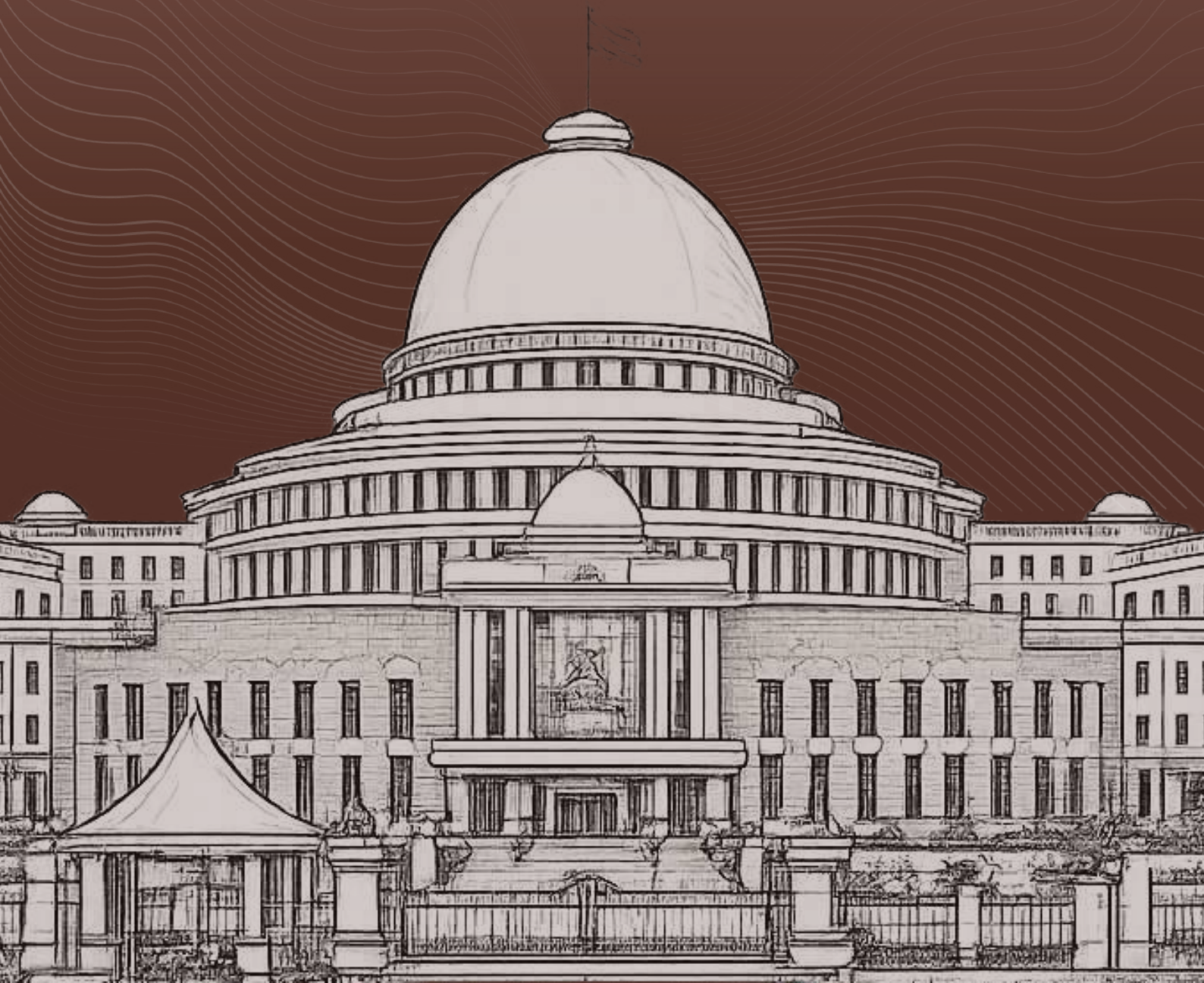




THE/NUDGE

Indian Administrative Fellowship Jharkhand Cohort *Outcome Report (25-26)*





Shri Avinash Kumar, IAS

Hon. Chief Secretary
Government of Jharkhand

अविनाश कुमार, भा.प्र.से.
Avinash Kumar, I.A.S.



मुख्य सचिव, झारखण्ड
Chief Secretary, Jharkhand

Foreword

It is a privilege to present the Final Outcome Report of the Indian Administrative Fellowship (IAF) Jharkhand 2025 Cohort. This report reflects the collective commitment of the Government of Jharkhand, The/Nudge Institute, and the Fellows towards strengthening governance through innovation, collaboration, and citizen-centric solutions.

The fellowship has demonstrated how dedicated professionals, working closely with government departments, can contribute to meaningful and sustainable improvements in public service delivery. I appreciate the efforts of all stakeholders whose dedication has made this initiative a success.

I am confident that the experiences and outcomes documented in this report will serve as a valuable resource for policymakers, administrators, and practitioners, inspiring future collaborations in public administration and governance.

I extend my best wishes to all the Fellows and The/Nudge Institute for their continued efforts in advancing impactful governance initiatives.

(Avinash Kumar)
Chief Secretary,
Government of Jharkhand



Shri Prashant Kumar, IAS

*Secretary
Department of Finance
Government of Jharkhand*

The Indian Administrative Fellowship (IAF) represents an innovative approach to strengthen governance through collaboration, fresh perspectives, and evidence-based problem-solving. Over the past year, the IAF Jharkhand-25 Cohort has worked closely with various departments of the Government of Jharkhand to address critical developmental and administrative challenges.

As the anchor department for this initiative, the Department of Finance has the privilege of witnessing the dedication, professionalism, and commitment demonstrated by the Fellows. Through their engagement, the Fellows have contributed valuable insights, supported policy implementation, and helped identify practical solutions to improve service delivery and institutional effectiveness.

The fellowship has reinforced the importance of partnerships between government institutions and talented young professionals who bring diverse experiences and innovative approaches to public administration. The outcomes documented in this report reflect not only the efforts of the Fellows but also the active cooperation of departments and stakeholders who embraced this collaborative journey.

I commend The/Nudge for conceptualizing and implementing this fellowship and express my appreciation to all participating departments for their support. I also congratulate the Fellows for their hard work and meaningful contributions to the development agenda of Jharkhand.

I am confident that the learnings, recommendations, and outcomes presented in this report will serve as a valuable resource for future policymaking and program implementation. I wish all the Fellows success in their future endeavors and look forward to continued innovations that strengthen governance and improve the lives of our citizens.

A handwritten signature in blue ink, consisting of a stylized 'P' followed by a horizontal line.

Prashant Kumar, IAS
Secretary
Finance Department
Government of Jharkhand



Shri Aboobacker Siddique P, IAS

Secretary

Department of Agriculture, Animal Husbandry & Co-operative
Government of Jharkhand

अबुबक्कर सिद्दीख पी०, भा०प्र०से०
सचिव
Aboobacker Siddique P., IAS.
Secretary



कृषि, पशुपालन एवं सहकारिता विभाग
झारखण्ड सरकार
Department of Agriculture,
Animal Husbandry and Co-operative
Govt. of Jharkhand

Foreword

Agriculture remains the backbone of Jharkhand's economy, sustaining the livelihoods of the vast majority of its rural population. As a department, we have continuously sought ways to strengthen our delivery systems, deepen our engagement with farmers, and bring greater rigour to our policy processes.

The/Nudge Indian Administrative Fellowship presented a unique model, where a technically skilled senior professional from the private sector was embedded within the department to strengthen its ongoing efforts. The Fellow worked closely with officers and directorates, supporting the department's priorities as they evolved. He served as a capable partner who helped bring fresh perspectives to areas needing attention.

What I have valued most about this fellowship is the collaborative spirit it has fostered. The fellowship enabled engagement with institutions and partners that complemented our existing efforts. It has also reinforced the importance of grounding the department's schemes in field realities through the Fellow's visits to tribal belts and through regular interactions with farmer collectives. The fellowship has added momentum to the work that the Department had already set in motion, helping us move some of the priority initiatives forward with greater pace and clarity.

As this cohort draws to a close, I extend my appreciation to The/Nudge Institute for conceiving and sustaining this initiative. Partnerships like these can be a model for future innovations in governance.

I commend the Fellow for his genuine commitment to the Department over the past eighteen months. I wish him continued success in all his future endeavours.

(ABOBACKER SIDDIQUE P.)



Shri Kripa Nand Jha, IAS

Secretary

Department of ST, SC, Minority and BC Welfare
Government of Jharkhand

कृपा नन्द झा, भा.प्र.से.
सचिव

Kripa Nand Jha, I.A.S.
Secretary



अनुसूचित जनजाति, अनुसूचित जाति, अल्पसंख्यक एवं
पिछड़ा वर्ग कल्याण विभाग, झारखण्ड सरकार
द्वितीय तल, प्रोजेक्ट भवन, धुर्वा, राँची-834004

Scheduled Tribe, Scheduled Caste, Minority and
Backward Class Welfare Department, Govt. of Jharkhand
2nd Floor, Project Bhawan, Dhurwa,
Ranchi - 834004, Telephone-0651-2400215
E-mail : secretary-welfare@jharkhandmail.gov.in

Ref....2245....

Date ...17/06/2026

Message

The Fellowship represents a unique convergence of public purpose and professional excellence, providing Government Departments and Public Sector Enterprises with access to the strategic leadership, domain expertise, innovation, and execution capabilities of accomplished professionals from the corporate sector. Simultaneously, it offers Fellows an immersive experience in governance, public policy, service delivery, stakeholder engagement, and institutional strengthening, enabling them to gain a deeper appreciation of the challenges and opportunities inherent in public administration.

During my interactions with the Fellows, I was particularly impressed by their commitment to public service, professionalism, adaptability, and results-oriented approach. By bringing fresh perspectives, global best practices, and strong problem-solving capabilities to government systems, they have made meaningful contributions towards process improvement, operational efficiency, innovation, and citizen-centric service delivery.

Such partnerships are vital for strengthening governance, accelerating institutional reforms, enhancing service delivery, and advancing inclusive and sustainable development. I extend my sincere appreciation to all the Fellows for their dedication and valuable contributions to the development journey of Jharkhand.

I am confident that the experiences and insights gained through this Fellowship will continue to shape the Fellows as leaders committed to creating positive social impact. I wish all the Fellows, as well as the team at **The/Nudge Institute**, continued success, fulfilment, and excellence in their future endeavours.


Kripa Nand Jha IAS
Secretary

ST, SC, Minority & BC Welfare Department
Government of Jharkhand



John Paul

*Executive Director & Chief Program Officer
The/Nudge*

Jharkhand occupies a unique place in India's development story. Its people, including one of India's largest tribal populations, have a long tradition of community and resilience. Across the state, communities are already building institutions and enterprises that reflect both ambition and capability, and the potential for growth is considerable.

This is precisely the kind of context in which The/Nudge believes transformative public-private collaboration can make its greatest contribution. When government systems are strengthened and made more data-driven, and more innovative, the benefits reach citizens in a sustained and meaningful way. That conviction is at the heart of the Indian Administrative Fellowship.

Over the past 18 months, this IAF cohort has brought together socially conscious technology and management leaders with committed civil servants across key state departments. Their shared work has been guided by a common purpose: to strengthen the systems and program that determine the quality of people's lives. We are grateful to the Government of Jharkhand for the trust they placed in this collaboration, and to every departmental stakeholder who gave their time, wisdom, and energy to this endeavour.

The Fellows worked across five state departments, namely Agriculture, Finance, Industries, Rural Development, and ST, SC, Minority, & BC Welfare, to enable digital transformations and deliver impact at scale.

The impact of this cohort will extend well beyond the tenure of the fellowship. The work done, the systems strengthened, and the partnerships built between government and the private sector will continue to shape outcomes for Jharkhand's citizens. We are proud to have been part of this effort, and grateful to all those who made it possible.

A poverty-free India, where every citizen has access to resilient livelihoods, is an achievable goal within our lifetimes.



Harmeet Sehgal

*Head, Jharkhand Cohort
Indian Administrative Fellowship
The/Nudge*

The Jharkhand cohort of the Indian Administrative Fellowship is a reflection of what becomes possible when government and civil society works toward a shared purpose. It is that spirit of collaboration that gave this fellowship its foundation.

Over eighteen months, four senior corporate leaders and three associates were embedded across five government departments: Agriculture, Finance, Industries, Welfare, and Rural Development, and worked with senior government officials towards shared departmental goals. The fellowship's design is rooted in the principle that sustainable administrative reform is built from within institutions. Fellows function as embedded knowledge partners, supporting departmental leadership in diagnosing systemic gaps and developing contextually grounded solutions.

Fellows engaged across three domains: market access, technology, and policy. In market systems, the cohort established structured linkages between SHG women producers and organised retail, unlocking untapped potential. In technology, solutions developed include an AI Support Cell, an Automated Pension Calculation System, an AI-powered Policy Bot, and a remodelled e-Kalyan scholarship portal. In policy, evidence-based recommendations were placed before senior officials in the Agriculture Department and across other sectors.

What this foreword cannot fully capture is the less visible work: the trust built across levels of government, the institutional familiarity that allowed recommendations to land, and the groundwork upon which longer-term change depends.

This work was made possible by the Government of Jharkhand's commitment to open, collaborative governance. From the Hon. Chief Secretary who chaired both Steering Committee Meetings to the five Departmental Secretaries whose guidance shaped every stage of the engagement, we are deeply appreciative of that trust.

At The/Nudge, we hold a firm conviction: that resilient, sustainable livelihoods at scale are only possible in partnership with the government. The question we carry forward is not whether public-private collaboration works, but how far it can go.

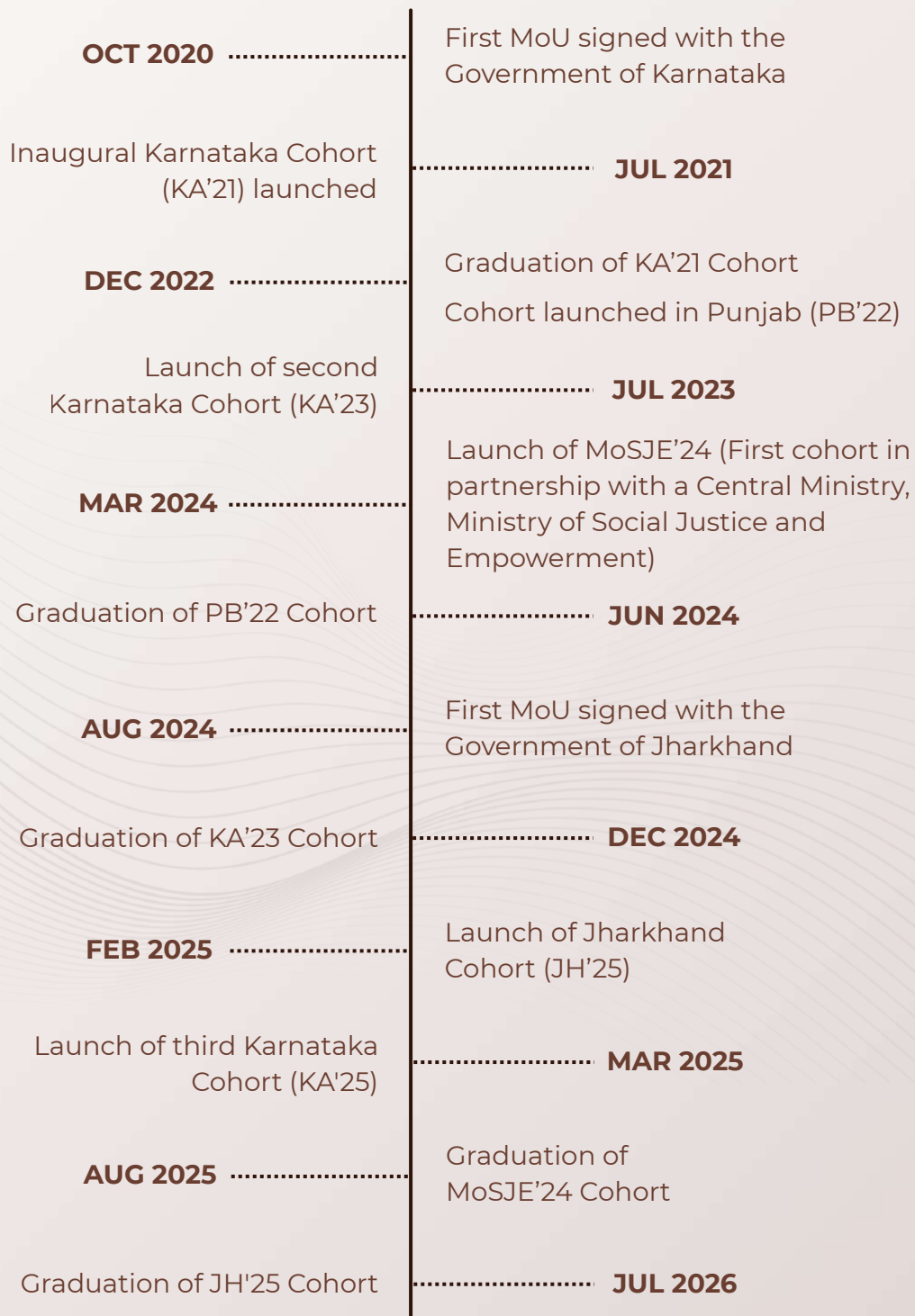
Table of Contents

Key Milestones of IAF	01
IAF JH/25 at a Glance	02
Department Overview	04
Fellow Profiles	06
Team Profiles	07
Projects and Outcomes	08
Ancillary Projects	50
Gallery	51
Collaborators	58
Acknowledgments	59
Abbreviations	64
Partners	70

Key Milestones

Indian Administrative Fellowship

The/Nudge IAF Program is an 18-month impact fellowship providing a unique platform for socially conscious senior corporate professionals to partner with visionary civil servants to transform public systems with technology-led innovations.





