

Targeting the Hard-core Poor (THP) Programme

3rd Milestone Report

**From Dumka, Pakur, Godda and Sahibgunj districts of
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 19 - March 20

Name of the Project:

Targeting the Hard-core Poor (THP) Programme

Project Duration:

2 years 3 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 awareness, and
- vii) Graduation to transition women out of extreme poverty and into self-sufficiency

Implementation Activities for 3rd Milestone:

1. Complete transfer of at least one asset to 2400 Beneficiary of Phase II

Activities in detail:

Activity 1: Complete transfer of at least one asset to 2400 Beneficiary of Phase II

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/ CRPs from GSPEC to participate in the asset transfers.

Farm assets

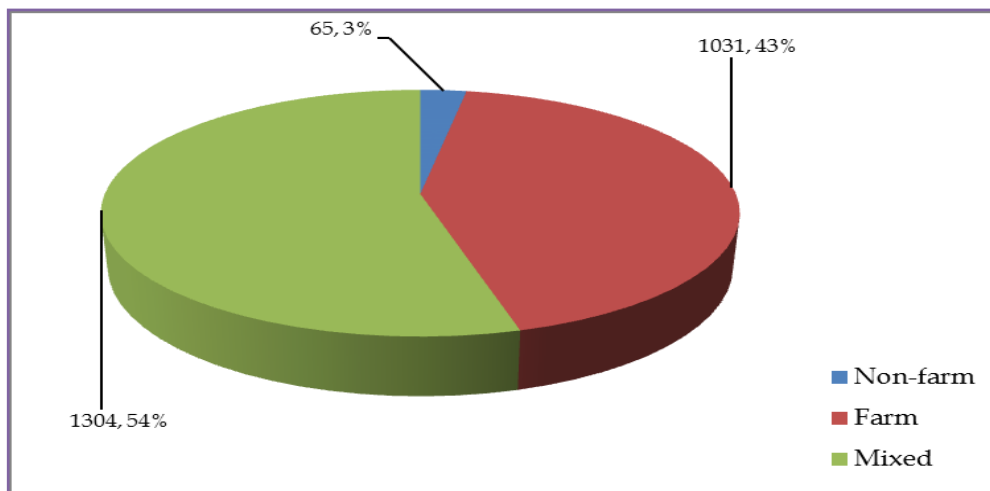
For farm assets, Bandhan-Konnagar staff asks the beneficiary to search for village members interested in selling their livestock (primarily goats, hen, pig etc.) within the prescribed budget. If a suitable seller cannot be found, Bandhan-Konnagar staff helps her find a seller in neighboring villages or the village market/*Hatia*. Once a seller is found, selection is finalized based on quality and rate and purchase is done in presence of CRP/VAC members/neighbors. 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 survey on shops, prices, beneficiary availability, and quality 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 2400 beneficiaries of Phase II have received at least one asset to initiate their micro enterprises. But due to restriction for Covid-19 pandemic situation in March, partial asset of first tranche were given to few beneficiaries, which will be covered during the next quarter. Regular follow up is being made to ensure enhancing income and asset value by selecting best suitable enterprises for the beneficiaries.

The type wise enterprises as of June are as follows.



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

See attached excel sheet

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

See attached excel sheet

Annex III - THP programme integration in JTELP- Activity Timeline

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">○ Branch office address list○ Staff Register○ Staff Training Register	Month 1
		Selection of 5000 beneficiaries by Participatory Rural Appraisal (PRA) with household verification	<ul style="list-style-type: none">○ PRA and household verification records○ 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">○ Enterprise Budget Report○ 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">○ Asset Distribution Master Roll○ 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">○ Quarterly training report○ 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

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

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

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