.

#### Rationale

To address these challenges, a communitybased initiative to promote mushroom cultivation was established, led by the District Horticulture Department, in collaboration with 130 local farmers and Self-Help Groups (SHGs).

#### Implementation

The District Horticulture Department provided training and technical assistance to the farmers on mushroom cultivation, including spawn production, composting, and harvesting. The farmers were provided with mushroom cultivation kits, which included seeds, compost, and other necessary inputs. The SHGs helped farmers in the marketing of the produce, which was sold at local markets, as well as to bulk buyers like hospitals and caterers.

#### Impact

The impact of the initiative was significant. Farmers who had previously struggled with low crop yields and meagre earnings were able to generate a steady source of income through mushroom cultivation. Mushroom cultivation has been found to be a lucrative enterprise that generates high returns with low investment, especially in the off-season.

According to 15 of the total 130 farmers, prior to their involvement in mushroom cultivation, they earned an average of Rs 70,000-80,000 annually. However, after venturing into mushroom cultivation, they were able to earn a net profit of Rs 30,000-35,000 in just two or three months, specifically from December to February. This significant increase in income has been a game changer for the farmers, elevating their economic status, improving livelihoods, and creating new opportunities for growth.

#### Sustainability and Scalability

The initiative has proved to be sustainable, as the community is now demanding a spawn and compost unit to produce spawn locally. This would reduce farmer's dependence on external suppliers, make them self-reliant, and enable better quality control.

The farmers plan to expand into the production of other value-added products like mushroom pickles, dried mushrooms, and mushroom powder. With their success, they aim to inspire other farmers in the region to diversify their income sources, and reduce dependence on traditional farming practices.



Fig: 3.1.1: Mushroom Kit distribution among the SHG women Farmers



Fig: 3.1.2: Training certificate distribution of Farmers by District Horticulture Officer, Garhwa



Fig: 3.1.3: Mushroom cultivation by Farmers

# 3.2 Cultivation and Processing of Pigeon Pea (Toor Dal)

District's overall best Delta ranking (July 2022):15

Theme's best ranking: Agriculture & Water Resources (April 2023): 2

#### Context

Latehar has a total land area of 3,660 square kilometres, of which 86,468 hectares are agricultural land. The farmers here are generally small and marginal, with average land holdings of 0.5–1 acre. These small plots are used for subsistence agriculture, and yield very little surplus produce to sell. Some income is generated through Non-timber forest products( NTFP), but this is inadequate. The community's women are involved in back-breaking jobs, but do not get any share in the income. Local farmers are dependent on the monsoon, which limits land productivity to monocropping or cultivation of up to two crops per area.

#### Rationale

In rural India, a group of women, mostly uneducated housewives dependant on their husbands for financial support, had been struggling to make a living. Pigeon pea, or toor dal, had been cultivated by local farmers in small quantities in the past, but was used mainly for family consumption. Pigeon pea and other pulses are an important part of the Indian diet, but are often sold raw or unprocessed, leading to low prices for farmers. Furthermore, pigeon pea was being been grown in the traditional way, leading to meagre profits.

#### Solution

Livelihood promotion and diversification connects vulnerable rural women to marketdriven economic improving activities. their livelihood-building capacity, income, confidence, and social standing. A livelihoodpromotion initiative involves HH-level livelihood diversification planning, selecting suitable livelihoods, delivering technical and business training, and facilitating linkages to markets and support services. The women of the village realized that by processing the pulses themselves, they could add value to the product, and earn a higher profit. They started by pooling resources and buying a simple pulse processing machine.

Despite initial challenges, from a lack of knowledge about processing techniques, to difficulties in finding a market for their product, the women were determined to succeed. They attended training sessions organized by the government, and were quick learners. They learnt about cleaning, sorting, and grading the pulses, and experimented with different processing techniques to get the best quality product. They also worked on packaging and marketing strategies to attract customers.

Pigeon pea value chain under Package of Practices (PoP) of training of Mahila Kisan Sashaktikaran Pariyojana (MKSP) was established in 2017. The MKSP has modernized pigeon pea cultivation by including interventions such as quality seed supply, seed treatment with bijamrit, and Trichoderma-based pest management. The involvement of the local community is facilitated by choosing one Ajeevika Krishak Mitra (AKM) from each village, who is trained rigorously by state-level resource personnel, and made responsible for technology transfer to the farmers in that village. Farmers are chosen and trained onsite by resource personnel, and via video programmes. Each village has a pico projector to ensure efficient video training.

The PoP for pigeon pea involves the following:

- 1. Land preparation and sowing.
- 2. Seed selection and treatment.
- 3. Disease and pest management.
- 4. Nipping and crop harvesting.
- 5. Processing.
- 6. Marketing.

#### Scale

The initial investment in the pigeon pea mills was Rs 2.3 lakh per unit. Ten to fifteen daily wagers are employed in each unit, and payments are made from the project's working capital investment.

The Farmer Producer Organization (FPO) has procured more than 50 metric tonnes of raw pigeon pea through different groups. This produce is processed and packaged, providing an alternate source of livelihood to about 6,000 farmers. The final product, JSLPS PALASH Unpolished Organic Arhar (Toor) Dal, is marketed through PALASH marts, at local markets, and through the take-home ration (THR) scheme. The processing unit has been termed a Rural Service Centre (RSC), and has received a Rs 9.18 lakh grant from JSLPS.

#### Impact

The prevalence of malnutrition and anaemia has reduced among children, women, and other targeted populations of Latehar district. Farmers are earning more than before, and the socio-economic status of women engaged in the project has been enhanced. Members of PVTGs, and scheduled tribe (ST) and scheduled caste (SC) communities chosen for the project, have similarly improved their socioeconomic condition.

#### Sustainability and Scalability

The farmer's hard work and determination has paid off - the quality of the processed pulses is being recognized, and business has started to grow. Farmers have started selling to nearby villages, and are receiving orders from towns and cities. Their success has given them financial independence, and empowered them socially. The women have gained respect from their husbands and families, and become active members of their communities. They organize training sessions for other women in neighbouring villages, and share profits with the less fortunate in their communities. The district-level committee of SCA has decided to provide a high-efficiency pulse processing plant to SHG members on a subsidy basis, to enhance productivity and increase profits.



Figure 3.2.1: Branding and Marketing of Toor Dal under PALASH



Figure 3.2.2: Nipping and supervision of plants by SHG members.



Figure 3.2.3: SHG members are spraying organic pesticides.

#### Testimonial

"I received financial support from the SHG for the cultivation, processing, and marketing of toor dal. I had never even thought of toor dal as a source of income, but after knowing its benefits, I'm advising others to cultivate it too."

By Somari devi

# 3.3 Promoting Cage

### **Fisheries and Tourism**

District's overall best Delta ranking: (February, 2023): 4

Theme's best ranking: Agriculture and Water Resources (February, 2023): 1

#### Context

West Singhbhum, situated in the southern part of the state, is the largest district in Jharkhand. It is a mineral-rich district with Asia's largest sal forest. Approximately 67% of the population belongs to indigenous tribal communities, who live in hamlets scattered among dense forests and hill slopes. The district has been a hotspot of left-wing extremism (LWE). The region faces several challenges, including:

- Lack of access to sustainable livelihoods and other developmental activities leads to unregulated migration.
- Low standard of living.
- Malnutrition.
- Youth distraction towards LWE.