Thank you for your contribution to nation building

IAF JH/25 at a Glance

The IAF Jharkhand Cohort commenced in February 2025, bringing together four Fellows to work alongside senior government officials in driving systemic transformation and strengthening public service delivery across the state. With the Department of Finance serving as the nodal department, the Fellows engaged closely with the Departments of Agriculture, Finance, Industries, Rural Development, and ST, SC, Minority and Backward Classes Welfare. Over the course of the Fellowship, the Fellows contributed to a range of initiatives spanning technology solutions, policy recommendations, and market linkages, working in close partnership with government stakeholders to support more efficient, accessible, and citizen-centric governance across the state.

Technology Solutions

The Fellows contributed to the design and strengthening of several technology-driven initiatives aimed at improving public service delivery across departments:

- Developed a unified farmer list and farmer-centric portal to enable all farmers in Jharkhand to access their entitlements through a single, integrated platform
- Simplified and digitally transformed the state pension system, successfully modernising a long-standing manual process into a more accessible and efficient digital system
- Proposed an AI-powered policy bot for the Department of Industries to facilitate easy access to information for citizens and industry stakeholders
- Supported the establishment of an AI Cell for the Department of Rural Development to enhance departmental productivity through e-Office automation and streamlined process mechanisms, envisioned as a model for extension to other departments
- Strengthened the Abua Awas Yojana (AAY) Dashboard for integrated monitoring
- Led the revamp of the state's scholarship management platform under E-Kalyan 2.0
- Conceptualised e-Arogya MESO for the digital transformation of MESO hospitals
- Developed J-ARMS, a digital management system for Jharkhand's Ashram Residential Schools.

Policy Recommendations

The Fellows undertook detailed policy analysis and formulated recommendations across multiple departments to support more effective and inclusive governance outcomes:

- Examined policy interventions to strengthen the role of women in agriculture and allied sectors, with specific recommendations for restructuring the Mahila Kisan Khushali Yojana.

IAF JH/25 at a Glance

- Developed recommendations to enhance the state's existing industrial policy framework across priority sectors, including start-ups, textiles, food processing, and electric vehicles.
- Proposed a multi-channel marketing approach for Jharcraft products to improve artisan incomes
- Put forward recommendations for optimising delivery efficiency under the Abua Awas Yojana through a technology-enabled and community-centred approach
- Proposed JANO (Jharkhand Awareness & Notification Outreach), a unique initiative to improve citizen's engagement with their entitlements.
- Contributed recommendations for consideration by the 16th Finance Commission

Market Linkages

A significant area of focus for the Fellows was strengthening market linkages to improve incomes for farmers, artisans, and women producer groups across the state:

- Worked to improve market access and drive the maturity of Farmer Producer Organisations (FPOs), recognising their untapped potential to enhance farmer incomes through stronger market integration
- Developed a multi-channel market linkage strategy for Palash and Adiva, the flagship brands supporting JSLPS women producers, to expand market reach and strengthen the economic empowerment of women-led producer groups



Department Overview



Department of Agriculture

The department is central to Jharkhand's rural economy, working to make farming more productive, resilient, and remunerative for the state's farming communities. It drives initiatives to boost crop productivity, strengthen irrigation infrastructure, and support allied sectors such as livestock, fisheries, and agro-forestry. The department empowers farmers through access to quality seeds, input subsidies, veterinary care, and co-operative credit networks, while promoting climate-resilient practices and stronger market linkages. Through these efforts, it aims to secure rural livelihoods, improve farmer incomes, and build a more sustainable agricultural ecosystem across the state.

The department serves as the state's financial backbone, responsible for budget formulation, expenditure control, and treasury operations. It prepares the annual state budget, allocates resources across sectors, mobilises revenue, manages public debt, and coordinates with central financial bodies. The department oversees the Integrated Financial Management System (IFMS), administers pension and retirement benefits, and controls the state treasury network for secure fund disbursement. It further conducts internal audits to prevent irregularities and ensures transparency and accountability in public financial management across all departments.



Department of Finance



Department of Industries

The department drives economic growth by attracting large-scale investments, establishing industrial parks, and supporting MSMEs and artisans through business-friendly policies and a Single Window Clearance System. It strengthens traditional sectors like handloom, sericulture, and handicrafts, with JHARCRAFT (Jharkhand Silk Textile & Handicraft Development Corporation Ltd.) serving as its nodal agency for preserving the state's rich artisan heritage. The department aims to modernise infrastructure, foster local entrepreneurship, and generate sustainable employment opportunities across Jharkhand.

The department is the primary agency for planning and implementing rural welfare and infrastructure programs across Jharkhand. Its core mission is to alleviate poverty and boost rural livelihoods through key initiatives like MGNREGA for wage employment, PMAY-G for housing, and NRLM for community empowerment. By coordinating central and state schemes, it effectively builds essential rural infrastructure, improves land productivity, and drives sustainable socio-economic growth across Jharkhand's expansive village network to uplift the rural population.



**Department of
Rural Development**



**Department of ST, SC,
Minority & BC Welfare**

The department is the nodal agency responsible for the socio-economic and educational upliftment of marginalized communities across Jharkhand. It implements targeted welfare schemes, scholarships, and skill development programs to empower Scheduled Tribes, Scheduled Castes, Minorities, and Backward Classes. By focusing on promoting quality education, improving basic infrastructure in tribal areas, and providing financial assistance for entrepreneurship, the department actively works to bridge socio-economic gaps, safeguard constitutional rights, and ensure inclusive growth and equal opportunities for these vulnerable sections.

Fellow Profiles



Mahesh Kushwaha

25+ yrs of experience across product management & strategy, consulting, and advanced analytics | Ex-Senior Director (Global Head Product Management) e2open | Ex-Director EdgeVerve | Ex- AVP Analytics Wipro

PGPX (IIM-A) | M.Sc Mathematics (Mumbai University)



Prashant Jha

26+ yrs of experience in corporate strategy, business planning, market development, and brand management | Ex-CEO Parasmani Skills Pvt. Ltd. | Ex-Director Planning Myanmar Telecommunication & Technology Co. Ltd. and Reliance Infocom

PG in Management (XLRI) | B.Com (St. Xavier's Ranchi)



Soumendu Das

23+ yrs of experience spanning strategic business planning, revenue growth, and digital transformation driving user engagement & amplification | Ex-Business Head ETV Bharat | Ex-Channel Head ETV Network- Bangla and Odiya

General Management Program (IIM-B) | LLB (Utkal University)



Vinod Kumar Pandey

15+ yrs of experience in program management, fundraising, and partnership management | Ex-CEO Mijwan Welfare Society | Ex-Director Vaani Deaf Children's Foundation | Ex-National Advocacy & Project Officer at Caritas India

Master in Public Administration (MPA), Lee Kuan Yew School of Public Policy

Team Profiles



Harmeet brings 27 years of expertise in sales operations and telecom leadership to the social impact sector. He previously steered enterprise growth at Vodafone Idea, backed by a strong leadership track record at Idea Cellular, Tata, Reliance, and Spice. Harmeet holds an engineering degree from Bangalore University.

Harmeet Sehgal



Akash is a development professional specialising in rural livelihoods, government liaising, and program execution, with experience delivering World Bank and NRLM-funded programs. He previously worked with Bihar Rural Livelihoods Promotion Society (JEEViKA). He holds a PGDM in Rural Management from XISS, Ranchi.

Akash Glad Minj



Mathew is a policy and governance professional specialising in research, program management, government stakeholder engagement, and AI capacity building. He previously worked with Amazon India and The Future Group. He holds a Master's degree in Regulatory Policy and Governance from TISS, Mumbai.

Mathew Joseph



Satya is a social impact professional with experience in driving government engagement, research, capacity building programs, and project management. He has worked with the Governments of Bihar and Jharkhand. He holds a Bachelor's and Master's in History from the University of Delhi and Jamia Millia Islamia, respectively.

Satya Prakash



Saba is a research and MEL professional specializing in end-to-end project execution, impact evaluation, and grant management. She has managed cross-functional teams across direct implementation programs, social enterprises, and GovTech initiatives. Her sectoral expertise spans livelihoods and the informal economy, and she currently leads product and impact assessment at IAF.

Saba Ahmed



Projects & Outcomes



Mahesh Kushwaha

"The more I learn about agroecology, the more I'm humbled by the scale and beauty of its interconnectedness."

Department of Agriculture, Animal Husbandry and Co-operatives

PROJECTS IDENTIFIED

Unified Farmer Registry & Portal for Jharkhand's Agricultural Digital Ecosystem

To establish a consolidated, deduplicated golden record system creating a single authoritative farmer profile across all departments and schemes, enabling seamless service delivery for approximately 37 lakh farmers in Jharkhand.

Market Linkage and Post-Harvest Value Chain Strengthening for Jharkhand's Agriculture Sector

To identify market-based interventions across agriculture and allied sectors by treating market linkage as an ecosystem-alignment exercise across all key stakeholders (farmers, consumers, industry, supply chain, and government), while remaining cognisant of the social and economic realities of Jharkhand, and leveraging technology to reduce friction.

Policy Framework for Mahila Kisan Khushali Yojana, Jharkhand

To develop policy inputs for the Mahila Kisan Khushali Yojana, grounded in field research across five districts, recommending targeted interventions to reduce agricultural drudgery and related health concerns, improve productivity, and formally recognize women's contributions to the agro-ecology value chain.

Agriculture Sector Proposals for Jharkhand's 16th Finance Commission Submission

To develop to consolidate business cases across six agriculture and allied sectors for Jharkhand's 16th Finance Commission submission, covering 2026–31.

Unified Farmer Registry & Portal for Jharkhand's Agricultural Digital Ecosystem

The Context

Jharkhand's agriculture sector remains largely unorganised, characterised by informal financing, unscientific practices, and persistent low incomes. While the Department of Agriculture has made steady progress in digitising services, the approach has been scheme-centric: each program operates through its own portal with its own farmer registry, generating separate IDs and requiring duplicate document uploads. Sharecroppers and landless labourers go largely unrecognised. Cross-scheme analytics are difficult to generate, and it is near-impossible to track what proportion of the state's approximately 37 lakh farmers are actually benefiting from government programs.

The solution

The core of the solution is a unified record: a single, deduplicated, authoritative farmer profile serving as the trusted source of truth across all government systems. One registration, one verified profile, recognised across all departments and schemes. The consolidated record anchors four integrated capabilities: a unique digital identity with QR-enabled verification; a live, interconnected data ecosystem linking land records, identity systems, and scheme change; an integrated decision support layer enabling beneficiary-centric analytics, including identifying eligible farmers not availing any benefits; and a single portal standardising workflows across document verification, eligibility checks, entitlement disbursement, and agro-advisory delivery. A Year 1 budget of **₹14 Cr** has been allocated for this multi-year program, which will impact scheme disbursement processes worth over ₹1,000 Cr.



Fellow Mahesh demonstrated the nutritional and economic impact of kitchen garden interventions in PVTG villages through a comprehensive field assessment.

Key Activities & Fellow Contribution



Due diligence and landscape assessment: Led assessment of existing digitisation efforts across individual scheme portals and prior consolidation attempts within the state. Reviewed central frameworks including IndEA, NODE, IDEA, VISTAAR, and GIGW 3.0, and conducted a comparative study of farmer database consolidation approaches across peer states.



Program design and documentation: Prepared the Detailed Project Report covering program rationale, implementation phases, timelines, and cost estimates. Engaged NIC to understand Agristack development approaches, grounding the program architecture in proven implementation models.



Procurement and institutional handover: Drafted the Expression of Interest and initiated the RFP process to onboard consulting, program management, and implementation partners, with institutional ownership vested in the Department of Agriculture.



Securing budget commitment: Shared findings and program rationale with senior decision-makers, contributing to a Year 1 budget allocation of ₹14 Cr for a multi-year initiative impacting scheme disbursement processes worth over ₹1,000 Cr.



Fellow Mahesh conducted a comprehensive field assessment to understand farmer eligibility to optimize scheme uptake across agricultural communities in Jharkhand.

Way Forward

The DPR has been submitted and the RFP process initiated. Onboarding of implementation partners and program launch are the immediate next steps. The Department committed to take forward this initiative, and their sustained ownership will be essential to achieving full consolidation across all 37 lakh eligible farmers and realising the program's potential to reshape scheme delivery across the state.

Market Linkage and Post-Harvest Value Chain Strengthening for Jharkhand's Agriculture Sector

The Context

Agriculture and allied sectors remain the cornerstone of Jharkhand's rural economy. With urbanisation projected to remain below 30% by 2036, improving farmer incomes through market-based solutions is a strategic imperative. Policy since 2000 has rightly prioritised input support, with visible results: dependence on neighbouring states for key cereals, pulses, vegetables, and livestock products is steadily declining. The next frontier is income. Improving farmer earnings demands a fundamentally different approach from input support; one that requires meaningful engagement with private agri-ecosystem players and a shift from a cooperative to a competitive mindset, with government playing an enabling role.

The solution

The project examines market-based solutions across agriculture and allied sectors, with a focus on the post-harvest value chain, anchored in four objectives: increasing the farmer's share of the consumer price, diversifying risk to reduce agrarian distress, improving income distribution across the year, and expanding value addition opportunities closer to the farm gate. The recommended market linkage architecture is built on farmer choice and ecosystem openness, spanning sales and distribution freedom, value addition and branding, waste-to-value processing, and land optimisation. The Niti Aayog AMFFRI composite index was used as a baseline to identify structural and legislative reforms required for effective market linkage and to benchmark Jharkhand against neighbouring states. Farmer Producer Organisations are positioned as the primary vehicle for collectivisation and market integration throughout.



Fellow Mahesh evaluated current market linkages across the agriculture, horticulture, and poultry domains by engaging in various FPO and FPO federation AGMs to inform future strengthening strategies.

Key Activities & Fellow Contribution



Primary research and FPO assessment: Conducted field visits to FPOs across multiple districts, attended Annual General Meetings, and completed a financial review of 100+ FPOs to assess operational and governance maturity, generating the primary evidence base for all subsequent recommendations.



Policy and ecosystem analysis: Benchmarked Jharkhand's crop diversity and farming practices against leading agrarian states, assessed Niti Aayog AMFFRI rankings and their reform implications, and synthesised findings from the Economic Survey, national literature on farmer income, and engagement with CBBOs and PMUs.



Authored a detailed whitepaper on market linkage strategy, accepted by the Secretary and senior department heads, to serve as input for FPO state policy and FPO grant scheme (pending cabinet approval). Developed an analytical framework for evaluating specific market linkage opportunities, demonstrated through a protein imbalance use case.



Stakeholder engagement and policy influence: Engaged multiple departments and PMUs to map implementation constraints, built stakeholder consensus through structured discussions, and reviewed FPO grant operational guidelines with recommended improvements, translating field insights into policy-level outcomes.



Fellow Mahesh engaged with members of FPOs in the agriculture, horticulture, and poultry domains.

Way Forward

The market linkage whitepaper has been formally accepted and its recommendations are being incorporated into the FPO state policy and grant scheme operational framework. ₹7 Cr has been unlocked for an FPO facilitation centre providing structured, expert-led support to farmer collectives, and a ₹10 Cr performance-linked FPO grant scheme is in place to support FPOs demonstrating progress on the market linkage journey. Efforts are underway to enable FPO access to interest subvention under the Agriculture Infrastructure Fund and PMFME. Sustained convergence across departments and phased progress on legislative reforms identified through the AMFFRI benchmarking will be essential to realising the full potential of these interventions.

