

Targeting the Hard-core Poor (THP) Programme

2nd Milestone Report

**From Dumka, Pakur, Godda and Sahibgunj districts of
Jharkhand, Jharkhand**

Submitted by:

BANDHAN-KONNAGAR

Implementation In collaboration with:

**Jharkhand Tribal Development Society,
Government of Jharkhand**

Programme Period: April 2019 – June 2021

Milestone Reporting Period: April-December, 2019

Name of the Project:

Targeting the Hard-core Poor (THP) Programme

Project Duration:

2 years 2 months, from April 2019 to June 2021

Phase I: April 2019 to March 2021 in Dumka & Pakur district

Phase II: July 2019 to June 2021 in Godda & Sahibgunj district

Number of Targeted hard-core poor beneficiaries and location:

5000 PVTG households in Dumka, Pakur, Godda and Sahibgunj districts of Jharkhand

Partnership:

Jharkhand Tribal Development Society (JTDS)- a society of Department of Welfare-Government of Jharkhand, **Bandhan-Konnagar** (a registered not-for-profit society) and **J-PAL South Asia at IFMR** signed a Letter of Collaboration (March 2019), to scale-up the evidence-based Targeting the Hardcore Poor (THP) programme across Jharkhand, covering total 5000 PVTG households- 2,600 households in Dumka district (Gopikander block) & Pakur district (Amrapara & Littipara block) in Phase I starting from April 2019 and 2,400 households in Godda district (Sundarpahari and Boarijor block) & Sahibgunj district (Taljhari & Borio block) in Phase II starting from July 2019, support through 13 THP operational branches in selected blocks of Dumka & Pakur districts and 12 THP operational branches in selected blocks of Godda & Sahibgunj districts, managed by Bandhan-Konnagar.

THP Programme:

To bring in transformational changes in the lives of the poorest- particularly women & their dependent families, in terms of livelihood security and social mainstreaming by inspiring self-reliance, offering enterprise support, accessing welfare provisions, enabling financial inclusion and social capital.

Objective:

The primary objective of the THP programme is to help sustainable sources of income generation and enable the beneficiary to graduate out of extreme poverty in 24 months.

The THP programme uses a combination of carefully sequenced supports to help the poorest of the poor women-headed households, belonging to the Particularly Vulnerable Tribal Groups (PVTG) in rural communities. The program will enable the selected beneficiaries/ households to become self-reliant with food security, social inclusion, and livelihood development and possible scale up further by all players in the development arena particularly in the project state.

The 24-month programme combines:

- i) Beneficiary selection through a participatory process

- ii) Transfer of a productive asset with temporary consumption support
- iii) Training to manage the asset
- iv) Weekly training in self-employment skills and coaching at the home or village
- v) Savings encouragement
- vi) Health and/or education services, and
- vii) Graduation to transition women out of extreme poverty and into self-sufficiency

Implementation Activities for 1st Milestone:

1. Complete transfer of at least one asset to 2600 Beneficiary of Phase I
2. Selection of 2400 Beneficiary of Phase II
3. Selection of enterprise for 2400 beneficiaries of Phase II

Activities in detail:

Activity 1: Complete transfer of at least one asset to 2600 Beneficiary of Phase I

After beneficiaries receive the asset-related training, the physical asset is transferred to them. The transfer takes place in a staggered manner, i.e. out of the allotted budget per beneficiary usually assets worth half of the budget is transferred initially. Within a few months, assets worth the remaining budget are also transferred. The staggered process provides time for the beneficiaries to slowly pick-up the traits of running a business.



Both farm and non-farm assets are transferred to the beneficiary in the presence of other villagers, with the intention of ensuring broader community support for the engagement of ultra-poor women in the programme. Bandhan-Konnagar invites different stakeholders such as the Gram Sarpanch, members of the Panchayat, educated members in the village, and members of the VAC/ADSC to participate in the asset transfers.