#### Rationale

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Following extensive discussions with concerned stakeholders, the district administration has come up with the cage fisheries initiative to provide employment, check unregulated migration, and promote tourism. The objectives of the cage fisheries initiative are:

- To disengage youth from LWE and provide them gainful employment.
- To improve people's standard of living.
- To check unregulated migration.
- To promote agricultural diversification and offer an alternate source of income.
- To promote tourism in local areas.
- To address malnutrition in the region.

#### **Implementing Partners**

- Department of Fisheries, West Singhbhum.
- District Mineral Foundation Trust, West Singhbhum.
- Department of Planning, West Singhbhum.

#### **Target Groups**

- Farmers and SHGs.
- Youth aged between 18–35.

#### Allocations

Currently, a total of 218 cage fisheries have been given to fish farmers. Of these, 126 were set up by the Department of Fisheries, 17 by the District Mineral Foundation Trust (DMFT), and 75 through Special Central Assistance (SCA) funds. Most of the project's sites are in LWE-affected areas and surrounded by dense forests. The identification and rejuvenation of unutilized water bodies has been completed. The following eight sites are presently being used for fish farming:

- Belma dam, Majhgawn block.
- Pansuwa dam, Sonua block.
- Torlo, Manjhari block.
- Karanjiya, Jagannathpur block.
- Nakti, Bandgaon block.
- Jenasai dam, Chakradharpur block.
- Kamarhatu mines, Sadar Chaibasa block.
- Modi dam, Sadar Chaibasa block.

#### Impact

- Increase in the number of fish farming families, from 50 to 200, in a period of 1.5 years.
- Average income growth of Rs 75,000–80,000 per family.
- Average annual income of Rs 2.5–3 lakh from cage fisheries per family.
- Increase in employment and consequently,

decrease in unregulated migration and youth's distraction towards LWE.

- Improvement in people's standard of living. Families are able to provide quality education to their children, and construct and renovate their houses.
- Considerable increase in beneficiaries' annual income due to agricultural diversification, which has increased people's interest in allied activities.
- Significant increase in tourism, especially after the introduction of motorboats.
- Visible improvement in malnutrition indicators.

#### **Sustainability and Scalability**

• The district has 13 potential reservoirs where cage fisheries can be implemented. Of these, fish farming is presently being carried out in eight reservoirs, and impacting the lives of 200 farming families.

- The project's target is to saturate the existing reservoirs, i.e., to engage approximately 100 families per reservoir, and replicate the model in other reservoirs. Once replicated, it will potentially impact the lives of approximately 1,300 families.
- Scale can be achieved by providing backward linkages in the form of cold storages and modern fishing equipment, and forward linkages including providing training on, marketing of, and processing units for value-added products such as fish fingers, fish cutlets, and fish pickles.
- Replicating this model will increase employment opportunities, and prevent unregulated migration.
- Tourism can be scaled by providing water sports infrastructure and equipment like jetties, jet skis, motor boats, and shikaras. Rural haats or tribal markets can also be established. The increase in popularity of the site has the potential of a footfall of Rs 1.5 lakh in the picnic season.

#### **Case Study**

1. Yudhishthira Bhumij is a resident of Banskata village, in Sonua block of Boyakeda panchayat. He did not own sufficient land to earn an adequate income through farming, and had to work as a labourer to feed his family. Once Bhumij became aware of the employment opportunities in cage fisheries, he approached the fisheries department, and was advised to join the newlyformed fisheries committee and participate in the training. After completion of his training, Bhumij began fish farming and was able to turn his family's life around. Now the family has a sustainable stream of income, and lives comfortably.

Arjun Mohapatra is a permanent resident of Banskata village, in Sonua block of Boyakeda panchayat. During the building of the area's reservoir, his land went towards the construction of Jaidad dam, and the family lost their source of income. Mohapatra opened a small shop with the compensation received, but was not able to earn sufficiently to lead a comfortable life. He saw an opportunity in cage fisheries, and began engaging in fish farming. Soon Mohapatra was able to earn an extra stream of income, which has enabled him to construct a new house, and ensure the education of his children.

2. Subart Sen Pradhan is a resident of Bhaliadih village, in Bandgaon block of Chainpur panchayat. An educated social worker, Pradhan observed that people in the Nakti reservoir area had been deviating from the mainstream, and indulging in anti-social activities. He recognized the employment opportunities in cage fishery and felt this activity would discourage LWE. Pradhan contacted the District Fisheries Officer, and was encouraged to form a committee, and facilitate training. After completing their training, locals are provided employment in cage fisheries, earn a stable income, and are reconnected with the mainstream.



**Figure 3.3.1:** 



**Figure 3.3.2:** 

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## 3.4 Market Linkage for Fisheries through Cage Culture in Simdega

#### Context

Thepopulation of Simdegais primarily dependent on agriculture for sustenance. The district is also very rich in water bodies. Simdega's fishing community has been practising pisciculture using time-consuming traditional methods, where the output is relatively low. The project aims to improve productivity by introducing cage culture practices among women farmers in the district.

Given the high production attainable in the system, cage culture can play a significant role in increasing the overall fish production of the district and state. Simdega district has around 7,633.3 hectares of freshwater bodies. Underutilized reservoirs, dams, and other water bodies can be optimized by adopting cage culture, and three such locations have been selected. Since investment is low and requires very little or no land area, this farming method is an ideal alternative income source for smallscale fisherfolk.

The fish identified to be cultivated through cage culture are Pangasius and Tilapia. These varieties are popular in the local markets and are in high demand at restaurants.

#### Rationale

Cage culture infrastructure was set up in Simdega last 2022 at three locations, namely, Larba dam in Kolebira, Ramrekha dam in Pakartanr, and Kelghagh dam in Simdega.

The fish farmers were provided the following support:

- Cage installation.
- Input seed.
- Input feed.
- Capacity-building support.

The project is funded by JICA in collaboration with NITI Ayog, and its partners are the Simdega Fisheries Department and the District Cooperative Society.

#### Solution

The key activities that took place over the period of one year included:

- Installation of cages and fixing of cage nets at the three selected locations.
- Stocking the cages with fish seed.
- Feeding the fish seed at regular intervals.
- Cleaning and changing of nets when required.
- Daily monitoring of fish growth.
- Training of fish farmers and handholding support.
- Harvesting after a grow-out period of seven to eight months, or, depending on the species, partial harvesting of marketable size at regular intervals.

#### **Meetings**

- Review meetings by the Deputy Commissioner with the District Fisheries Officer, and Cooperative Society.
- Field-visit location assessments with the District Fisheries Officer, Simdega.
- Review meeting by with the Kolebira, Pakrtand and Simdega Fisheries Associations.

#### Scale

Once the fish grew to a marketable size, ranging from 700gms–1.5 kg, farmers started selling the catch. However, as the stock quantity is large, ranging from 35,000–40,000 kg in each location, they needed to expand their markets. As buyers are currently limited to local haats and markets, farmers found it difficult to clear stocks. This excess meant more investment in fish feeding and maintenance, and involved a risk of increasing fish mortality as winter approached. Farmers were not able to make sales, and needed assistance. To improve market linkages, increase sales, and turn the project into a sustainable business model, constant interventions, meetings, and reviews were conducted.