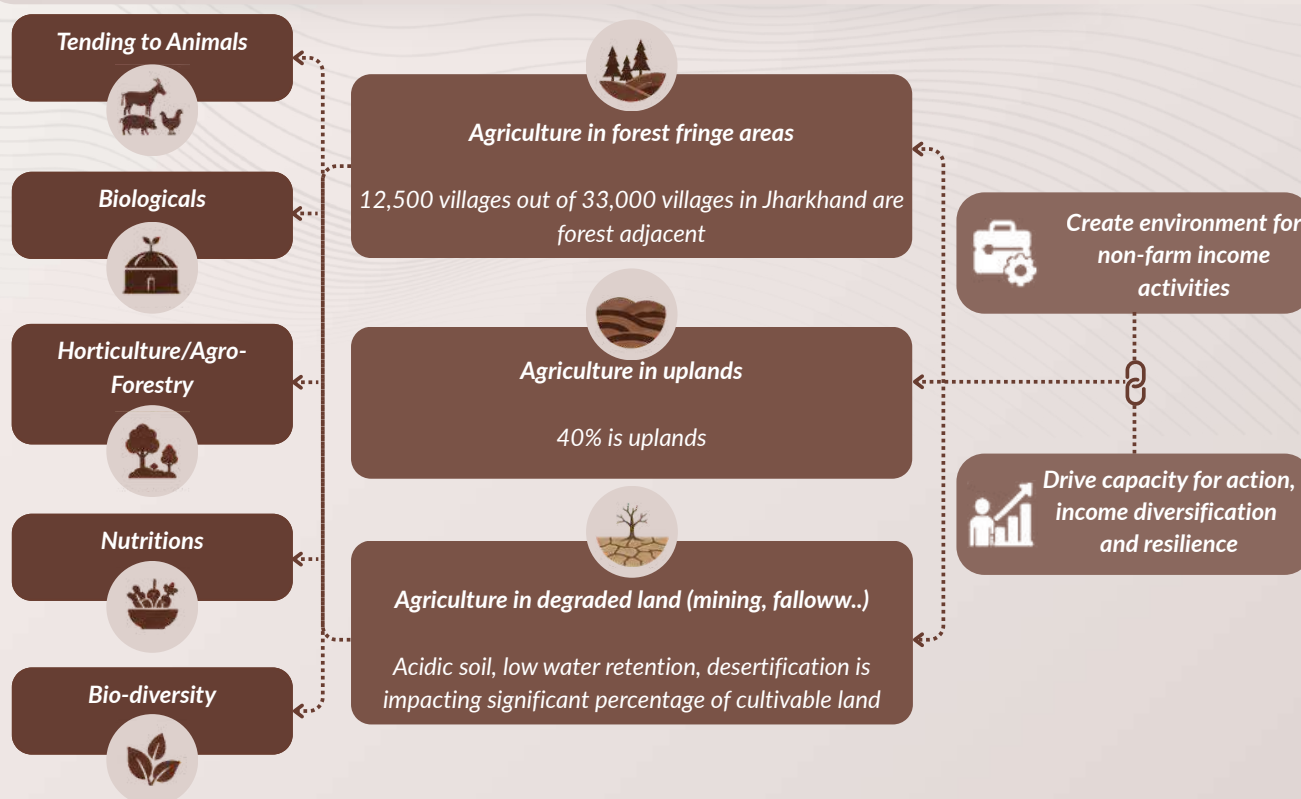
Policy Framework for Mahila Kisan Khushali Yojana, Jharkhand

The Context

According to PLFS data, women constitute over 75% of the agricultural workforce but own less than 15% of the land, a gap that widens even further in Jharkhand. Unfortunately, agricultural policy has yet to adapt; most schemes remain designed exclusively for formal landowners or registered sharecroppers. While women quietly drive critical areas like animal husbandry, horticulture, agro-forestry, biodiversity management, and family nutrition, their labor remains severely undervalued. Furthermore, tasks predominantly performed by women, such as sowing, weeding, harvesting, and storing, remain manual. This lack of targeted mechanization imposes a heavy physical and health burden on them, yielding little to no direct economic benefit.

The solution

The project developed policy inputs for the Mahila Kisan Khushali Yojana (MKKY), a focused initiative to formalise and support women's roles across the agricultural value chain. The approach is structured around three objectives: reducing the drudgery and health burden of agricultural work performed by women; strengthening women's decision-making roles in key areas identified; and aligning interventions with the realities of women farming in forest-adjacent areas, uplands, and degraded lands. Interventions are locally contextualised; for example, it recognises that women in forest-adjacent areas stand to benefit most from investment in animal husbandry and minor forest produce under IFR and CFR provisions and promoting ergonomically certified farm equipment for women, mirroring Odisha's model.



Key Activities & Fellow Contribution



Field research across agro-ecological zones: Conducted field visits across Latehar, Ramgarh, Gumla, Lohardaga, and Hazaribagh, engaging with civil society organisations to document ground-level challenges across different topographies and farming contexts.



Evidence synthesis and policy inputs: Consolidated primary fieldwork with a desk review of literature on women in Indian agriculture and a study of programmatic approaches in leading agrarian states, producing structured, evidence-based policy recommendations for MKKY.



Policy engagement and acceptance: Presented the report to the Special Secretary and Director of Agriculture. Recommendations are being incorporated into the new MKKY policy framework, with ₹25 Cr allocated for the scheme.

Way Forward

The policy report has been presented to the Special Secretary and Director of Agriculture, and recommendations are being incorporated into the new MKKY framework. ₹25 Cr has been allocated for the scheme, with all small and marginal women farmers in Jharkhand as direct beneficiaries. Translating policy intent into on-ground impact will require locally differentiated implementation templates across forest-adjacent, upland, and degraded land contexts, alongside sustained engagement with SHGs and civil society organisations already active in these areas.



Fellow Mahesh conducted field visits to study the role and contribution of women in agricultural practices and value-addition processes.

Agriculture Sector Proposals for Jharkhand's 16th Finance Commission Submission

Project overview: The Fellow supported Jharkhand's submission to the 16th Finance Commission (2026–31), chaired by Dr. Arvind Panagariya, by consolidating investment business cases across agriculture and allied sectors central to rural livelihoods in the state. Proposals were developed across six sectors: non-current fallow land management, backyard poultry, fisheries, milk federation setup, natural resource management, and post-harvest market linkage infrastructure. Recommendations covered business case rationale, implementation timelines, and cost estimates for each.

Status and way forward: Consolidated recommendation note covering all six sectors reviewed and approved by the Secretary, Department of Agriculture, AHD & Co-operatives. Final submission shared with the Department of Finance for inclusion in Jharkhand's 16th Finance Commission report.



Fellow Mahesh generated critical insights into rural economic dynamics through field studies and exposure visits, establishing an empirical foundation for potential developmental interventions.



Prashant Jha

"After 20 years of building businesses, I realised the most valuable thing I could build was trust between a citizen and their government."

Department of Finance
Department of Industries

PROJECTS IDENTIFIED

State Pension System Simplification & Digital Transformation

To reduce manual vulnerabilities in Jharkhand's e-Pension portal through system-driven computation, automated eligibility checks, and institutionalised policy controls, securing accurate, timely entitlements for over 1.45 lakh citizens.

AI-Powered Policy Bot: A Conversational Interface for Policy Access

To make complex policy frameworks instantly accessible, this project demonstrates a conversational AI interface trained on the Jharkhand EV Policy 2022, enabling citizens, investors, and departmental officials to retrieve accurate, policy-grounded answers, thereby reducing administrative load and ensuring that policy benefits reach the intended stakeholders.

Industrial Policy in Jharkhand: A Comparative Study with West Bengal, Odisha, and Bihar

To strengthen Jharkhand's investment climate, this project delivers a structured, evidence-based benchmarking of industrial policies across six sectors against West Bengal, Odisha, and Bihar, proposing actionable recommendations to improve Ease of Doing Business and outcomes for entrepreneurs, MSMEs, and industrial communities.

Driving Artisan Prosperity and Revenue Growth for JHARCRAFT Through Strategic Market Linkages

To unlock the economic potential of Jharkhand's handicraft and handloom sector, this project develops an evidence-based revenue enhancement roadmap for JHARCRAFT, addressing market access, intermediary reduction, and institutional sustainability to deliver measurable income growth for artisan households across the state.

State Pension System Simplification & Digital Transformation

The Context

Jharkhand's pension ecosystem covers over 1.45 lakh pensioners, a significant share of whom reside in semi-urban and rural areas. Historically, pension disbursement depended on manual intervention across multiple stages, from benefit calculation to payment authorisation. This created systemic vulnerabilities in computational accuracy, payment integrity, and eligible citizen's verification, directly affecting the financial well-being of retired employees and their families.

The solution

Building on the existing e-Pension portal, a set of targeted digital controls was engineered to strengthen computation accuracy and introduce automated safeguards across the pension lifecycle. Four core modules were developed: a **Pension Calculation Engine** to exclusively system-generate final pension, gratuity, and commutation amounts, with manual override strictly prohibited; **Amount Field Locking** to prevent any modification post-authorisation by the Accountant General; **Bank Detail Verification** through Aadhaar and PAN integration with a multi-factor approval workflow for all changes; and **Death and Eligibility Checks** requiring six-monthly declarations from family pensioners, with payments automatically suspended on non-compliance. These modules were reviewed with the Secretary and departmental teams, and formalised in an adopted charter document.

e-Pension Portal
Finance Department, Government Of Jharkhand

Welcome : **rajesh** Desg : **TREASURY_OPERATOR** || Treasury Code : **DRN-Doranda** Logout

Home Pensioner Transfer PPO App. Status Pension Calculation(Only for Test)

Pensioner's Payment Calculation to Verify Only

PPO No.

Serial No.	Application No.	Ackw. No.	GPF/CPF No.	PPO No.	GPO No.	CPO No.	Name	PENSION	W.E.F	PAYABLE DCRG	COMMUTED PENSION	TOTAL COMMUTED PENSION	Calculate
1	1025211373	JHPF/2025-26/071464	PAL/AGR/4	112692150	122692150	NA	MD . [REDACTED]	33000	01/07/2025	1639358			Calculate

Component	Amount (₹)
Basic Pension	33,000.00
Dearness Allowance (DA)	19,140.00
Medical Allowance (MA)	1,000.00
Income Tax	0.00
Commutation Deduction	0.00
Net Pension	53,140.00
Arrear Amount	598,710.67

User interface of the e-Pension Portal used by the Treasury to calculate and process retired government employee pensions.



Consultation meeting led by Fellow Prashant with the Project Management Unit (PMU) staff of the Finance Department.

Key Activities & Fellow Contribution



Assessment and stakeholder alignment: Mapped e-Pension portal workflows and identified systemic vulnerabilities across the pension lifecycle. Facilitated consultations across Finance, Treasury, SBI, and NIC, building technical consensus and shared ownership that enabled the project to move from diagnosis to a formally scoped intervention.



Planning and formalisation: Translated departmental intent into a modular Scope of Work defining four mandatory risk-mitigation modules. Presentation at Finance Secretary and Chief Secretary level secured institutional endorsement and governance commitment for implementation.



Implementation guidance: in implementation guidance point the Finance Department, PMU, and NIC throughout development, keeping the Calculation Engine and Field Locking features aligned with the agreed SOW. Structured feedback during UAT enabled efficient validation and timely progression toward go-live.

Way Forward

The Pension Calculation Engine and Amount Field Locking modules have been developed and validated through UAT. Bank Detail Verification and the Death and Eligibility Check modules are currently in progress. The Finance Department is committed to taking forward the complete deployment process in close coordination with the PMU and NIC to ensure the full portal go-live.

AI-Powered Policy Bot: A Conversational Interface for Policy Access

The Context

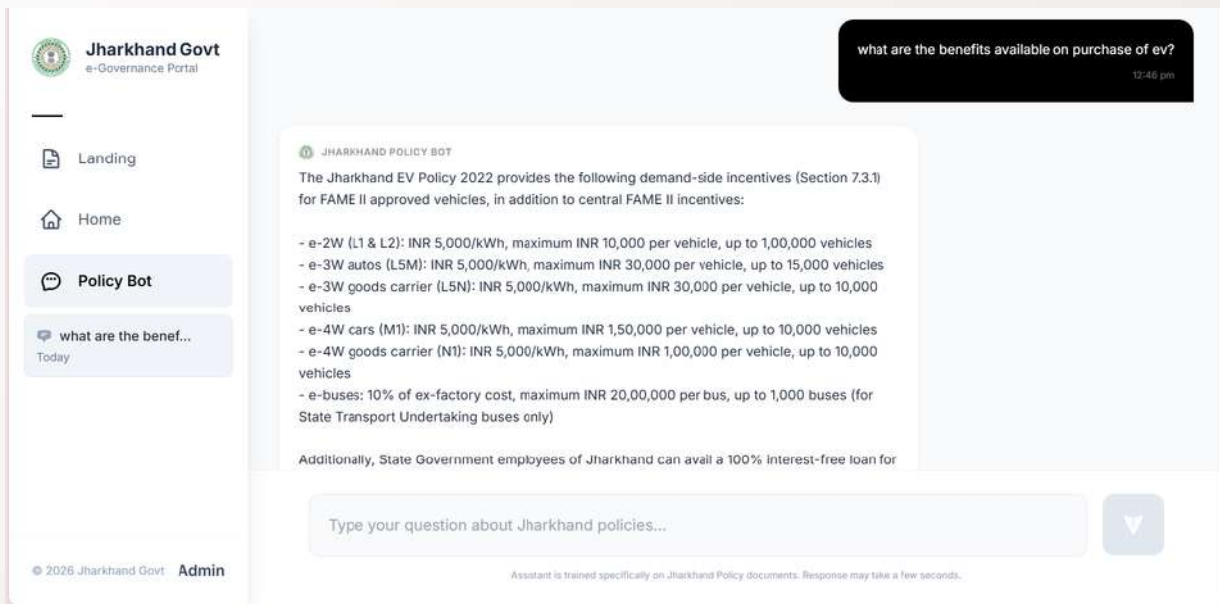
Government policy documents are inherently technical, creating barriers for officials tasked with implementation and citizens seeking to benefit from them. The Department of Industries administers complex frameworks spanning layered incentive structures, eligibility criteria, and infrastructure targets, generating recurring query volumes that burden departmental staff. Translating these frameworks into accessible, actionable information is essential to ensuring intended policy outcomes reach those they are designed for.

The solution

An AI-powered Policy BoT, trained on the Jharkhand EV Policy 2022, enables citizens, entrepreneurs, and departmental functionaries to retrieve accurate, policy-grounded answers instantly without locating or parsing the source document. The BoT enforces strict scope boundaries, recognising and declining out-of-scope queries to prevent misinformation. Validated through three structured UAT rounds using a 40+ question bank covering incentives, eligibility criteria, vehicle classifications, charging infrastructure targets, and government employee benefits, it is deployment-ready for the Department's official website. The model is replicable and can be extended to other departmental policies once proven.



Prototype interface of the proposed AI-powered Policy BoT.



Demonstration of a sample user interaction workflow within the system.

Key Activities & Fellow Contribution



BoT development and scoping: Conceptualised and built the conversational AI interface trained on the Jharkhand EV Policy 2022, with deliberate scope enforcement to ensure reliability and prevent misinformation at point of public use.



UAT framework design and execution: Designed a structured question bank of 40+ queries across six policy areas and conducted three iterative testing rounds, establishing a replicable quality-assurance framework for AI tools in government contexts.



Gap-analysis-driven refinement: Documented actual versus expected answer comparisons after each UAT round, translating identified gaps into systematic refinements across successive versions to progressively improve accuracy and response framing.



Stakeholder engagement and deployment: Gathered operational feedback from departmental functionaries to ground responses in real query patterns, and drove the process to deployment-readiness on the Department's official website.

Way Forward

The BoT has completed UAT and is finalised for integration into the Department of Industries' official website, enabling round-the-clock public access. Once live, performance monitoring and periodic refinement will be essential. The model's architecture is replicable and can be extended to other departmental policies as adoption is established.

Industrial Policy in Jharkhand: A Comparative Study with West Bengal, Odisha, and Bihar

The Context

Industrial policy shapes a state's investment climate, entrepreneurial ecosystem, and long-term economic trajectory. Jharkhand has enacted policies across Electric Vehicles, Export Promotion, Food Processing, Textiles, Startups, and Cottage Industries. As peer states such as West Bengal, Odisha, and Bihar continue to strengthen their own frameworks, systematic benchmarking offers a clear opportunity to sharpen Jharkhand's competitive edge and expand outcomes for entrepreneurs, investors, artisans, and MSMEs.

The solution

The project undertook a structured, evidence-based review of Jharkhand's industrial policies across six sectors, benchmarked against equivalent frameworks in West Bengal, Odisha, and Bihar. The methodology combined state-wise policy mapping, comparative analysis, and sector-by-sector recommendations directed by the Secretary of Industries. Findings are consolidated into a white paper for submission to the Department, with each recommendation supported by clear rationale and reference examples from peer states.



Key Activities & Fellow Contribution



Policy mapping and benchmarking: Analysed Jharkhand's industrial policy landscape across six sectors, establishing a baseline and conducting comparative analysis against peer state frameworks to identify gaps and adoptable best practices.