Farm assets

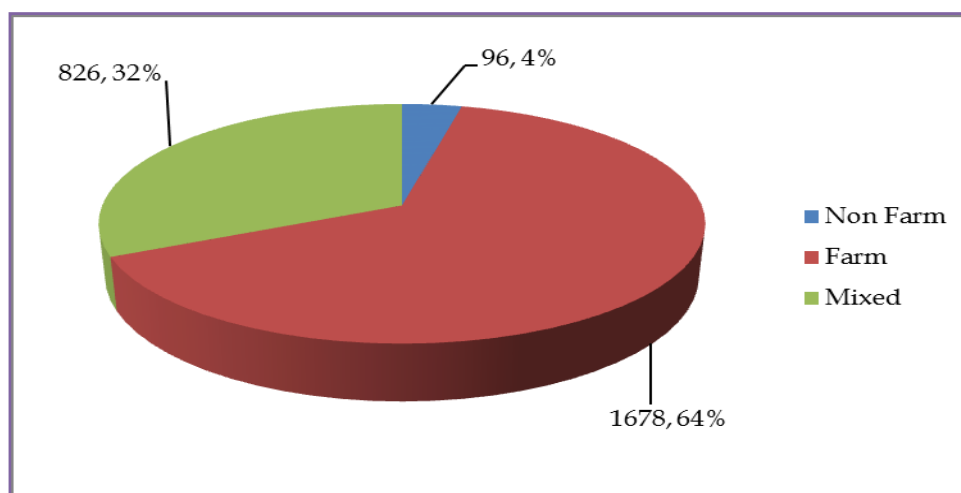
For farm assets, Bandhan-Konnagar staff asks the beneficiary to search for village members interested in selling their livestock (primarily cows or goats) within the prescribed budget. If a suitable seller cannot be found, Bandhan-Konnagar staff helps her find a seller in neighboring villages or the village market. Once a seller is found, an agreement is signed between Bandhan-Konnagar, the beneficiary and the seller in the presence of a witness (village Sarpanch, neighbors etc.). A sales receipt is signed by the seller and beneficiary. The transfer is also recorded in the beneficiary document, on which a signature or a thumb impression of the beneficiary and other witnesses is obtained. A technical assistant is recruited full time by Bandhan-Konnagar to provide vaccinations to the smaller livestock such as goats, hens etc.

Non-farm assets

For non-farm assets, such as sewing machine and cloth for tailoring, weighing scales and

goods for a grocery store, selling cosmetics or readymade garments, bamboo for basket weaving etc. Bandhan-Konnagar undertakes the preliminary research on shops and prices, gets a quotation from two-three shops, and selects the one with the lowest price. The beneficiaries along with Bandhan-Konnagar staff travel to the local market to identify and buy the articles for the enterprise from the identified shop.

Following the Milestone reporting schedule, during the reporting period all **2600** beneficiaries of Phase I have received assets to initiate their micro enterprises. The type wise enterprises are as follows.



Activity 2: Selection of 2400 Beneficiaries of Phase II

The preliminary survey conducted during branch set up serves as a basis for preparation of PRA phase. Based on the information on Panchayats and blocks around the branch, the staff begins rapport building in the community, which includes interactions with both villagers and their leaders (elected representatives) living in the area. Staff meets the elected and non-elected officials to get local buy-in and up-to-date information on village demography, provide information on Bandhan-Konnagar and seek permission to conduct the PRA exercise in the village. Based on this discussion, an area with around 60-100 households is earmarked as the scope for a single PRA exercise.



Participatory Rural Appraisal (PRA):

^ Social Mapping: Identify the targeted beneficiaries by Social Mapping. In this case, first draw the social map on the field and later on, on the brown paper or develop spot map.

▲ **Wealth Ranking:** Wealth Ranking is done in discussion with the villagers and classifies them into 4-6 groups according to their wealth status. Characteristic of Each group is discussed with the participants based on their wealth status. Survey able households are identified matching similarities between the Characteristics of such group and Bandhan's THP beneficiary selection criteria

After PRA process, door to door Survey through using of questionnaire / prescribed format is done to those survey able households. Preliminary list is prepared through this survey. Final selection of beneficiary is done by the Area coordinator through physical verification.