#### Impact

Fish farmers, who were initially limited to local markets and were unable to sell more than 10-20 kg per week, were connected with potential buyers in Ranchi, Gumla, Rourkela, and Chhattisgarh. Their issues were raised and addressed at interactive sessions, field visits, and official meetings in October-November 2022. Following these interventions, farmers now sell locally as well as in the neighbouring district, where they are able to sell 300 kg or more per week. This exposure has helped them in getting familiar with the fish market, and has improved their liaising skills. The future objective is to develop a plan on how the farmers can utilize their earnings to run the project independently and sustainably.

#### Sustainability and Scalability

The initiative has motivated other fish farmers to show an interest in cage culture. Simdega has several reservoirs with potential for cage farming. Given the increasing interest of farmers in the activity, and the availability of potential sites, the project can be successfully extended. A proposal for the extension of cage culture has been made to the state government.



**Figure 3.4.2:** 



**Figure 3.4.1:** 

60



**Figure 3.4.3:** 



**Figure 3.4.4**:

#### Testimonial

"The cage set-up, fish seed, and feed were procured through the government, with no initial investment on our part. We received training on feeding the fish and providing medications, and were helped in linking with markets for sales. Our work as labourers does not provide us with a stable source of income. This initiative will help us have a sustainable source of income, and hopefully have a sustainable business of our own. We are willing to make the effort to improve sales. With the money earned, we will make plans for next year on expanding our market, making bulk sales, and generating profits accordingly."

A Fish Farmer

## 3.5 Per Drop, More Crop: Drip Irrigation for Small and Marginal Farmers

#### District's overall best Delta ranking (June 2022): 6

Theme's best ranking: Financial Inclusion and Skill Development (June 2022): 2

#### Context

The project aims to identify sociallydesirable strategies to efficiently manage the irrigation system in the district, enhance crop production, and balance natural resources. The district comprises tribal communities that are highly dependent on natural resources, and whose livelihoods revolve around the forest and agriculture. The project aims at the efficient utilization of water resources by adopting appropriate water-saving and cropmanagement techniques, thereby increasing profits, and improving the living standards of farmers. Through improved water productivity, the proposed project can sustainably augment crop production, and effectively contribute to the growth of the agriculture sector.

The total area covered under PMKSY is 50–73% (Table 3.1: Pradhan Mantri Krishi Sinchai Yojana (PMKSY) Coverage). The coverage has not exceeded 90% of the target in any financial year.

S1. No	Financial Year	Area to be covered in FY	Area Covered
1.	2015-16	700 ha	501 ha
2.	2016-17	700 ha	433 ha
3.	2017-18	700 ha	335 ha
4.	2018-19	700 ha	513 ha
5.	2019-20	700 ha	512 ha
6.	2020-21	700 ha	594 ha

#### Table 3.1. Pradhan Mantri Krishi Sinchai Yojana (PMKSY) Coverage

#### Rationale

The total are covered under PMKSY was 50–73% of the proposed area, and the coverage did not exceed 90% in any financial year. This lag could be due to an inadequate budget, and the lack of awareness and motivation among farmers. In FY19-20, 955 farmers practised drip irrigation. As some small and marginal farmers are unable to pay the PMKSY enrolment fee, the project also covers farmers other than those enrolled in PMKSY. Additionally, given that 10% of the project cost is borne by the farmers, their sense of ownership is expected to help in sustaining the investment. Operation and maintenance costs will be borne by the farmers themselves, making them even more accountable for their work. An inadequate PMKSY budget and coverage has kept the micro-irrigation sector shaded, and it needs to receive prioritized funding from other sources as well. The micro-irrigation potential of Ranchi is not yet fully tapped, and the proposed project would improve the Aspirational District indicator of the area under micro-irrigation by 1.1%.

#### Solution

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The district developed a proposal to fund the Rs 2.5 crore drip irrigation project under JICA, and the empowered committee approved it. The project has attempted to create a sustainable model, demonstrating how community-based drip irrigation activities using a shared water source can achieve the highest possible outcomes. These outcomes include increasing agricultural output by up to 55%, improving yield and produce quality, and optimizing water use efficiency. The typical annual production of cash crops per hectare is 20–25 tonnes, which would rise to 30–40 tonnes after installing drip irrigation. This will result in a 50% increase in the farmers' gross income.

The project's target blocks were Kanke, Angara Ormanhji, Itki, Chanho, Nagri, and Bero, and included 16 panchayats, 32 villages, and 132 farmers. Cluster-level farmer mobilization and identification included notification of the project at block and village levels, and district-level awareness camps. The selection of beneficiaries was made based on the willingness of farmers, including those who had previously been trained, and workshops organized by the department.

Total area covered: 183 Ha

Drip system cost per unit for 1 Ha area: Rs 129,073/ha

Subsidy per 1 Ha plot: Rs 116,165.70/ha

#### Scale

The project was coordinated and implemented by the district agriculture department. It involved the preparation of a cost estimate and submission to the implementing agency, indicating the time frame in which the system would be installed in the farmer's field, once the work order was issued. The District Agriculture officer was the nodal officer responsible for the dissemination of information on ways to increase crop productivity, production, and profitability.

An empanelled company organized districtlevel seminars and workshops for beneficiaries before implementation of the project, which included training on drip irrigation and one-toone interactions. Additional services provided to the farmers included ensuring the provision of BIS-marked components, and installation of the drip. Information on agronomy practices to increase profitability, including technical training on the drip and its maintenance, and information on land preparation, sowing, and harvesting, was also provided.

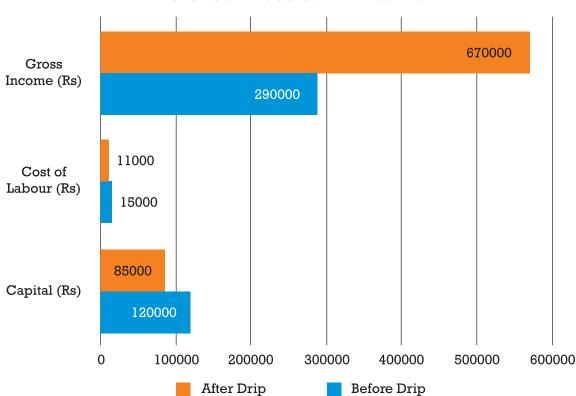
#### **Capacity Building**

The Agriculture department organized gap assessments on the ground, and capacity building of farmers at the panchayat and block levels. It was necessary to draw farmers' attention to the advantages of fertigation by periodically promoting fertigation practices. Capacity building training on crop cultivation was organized cluster-wise in the blocks. Refresher training courses were conducted, and success stories of the intervention shared, to encourage more farmers to use drip irrigation.

#### Impact

To assess how drip irrigation affects farm output, a survey of 30 farmers who have installed drip irrigation systems in their farms was conducted. The costs of cultivation and production, and the returns to farmers, are all significantly favourably impacted by the use of drip irrigation. The drip system dramatically reduces the amount of labour required for agricultural production. The capital cost of cultivation per hectare in drip farms has been calculated to be Rs 85,000/ ha. This is approximately 30% cheaper than traditional farming, which costs Rs 120,000/ha. The expense of installation and maintenance of drip equipment is borne by the farmers. An analysis of drip irrigation has shown that it has a significant impact on resource conservation, cultivation costs, crop yield, and farm profitability. The annual gross income from drip irrigation is Rs 670,000/ha, a 41% increase from farming under control conditions, where it is estimated to be Rs 290,000/ha (Figure 3.9: Difference in Costs and Income).