Institutional engagement and charter formalisation: Secured sign-off on the project charter from the Special Secretary and presented comparative findings to departmental leadership, grounding recommendations in institutional priorities and securing senior-level ownership.



White paper and policy documentation: Drafted the white paper consolidating benchmarking findings and sector-by-sector recommendations, and contributed to the Memorandum for the 16th Finance Commission on behalf of the Department.



Cross-cutting contributions: Gathered market intelligence at the 44th India International Trade Fair relevant to Jharkhand's craft and export sectors; participated in the Cabinet Secretary-coordinated taskforce on compliance reduction; engaged with the MSME Department on entrepreneurship development; and collaborated with DC Saraikela-Kharsawan on skill-gap analysis and NAPS portal integration.

Sector	Key Recommendations
Electric Vehicles	Charging infrastructure subsidies (up to 25% of equipment cost) Road tax and registration fee exemptions Extra scrappage incentive for ICE-to-EV transition Leverage FAME-II and PM e-Drive schemes Special electricity tariffs for EV Stations
Food Processing	ODOP-anchored sector strategy Branding and market access support for tribal and forest-based produce via NAFED/TRIFED Targeted incentives to attract private capital
Textiles	State-level textile brand with export facilitation Technical textile parks and R&D support Targeted skilling and entrepreneurship programs for women Take steps to establish complete silk value chain within the state
Startups	Large-scale sector-focused incubators Structured VC and angel investment pathways Enhanced incentives for women, tribal, and rural entrepreneurs Export and market access support Leverage CSR funds to support tribal and women led startups

Way Forward

The white paper and sector recommendations have been drafted and presented to the Department for consideration. Adoption of high-impact recommendations, particularly in EV, Textiles, and Startups, will strengthen Jharkhand's competitive position.

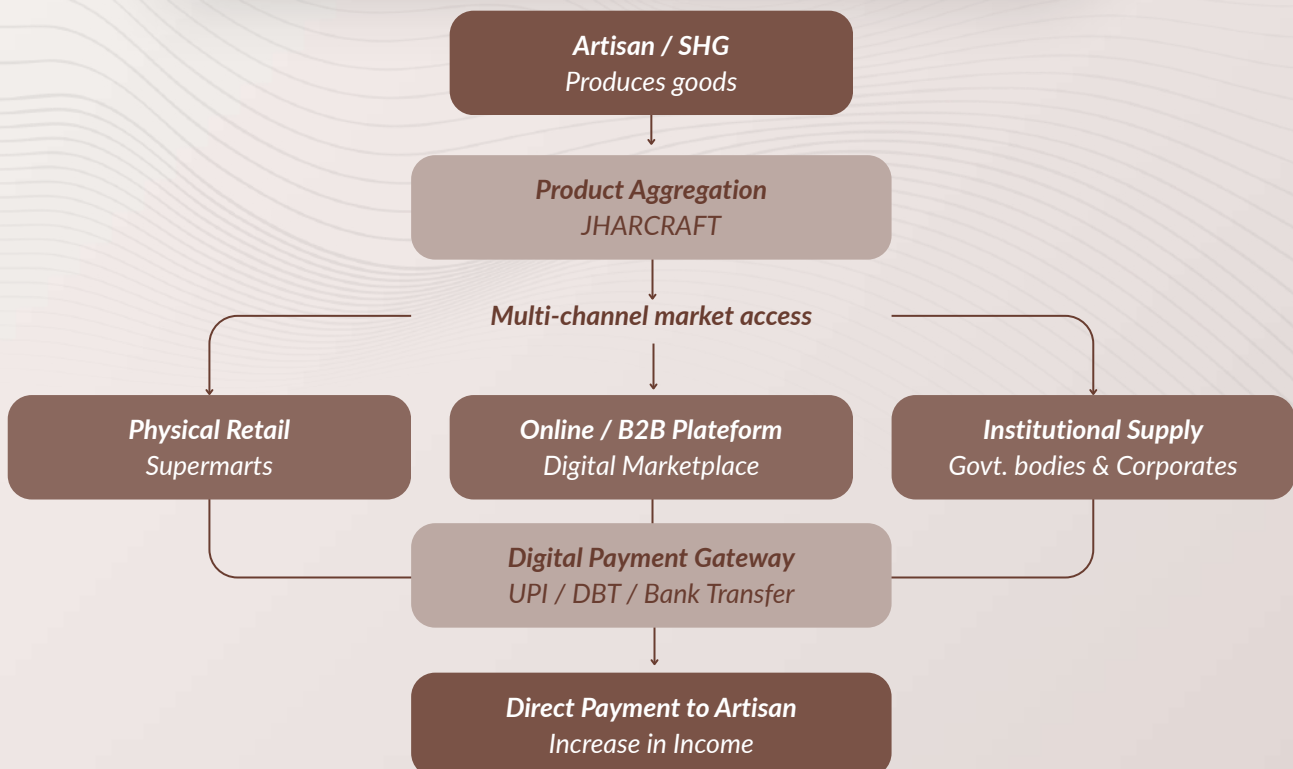
Driving Artisan Prosperity and Revenue Growth for JHARCRAFT Through Strategic Market Linkages

The Context

Jharkhand's handicraft and handloom sector sustains thousands of artisan households skilled in Tussar silk, Sohrai art, Dokra metalwork, and bamboo craft, with JHARCRAFT as its institutional backbone. Yet structural gaps in market access, supply chain efficiency, and institutional sustainability continue to constrain its potential. The case for intervention is clear: 66.3% of weaver households earn below ₹5,000 per month, women constitute 64% of handicraft artisans nationally, and India's handicraft exports reached ₹33 Cr in FY2024-25. Safeguarding traditional skills and sustainable in securing stable artisan livelihoods requires structural intervention, not incremental adjustment.

The solution

The project developed a revenue-enhancement framework positioning JHARCRAFT as a commercially viable, self-sustaining institution whose growth directly translates into increased artisan income. The approach addressed three interdependent priorities: expanding market access across multiple channels, reducing intermediary dependence through direct-to-artisan mechanisms, and strengthening institutional capabilities for sustained impact. The methodology combined primary research, stakeholder consultations, benchmarking against leading handicraft corporations of other states, and structured policy engagement, producing actionable recommendations for the Department of Industries.



Key Activities & Fellow Contribution



Benchmarking and current state analysis: Assessed JHARCRAFT's operations against Tamil Nadu Co-optex, Madhya Pradesh's Mrignayani, and West Bengal's Biswa Bangla. Conducted SWOT analysis, value chain mapping, and a review of applicable national schemes, establishing an evidence base for all subsequent recommendations.



Market linkage and revenue framework: Developed a multi-channel sales strategy spanning e-commerce, retail, exhibitions, and corporate procurement, alongside a structured corporate and CSR engagement framework. Recommended a consignment-based curated marketplace model to diversify revenue and broaden JHARCRAFT's market positioning.



Policy recommendations and documentation: Submitted evidence-based policy recommendations including a direct-to-artisan digital payment mechanism to reduce intermediary dependence. Drafted and submitted the project charter and white paper to the Department of Industries and MD, JHARCRAFT.



Stakeholder engagement and steering committee presentations: Facilitated multi-stakeholder consultations with departmental officials and JHARCRAFT functionaries to build consensus on project direction. Presented progress and recommendations at two Steering Committee Meetings chaired by the Chief Secretary of Jharkhand.



Way Forward

Key recommendations, including the direct-to-artisan digital payment mechanism, multi-channel sales strategy, and corporate engagement framework, are pending consideration by the Department of Industries and JHARCRAFT. Prioritising implementation of market linkage interventions and institutional partnership frameworks will be critical to translating the white paper into measurable income uplift for artisan households.



Vinod Kumar Pandey

"I arrived thinking I had answers. I stayed long enough to understand the questions the system had been carrying for years."

Department of Rural Development

PROJECTS IDENTIFIED

AI- Cell: Enhancing Departmental Productivity through e-Office Automation and Streamlined Process Mechanisms

To establish India's first government AI Support Cell, delivering structured AI literacy and digital productivity training across the Rural Development workforce, achieving 90% adoption and a 30% improvement in administrative turnaround at zero departmental cost.

Multi-Channel Market Linkage for Palash & Adiva: Empowering JSLPS Women Producers

To expand market access and income opportunities for SHG women producers by connecting Palash and Adiva products to organised retail, institutional procurement, and e-commerce channels.

Virtual Rozgar Camp: Bridging Skilling and Formal Employment for Rural Youth in Jharkhand

To pilot a scalable Virtual Rozgar Camp model connecting JSLPS-trained rural youth with organised sector employers, bridging the structural placement gap for women and marginalised youth across Jharkhand.

Strengthening the Abua Awas Yojna (AAY) Dashboard for Integrated Monitoring

To consolidate program data across departments into a unified digital dashboard, enabling real-time monitoring and transparent tracking of 8,00,000 housing units planned under the scheme.

Optimizing Delivery Efficiency in Abua Awas Yojna (AAY): A Tech-Enabled and Community-Centered Approach.

To accelerate housing delivery through an automated fund disbursement engine and real-time monitoring, reducing turnaround from 10 to 6 days and enabling scheme convergence benefits of up to ₹11,300 per month for eligible households.

AI- Cell: Enhancing Departmental Productivity through e-Office Automation and Streamlined Process Mechanisms

The Context

The Department of Rural Development (RDD) administers large-scale welfare programs serving rural populations across Jharkhand. Recognising the opportunity that emerging technologies present for strengthening governance delivery, the department sought to equip its entire workforce, from ground-level Computer Operators to senior officers, with structured AI and digital productivity capabilities. The goal was to enable faster decision-making, reduce the time burden of routine tasks such as drafting, data compilation, and reporting, and free officials to focus on higher-value work.

The solution

The Gramin AI Support Cell, India's first AI support cell within any government department, was conceptualised and established within RDD to build structured, department-wide AI literacy and create lasting institutional infrastructure capable of sustaining and scaling beyond the initial program. Formally commissioned on 17 October 2025, the Cell operates across three pillars: **AI awareness, AI capacity building, and development of a dedicated departmental AI platform**. A six-module training program was delivered across three hierarchical batches, covering AI Fundamentals, Prompt Engineering, Responsible AI, MS Copilot, Looker Studio, NotebookLM, Excel AI, Power BI, and Tableau. The Gramin AI Sahayak, a dedicated AI assistant for RDD officials, enables letter drafting, scheme information retrieval, data analysis, and Hindi-English translation within a single platform. The program was delivered at zero cost to the department, with an estimated value of ₹3 Cr in pro bono contributions, achieving a 90% adoption rate and a estimated 30%+ improvement in turnaround time for routine administrative tasks.



Fellow Vinod at the inauguration ceremony of the AI Cell (17th October 2025).



Fellow Vinod facilitating the AI training sessions for MGNREGA State Office staff at SIRD, Ranchi (11th June 2026).

Key Activities & Fellow Contribution



Conceptualisation and institutional setup: Independently identified the operational need within RDD and conceptualised the Gramin AI Support Cell from initial design through to formal commissioning. Secured departmental approval via official circular, anchoring the program in formal institutional backing rather than remaining an informal initiative.



Capacity building and training delivery: Designed and personally facilitated six structured AI training sessions across three hierarchical batches, training 178 officials across MGNREGA, JSLPS, and JSWM. Developed reusable training modules covering prompt engineering, data analytics, responsible AI, and business intelligence tools, designed for replication across other departments.



Platform development: Drove end-to-end development of the Gramin AI Sahayak and GraminAI Monitoring platform, translating RDD's administrative use cases into functional platform requirements. Initiated the GraminAI monitoring pilot in Godda to strengthen performance tracking of Rural Development programs.



Partnerships, advocacy, and scale: Secured pro bono partnerships with JP Morgan, NUS Singapore, XLRI, Salesforce, Socialbay, and Practive, bringing domain expertise at no financial burden to the department. Submitted the AI Support Cell Annual Plan and Roadmap for FY 2026-27 to the Secretary, RDD. Presented the GraminAI model at international forums and trained international bureaucrats at Indonesia's National Institute of Public Administration.

Way Forward

The AI Support Cell's Annual Plan and Roadmap for FY 2026-27 has been submitted to the Secretary, RDD, laying the groundwork for sustained implementation. Six additional block-level JSLPS trainings are planned, with a target of building AI capacity among 500 JSLPS team members. Further training rounds are planned under MGNREGA and JSWM at the block level. Formal replication conversations with JSLPS and JHARCRAFT are underway. Securing permanent institutional status for the Cell will be the critical next step in ensuring the program outlasts the fellowship.



AI training sessions conducted for departmental officers and technical staff at the Department of Rural Development.

झारखंड में AI तकनीक से लैस होंगे ग्रामीण विकास विभाग के कर्मी, मंत्री दीपिका पांडेय सिंह ने दी जानकारी

झारखंड में ग्रामीण विकास विभाग सबसे पहले एआई से लैस होगा. मंत्री दीपिका पांडेय सिंह ने कहा कि कर्मचारियों को घबराने की जरूरत नहीं है.



अधिकारी और एआई विशेषज्ञों के साथ मंत्री दीपिका पांडेय सिंह (ईटीवी भारत)



By ETV Bharat Jharkhand Team

Published : April 15, 2026 at 8:48 PM IST



4 Min Read



Add as a preferred source on Google

Media coverage featuring the Rural Development Minister's statement on the AI training initiatives.

Multi-Channel Market Linkage for Palash & Adiva: Empowering JSLPS Women Producers

The Context

Jharkhand's SHG women, mobilised under JSLPS across 24 districts, have built significant production capacity across food, textiles, crafts, and stationery. Yet this productive capacity has been constrained by a single-channel distribution model through the Palash Mart network, limiting market exposure, volume, and price discovery for SHG producers. The Palash brand represents the labour and enterprise of women across Jharkhand's most economically marginalised communities, including tribal, Dalit, and Other Backward Class households. Without organised market access, their products remain invisible to the mainstream consumer economy, limiting both individual income growth and the collective brand equity of the Palash enterprise.

The solution

The intervention designed and executed a multi-channel market linkage strategy connecting JSLPS's SHG women producers, through the Palash and Adiva brands, with organised retail stores, leading textile brands, institutional procurement buyers, and e-commerce platforms. The model operates on a supply chain, partnership, and policy convergence architecture: restructuring the supply chain for retail readiness through packaging and SKU rationalisation; building a pipeline of institutional and commercial buyers through structured negotiations and MoUs; and leveraging policy instruments including Maiya Samman Yojana and education procurement mandates to create sustained demand. A Supply Chain System platform was developed to manage operational flows digitally, ensuring scalability beyond the fellowship period.

53 open-market retail stores engaged — the first SRLM partnership of its kind

₹1L/month in bulk sales revenue from 15 branded SKUs, packaged and shelf-placed

1,000+ eligible women to benefit from market access enablement

Projected income increase of ₹5,000–10,000 per woman per month

Key Activities & Fellow Contribution



Retail network expansion and channel development: Designed and executed a multi-channel market linkage strategy, expanding Palash distribution from the Palash Mart network to 53 open market retail stores across Jharkhand for the first time. Negotiated shelf placement with Urvi Mall and Kashish Mall, secured active bulk sales of ₹1 lakh/month, and initiated market linkage with 8 leading textile brands for Adiva products. Secured the highest mango procurement price to date at ₹60/kg through linkage with Apna Mart, with projected annual revenue of ₹5-7 Cr through FPO partnerships.



MoU negotiation and strategic partnerships: Drove 6 rounds of inter-institutional deliberation for the JSLPS x Jharcraft MoU, bringing it to final signing stage. Initiated and structured the JSLPS x CSC MoU for listing Palash products across 50,000 e-commerce portals and approximately 500 physical CSC stores. Advanced formal partnerships with Apna Mart, XLRI, and the Education Department for institutional notebook procurement.



Digital infrastructure and product standardisation: Developed the Supply Chain System platform for JSLPS to manage end-to-end multi-buyer logistics at scale. Developed and packaged 15 branded SKUs, ensuring product readiness for organised retail placement. Facilitated structured pricing sessions with women entrepreneurs to build financial literacy and commercial negotiation capacity.



Knowledge dissemination and institutional embedding: Submitted the Palash case study to IIM Bangalore and CoFSA Bhutan, building external visibility and academic credibility for the model. Advocated for zero-cost scaling principles throughout, ensuring all market linkage gains were achieved without additional government expenditure.



Expansion of Palash products (15 SKUs) into retail spaces at Kashish Mall and Urvi Mall in Ranchi.



Media coverage featuring the Rural Development Minister's statement on the retail placement of Palash products in Ranchi malls.

Way Forward

MoUs with Jharcraft and CSC are at final signing stage, and institutional procurement of Palash notebooks through the Education Department is being progressed with EY. Formal agreements with 8 textile brands for Adiva products are in process. Sustaining momentum across this multi-partner pipeline will require continued inter-institutional coordination within JSLPS. The Supply Chain System platform and reusable partnership frameworks provide the operational foundation for scaling market linkages beyond the fellowship period.