The short-listed households must meet the following criteria:

- Headed by an able-bodied woman from PVTG families
- Have no active loans with a MFI/SHG or any other formal financial institution
- Have no productive/income generating assets to sustain the family
- Have not received any support from JTCLP for housing of Goat / Hen

During the reporting period, 101 PRA was done in 99 villages, through which 2400 beneficiaries finally selected. Details of Project area - district & block wise are as follows:

Phase-II (2400 Beneficiary)					
District-	Godda		Sahibgunj		Jharkhand
Block	Sundarpahari	Boarijor	Taljhari	Borio	State Total
No of Gram Panchayat	8	8	8	4	28
Villages covered	40	30	22	7	99
No. of PRA	42	30	22	7	101
HH Covered in PRA	1257	1404	913	361	3935
HH surveyed	1030	1149	782	246	3207
Beneficiary identification	798	862	632	215	2507

Activity 3: Selection of enterprise for those 2400 Beneficiaries

After the beneficiaries are selected, the project staffs start to identify the income generating asset to be transferred to the beneficiary. To make the whole process more inclusive, a Village Assistance Committee (VAC) or Ati Daridra Sahayak Committee (ADSC) is formed in every village. The beneficiaries along with local community members/ leaders/ Panchayat bodies are included as members of the committee. Bandhan-Konnagar envisages VAC / ADSC as a platform used for the inclusive growth of beneficiaries with support from local stakeholders.



Enterprise selection is a collaborative process during which Bandhan-Konnagar staff support beneficiaries in identifying a productive asset from a list of livestock ('farm') and small trade ('non-farm') options. In parallel to conducting PRAs and building rapport with the community members, the staff undertakes informal scoping and information gathering to determine a list of asset options that are suitable for the local context. This list is compiled after taking into consideration the sustainable profitability of the enterprises and suitability to the beneficiaries.

Normally, Farm assets included cows, goats, hens and pigs; non-farm assets included vegetable selling, ready-made garment selling, bamboo work, tea/fast food stalls, grocery, footwear, dry fish selling, tailoring, cosmetics selling etc.

Enterprise selection is a three stage process. In the first visit, Bandhan-Konnagar staff visits the beneficiary and provides details about Bandhan-Konnagar, the THP programme and the asset selection process. The beneficiary is informed about the list of assets she can potentially choose from and asked if she has any prior experience managing livestock or running small enterprises.

In the second visit, the beneficiary's family members are involved in a discussion regarding the selection of an appropriate asset. At this point, the beneficiary usually makes a tentative suggestion regarding her asset choice, and the project staff discusses the feasibility of this option.

In the third visit, a final decision is made in consultation with the neighboring community members and in alignment with the feedback provided by the staff previously. Before leaving, the staff provides the logistical details of the enterprise development training and requests the beneficiary's attendance.

The project field staff evaluates various criteria to determine suitability and sustainability of a particular asset for a beneficiary. The criteria may be as follows.

- ✚ The budget allocated to each beneficiary is a crucial factor in enterprise selection. The staff suggests only those assets that fall within the allocated budget.

- ✚ If the beneficiary is interested in livestock rearing, the staff verifies if she has enough space to construct a shelter for the livestock. In cases of cow, buffaloes etc. she is informed about the intensive resources and care required to manage the livestock and the long gestation period before a cow/buffalo can give birth and the beneficiary can start making a profit. In case the beneficiary doesn't meet these requirements, other farm assets which are simpler to manage such as goats are suggested; goats are hardier, require less money to care for, and grow faster than the cows.

- ✚ If the beneficiary wants a non-farm enterprise, such as sewing machine to set up small tailoring shop, the staff determines whether she has any previous experience with the enterprise. Sometimes beneficiaries are asked to show products they have stitched before. The staff also finds out if there are any other tailoring enterprises in the village that could offer competition, and any tailoring shops in the main market, where the THP beneficiary

can be potentially linked. A similar informal assessment is conducted for enterprises such as tea stalls, grocery shops, cosmetics etc. Non-farm enterprises also require a basic understanding of numeracy and profit.

✚ The staff considers the returns from a particular enterprise. In case an enterprise has low returns or takes a lot of time to yield profit, the staff discourages the beneficiary from choosing it and helps her identify a profitable alternative.

✚ At this stage, the risks involved in an enterprise such as asset losses, competition from other enterprises is difficult to comprehend. However, the staff tries to make sure the beneficiary is well advised on choosing a safe and easily manageable enterprise for her progression.