The increase in yield in drip irrigation is approximately 3–4 tonnes per hectare (Figure 3.10: Yield Per Hectare). The cost of labour,

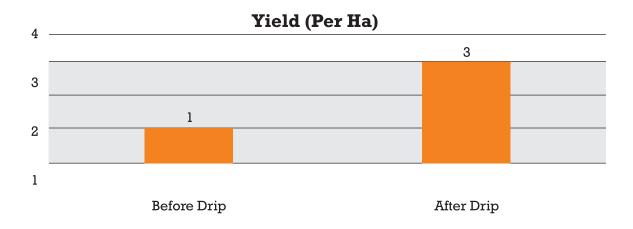


#### **Difference in Costs and Income**

Figure 3.5.1: Difference in Costs and Income

at Rs 11,000/ha, was 26% lower under the drip method, as compared to labour costs in traditional farming of Rs 15,000/ha.

The gross profit margins across farms indicated that drip farms, when compared to control farms, achieved considerably higher returns with a



**Figure 3.5.2: Yield Per Hectare** 

given price of production, primarily because of differences in yield. In comparison to control farms, drip farms also had a much higher physical productivity of water and energy. An analysis of the economics of crop cultivation using drip and flood irrigation technologies indicated that drip farming has a considerable impact on resource conservation, cultivation costs, crop yield, and farm profitability. Additionally, electricity consumption has been lowered by 20%, from 1,246 kWh/ha to 1,080 kWh/ha (Figure 3.11:).

The water usage in drip farms is 21.7 m3, which is relatively lower than traditional methods, which consume approximately 49 m3 (Figure 3.12: Water Usage). A significant difference in energy

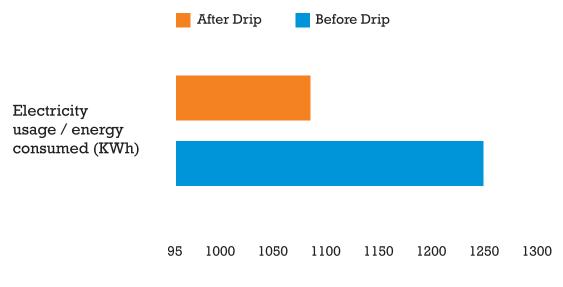
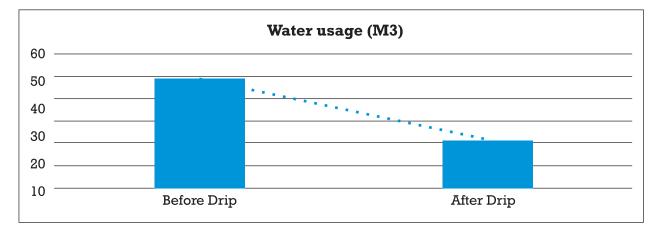


Figure 3.5.3:

productivity has also been noticed. The water and energy returns per unit have shown that drip farms display significantly higher returns than traditional farms. Therefore, one can conclude that drip irrigation is a viable technology, with a significant bearing on private profits. According to the study, the use of drip irrigation technology has increased net seeded and net irrigated areas, thereby increasing cropping and irrigation intensity. It has been discovered that there is a major shift towards crops providing three crops throughout the year in the





same capital. An analysis of the economics of agricultural cultivation under drip irrigation and traditional farming methods has shown that the drip method has a substantial impact on resource conservation, cultivation costs, crop yield, and farm profitability. In conclusion, the drip irrigation method favourably impacts farmer's expenses and benefits, and consequently, their profitability.

#### Sustainability and Scalability

The project has the potential to be expanded to untapped regions with irrigation problems and water shortages. With a cluster approach, it is possible to mobilize and identify farmers. Dissemination of relevant information through Krishi Goshti can be conducted at the panchayat level. With additional funding from the district, farmers who are interested in the programme can be identified and mobilized.

With the support of JICA and CSR funding, the district is concentrating on expanding the number of non-PMKSY beneficiary farmers adopting drip irrigation.



Figure 3.5.2: Yield Per Hectare



**Figure 3.5.3:** 



**Figure 3.5.4:** 

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Figure 3.5.5 & 3.5.6:

# 3.6 Gumla Johar Ragi: Women's Entrepreneurship, Enterprise, and Empowerment

#### Context

Gumla is a tribal aspirational district, spread over 5,327 square kilometres. The district economy is primarily agriculturally-allied and rain dependent, with vast tracts of less fertile and plateau land. Livelihoods are also based around forest produce and animal husbandry. The North Koyal, South Koyal, and Aparsankh rivers flow through pockets of Gumla, making those areas viable for fisheries and horticulture.

#### Rationale

Gumla, a rain-fed region, has an abundance of unused land, and 1.23 lakh small and marginal engaged in traditional farming farmers practices. Poor agricultural productivity and low incomes due to lack of critical physical and digital infrastructure has created a vicious cycle of poverty, anaemia, malnutrition, and stunting among the people of this aspirational district. To address these issues, the administration spoke to farmers who had been cultivating droughtresistant crops but were unable to scale due to their limited risk-taking capability, lack of technical support, and marketability. A few of these farmers were practising ragi cultivation, but were unable to upgrade to the latest modalities of this golden millet. The need was felt for an agriculture-based intervention encapsulating collectivization of farmers, cultivation, processing, packaging, and marketing, as well as for initiatives in education and healthcare.

#### Solution

To address the issues of anaemia and malnutrition, and provide an economically-viable alternative to paddy suited to the climatic conditions of Gumla, ragi, a sturdy, less water-intensive crop, was chosen. As the UN General Assembly had declared 2023 the International year of the Millet, the timing was appropriate. Odisha and Chhattisgarh, the states neighbouring Gumla, had a clear millet policy unlike Jharkhand, and were doing well in promoting the crop. A dedicated district-level Ragi Task Force, under the leadership of Deputy Commissioner Sushant Gaurav, was formed to chalk out a clear plan of action and implement the Johar Ragi project. National Seed Corporation-certified ragi seeds were distributed among 5,500 farmers on 3,500 hectares of land, with three phases of training to ensure maximum output. This effort led to a bumper production of 3,450 tonnes of ragi.

The next level of value addition involved the establishment of a women-led Farmer Producer Company (FPC), that took charge of the 10,000 square foot ragi processing centre at Bazar Samiti on a ten-year, rent-free basis. The administration infrastructure provided and equipment including a dehuller, processing and packaging machinery, and an office set-up. The 17 clusterlevel federations of Gumla; women collectives took the lead in procuring ragi from farmers and supplying it to the FPC. The in-house business model ensured the flow of money to all tribal women engaged in the value chain.

#### Scale

The women entrepreneurs achieved good standing within three months, and the FPC currently has three products in its basket – ragi flour, ragi ladoos, and snacks. The ragi ladoos have provided nutritional supplementation to 5,550 severely anaemic and malnourished children, who were identified through the fourmonth Anaemia Mukt Bharat and Poshan drives. The ladoos were also intensively provided at AWCs during VHSND.