Establishment of market linkages for Amrapali mangoes and Palash FPO vegetables with Apna Mart, Ranchi.

Virtual Rozgar Camp: Bridging Skilling and Formal Employment for Rural Youth in Jharkhand

The Context

Jharkhand faces a persistent youth unemployment challenge rooted in a structural mismatch between trained candidates and organised sector employers. While JSLPS has invested significantly in vocational training, a critical bottleneck remains at the placement end: the absence of a systematic, scalable mechanism to connect trained rural youth with employers across sectors and geographies. Most placement efforts were ad hoc, limited in reach, and dependent on physical mobilisation, leaving the majority of skilled youth either unemployed or absorbed only in the informal sector. With nearly 76% of Jharkhand's population residing in rural areas, skilling investments risked becoming stranded assets without a matching placement infrastructure.

The solution

The Virtual Rozgar Camp (VRC) model combines digital infrastructure, employer partnerships, and structured placement events to bridge the last-mile gap between skilling and employment. A hybrid architecture enables simultaneous multi-employer, multi-block placement events conducted digitally, while offline mobilisation ensures inclusion of candidates facing barriers of digital access, awareness, or mobility. Unlike conventional placement drives reliant on costly one-time job fairs, the model is low-cost, repeatable, and scalable across districts. Employer partnerships are demand-driven and industry-linked, prioritising sectors with demonstrated hiring demand including clean technology and organised retail. The model operates on a zero-cost-to-government principle, with employer partnerships, training support, and logistics leveraged through external stakeholders. An employment tracking and monitoring system captures placement conversion, salary ranges, employer participation, and retention outcomes for evidence-based program refinement.



Field visit to Ormanjhi Block to observe the first Virtual Rozgar Camp in progress.



A visit to Kaushal College, Morabadi, where female candidates were receiving professional skills training.

Key Activities & Fellow Contribution



Model conceptualisation and pilot execution: Conceptualized and led the design of the Virtual Rozgar Camp model. Established the first-ever multi-block virtual placement event (15 Sept 2025), connecting 280+ candidates across 18 blocks with three CleanTech employers. Conducted an International Rozgar Camp pilot with Godda District (29 Jan 2026), introducing cross-border employment pathways.



Employer partnerships and pipeline development: Secured zero-cost placement partnerships with TumbleDry, UClean, WashMart, and Landmark Group/Lulu Mall. Developed a candidate pre-screening pipeline to reduce TAT and initiated linkages to potentially place 5,000 youth across local and interstate industries.



Gender-inclusive program design: Designed and piloted the Digital Jobs for Women program, integrating gender-responsive features to address gendered barriers to organised sector employment.



Institutional embedding and policy documentation: Drafted the SOP and white paper for potential national replication of the VRC model. Conducted field visits across Khunti, Simdega, Ranchi, and Ramgarh to ground documentation in field realities, aligning outputs with JSLPS skilling strategy.

Way Forward

The VRC model has been piloted, documented, and is ready for replication. MoUs with Landmark Group/Lulu Mall, Arre Voice, Socialbay, and Sri Sarvana Mills are in process. Scaling to additional blocks and districts, and extending the Digital Jobs for Women program, are immediate priorities. The SOP and white paper provide a replication toolkit for adoption across other SRLMs nationally. Sustained employer pipeline development and potential placement tracking will be essential to converting skilling investments into measurable employment outcomes.

Strengthening the Abua Awas Yojna (AAY) Dashboard for Integrated Monitoring

The Context

The AAY is Jharkhand's flagship rural housing program, targeting 8,00,000 pucca houses for rural marginalised households by 2026. As implementation has scaled, a critical operational gap has emerged: data on construction progress, fund release and utilisation, and grievance redressal is distributed across the Rural Development, Panchayati Raj, and Finance departments without a unified platform to consolidate or present it. This fragmentation introduces delays in information flow, constrains timely decision-making, and leaves citizens, particularly the rural poor and marginalised families, with no accessible way to check application status, track scheme progress, or raise grievances through a formal digital channel.

The solution

The project developed and strengthened a unified digital dashboard for the AAY, serving both government officials and citizens through a single platform. The solution had a dual mandate: equip the administration with live, consolidated data to drive faster, evidence-based decisions; and provide citizens with transparent access to scheme progress and a structured grievance channel. Live data is consolidated from Rural Development, Panchayati Raj, and Finance departments with a four-hour refresh cycle, eliminating parallel and manual reporting. A three-tier role-based access structure spanning state, district, and block levels ensures data integrity and clear ownership at every administrative level. Four to six high-priority indicators are available at a glance, including houses sanctioned versus completed and funds released versus utilised, with auto-generated monthly and bi-monthly performance summaries used directly in departmental review meetings.



A glimpse of the newly developed AAY dashboard, featuring key modules for scheme monitoring.

Key Activities & Fellow Contribution



Dashboard design and development: Designed the overall dashboard architecture including indicator selection, user interface, and data flow structure. Built and implemented the real-time monitoring system with a four-hour data refresh cycle, integrating live data across three departments into a single source of truth. Designed dual interfaces, one for officials and one for citizens, with role-based access across state, district, and block levels.



Cross-departmental coordination and onboarding: Coordinated across Rural Development, Panchayati Raj, and Finance to consolidate data pipelines into a single platform. Engaged DDCs and BDOs at the district level to ensure structured onboarding and consistent data entry, and facilitated training for state and district-level officials.



Institutional integration and reporting: Led integration of the dashboard into monthly and bi-monthly departmental review meetings, establishing it as a routine management tool. Drafted performance summaries presented in departmental meetings and tracked progress against key indicators including tech solutions implemented, user analytics, eligible citizen coverage, and capacity building outcomes.



Policy advocacy and replication: Submitted recommendation reports accepted as policy reference documents for replication in other schemes. Initiated planning for updating the existing policy-legal framework to accommodate the technology change, and advocated for and tracked replication of the dashboard model across other state schemes.



Consultation meeting with the Department of Rural Development's IT team regarding the new AAY dashboard.

Way Forward

The dashboard is operational within departmental review cycles for planning and monitoring. Its recommendation reports serve as policy reference documents, with replication across other state schemes underway. The immediate next step is updating the policy-legal framework to formalize this technology integration. Sustained data discipline at district and block levels, along with continued institutional ownership, remains essential to meeting the program's 2026 target.

Optimizing Delivery Efficiency in Abua Awas Yojna (AAY): A Tech-Enabled and Community-Centered Approach.

The Context

The AAY scheme launched on 15 November 2023 with a sanctioned outlay of ₹16,320 Cr, aims to deliver 8,00,000 pucca houses to homeless and vulnerable families across Jharkhand by 2026. Despite funding and mandate being in place, the delivery workflow presented structural bottlenecks in fund disbursement cycles, geo-tagging consistency, milestone verification, and last-mile reach for eligible citizens with limited documentation or digital access. These gaps were compromising both timeline adherence and equity of access, requiring both process- and technology-level responses.

The solution

The project redesigned AAY's delivery workflow around a tech-enabled, community-centred model operating within the scheme's existing architecture and budget. Three integrated components formed the core: an automated fund disbursement engine with bank API and NPCI integration replacing manual batch-based uploads; a real-time monitoring dashboard providing state-to-panchayat visibility across the full eligible citizen journey; and a self geo-tagging toolkit with community outreach support designed for low-bandwidth environments and first-time digital users. Convergence linkages connect AAY eligible citizens to MGNREGA, electricity, gas, and sanitation entitlements, enabling each house to function as an entry point to a broader support package worth up to ₹11,300/month. Key outcomes include a reduction in fund disbursement turnaround from 10 days to 6 days and ₹267 Cr potentially can be mobilised through the Jharkhand Contingency Fund.



Field visit to the established AAY sites in Kanke and Bero Blocks, Ranchi.

Key Activities & Fellow Contribution



Process diagnosis and prototype development: Conducted end-to-end mapping of AAY's delivery workflow and drove three prototype iterations, incorporating field feedback and departmental review at each stage. The foundational design decision to anchor the intervention in process reform and real-time visibility rather than additional resource demand determined the solution's feasibility within departmental constraints and its viability for long-term institutional ownership.



Dashboard rollout and banking integration: Operationalised the AAY dashboard across state, district, block, and panchayat levels, replacing a prior 24-hour reporting lag with real-time data flow. Coordinated prototype-stage integration with Axis Bank, Bank of India, HDFC Bank, and Bandhan Bank, incorporating FDMS protocols and pre-approved account whitelisting into the disbursement workflow.



Stakeholder engagement and benchmarking: Presented the third prototype to the Department Secretary, MGNREGA Commissioner, Housing Finance team, and technical line departments. Conducted comparative reviews of housing delivery models in Kerala, Singapore, and Gujarat, selectively applying transferable design principles to Jharkhand's implementation context.



Scheme convergence and institutional handoff: Mapped and operationalised convergence linkages across MGNREGA, SHG membership, electricity, gas, and sanitation schemes. Dashboard ownership, access structures, and reporting rhythms were designed for RDD to operate without continued external support, ensuring durable institutional ownership beyond the fellowship period.

Way Forward

The dashboard, banking integrations, and SOPs are positioned for full departmental ownership and continued operation independent of the project. Full eligible citizen disbursement completing within 16 to 20 days represents the operational benchmark to sustain. Scaling the self geo-tagging toolkit to remaining blocks, embedding convergence linkages across all eligible households, and maintaining banking partner coordination will be the immediate priorities as the program moves toward its 2026 completion horizon.



Soumendu Das

"Every portal, every dashboard, and every line of code was driven by a single question: did the solution finally reach those citizens who needed it most?"

Department of ST, SC,
Minority and BC Welfare

PROJECTS IDENTIFIED

E-Kalyan 2.0: Revamp of Jharkhand's Scholarship Management Platform

To rebuild the E-Kalyan portal end-to-end with role-based access, auto-validation, real-time dashboards, and integrated grievance redressal, delivering faster, transparent, and equitable scholarship access for 38.10 lakh eligible students across 24 districts.

JANO: Jharkhand Awareness & Notification Outreach

To close the last-mile communication gap for marginalised communities through a multilingual outreach platform integrating DOOH displays and a mobile app, enabling inter-departmental convergence and delivering real-time scheme information across low-literacy and low-connectivity contexts.

e-Arogya MESO: Digital Health Transformation for MESO Hospitals

To digitally transform MESO hospital operations through an integrated health management system, improving patient care, administrative efficiency, and real-time oversight across Jharkhand's network of government hospitals serving underserved communities.

J-ARMS: Digital Management System for Jharkhand's Ashram Residential Schools

To bring transparency and real-time oversight to residential welfare education by integrating biometric attendance, digital canteen management, and e-learning across approximately 550 Ashram Schools serving 1.2 lakh tribal and marginalised students.

E-KALYAN 2.0: REVAMP OF JHARKHAND'S SCHOLARSHIP MANAGEMENT PLATFORM

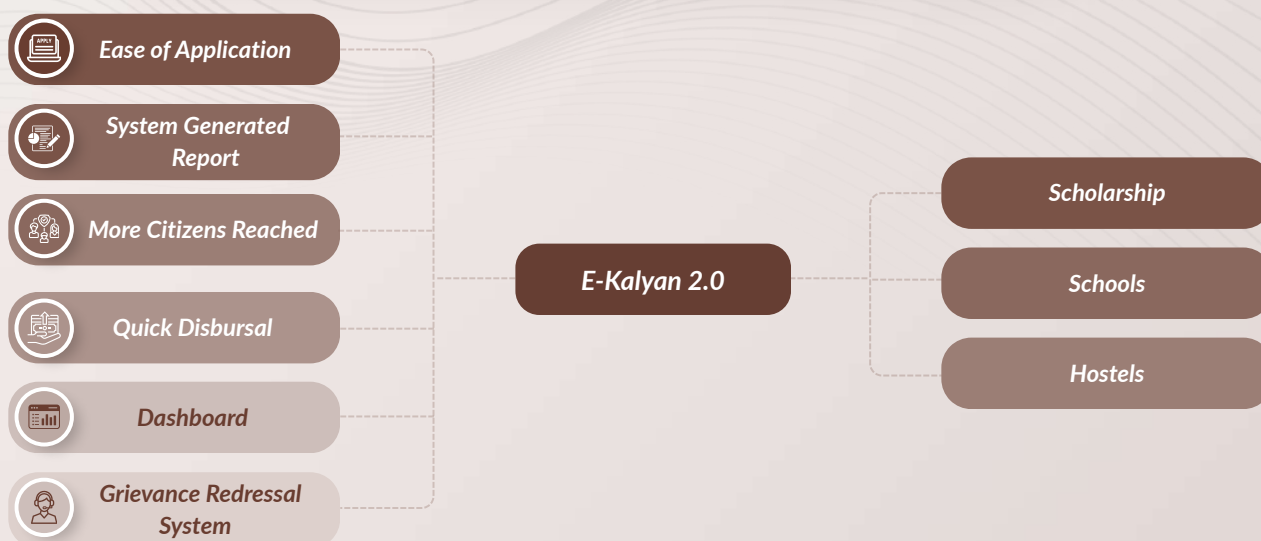
The Context

The ST, SC, Minority and BC Welfare Department administers scholarships for Scheduled Tribe, Scheduled Caste, Backward Class, and Minority students across Jharkhand, covering an eligible population of approximately 38.10 lakh at Pre-Matric and Post-Matric levels. For many of these students, mostly first-generation learners from economically marginalised households, scholarship access is a direct enabler of continued education. The existing platform, E-Kalyan, had developed structural limitations that widened the gap between policy intent and on-ground delivery. Over 3.5 lakh post-matric students faced processing delays of 12 to 24 months. High rejection rates stemmed from non-functional Aadhaar e-KYC and bank validation back-ends, and the absence of automated tracking forced vulnerable students into costly physical trips to district offices to follow up on applications.

The solution

E-Kalyan 2.0 is a holistic, end-to-end rebuild into a unified scholarship management system serving three user groups: students, institutional nodal officers, and department administrators. It offers a bilingual Hindi-English interface, stakeholder-specific login pathways for Pre-Matric and Post-Matric students, dedicated access roles for over 39,000 Institute Nodal Officers and 24 District Nodal Officers, and digital signature-based auto-validation for instant approvals.

An integrated real-time dashboard tracks disbursement status across all 24 districts and this same set of institutions, with analytics disaggregated by gender, disability status, and social category. A built-in Grievance Redressal System resolves complaints within 7 working days, replacing the fragmented, hard-to-track multi-channel process it succeeds. The system was built in 11 months with CGG as technology partner, on a pro bono basis.



Key Activities & Fellow Contribution



Platform design and requirements definition: Led the architectural design of E-Kalyan 2.0, defining information structure, stakeholder access pathways, and application workflows across both scholarship categories. Championed bilingual functionality, integrated grievance redressal, and disaggregated eligible citizen analytics as non-negotiable platform requirements, ensuring they were embedded in the build rather than added as afterthoughts.



Development and enhancement: Upgraded E-Kalyan from a basic English-only portal into a fully bilingual scholarship management platform. Implemented de-duplication logic and fraudulent institute detection mechanisms in coordination with CGG. Enabled direct disbursement of Pre-Matric scholarships to parents' bank accounts, replacing earlier processes that introduced delays and reduced transparency.