The information gained from the three visits is recorded in the enterprise selection record. The staff continuously highlights the fact that the asset will be provided as a grant, which the beneficiary would be expected to manage with the support of Bandhan-Konnagar over the course of the programme. In situations where the beneficiary changes her mind about her enterprise after an asset is transferred, her enterprise may be shifted to a 'mixed asset' status. For instance, if a beneficiary has been given the first installment of goats, but she feels that tailoring is more suited to her, the field staff will send a new budget for approval to the head office, incorporating fixed assets related to tailoring. She will then manage both a farm and non-farm asset.

In general, the Bandhan-Konnagar situations where beneficiaries are seen to be highly motivated and skilled, they are assigned mixed enterprises right at the beginning.

During the reporting period selection of enterprises- farm, non-farm and mixed, has been completed for all 2400 beneficiaries of Phase II.

Annex I - List of Beneficiary households with identification information / village

Annex II - Type of assets requested / obtained by the beneficiaries

Annex III - THP programme integration in JTELP- Activity Timeline

Annex IV - Schedule of payments for each Milestone Report

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See attached excel sheet

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Targeting Hard Core Poor (THP) Programme (2019-2021)

Jharkhand Tribal Development Society- Government of Jharkhand & Bandhan- Konnagar

THP Programme integration in JTELP - Activity Timeline

Sl no	Stages of Implementation	Summary of Implementation Activities	Reports to be submitted	Timeline
1	Identification and Selection of Beneficiaries	Field branch set up, staff deployment & staff training in PRAs and Household survey	<ul style="list-style-type: none"> o Branch office address list o Staff Register o Staff Training Register 	Month 1
		Selection of 5000 beneficiaries by Participatory Rural Appraisal (PRA) with household verification	<ul style="list-style-type: none"> o PRA and household verification records o Beneficiary / Household socio-economic status list 	Month 2 to Month 4
2	Training, Identification and selection of enterprises	Enterprise Development with Confidence Building Selection of micro-enterprise Training of the beneficiaries	<ul style="list-style-type: none"> o Enterprise Budget Report o Beneficiary training attendance register 	Month 5 to Month 8
3	Asset transfer Enterprise Development and Mentoring	Transfer of assets / enterprise and allowances for training activities to selected beneficiaries	<ul style="list-style-type: none"> o Asset Distribution Master Roll o Register of compensation for training attendance 	Month 7 to Month 12
		Weekly coaching / training and bi-monthly refresher training of beneficiaries and regular handholding support with facilitations for linkages for entitlements / benefits and livelihood generation	<ul style="list-style-type: none"> o Quarterly training report o Progress report 	Month 8 to Month 21
4	Graduation	Graduation training & Graduation of beneficiaries, Phase out, end-line assessment & review	Graduation Training report Graduation report End-line survey and analysis report	Month 22 to Month 24

Annex IV – Schedule of payments for each Milestone Report

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Schedule of Payments for each Milestone Report

Description	Milestone	Timeline	% of payment to be released	Grant Amount to be released
Year 2019-2020 (1st Instalment)	Signature of the Contract	Within 1 month from the project commencement date	4.36%	55,90,000.00
Year 2019-2020 (2nd Instalment)	Selection of 2600 Beneficiary of Phase I & selection of enterprise for 2600 beneficiaries	Within 6 months from the project commencement date	21.64%	2,77,55,000.00
Year 2019-2020 (3rd Instalment)	Complete transfer of at least one asset to 2600 Beneficiary of Phase I	Within 9 months from the project commencement date	26.00%	3,33,45,000.00
Year 2019-2020 (4th Instalment)	Selection of 2400 Beneficiary of Phase II & selection of enterprise for 2400 beneficiaries	Within 9 months from the project commencement date	24.00%	3,07,80,000.00
Year 2019-2020 (5th Instalment)	Complete transfer of at least one asset to 2400 Beneficiary of Phase II	Within 12 months from the project commencement date	19.00%	2,43,67,500.00
Year 2020-2021 (6th Instalment)	Submission of a satisfactory Completion report and Final Audited Statement of Expenditure	Within 28 months from the project commencement date	5.00%	64,12,500.00
Total:			100.00%	12,82,50,000.00