#### Outcome

The income of tribal women farmers engaged in ragi cultivation and processing has increased by Rs 8,000–12,000 per hectare. Gumla's ragi ladoos made news at the recent Millet conclave in Raipur, Chattisgarh. As PPIA Fellow Ramesh Kumar recalls, "The conclave was of three days, but on the very second day, we ran out of all 250 ragi ladoo packets. We collected the contact numbers of those who had bought, and later received really good feedback from many of them."

#### **Scale and Sustainability**

The Ragi mission of Gumla, led by local tribal women, is an excellent example of women's entrepreneurship, enterprise, and empowerment. Following the success of the project, around 10,000 farmers with 25,000 hectares of land expressed an interest in cultivating ragi in the upcoming cycle. The district has received the PM's Award for Excellence in Public Administration under the Aspirational Districts Programme (ADP) category this year, as a result of its successful implementation of multi-sectoral initiatives for holistic development. The FPC, in collaboration with the district administration, CSOs, and agri-startups, is trying to bring improvements in market linkages to further enhance the project's reach.

#### Testimonial

"The Ragi mission was at core of our initiatives to combat anaemia and malnutrition, as well as to provide an alternative crop to farmers who engaged in waterintensive paddy cultivation. A host of citizen-centric initiatives like the indoor stadium, sports equipment banks, model MTC centres, and the Foundational Literacy and Numeracy (FLN) mission at schools, were unleashed for the holistic development of Gumla."

Sushant Gaurav District Commissioner, Gumla

Sl.No	Year	Area (ha.)	<b>Production (tonnes)</b>
1.	2018-19	1296	1350
2.	2019-20	1670	1380
3.	2020-21	1570	1350
4.	2021-22	1588	1221
5.	2022-23	3500	3450

#### **Table 3.2 Five Year Ragi Production**



Figure 3.6.1: Ragi Mission, Gumla



**Figure 3.6.2:** 

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Figure 3.6.3: Inauguration of Ragi Ladoo in Gumla



Figure 3.6.4: The Gumla Team at the Chattisgarh Millet Conclave



# BASIC INFRASTRUCTURE (10%)

### 4.1 Phulo-Jhano Didi Canteen

District's overall best Delta ranking (July 2022): 15

Theme's best ranking: Agriculture & Water Resources (April 2023): 2

### Context

Latehar is a tribal-dominated district, and sits on a vast reservoir of resources. However, the people of the district have historically been deprived of development and are facing enormous challenges. The most vulnerable among them are the rural women of the district. The consumption of country liquor is a tradition among the tribal communities. The sale of handiya and mahua is common in rural Jharkhand, where women earn their livelihood by brewing and selling this country liquor by the roadside, under trees, and in weekly haats. Their customers are mostly men from nearby villages, who sometimes consume excessive alcohol, and misbehave with the vendor and her family. These quarrels impact the vendors, their families, and the community as a whole.

### Rationale

These rural women regularly face the insolent behaviour of drunk men, and are vulnerable targets of harassment and ill-treatment. They lack the financial support and knowledge to engage in alternate livelihoods, and have been trapped in a vicious cycle of poverty and humiliation. The sale and consumption of alcohol at public places has disturbed the traditional culture of responsible drinking, which was earlier confined to family and community. The easy availability of cheap local liquor has encouraged untimely and irresponsible drinking outside family supervision. This has disturbed the health, peace, discipline, and work culture of the local people.

### Solution

To address the rampant social evil of alcoholism, the Jharkhand State Livelihood Promotion Society (JSLPS) of the Rural Development Department, Government of Jharkhand has introduced the Phulo-Jhano Ashirwad Abhiyan (PJAA). Under this initiative, rural women associated with the preparation and sale of country liquor are being provided interest-free loans of Rs 10,000 to establish an alternative, dignified, and sustainable source of livelihood. Loans can also be availed through local community institutions. The PJAA has set up a Didi Canteen, with the aim of providing respectable employment to women who were engaged in the manufacture and sale of country liquor. The initiative has selected seven Phulo Jano beneficiaries, based on their location, aptitude, and financial status, to run the Didi Canteen.

### Scale

These seven beneficiaries attended a 10day residential culinary training programme in Ranchi, conducted by PAN IIT. Here, the Didis were taught the basics of cooking, and received training in hospitality management and work ethics.

After the completion of training, the Didis were deputed to the canteen, which was inaugurated on 26 October 2022, with support from the Latehar district administration and the SCA fund. The Chief Minister of Jharkhand, Hemant Soren, also visited the canteen and motivated the Didis to work hard.

### Impact

The average sales at the Didi Canteen are Rs 300,000, and the Didis earn an income of Rs 8000–10,000 per month. The Didi Canteen initiative has not only made the women financially independent, but has also helped them develop employable skills.

### Sustainability and Scalability

The beneficiaries are doing outstanding work, and substantial improvements in the lives of the women have been visible at the ground level. Regular monitoring and reviews are required to ensure greater sustainability and impact.



Figure 4.1: Chief Minister visited to Phulo Jhano Didi Canteen and interacted with the Didis.



Figure 4.2: Phulo Jhano didi canteen in the District Collectorate.

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Figure 4.3: Didi working in the Phulo Jhan didi canteen's kitchen.

### Testimonial

"Selling handiya was hard, and we overcame our situation only through a collaborative effort. The canteen provides us with a respectable job, and an opportunity to earn an income, which we will utilize in building a better future for our children, as well as for our own well-being."

By Sunita Devi, A Phulo-Jhano beneficiary



# FINANCIAL INCLUSION AND SKILL DEVELOPMENT (10%)

# 5.1 Banking Correspondents:

### Making India Digital

District's overall best Delta ranking (July 2022): 15

Theme's best ranking: Agriculture & Water Resources (April 2023): 2

### Context

The district of Latehar has a total of 10 blocks, of which eight blocks have 115 panchayats. The blocks are LWE-affected, and some are very remote, with poor connectivity. The villages are scattered, and population density is low. Villagers have difficulty reaching the banks, and ATMs are absent. In this scenario, the region's financial agents, BC Sakhis (Banking Correspondent Agents), are assisting village panchayats by providing easy access to finance. The BC Sakhis played a critical role during Covid-19, when families had no income. During the pandemic, persons working outside the district, who were sending money home, were assured that BC Sakhis would help their families receive the funds.

### Rationale

The penetration of and access to financial services, such as bank branches and ATMs, has been poor across rural India. With the introduction of branchless banking services and advancements in technology, the situation is gradually improving. Earlier, people had to travel long distances, incurring time and expenses, to transact at ATMs, Customer Service Points (CSPs), or bank branches. They often had to return without withdrawing cash, either due to server issues or cash shortages at ATMs, or had to spend long hours at banks, even for small transactions. Carrying cash was a security risk for the Sakhis, and accessibility to their own money was also limited. These issues have now been addressed, as money can be transferred to SHG accounts from BC Sakhi outlets. People with restricted mobility, including senior citizens and the physically challenged, and those whose movement is restricted by social norms, such as

teenaged girls or newly-married women, are now able to access financial services without being dependent on anyone.

### Solution

To ensure easy, convenient, and accessible financial services to all, the following initiatives were introduced:

- Providing digital services to SHGs and Village Organisations (Vos).
- Providing doorstep banking services in unbanked and underbanked areas.
- Enabling Community Based Organizations (CSOs) to transact through CSPs.
- Empowering and ensuring livelihood opportunities to women SHG members by employing them as BC Sakhis.