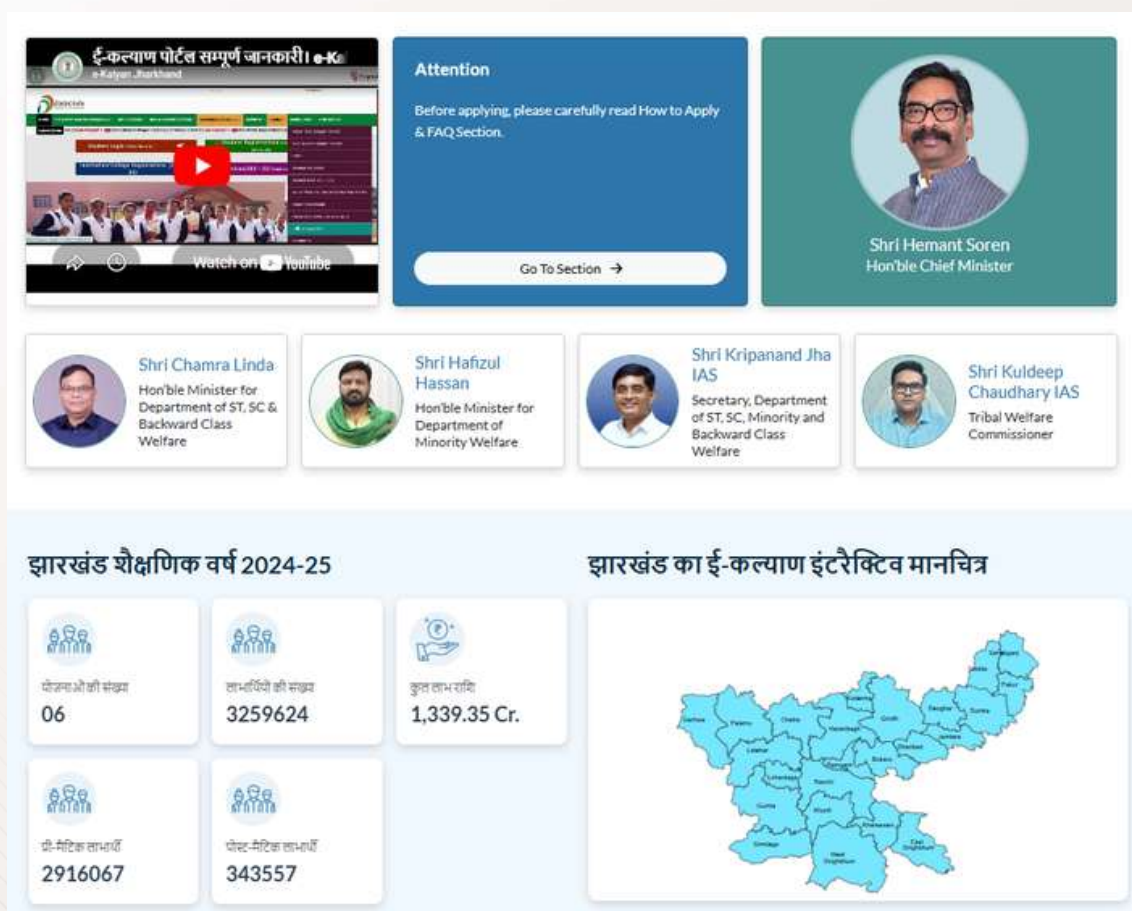


Stakeholder coordination and delivery: Served as the central coordination point across the Welfare Department, CGG, Education Department, and JEPC, managing dependencies, resolving bottlenecks, and keeping delivery on track against the enrollment cycle deadline. Led early-stage discussions with Piramal Foundation scoping a potential PPP model for document verification.



Institutional handover and sustainability: Ensured formal ownership of E-Kalyan 2.0 was transitioned to the Government of Jharkhand and the Welfare Department ahead of the fellowship's end, with no dependency on continued fellow involvement. The platform is designed for operability for a minimum of 12 months post-cohort, with the technology partner and departmental team equipped to manage independently.





Interface of the newly launched, integrated e-Kalyan 2.0 portal.

Way Forward

E-Kalyan 2.0 is deployment-ready ahead of the 2026 to 2027 academic cycle. Immediate priorities include full onboarding of Institute and District Nodal Officers, activation of the grievance redressal system across all 24 districts, and integration with the National Scholarship Portal. Sustained departmental ownership and continued engagement with CGG and JAP-IT will be essential to maintaining platform performance and extending coverage to the full eligible student population of 38.10 lakh.



Review meeting chaired by the Secretary, Department of ST, SC, Minority & BC Welfare, with the CGG team regarding enhancements to the e-Kalyan Scholarship Portal.

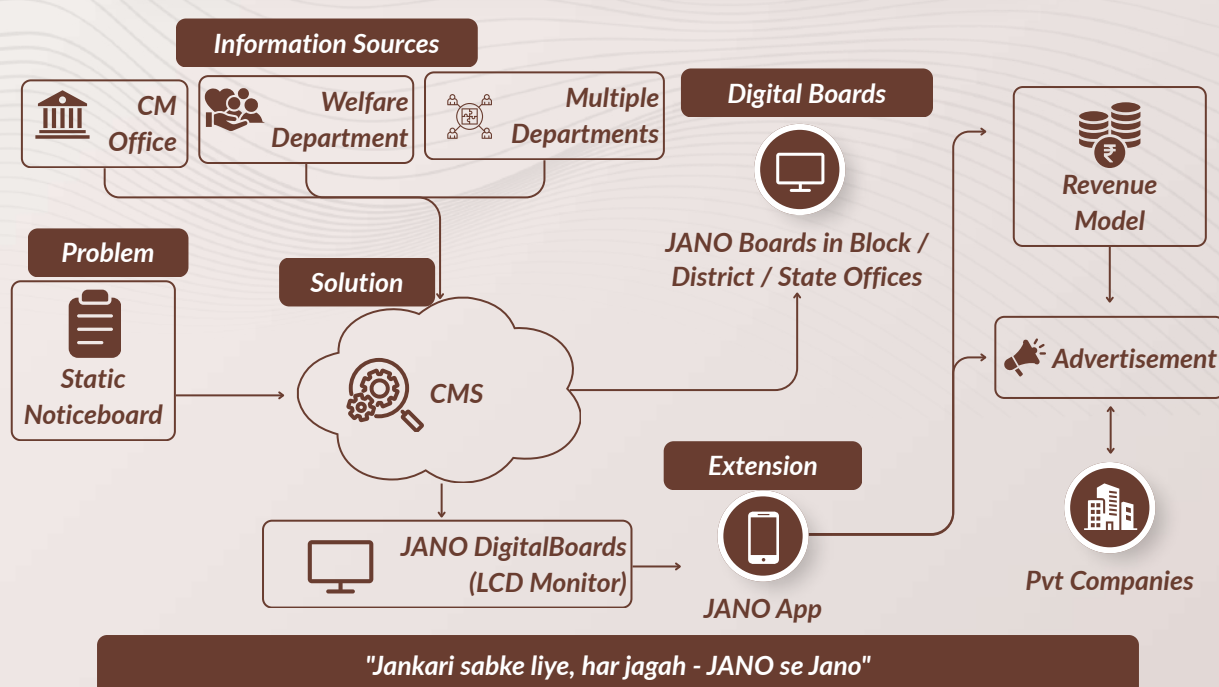
JANO: Jharkhand Awareness & Notification Outreach

The Context

Over 75 to 80% of Jharkhand's population, including Scheduled Tribes, Scheduled Castes, minorities, and rural communities, remain inadequately informed about government schemes and entitlements available to them. The barrier is not a lack of policy, but a failure of last-mile communication. Static notice boards, fragmented departmental outreach, and the absence of multilingual, accessible communication channels mean welfare entitlements fail to reach those they are designed for. The initiative was timed to reinforce Jharkhand's observance of 2025 as the Year of Tribal Pride, and aligns with national priorities under Digital India and Smart Governance.

The solution

Project JANO introduces a unified, technology-enabled communication framework that replaces static notice boards with a centralised digital ecosystem, Digital Out-of-Home displays and a companion mobile app, both integrated through a single Content Management System hosted within IPRD. The platform delivers multilingual content in Hindi, English, Santhali, Ho, Kurukh, and Mundari, with accessibility features including Text-to-Speech, screen reader support, audio playback for low-literacy users, and WCAG 2.1 compliance. A built-in monetisation layer reserves 60–70% of screen time for government content, opening the remainder to regulated commercial advertising, ensuring financial sustainability without recurring public expenditure. JANO also enables inter-departmental convergence via shared infrastructure, so citizens experience government communication as consistent and unified.



Key Activities & Fellow Contribution



Concept development and project architecture: Conceived Project JANO and developed the end-to-end technical and operational design, integrating the CMS, DOOH board network, mobile application, and self-sustainable revenue model into a unified ecosystem. Authored the concept note defining the problem statement, proposed solution, and impact framework, including multilingual and accessibility design specifications.



RFP drafting and procurement structuring: Drafted a comprehensive Request for Proposal covering scope of work, eligibility criteria, evaluation methodology, financial bid structure, service level agreements, and governance terms. Structured a two-agency implementation model with distinct roles, deliverables, and accountability frameworks for the Technology Partner and Implementation Partner.



Institutional navigation and approvals: Facilitated the transition of project ownership from the originating Welfare Department to IPRD as the appropriate nodal authority. Navigated the file through multiple institutional layers including the Welfare Department, IPRD, Finance Department, Steering Committee, and the Chief Minister's Office, securing formal approvals and directional mandates at each stage. Presented the proposal at the Steering Committee meeting chaired by the Office of the Chief Secretary on 29 October 2025, resulting in a formal direction for RFP preparation.



Stakeholder coordination and impact framework: Served as the primary coordination point across government stakeholders, aligning institutional interests and ensuring consistent project framing across departments with differing mandates. Developed the impact indicator framework covering technology adoption, eligible citizen reach, service delivery improvement, and systemic scaling.



Consultation meeting with Shri Rashid Hussain (JAS), Joint Secretary, Information & Public Relations Department (IPRD), regarding the JANO Project.

Way Forward

The concept note and RFP have been formally submitted to IPRD, and the file has been progressed to the Chief Minister's Office for consideration of scope expansion. Immediate next steps include finalisation of the RFP, vendor selection through the two-agency procurement process, and initiation of CMS development and DOOH network deployment. Sustained inter-departmental coordination across IPRD, Finance, and line departments will be essential to achieving the platform's potential as a shared, scalable communication infrastructure for the Government of Jharkhand.

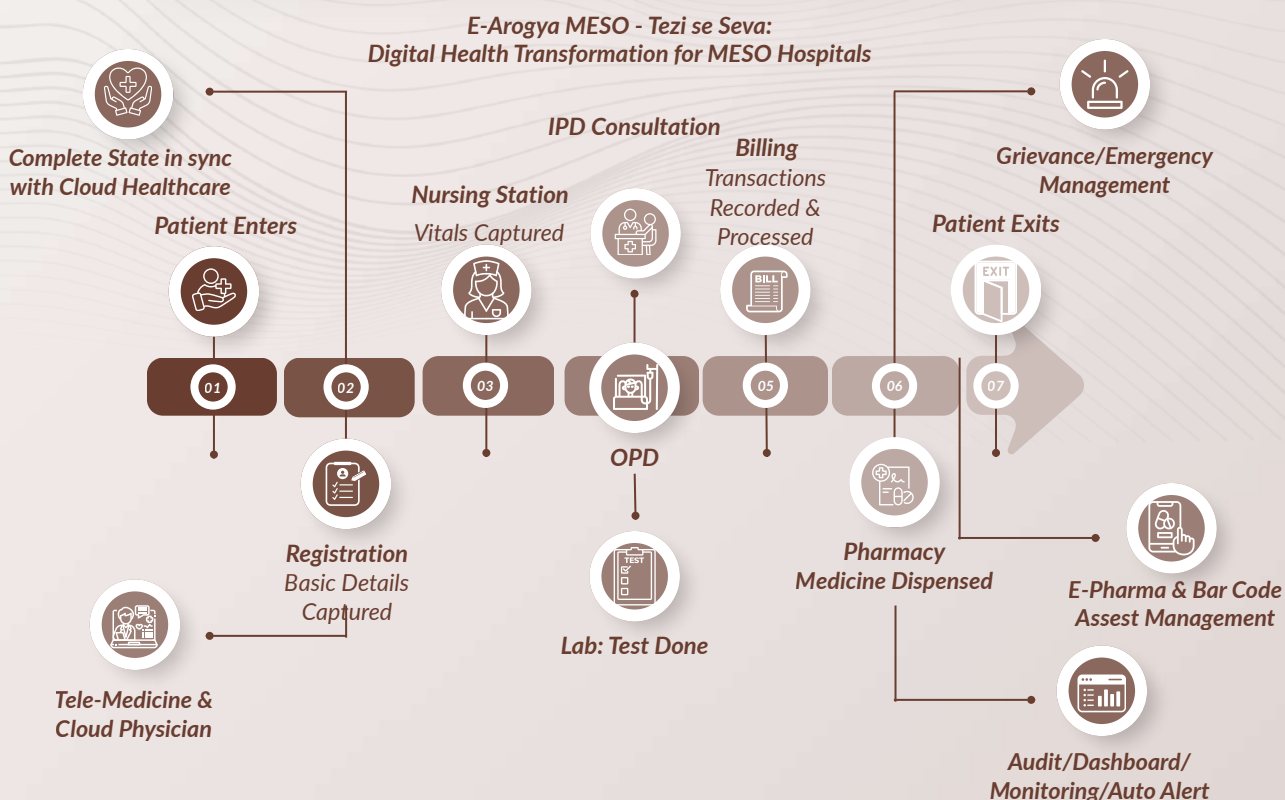
e-Arogya MESO: Digital Health Transformation for MESO Hospitals

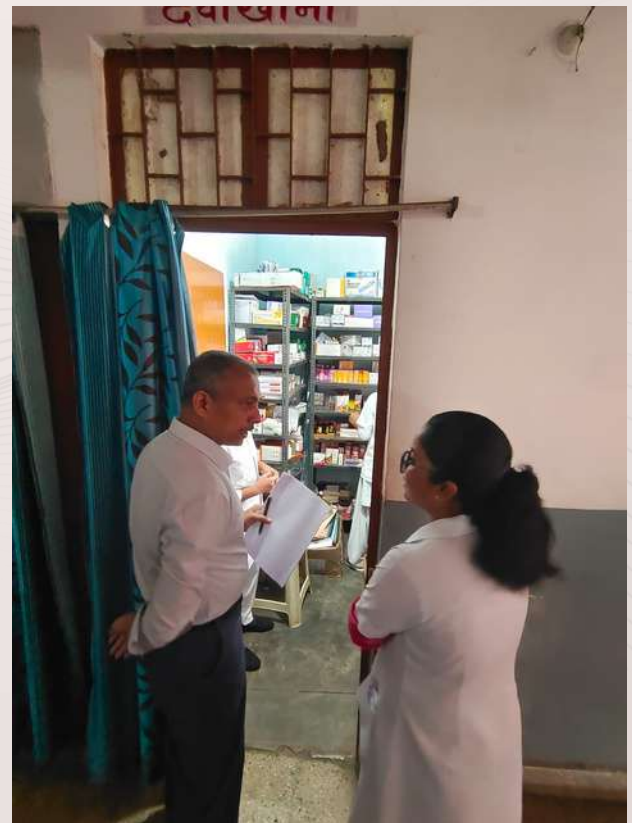
The Context

Healthcare delivery across tribal and rural areas of Jharkhand relies largely on paper-based hospital workflows, limiting the speed, accuracy, and continuity of patient care. The MESO Hospitals, under the Department of ST, SC, Minority and BC Welfare, extend medical services to tribal communities through 18 facilities serving 25,000 to 30,000 patients monthly. Core functions, including registration, prescriptions, laboratory operations, and inpatient recordkeeping, remain manual, creating fragmented data silos that block integration with state and national health platforms.

The solution

The e-Arogya MESO initiative digitises paper-based MESO Hospitals through three integrated components. Core HMS covers OPD, prescriptions, lab, pharmacy, and inpatient records, replacing manual workflows with UID-authenticated EMRs and real-time dashboards. The SAAKHI module strengthens maternal care for tribal women via dedicated labour rooms, midwife-supported teleconsultations, and digital vitals tracking. Swasthya Setu extends telemedicine to Multi-Purpose Centres, connecting remote communities to specialists through eSanjeevani with emergency referral pathways. An overarching governance layer ensures NDHM interoperability, ABHA ID integration, encrypted role-based access, and centralised oversight. Together, these components aim to reduce wait times, improve maternal-newborn outcomes, enable data-driven administration, and fully integrate MESO facilities into national digital health infrastructure.





Field visits to Jonha and Tigra MESO Tribal Welfare Hospitals to assess ground-level infrastructure and operational delivery.

Key Activities & Fellow Contribution



Field assessment and diagnostic study: Personally conducted structured on-site digital readiness assessments at MESO Hospitals Jonha and TRY Tigra, applying a nine-area Digital Readiness and Process Review Checklist covering infrastructure, registration, pharmacy, lab, emergency, grievance, staffing, reporting, and security. Documented department-wise process gaps and digitisation entry points across both facilities.



Solution design and technical documentation: Authored the full e-Arogya MESO Digital Health Transformation Plan with a detailed Software Requirements Specification covering 11 functional modules, alongside hardware, software, and networking blueprints aligned with NDHM standards. Designed the SAAKHI maternity care model and Swasthya Setu telemedicine framework as integrated extensions of the core HMS.



Institutional navigation and policy submissions: Submitted concept note and detailed proposal to the Secretary, ST/SC/Minority and BC Welfare Department, and forwarded the consolidated proposal package to the Tribal Welfare Commissioner for further processing. Navigated multi-tier departmental approvals through sequenced, reference-numbered submissions and advocated for designation of two MESO Hospitals as Nodal Hospitals for regional coordination.



Partnerships, pilot planning, and scale-up: Initiated HMS deployment discussions with NIC and Bahmni, and built engagement bridges across the Welfare Department, NIC, Bahmni, and the Health Department. Drafted a CSR engagement proposal targeting Coal India Limited, NTPC, Tata Steel, and Adani Group for maternity unit development. Identified three pilot MESO Hospitals across Ranchi, Khunti, and West Singhbhum, and defined the project team structure, training format, and post-pilot evaluation framework with KPIs across system functionality, user adoption, data quality, and service delivery impact.