BC Sakhis have connected rural communities, women, the elderly, and persons with disabilities with banking services. The Sakhis have been empowered to become agents of change, and have honed their skills to offer a wide range of banking services to their communities. These women, who were earlier hesitant to come out of their own homes, are now visiting banks, opening bank accounts, conducting awareness camps, and playing an important role in helping achieve the national goal of financial inclusion.

### Scale

The total value of transactions performed with the assistance of BC Sakhis so far is approximately Rs 20 crore. During Covid-19, Sakhis provided assistance to villagers by reaching them door-to-door, and performed transactions worth approximately Rs 30,000. The Sakhis train CBOs on receiving claims, and help families in need access funds. Eighty-six BC Sakhis have been trained by Rural Self Employment Training Institutes (RSETIS) so far, of whom 55 have received MORPHO machines. An average of 10 transactions of Rs 10,000 or more take place daily. The BC Sakhis have received extensive support from the PMSBY, PMJJBY, and APY.

### Impact

The journey of Sabita Rani, from a housewife who never left home, to an actively-employed BC Sakhi, is an excellent example of the intervention's success. Sabita Rani began by becoming a member of the Durga Ajeevika Sakhi Mandal in Phulsu, and increasing her awareness, skills, and exposure. She worked with SRLM as a BC Sakhi for seven years, learning the basics of communication in large gatherings, and rendering services to the community. Her sincerity, willingness to learn, and keenness to earn a good name for herself and support her family's income motivated her to apply for the position of BC Sakhi. Initially, she was paid an honorarium of Rs 3,000 per month. Today, Sabita Rani serves nine panchayats, and earns a steady income of approximately Rs 10,000 per month, including commissions. With this income, she has managed to repay her old loans within a short span. However, this economic and social graduation was not easy for Sabita Rani. She had to adapt to new technologies, face challenges from within her own household, and withstand strong competition for the position from her peers in the village. Sabita Rani received training from RSETI, practical demonstrative support, and an initial loan for a laptop. During the nationwide Covid-19 lockdown, she delivered door-todoor services to around 250 women of SHGs in her sub-service area, helped members of the community get finance, and supported those in need. When the world was locked down at home due to Covid-19, Sabita Rani was rendering valuable services, and being a productive member of society.

### Sustainability and Scalability

The sustainability of the BC Sakhis can be ensured by providing them with technical know-how, and updating their services to match community needs. With the introduction of digital modes of payment, the services of BC Sakhis can be used for all banking-related tasks, and an appropriate commission can be fixed for these services. The BC Sakhis initiative can be scaled by providing the agents with MORPHO machines, training them to use these machines, and incentivizing their services appropriately and on time.



Figure 5.1: Sabita didi working as a BC sakhi.



Figure 5.2: Repayment of loan and enrolment in Social security scheme by SHG members with the help of BC sakhi.

#### Testimonial

"Before I joined as a BC Sakhi, my life was confined to my home and the agricultural fields. However, after becoming a BC Sakhi, I have learnt to operate a computer, and am now able to support SHGs in my block with various financial services."

> Sabita Rani, BC Sakhi

### **5.2 Financial Literacy**

District's overall best Delta ranking FY 2022-23 (March 2023): 17

Theme's best ranking (October 2022): 09

### Context

In Garhwa district of Jharkhand, several banks collaborated with the district administration and development partners to organize financial literacy camps for local communities and SHGs. These camps aimed to create awareness about the importance of financial management, and the various financial products and services available.

The camps were organized at the panchayat level every Saturday, and were well received by the local community. Participants were provided with information about different financial products, including insurance through PMJJBY and PMSBY, Jan Dhan accounts, Atal Pension Yojana, and more. They were provided with guidance on how to apply for these products, and the benefits of having them.

### Rationale

As a result of these camps, individuals and SHG members became aware of the importance of financial planning, and began taking steps towards managing their finances effectively. They started opening bank accounts, investing in insurance, and availing various other financial services. This led to an increase in financial inclusion and helped the local community become more stable and financially independent (Table 5.1:).

Table 5.1 Status of PMJJBY, PMSBY, APY, PMJDY and Aadhar Seeding in March 2022 of FY 2021-22 and December 2022 of FY 2022-23 after the Financial Literacy Intervention

Particulars	Mar 2022	Dec 2022
PMJJBY	64,562	87,688
PMSBY	164,647	202,617
APY	32,083	45,299
% Aadhar Seeding	86.6	87
PMJDY	794,131	829,203

The success of these financial literacy camps was evident in the positive feedback received from the participants, who expressed gratitude for the valuable information provided to them. The district administration and development partners were pleased with the success of the camps, and vowed to continue organizing such initiatives in the future, to further promote financial literacy among the rural population.



Fig:5.2.1: Financial Literacy Camps Organised at the panchayat level



Fig: 5.2.2: SHG members attending the Financial Literacy orientation cum Training program organised at panchayat level

#### Testimonial

"The Transformational Aspirational District Programme (TADP) sees a need for aspirational districts to be created in a more comprehensive and inclusive manner, paving the way for holistic development. The TADP motivates districts to consistently perform, strategize, and innovate through its competitive methodology and delta ranking system, resulting in sustained progress towards growth and prosperity."

Shri Shekhar Jamuar, IAS Deputy Commissioner, Garhwa

#### Testimonial

"The Transformational Aspirational District Programme (TADP) has been essential in instilling a competitive atmosphere among departments, pushing them to work tirelessly towards the delivery of government services to the last mile. The Programme has made district administrations more aware of their responsibility to ensure the delivery of services to the people, and the monthly delta rating system has helped to keep them accountable and motivated to achieve their objectives."

Shri Rajesh Kumar Rai, JAS Deputy Development Commissioner

### 5.3 Heavy Equipment Resourceful Operators (HEROs) Training in Collaboration with Skill Council for Mining Sector

### District's overall best Delta ranking (July 2022): 15

Theme's best ranking: Agriculture & Water Resources (April 2023): 2

#### Context

Latehar is on the cusp of a major transformation. Change has been in the making over the last few years. The district is finally moving out of the negative legacies of the past, especially in the LWE sphere. The administration has taken the issue seriously, and has undertaken various skill development programmes to divert local youth from extremist ideologies, and towards a more productive direction. However, to meet the rising aspirations of its young population, Latehar needs to achieve and sustain a high rate of growth in the years ahead.

There will be several milestones in this long and arduous journey. The District Administration interacted with the local youth to understand their interests, and came up with a plan to improve their skills, specifically in the mining sector, with the help of advanced technology and heavy vehicles. The Heavy Equipment Resourceful Operators (HEROs) project is a perfect example of a demand-driven initiative.

### Rationale

The economy of the region revolves around the forest, agriculture, and minerals. Out of the total geographical area of 3,660 square kilometres, the forest area covers nearly 2,010 square kilometres. The tribal economy revolves around using forest products, by-products, and minor products. Agricultural activities provide a source of livelihood to both cultivators and agricultural labourers. Paddy, maize, wheat, cereals, and oilseeds are commonly grown in the region. Geological reports confirm that the district is very rich in various mineral deposits, including coal, bauxite, dolomite, graphite, quartz, fireclay, and feldspar. The exploration and excavation of these minerals has provided only limited job opportunities to the inhabitants of the hinterland, as these resources have not yet been fully explored on a large scale, and there are no mineral-based industries in the district. The quality of local livestock is poor, and the average milk yield from cows and goats is very low. The locals are not using their livestock in a commercial way. There is vast scope in the field of animal husbandry and its allied sectors.

### Solution

Training youth in the technical aspects of the mining sector, such as the use of heavy vehicles, enhances their skills, as well as their income. It was a challenge to channel the aspirations of the local youth in a positive direction, and this initiative gives them an opportunity to realize their dreams. The district administration is identifying the marginalized population in the 15-29 age category, ensuring the availability of convenient training facilities, and involving panchayats and the local community in mobilizing and counselling the youth. An MoU between Skill Council for Mining Sector (SCMS) & District Mineral Foundation Trust (DMFT) Latehar for a Skill Development Project in the mining sector was signed at the Latehar District

Collectorate on 21 February 2022. SCMS has appointed its affiliate, the Indian Institute of Skill Development (IISD), as training partner for the project. The manpower for the execution of the project has been engaged through IISD. This training centre is residential, providing candidates with free training, accommodation, and food. The job roles are National Skills Qualification Framework NSQF (Level 4) aligned, and certified candidates will receive an NCVET-recognised certificate. The duration of classroom training is three months (512 hours), followed by three months of on-the-job training (OJT), which will be facilitated for candidates who successfully pass the final assessment. Trainees will receive a stipend of Rs 3,000 per month during the OJT, and placement assistance will be provided to candidates completing the OJT. They will also get 50 hours of Heavy Earth Moving Machinery (HEMM) equipment training on actual machines. Simulator and practical exercises have been rigorously planned to prepare trainees for employment in the mining sector.

### Scale

Newspapers, posters and banners, and social media including WhatsApp, Twitter, and Facebook have been used to publicize the initiative among the youth of Late har. Gram sabhasof various panchayats have prepared a list of candidates who are interested in the programme. IISD is segregating the data received from gram sabhas, and making a list of final candidates who meet the basic eligibility criteria for the respective job roles. For grievance redressal, a dedicated phone number and email contact has been circulated among the candidates. A committee of district-level officials has also been created for grievance redressal and to ensure smooth functioning of the training institutes, and checks by district officials are regularly being undertaken.

### Impact

Before the introduction of the HEROs project, the youth of Latehar were unemployed and seeking jobs in the mining sector, but lacked the resources to acquire the requisite skills. Since the project was initiated, 300 students have been trained and successfully placed in different organizations in Jharkhand and West Bengal.

### Sustainability and Scalability

"Acquiring skills, as per the requirement of the industry, will provide employment", emphasized the Deputy Commissioner, Latehar district. Since Latehar has immense potential in the tourism, agriculture, mining, skill development, and sports sectors, these are the areas the district administration is focusing on. Various initiatives have been undertaken to create gainful, sustainable employment and income generation, and to tap the untapped potential of the local population. This multifaceted development strategy will help achieve broad-based economic growth, and ensure balanced development across all blocks and villages. This, however, will involve embracing new technologies, fostering innovation, and upskilling. The administration will need to focus on skill upgradation training and mainstreaming of the backward regions of the district. The direct outcome of this effort will be improved regional and interpersonal equity, and the elimination of the dualism that has so far characterized our economy. The administration must continue to focus on skilling the youth, rooting out corruption, formalizing the economy, encouraging areas where economies of scale can be achieved, and stopping leakages through direct benefit transfers.



Figure 5.3: Classroom training of the Candidates



Figure 5.4: Onsite training of the candidates



Figure 5.5: Onsite training of the candidates

### 5.4 Skill Development: Project DISHA

### Context

West Singhbhum is the largest district in Jharkhand. It is situated in the southern part of the state, with a 85% rural population living in hamlets. According to Census 2011, the district's literacy rate is 58.63%, which is fairly low when compared to the national average. There is a shortage of skilled personnel, and a lack of employment among women. The district has also been affected by LWE, which has considerable influence among the youth. This has become an issue of major concern for the district administration. The use of hard power, including "encounters" and arrests, has been recognized as merely a temporary solution. To control the influence of LWE, and engage youth and women in productive employment, the District Administration introduced the DISHA Skill Development Programme in the affected areas of the district in July 2020.

### Rationale

The rationale behind DISHA, with its motto of "where there is a skill, there is a way", is that it will keep a check on LWE, help in bridging the skilled workforce demand and supply gap, reduce unregulated migration in search of unskilled labour, empower women and the differently abled, and increase the scope of local entrepreneurship.

The district administration identifies and renovates abandoned government buildings, and converts them into skilling centres. Skill training for sewing, fitter, electrician, healthcare, data entry, and finance jobs are organized by professional agencies called training service providers. Accommodation and mess facilities are also provided at these centres. Students completing the skill training are supported with on-campus placements and mega placement drives organized periodically in the district.

### **Objectives**

- To check the youth's distraction towards LWE and engage them in gainful employment.
- To skill and reskill the youth, and bridge gaps created due to dropping out from formal education.
- To skill women and differently-abled candidates, and encourage them to take up jobs or start their own small businesses.
- To check unregulated migration.
- To increase entrepreneurship opportunities in the district.

### **Target Groups**

- Youth aged between 18–35 years.
- Special focus on women and the differently-abled.

### **Implementing Partners**

- Department of Labour, West Singhbhum.
- Department of Welfare, West Singhbhum.
- Department of Employment, West Singhbhum.
- Department of Skill Development, West Singhbhum.
- Department of Planning, West Singhbhum.
- CRPF battalions deployed in the district.

### Implementation

Once identified, old and unutilized government buildings are converted into full-fledged training centres. Eight centres have been established within the first year, and two more are in the pipeline. Additionally,, the district administration has planned to establish skill development centres in each block, to make them more accessible to the youth. Twelve trades are presently being taught at the training centres, which are located in LWE-affected blocks, including Manoharpur, Khuntpani, and Tonto

### Table. 5.2

Sl.No.	Block	Name of the Centre	Trade and Sectors
1.	Manoharpur	Sanmat Training Service Provider (Industrial Training Institute)	Mushroom cultivation, fitter, electrician, lab technician
2.	Chakradharpur	Mosaic Work Skills	General Duty Assistant electrician
3.	Chakradharpur	Om Sai Industrial Training Institute	Electrician, fitter
4.	Jhinkpani	Visionary Knowledge and Management Service (Industrial Training Institute)	Sewing machine operator, fitter, welder, mechanic, commercial electrician
5.	Khutpani (Patraposi)	Venture Skill India	Data entry operator
6.	Noamundi (Gua)	Industrial Training Institute	Fitter, electrician
7.	Jagannathpur	Integrated Development Centre	Sewing machine operator, data entry operator
8.	Jagannathpur	Industrial Training Institute	Electrician, fitter, welder
9.	Tantnagar	Kalyan Gurukul	Construction, manufacturing, apparel, logistics
10.	Chaibasa	JITM	Health, Senior Medical Officer
11.	Chaibasa (Lupungutu)	Excel Data Services	Tailoring
12.	Chaibasa	Pratham	Automobile technician, electrician
13.	Chaibasa	Government Industrial Training Institute	Electrician, fitter, plumber, electronics, mechanics, radio technician etc.
14.	Chaibasa	Women Industrial Training Institute	Electronics and mechanics
15.	Chaibasa	Raj Industrial Training Institute	Electrician, fitter
16.	Chaibasa	Kalyan Gurukul	Construction, manufacturing, apparel, logistics
17.	Chaibasa	Nursing Kaushal College	Nursing, healthcare
Upcoming Centre			
18.	Chaibasa	Skill Development Centre	Electrician, apparel, beauty and wellness, hospitality, solar technician, construction

### Funding

- Aspirational District Fund (ADF)
- Jharkhand Skill Development Mission Society (JSDMS)
- Corporate Social Responsibility (CSR) funds

### **Improvements**

- Increased interest in skilling programmes among the target audience.
- Significant improvement in the employability of candidates.