Way Forward

The consolidated proposal package has been forwarded to the Tribal Welfare Commissioner for processing. Pilot implementation across the three identified MESO Hospitals in Jonha, Adkii, and Lododih is the immediate next step, subject to departmental approval. HMS partner selection between NIC and Bahmni, CSR engagement for SAAKHI maternity unit development, and inter-departmental alignment with the Health Department for NDHM integration will run in parallel. A phased scale-up roadmap is in place for eventual deployment across all 18 MESO facilities.

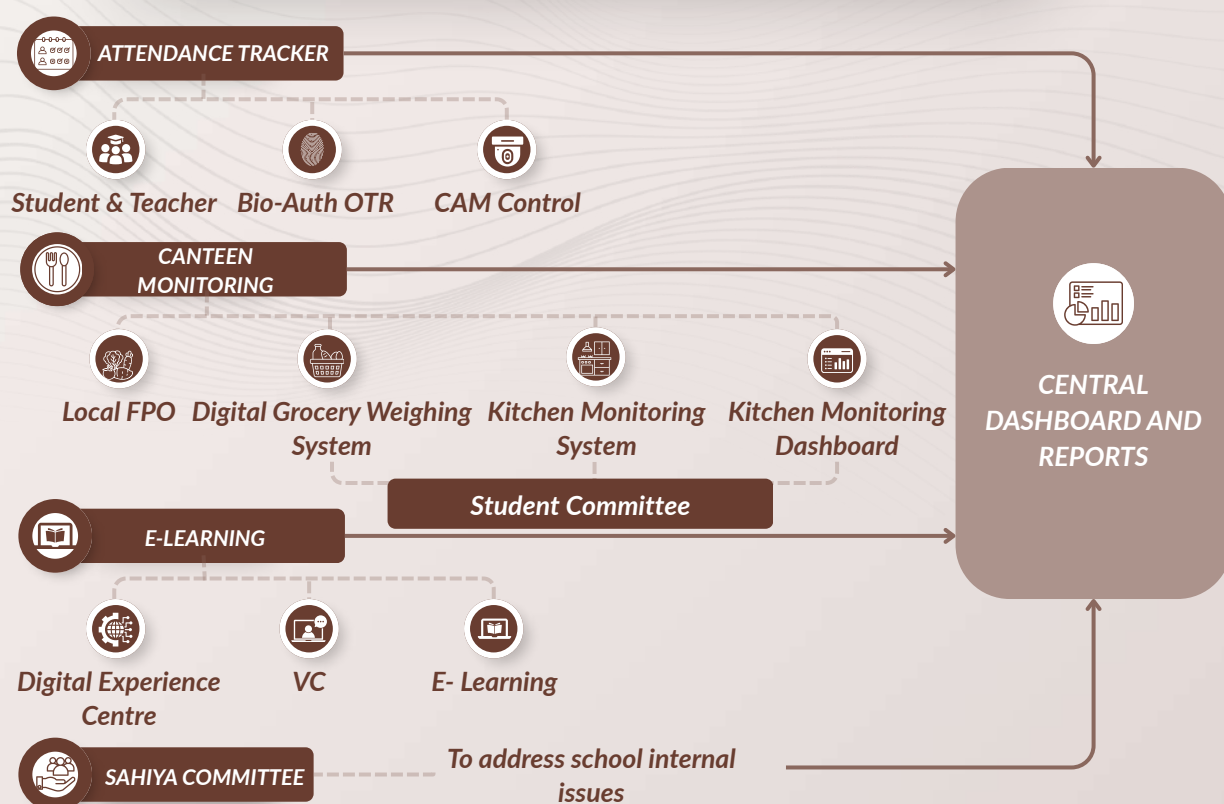
J-ARMS: Digital Management System for Jharkhand's Ashram Residential Schools

The Context

The Department of ST, SC, Minority and BC Welfare administers approximately 550 Ashram Residential Schools across Jharkhand, serving close to 1.2 lakh students, mostly from Scheduled Tribe, Scheduled Caste, Minority, and Backward Class communities. Most are first-generation learners from marginalised tribal households, for whom these schools anchor learning, nutrition, and academic engagement. The department relies on manual, fragmented processes for attendance, mess management, premises monitoring, and academic delivery. Welfare Department schools remain outside e-VidyaVahini 2.0, relying on physical, paper-based oversight

The solution

J-ARMS, the Jharkhand Ashram Residential-School Management System, extends the State's e-VidyaVahini 2.0 platform through a module tailored to the administrative, academic, and residential needs of Ashram Schools. Four components form its core: biometric attendance with automated absenteeism flagging; digital canteen and mess management with FPO-linked sourcing and student committee oversight; e-learning through J-Guruji integration with tracked usage data; and a Welfare Department module offering block, district, and state-level views across all metrics. Built on existing State infrastructure, J-ARMS avoids duplicate investment and aligns welfare-managed education with the State's digital governance agenda. Rollout starts with a pilot in five Garhwa District schools, scaling to all 550 Ashram Residential Schools.



Key Activities & Fellow Contribution



Conceptualisation and system design: Independently identified operational gaps in Ashram Residential Schools and conceptualised J-ARMS as a structured digital response. Owned end-to-end framework design, authoring the data schema unifying attendance, canteen, and e-learning flows into a single monitoring layer, and made core architectural decisions on module scope, integration pathway, and phasing logic.



Strategic pivot and architecture decisions: Led the decision to integrate J-ARMS within e-VidyaVahini 2.0 rather than build a standalone system, driven by fiscal prudence and long-term sustainability considerations. Introduced the student committee model as a deliberate design choice to embed participatory accountability at school level, and designed a dedicated administrative module to preserve Welfare Department operational autonomy within the shared platform.



Stakeholder engagement and institutional alignment: Conducted multiple rounds of consultation with Welfare Department leadership and the Tribal Welfare Commissioner to refine scope and secure institutional alignment. Initiated coordination with local FPOs for structured canteen supply chain integration and advanced the formal inter-departmental process required to operationalise the e-VidyaVahini 2.0 integration.



Policy advocacy and approvals: Submitted the proposal with a phased pilot plan for five schools in Garhwa District, securing in-principle approval and formal departmental backing. Sustained advocacy through the approvals pipeline, advancing the proposal into the Welfare and Education inter-departmental coordination process.



Review meeting with Shri Karma Zimpa Bhutia (IFoS), Special Secretary, Department of ST, SC, Minority & BC Welfare, regarding the implementation of the JARMS Management System.

Way Forward

The proposal has received in-principle approval and has been forwarded by the Tribal Welfare Commissioner for further evaluation. Immediate next steps include formalising the inter-departmental framework between the Welfare and Education Departments to operationalise the e-VidyaVahini 2.0 integration, and initiating the five-school pilot in Garhwa District. Successful pilot outcomes will provide the evidence base for scale-up across all 550 Ashram Residential Schools, bringing welfare-managed education into alignment with the State's broader digital governance agenda.

Ancillary projects

Department of ST, SC, Minority and BC Welfare

Project Title: SAATHI – Smart Automated Allocation & Tracking for Honouring Inclusion

Project overview: A digital initiative for tracking bicycle distribution to Class 5–12 students under state welfare schemes. The unified platform replaces manual processes by managing procurement, OTR-based eligibility, logistics, delivery, and a 'Happiness Quotient' feedback feature.

Status and way forward: Concept Note submitted (July 2025) and endorsed by the Chief Secretary at the 2nd Steering Committee Meeting (April 2026). EoI issued for up to 1,00,000 bicycles; app development and departmental approval are underway, with piloting to follow.

Project Title: Digital Interface of Welfare Department

Project overview: A redesign of the Department's web and mobile presence into a modern, accessible platform for eligible students, and forest-dwelling populations, covering e-Kalyan (scholarships), h-Kalyan (healthcare), b-Kalyan (skill development), and the FRA Cell. Serving over 3.4 million active e-Kalyan users, it consolidates schemes, statistics, and resources on one platform to improve transparency and scholarship disbursal.

Status and way forward: Three portal prototypes designed: Welfare Department Portal, e-Kalyan interface (now live), and JharFRA – Abua Bir Abua Dishum Portal. Budget of ₹3.5L approved for the Welfare Department interface, with phased integration of e-Kalyan, b-Kalyan, and FRA Cell modules subject to department approval.

Project Title: SAHAY – School-based Assessment for Holistic and Preventive Health in Residential Schools

Project overview: A biannual health monitoring program for tribal and vulnerable students in Ashram Residential Schools and EMRS across Jharkhand, covering 10 diagnostic parameters and 3 anthropometric indicators: nutrition, anaemia, sickle cell, thalassaemia, eye, dental, ENT, adolescent, and mental health with referrals to MESO/District Hospitals and telemedicine.

Status and way forward: Screening and financial proposals submitted to the Department (Jan–Feb 2026), copied to the Tribal Welfare Commissioner. Universe mapped: 150 residential schools, 92 EMRS, ~7,947 students. First screening cycle targeted for AY 2026-27.

Project Title: OMNI Channel Welfare Department Helpline

Project overview: A proposed Department-run omni-channel helpline replacing the defunct one, offering round-the-clock support for e-Kalyan, MESO, MCJSMOS, and CMEGP via virtual numbers, WhatsApp, AI chatbots, and a CRM dashboard, enabling multi-modal grievance redressal for vulnerable communities.

Status and way forward: Proposal submitted (Jan 2026) and deliberated at a Secretary-convened meeting. Flow Presentation on framework, architecture, and design stamped (28 Jan 2026), with a Feb 2026 follow-up. Approval pending for vendor selection and pilot deployment.

Gallery



The official inauguration ceremony of the Cohort was hosted on 4th February 2025.



Members of The/Nudge Team at the inauguration of the JH'25 Cohort.

Gallery



Field visits to Gumla and Lohardaga following the completion of the Bootcamp sessions.

Gallery



Allocation and setup of offices for the Fellow in Department of Rural Development.



Allocation and setup of offices for the Fellow in Department of Agriculture.



A glimpse of meetings held at the Fellows' offices.

Gallery



Fellows attending a learning session at NITI Aayog, New Delhi (May 2025).



Jharkhand Cohort Fellows and team during an exposure visit to NITI Aayog, New Delhi (May 2025).



Fellows participated in a specialised Policy Management program at MDI, Gurugram (May 2025).

Gallery



Taskforce Meeting chaired by the Finance Secretary, held on 18th June, 2025.



The 1st Steering Committee Meeting chaired by the Hon. Chief Secretary, held on 29th October, 2025.



A glimpse of the Steering Committee Meeting held to review project progress.

Gallery



The 2nd Steering Committee Meeting, chaired by the Honorable Chief Secretary, held on 29th April, 2026.



The/Nudge Team at Jharkhand Charcha, 23rd September, 2025.

Gallery



Team-building and bonding activities.

Collaborators

- Apna Mart
- AXIS Bank
- Bandhan Bank
- Bank of India
- Birsa Agriculture University (BAU)
- Center for Good Governance (CGG)
- Common Services Center (CSC)
- Department of Education, Government of Jharkhand
- Digit by E Gov Foundation
- EY
- Foundation for Ecological Security (FES)
- HDFC Bank
- IIM Ranchi
- Information & Public Relations Department, Government of Jharkhand (IPRD)
- Jharkhand Agency for Promotion of Information Technology (JAP IT)
- JharCraft
- Jharkhand Chamber of Commerce
- Jharkhand Education Project Council (JEPC)
- Jharkhand Milk Federation (JMF)
- JP Morgan
- JSLPS
- Kashish Mall
- Landmark Group / Lulu Mall
- MGNREGA
- National Informatics Center (NIC)
- National University of Singapore (NUS)
- Partnering Hope Into Action Foundation (PHIA)
- PRADAN
- Salesforce
- State Bank of India (SBI)
- TumbleDry
- UClean
- Union Bank of India
- Urvi Mall
- WashMart
- XLRI Jamshedpur

Acknowledgement

Chief Secretary's Office

- Shri Avinash Kumar, IAS, Chief Secretary
- Shri Rajesh Kumar Barwar, JAS, Joint Secretary

Department of Agriculture

- Shri Aboobacker Siddique P, IAS, Secretary, Department of Agriculture, Animal Husbandry and Co-operative
- Smt Nayantara Kerketta, IAS, Special Secretary
- Shri Pradeep Kumar Hazari, Special Secretary
- Shri Gopalji Tiwari, JS
- Shri Aijaz Anwar, JAS, JS
- Shri Shiv Shankar, Secretariat Services, PPS
- Shri Rakesh Kumar, Secretariat Services, PPS
- Shri Upendra Ram, Secretariat Services, US
- Shri Vibhas Chandra Singh, Secretariat Services, DS
- Shri Rohit Kumar, Secretariat Services, SO
- Shri Vikas, Secretariat Services, SO
- Shri Surendra, Secretariat Services, Accounts
- Shri Santosh, Secretariat Services, Clerk
- Shri Giaz Mohd., Secretariat Services
- Shri Sushant Gaurav, IAS, Ex-Director, Department of Industries
- Shri Kumar Tarachand, IAS, Ex-Director, Directorate of Agriculture
- Shri Bhor Singh Yadav, IAS, Ex-Director, Directorate of Agriculture
- Shri Vijayanand, IAS, Director, Directorate of Agriculture
- Shri Ashin Ranjan Ekka, JAS, Ex-Deputy Director
- Shri Sanjay Kumar Sandil, JAS, Ex-Deputy Director
- Shri Rakesh Kumar, Secretariat Services, SO
- Shri Sasi, Secretariat Services
- Smt Preetu Kumari, Secretariat Services, Computer Operator
- Shri Amit Mahato, Secretariat Services, Clerk
- EY Agri PMU Team
- Grant Thornton Agri PMU Team
- KPMG Industries Dept. PMU (Anjali Lakra)

Department of Finance

- Shri Prashant Kumar, IAS, Secretary
- Shri Vijay Gupta, IAS, Ex Special Sec
- Shri Avinash Kumar Singh, IAS, OSD
- Shri Sandeep Singh, IAS, Ex Special Secretary

Acknowledgement

- Smt Rajeshwari B, IAS, Ex Special Secretary
- Smt Jyothi Jha, JAS, Joint Secretary
- Shri Purushottam Jha, JAS
- Smt Pushplata Kujur, JAS
- Shri Sohan Kumar, Secretariat Services, PPS
- Shri Ranjit Kumar, Secretariat Services, SO
- Shri Sumit Kumar, Secretariat Services, SO
- Shri Umesh Kumar, Scientist-D, NIC
- Shri Gaurav Kumar, Scientific Officer-Sb, NIC
- Shri Saroj Kumar, Senior Software Developer, PMU, Department of Finance
- Shri Shiv, Secretariat Services, Treasury, Doranda

Department of Industries

- Shri Arava Rajkamal, IAS, Secretary
- Smt Priti Rani, JAS
- Shri Neeraj Kumar Singh
- Shri Arun Kumar Singh, Secretariat Services, PPS
- Shri Santosh Kumar Choubey, Secretariat Services, US
- Shri VB Karn, Secretariat Services, US
- Shri Sameer Kujur, Secretariat Services, SO
- Shri Kunal Kumar, AGM, SBI
- Shri Robin Lakra, Head, UBI

Department of Rural Development

- Smt. Deepika Pandey Singh, Minister, Department of Rural Development
- Shri. Nitin Kulkarni, IAS, ACS
- Shri. Manish Ranjan, IAS, Director- SKIPA
- Shri. K Shrinivasan, IAS, Ex Secretary- RDD
- Shri. Manoj Kumar, IAS, Secretary- RDD
- Shri. Uma Shankar Singh, IAS, Secretary- Education
- Shri. Mritunjay Barnwal, IAS, MGNREGA Commissioner
- Smt. Rajeshwari B, IAS, Director Panchayati Raj
- Smt. Pooja Singhal, IAS, Secretary- IT
- Shri. Ananya Mittal, IAS, CEO- JSLPS
- Shri. Utkarsh Gupta, IAS, DC Koderma
- Smt. Kanchan Singh, IAS, DC Simdega
- Shri. Saurav Bhuwani, IAS, DC Deoghar
- Smt. Garima Singh, IAS, MD- Jharcraft
- Shri. Raj Kumar Gupta, IAS, CEO- JAP IT