- Increase in the participation of women and the differently-abled.
- Distraction of youth towards LWE is considerably reduced.
- Increased motivation among beneficiaries to set up small businesses within the district.
- Reduction in unregulated migration by unorganized agencies.
- Increased interest among beneficiaries in learning more advanced skill sets.

### Outcome

- Enrolment of 12,125 candidates, of which 10,304 were trained, and 7,789 received certification in a span of 3 years.
- Job placement of 3,764 youth in different organizations.
- Setting up of small businesses, including tailoring and automobile repairs, by trainees who chose not to leave their place of residence.
- Trainees who were placed in jobs were paid an average salary of Rs 12,000 per month.
- Establishment of 17 centres, covering 18 blocks.
- Interest has been shown in recruitment of trainees by large companies including Medanta, Apollo Healthcare, and Indian Home Health Care (IHHC).

### Challenges

The project encountered and overcame several challenges, including:

### 1. Mobilization

To overcome the initial challenge of mobilizing youth, the district administration organized skill awareness campaigns, with the support of local mukhiyas, Manki-Mundas, and SHGs. A blockwise mapping of NGOs and CBOs was conducted to take the support of these organizations for mobilization. Focused community group discussions were organized, and IEC material was used to spread information about the training centres, admission processes, courses, and facilities. Nukkad nataks or street theatre performances were organized to spread the message and popularize the programme.

#### 2. Drop-outs

A high drop-out rate was observed during the initial training period, especially among those who were engaged in agricultural activities before joining the course. To address this, the centres introduced counselling sessions, with a special focus on the sustenance of student participation throughout the course. Interactions with successful former alumni were organized to expose students to a long-term vision.

# 3. Apprehension in taking up employment outside the district

The arrangement of safe accommodation and food by the company is ensured by the labour department. Regular interactions are organized between the labour department and training service providers and the workers, to address the latter's problems and resolve issues.

# 4. Demarcating old buildings to convert them into skill centres

Many of these old buildings were situated in remote interior areas, making access difficult.

# 5. Issues of homesickness, which led to a high dropout rate from employment.

### **Case Studies**

 Bharti's family comprises six members, and her father was the sole breadwinner. Despite being a brilliant student, she had to drop out of school after Standard 12, due to the family's financial constraints. Amar Tirkey, Bharti's father, was thinking of getting his daughter married, as he saw this as the only option available. However, Bharti received a pamphletfromShriSomeshwarNathMahadev Trust, Manoharpur, detailing available training courses. She discussed this with her family, and enrolled as a sewing machine operator. Bharti received free training, accommodation, and hygienic food at the institute. After completing the three-month training, Bharti was offered a position at the KPR group in Coimbatore at a monthly salary of Rs 10,500. She continues to be employed at the company, and is also pursuing a graduate course at IGNOU. Additionally, Bharti has been supporting her family financially, and has taken responsibility for her younger brother's education.

- 2. Manguli Oram, an orphan, hails from Ichapur village of Kelende panchayat, in the West Singhbhum district of Jharkhand. She graduated from the second batch of Nursing Kaushal College, Chaibasa. Manguli joined the ANM course in April 2020, and with the support of the PReJHA Foundation, completed her training in 2022. She scored 88.50% and secured a distinction in her first year of the Jharkhand Nurses Registration Council (JNRC) annual examination. Manguli completed her on-the-job training (OJT) at Apollo Homecare, Hyderabad, during the second year of the course. She earned a distinction in her second year as well, scoring 94.66% and securing the state's first rank in the JNRC annual examination. Manguli is currently working at Rainbow Hospital, Hyderabad, which is one of the best maternity hospitals in the country.
- 3. After passing his Standard 10 examinations, Kunda Champia, a resident of Dodari, was unoccupied, and lacked a vision for his future. Kunda encountered the Sanmat Training Service Provider mobilization van that was publicizing its skill development programmes, and approached ITI Manoharpur for more information. He decided to enrol in the electrician training course. After three months of training, with the placement support provided by the institute, Kunda was offered a job at Yakazi India Private Limited in Ahmedabad. Kunda continues to be employed there, and had been promoted to the post of Junior Engineer.

### Sustainability and Scalability

There currently exist 17 skilling centres in 18 blocks, providing training in 12 trades. The target is to open at least one skilling centre in each block, and increase the number of trades. There are four forest regions in the district, and the three CRPF battalions posted there help bring youth from the forest interiors to the training centres. The idea is to engage more manpower, so that a larger number of youth can be brought safely to these centres. Additionally, sustainability and scale can be achieved by collaborating with technology giants like Wipro and Infosys, who can organize upskilling programmes for graduates with valuable skills like data analytics and AI, and prepare them for high-value jobs. Associating with large corporate entities like Tata Steel and SAIL to provide specialized training, and absorb trained personnel in their organizations within the region, will help prevent unregulated migration and promote the development of the region.

### **Improvements in Local Governance**

- Training Service Providers provide data about the vacancies and trades to the outreach workers.
- These outreach workers use IEC material to inform the community about the programme, available courses, admission processes, and facilities.
- Training service providers provide data to the labour department on enrolment in particular courses, trained and job-ready candidates, etc.
- An Employment Exchange Portal is maintained by the labour department, which acts as an interface between certified candidates in search of a suitable job, and employment providers in search of suitable candidates.
- A database of migrants is maintained by a

Safe Migration team. Migrant workers are provided with the contact details of the team, and can contact them for assistance. Migrant workers were airlifted to safety during the COVID-19 pandemic through the efforts of this team.

### Strengthening of Administrative Protocols and Systems

The following measures are being taken to strengthen administrative protocols and systems:

1. Monthly meetings of Training Service Providers with the district administration, under the chairmanship of the Deputy Commissioner, are held to discuss the progress reports of training centres and plan further improvements.

- 2. Issues regarding accessible roads, electricity, and accommodation are also addressed at these meetings.
- 3. Regular inspection visits are conducted by the labour department and Deputy Commissioner to ensure proper functioning of the training centres.
- The Safe Migration team makes periodic visits to the workplaces of beneficiaries to ensure their safety.



Figure 5.6:



Figure 5.7:



Figure 5.7:

# **Annexure I : List of Contributors**

### Vision

• Mrs. Vandana Dadel, IAS, Principal Secretary, Dept. of Home, Prison and Disaster Management, GoJ

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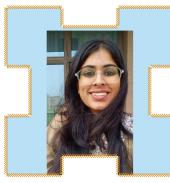
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# **Annexure II : List of PPIA Fellows**



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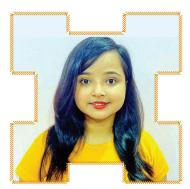
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