Acknowledgement

- Shri. Arun Kr. Singh, IAS, Ad. Secretary- RDD
- Shri. Jitendra Dev, JAS, Joint Sect- RDD
- Shri. Md. Shahensha Ali Khan, JAS, JS
- Smt. Usha Mundu, JAS, JS
- Shri. Rakesh Kumar, JAS, DS
- Shri. Parth Nandan, JAS, DC- MGNREGA
- Shri. Vishal Deep Xalxo, JAS, DS- IT Department
- Shri. Amresh Kumar, Secretariat Services, US/DDO
- Shri. Md. Shahzad Ansari, Secretariat Services, US
- Shri. Chandrabhushan Kumar, Secretariat Services, US
- Shri. Pintu Kumar, Secretariat Services, SO
- Shri. Neeraj Baxla, Secretariat Services, SO
- Smt. Neerja Bhutkumar, Secretariat Services, SO
- Shri. Anil Sardar, Secretariat Services, SO
- Shri. Anuj Kumar, Secretariat Services, SO
- Shri. Vikash Kumar, Secretariat Services, SO
- Shri. Ramesh Singh, Secretariat Services, SO
- Smt. Babita Kumari, Secretariat Services, SO
- Shri. Guddu Dubey, Secretariat Services, ASO
- Shri. Sumit Kumar, Secretariat Services, ASO
- Shri. Rajesh Kumar, JSS, PPS
- Shri. Vijay Kumar, JSS, PPS
- Shri. Vishnu Paridha, COO- JSLPS
- Shri. Praveen Singh, SPM- Farm- JSLPS
- Shri. Brajendra Hemrom, OSD- MGNREGA
- Shri. Anupam Bharti, Dep. Director- MGNREGA
- Shri. Lallan Prasad, Executive Engineer- MGNREGA
- Shri. Sunil Kumar Sinha, Administrative Officer- JSW
- Shri. Nitish Sinha, SPM- Non Farm- JSLPS
- Shri. Md. Hasnain Warshi, SPM- Skilling- JSLPS
- Shri. Deepak Upadhyay, SPM- MNE- JSLPS
- Shri. Amit Jain, Program Manager- JSLPS
- Shri. Tapas Behra, SPM- JSLPS
- Shri. Sanjay Das, SPM- JSLPS
- Smt. Purnima Mukherjee, SPM- Social Mobilisation- JSLPS
- Shri. Navneet Kumar, PM- Farm- JSLPS
- Smt. Meenakshi Prakash, PM- KMC- JSLPS
- Shri. Antriksh Bara, PM- Farms- JSLPS
- Shri. Rajesh Gupta, PM- Financial Inclusion- JSLPS

Acknowledgement

- Shri. Sai Dutta, State Consultant- Skill- JSLPS
- Shri. Ajay Mishra, State Consultant- IT- JSLPS
- Shri. Dheeraj Pandey, State Consultant- SVEP- JSLPS
- Shri. Abhishek Chandra, DPM- Ranchi- JSLPS
- Shri. Santosh Kumar, DPM- Latehar- JSLPS
- Smt. Manisha Sancha, DPM- Khunti- JSLPS
- Shri. Sujeet Bari, DPM- Jamshedpur- JSLPS
- Shri. Raman Deep, DM- Skills- Ranchi- JSLPS
- Shri. Suna Ram Tudu, DM- Skills- Godda- JSLPS
- Smt. Mary Kullu, DM- Skills- Ramgarh- JSLPS
- Smt. Binita Barla, DM- Skills- Khunti- JSLPS
- Shri. Md. Arif Nadeem, DM- Skills- Bokaro- JSLPS
- Shri. Narendra Kumar, Assistant- MGNREGA
- Smt. Suchita Kandulna, Assistant- MGNREGA
- Smt. Bipasha Choudhry, Circle Head- AXIS Bank
- Shri. Binod Kumar, Sr. VP- AXIS Bank
- Shri. Kumar Nitesh, VP- AXIS Bank
- Shri. Subhash Kumar, VP- AXIS Bank
- Shri. Navneet Singh, VP- HDFC Bank
- Shri. Sulabh Bansal, State Head- Apna Mart
- Shri. Manoj Pandey, State CEO- JH Apna Mart
- Shri. Navneet Kumar, Co- Founder- Apna Mart
- Shri. Chetan Kumar, Co- Founder- Apna Mart
- Shri. S. K. Tiwari, Gen. Manager- Kashish
- Shri. Prabhakar Kumar, Founder- URVI Mall
- Shri. Shaunak Kumar, Founder- AMRAI
- Shri. Pranav Kumar, Founder- AGRI Arjuna
- Smt. Niyati Merchant, COO- Arre Voice
- Shri. Sambit Ghosh, Account Director- Salesforce
- Shri. Md. Amin Rehman, Country Head- Salesforce
- Shri. Sumukha Goura, VP- Salesforce
- Shri. Nimish Bongle, AI Head- JP Morgan
- Smt. Roshni Kaithavalappil, Executive Director- AI- JP Morgan
- Shri. Sarthak Ingle, Researcher- NUS
- Smt. Nancy Goyel, Individual AI Consultant
- Shri. Saurav Dutta, Individual AI Consultant
- Smt. Neelam Pathak, Individual AI Consultant

Acknowledgement

- Shri. Arunav Sinha, Founder & CEO- UClean
- Shri. Tarun Tyagi, Founder & CEO- Mimas AI
- Shri. Bandana Jha, Head- Philanthropy Wells Fargo
- Smt. Anjali Sharma, Head- Hans Foundation- JH
- Shri. Sumanta Kar, CEO- SOS Childrens Village of India
- Shri. Suraj Kumar Pandey, State Head- Room to Read
- Smt. Vijeta Singh, Consultant- EY
- Shri. Jayesh Sinha, Consultant- EY
- Shri. Aditya Kumar, Computer Operator- RDD
- Shri. Ashutosh Singh, Branch Manager- Bandhan Bank
- Shri. Manish Sharma, TRIF Consultant- MGNREGA
- Shri. Sambhu Kumar, State Head- CSC
- Shri. Anupam Upadhyay, Consultant- CSC

Department of ST, SC, BC, Minority Welfare

- Shri. Kripanand Jha, IAS, Secretary
- Shri. Kuldeep Choudhary, JAS, Tribal Welfare Commissioner
- Shri. Karma Zimpa Bhutiya, IFS, Special Secretary
- Shri. Jawed Anwar Idrishi, JAS, Joint Secretary
- Shri. Mumtaz Ali, JAS, Assistant Director- Tribal Welfare
- Smt. Jaya Rechal Minz, Secretariat Services, Deputy Secretary
- Shri. Anil Kumar, Secretariat Services, Under Secretary
- Shri. Kamlesh Kumar, Secretariat Services, PPS
- Shri. Rakesh Tiwari, JSS, Section Officer
- Shri. Rajiv Ranjan, JSS, Section Officer
- Shri. Faiz, JSS, Section Officer
- Shri. Binay Minj, JSS, Section Officer

Shri Krishna Institute of Public Administration (SKIPA)

- Shri. Manish Ranjan, IAS, Director General, SKIPA
- Smt. Meena, JAS, Former Joint Director, SKIPA
- Shri. Ratnakar Tiwari, Training Manager
- Shri. Shameer Lakra, Training Assistant

Abbreviations

- **16th FC** - 16th Finance Commission
- **AAY** - Abua Awas Yojna
- **ABHA** - Ayushman Bharat Health Account
- **AG** - Accountant General
- **AHD** - Animal Husbandry and Dairying
- **AI** - Artificial Intelligence
- **AIF** - Agriculture Infrastructure Fund
- **AMFFRI** - Agricultural Marketing and Farmer Friendly Reforms Index
- **API** - Application Programming Interface
- **APMC** - Agricultural Produce Market Committee
- **ASO** - Assistant Section Officer
- **ATMA** - Agricultural Technology Management Agency
- **BC** - Backward Classes
- **BDO** - Block Development Officer
- **BI** - Business Intelligence (as in Power BI)
- **BMI** - Body Mass Index
- **BoT/ Chatbot** - (AI-powered Policy Bot)
- **CapEx** - Capital Expenditure
- **CBBO** - Cluster-Based Business Organisation
- **CEO** - Chief Executive Officer
- **CFR** - Community Forest Rights
- **CGG** - Centre for Good Governance
- **CleanTech** - Clean Technology
- **CMEGP** - Chief Minister Employment Generation Programme
- **CMO** - Chief Ministers Office
- **CMS** - Content Management System
- **CoFSA** - College of Food Science and Agriculture (Bhutan)
- **CRM** - Customer Relationship Management
- **CRP** - Community Resource Person
- **CSC** - Common Service Centres
- **CSO** - Civil Society Organisation
- **CSR** - Corporate Social Responsibility
- **DAV** - Dayanand Anglo Vedic
- **DBT** - Direct Benefit Transfer
- **DC** - District Collector
- **DDC** - District Development Commissioner
- **DDO** - District Development Officer
- **DNO** - District Nodal Officer

Abbreviations

- **DOOH** - Digital Out-of-Home
- **DPI** - Digital Public Infrastructure
- **DPR** - Detailed Project Report
- **ECG** - Electrocardiogram
- **e-Governance** - Electronic Governance
- **e-KYC** - Electronic Know Your Customer
- **EMR** - Electronic Medical Records
- **EMRS** - Eklavya Model Residential Schools
- **ENT** - Ear, Nose and Throat
- **e-Office** - Electronic Office
- **Eoi** - Expression of Interest
- **EV** - Electric Vehicle
- **EY** - Ernst & Young
- **FAME-II** - Faster Adoption and Manufacturing of Electric Vehicles – Phase II
- **FAQ** - Frequently Asked Question
- **FDMS** - Fund Disbursement Management System
- **FPO** - Farmer Producer Organisation
- **FRA** - Forest Rights Act
- **FY** - Financial Year
- **GI** - Geographical Indication
- **GIGW** - Guidelines for Indian Government Websites
- **GoI** - Government of India
- **GoJ** - Government of Jharkhand
- **GRS** - Grievance Redressal System
- **GTM** - Go-to-Market
- **Hb** - Haemoglobin
- **HDFC** - Housing Development Finance Corporation
- **HMIS** - Health Management Information System
- **HMS** - Hospital Management System
- **HR** - Human Resources
- **IAF** - Indian Administrative Fellowship
- **IAS** - Indian Administrative Service
- **ICE** - Internal Combustion Engine
- **IDEA** - India Digital Ecosystem for Agriculture
- **IFMS** - Integrated Financial Management System
- **IFR** - Individual Forest Rights
- **IIM** - Indian Institute of Management
- **IIM-R** - Indian Institute of Management Ranchi

Abbreviations

- **DOOH** - Digital Out-of-Home
- **DPI** - Digital Public Infrastructure
- **DPR** - Detailed Project Report
- **ECG** - Electrocardiogram
- **e-Governance** - Electronic Governance
- **e-KYC** - Electronic Know Your Customer
- **EMR** - Electronic Medical Records
- **EMRS** - Eklavya Model Residential Schools
- **ENT** - Ear, Nose and Throat
- **e-Office** - Electronic Office
- **EoI** - Expression of Interest
- **EV** - Electric Vehicle
- **EY** - Ernst & Young
- **FAME-II** - Faster Adoption and Manufacturing of Electric Vehicles – Phase II
- **FAQ** - Frequently Asked Question
- **FDMS** - Fund Disbursement Management System
- **FPO** - Farmer Producer Organisation
- **FRA** - Forest Rights Act
- **FY** - Financial Year
- **GI** - Geographical Indication
- **GIGW** - Guidelines for Indian Government Websites
- **GoI** - Government of India
- **GoJ** - Government of Jharkhand
- **GRS** - Grievance Redressal System
- **GTM** - Go-to-Market
- **Hb** - Haemoglobin
- **HDFC** - Housing Development Finance Corporation
- **HMIS** - Health Management Information System
- **HMS** - Hospital Management System
- **HR** - Human Resources
- **IAF** - Indian Administrative Fellowship
- **IAS** - Indian Administrative Service
- **ICE** - Internal Combustion Engine
- **IDEA** - India Digital Ecosystem for Agriculture
- **IFMS** - Integrated Financial Management System
- **IFR** - Individual Forest Rights
- **IIM** - Indian Institute of Management
- **IIM-R** - Indian Institute of Management Ranchi

Abbreviations

- **IIT-ISM** - Indian Institute of Technology (Indian School of Mines), Dhanbad
- **IndEA** - India Enterprise Architecture
- **INO** - Institute Nodal Officer
- **INR** - Indian National Rupee / Indian Rupee
- **IP** - Intellectual Property
- **IPRD** - Information and Public Relations Department
- **IT** - Information Technology
- **JANO** - Jharkhand Awareness & Notification Outreach
- **JAP-IT** - Jharkhand Agency for Promotion of Information Technology
- **J-ARMS** - Jharkhand Ashram Residential-School Management System
- **JAS** - Jharkhand Administrative Service
- **JEPC** - Jharkhand Education Project Council
- **JHARCRAFT** - Jharkhand Silk Textile & Handicraft Development Corporation Ltd.
- **JHARIT** - Jharkhand Automated Registry for Inclusive Targeting
- **JP Morgan** - JPMorgan Chase & Co.
- **JSLPS** - Jharkhand State Livelihoods Promotion Society
- **KPI** - Key Performance Indicator
- **MD** - Managing Director
- **MESO** - Model Entitlement-cum-Service Outreach
- **MFP** - Minor Forest Produce
- **MGJSMOS** - Mukhyamantri Gram Jal Swachh Mission or State Cycle Distribution Scheme
- **MGNREGA** - Mahatma Gandhi National Rural Employment Guarantee Act
- **MIS** - Management Information System
- **MKKY** - Mahila Kisan Khushali Yojana
- **MoM** - Minutes of Meeting
- **MoU** - Memorandum of Understanding
- **MPC** - Multi-Purpose Centre
- **MS** - Microsoft
- **MSME** - Micro, Small and Medium Enterprises
- **MUDRA** - Micro Units Development and Refinance Agency
- **NAFED** - National Agricultural Cooperative Marketing Federation
- **NAPS** - National Apprenticeship Promotion Scheme
- **NDHM** - National Digital Health Mission
- **NGO** - Non-Governmental Organisation
- **NHDP** - National Handicraft Development Programme
- **NIC** - National Informatics Centre
- **NODE** - National Open Digital Ecosystem
- **NPCI** - National Payments Corporation of India

Abbreviations

- **NRM** - Natural Resource Management
- **NSP** - National Scholarship Portal
- **NTPC** - National Thermal Power Corporation
- **NUS** - National University of Singapore
- **OBC** - Other Backward Class / Other Backward Classes
- **ODOP** - One District One Product
- **OPD** - Out Patient Department
- **OpEx** - Operational Expenditure
- **OTR** - One Time Registration
- **PAN** - Permanent Account Number
- **PDMC** - Per Drop More Crop
- **PIB** - Press Information Bureau
- **PMAY-G** - Pradhan Mantri Awaas Yojana – Gramin
- **PMFME** - Pradhan Mantri Formalisation of Micro Food Processing Enterprises
- **PMU** - Project Management Unit / Program Management Unit
- **PPO** - Pension Payment Order
- **PPP** - Public Private Partnership
- **PRID** - Press Release ID (PIB reference number)
- **PSU** - Public Sector Undertaking
- **PVTG** - Particularly Vulnerable Tribal Group
- **QCBS** - Quality and Cost Based Selection
- **QR** - Quick Response (code)
- **RDD** - Rural Development Department
- **RFP** - Request for Proposal
- **RTI** - Right to Information
- **SAAKHI** - Safe Access to Assisted Kriya for Healthy Infant-delivery
- **SAATHI** - Smart Automated Allocation & Tracking for Honouring Inclusion
- **SAHAY** - School-based Assessment for Holistic and Preventive Health
- **SBI** - State Bank of India
- **SC** - Scheduled Castes
- **SETU** - Scaling & Enabling for Trade Upliftment
- **SHG** - Self-Help Group
- **SKU** - Stock Keeping Unit
- **SLA** - Service Level Agreement
- **SOP** - Standard Operating Procedure
- **SOW** - Scope of Work

Abbreviations

- **SPM** - State Program Manager
- **SRLM** - State Rural Livelihoods Mission
- **SRS** - Software Requirements Specification
- **ST** - Scheduled Tribes
- **STQC** - Standardisation Testing and Quality Certification
- **SWOT** - Strengths, Weaknesses, Opportunities, Threats
- **T/NI** - The/Nudge Institute
- **TAT** - Turn Around Time
- **TREES** - Tribal Renaissance through Eco-tourism & Enterprise Support
- **TRIFED** - Tribal Cooperative Marketing Development Federation
- **TWC** - Tribal Welfare Commissioner
- **UAT** - User Acceptance Testing
- **UID** - Unique Identification
- **UV** - Ultraviolet
- **VC** - Venture Capital
- **VISTAAR** - Virtually Integrated System to Access Agricultural Resources
- **VRC** - Virtual Rozgar Camp
- **WCAG** - Web Content Accessibility Guidelines
- **XCITE** - XLRI Council for Innovation, Technology & Entrepreneurship
- **XLRI** - Xavier School of Management / Xavier Labour Relations Institute, Jamshedpur

Partners

We acknowledge the support of our partners

Purpose Partner



Thought Partners



Management
Development
Institute



नीति आयोग



The background of the entire image is a solid dark brown color. Overlaid on this background are numerous thin, light brown wavy lines that flow horizontally across the middle section of the image, creating a sense of movement and depth.

THE/NUDGE

For more details, please visit www.thenudge.org