

Targeting the Hard-core Poor (THP) Programme

Monthly Progress Report

Submitted by:

BANDHAN-KONNAGAR

Implementation In collaboration with:

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

Programme Period: April 2019 – June 2021

Reporting Period: July 2020

Name of the Project: Targeting the Hard-core Poor (THP) Programme

Project Duration: 2 years 3 months, from April 2019 to June 2021

Number of Targeted hard-core poor beneficiaries:

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

Location: 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:

- ⤴ Beneficiary selection through a participatory process with the presence of villagers
- ⤴ Transfer of a productive asset with temporary consumption support for income generating activities
- ⤴ Training to manage the asset for enterprise development
- ⤴ Weekly training in self-employment skills and coaching at the home or village
- ⤴ Savings encouragement to beneficiaries
- ⤴ Provide Health & Education awareness and linked with Govt. facilities/entitlements
- ⤴ Graduation to transition women out of extreme poverty and into self-sufficiency

Summary of Implementation of activities in July 2020:

1. Village committee (VAC) monthly meeting
2. Beneficiary Refresher training
3. Weekly Group meeting
4. Weekly mentoring, consumption support (Phase II only) and Asset follow up

Activities in detail:

Activity 1: Village Committee (VAC) monthly meeting:

The purpose of the Village Advisory Committee (VAC) is to engage the local leaders and village community in supporting ultra-poor women graduate out of poverty during the project and even after project phased out. VAC meetings attempt to connect the local community with the problems being faced by beneficiaries. Respective Branch in-charge facilitates the meeting and figures out solutions involving all the members to the problems raised by beneficiaries.

Considering the current pandemic situation these meetings are being conducted involving only committee members. Health precautions and health safety measures were the main agenda of these meetings held in July. Awareness on Covid-19 like- how it spreads out and what should be done to prevent the disease was given to the committee members.

During the reporting month **163** meetings were held with the 165 previously formed VACs; cumulative meeting figure now stands **1337**. 2 meeting could not be arranged due to unavailability of members during the current Covid-19 situation.

Activity 2: Beneficiary Refresher training:

Refresher trainings are conducted quarterly basis to revisit the concepts discussed in the confidence building and enterprise development trainings. This training is arranged to improve beneficiary's knowledge or skills on managing their assets, record keeping and to give them an idea on new developments.

The session also includes sharing of experiences on customer dealings, regular savings, cash handling and issues. This platform is also used for brushing up on health and gender related issues which are commonly discussed in periodical meetings. These trainings help beneficiary assess their position with respect to the other beneficiaries who started their enterprise at the same time. The trainings are conducted by respective COI / TL and the participants of the refresher trainings are provided with allowance.



During July, **1440** beneficiaries-cumulative **4848** beneficiaries (2600 from phase I and **2248** from Phase II) have received at least 1 refresher training along with allowance.

Activity 3: Weekly Group Meeting:

Bandhan-Konnagar staff provided the weekly support to beneficiaries in 2 ways, i.e. Group meeting and Household visit for asset verification

The group meetings are conducted by CO with five to ten beneficiaries who live in close geographical proximity. Meetings take place at the house of one of the beneficiaries and the time and day of the meetings are fixed. Meetings are composed of the following relatively structured components-



- i. Enquiry about the wellbeing of the beneficiaries present in the meeting
- ii. Distribution of Consumption Stipend, as per schedule
- iii. Basic business literacy and writing practice
- iv. Motivation for building regular savings habits, as well as general reiteration of concepts of poverty, entrepreneurship and self-respect.
- v. Encouragement for savings at bank
- vi. Revision of the social issues discussed in the previous week, as well as the pre-identified issues of social & health awareness for the current week.

Considering the current Covid-19 pandemic situation major discussion points of these meetings were on the disease and different health safety measures to be taken to prevent. Importance was given on practice of frequent hand wash with soap and wearing face masks and maintaining social distancing. During the reporting month all 5000 beneficiaries were reached through scheduled group meetings.

Activity 4: Weekly mentoring & consumption support and Asset follow up

Household visit is done on weekly basis to know the status of enterprise by physical visit including calculating business stock, cash in hand, cash at bank and to extend mentoring support on how to develop the business in successful manner.

The detail of visit includes-

1) Farm assets: During visit the CO reviews the monitoring records and understands if she is facing any challenges with her farm assets. He then checks and provides feedback on the livestock shed/shelter. Finally, the health and growth of the livestock is checked. All observations, including asset capitalization, are recorded in the information book.



1) Non-farm assets: During visit the CO verifies last week purchase & sale, stock record and daily expenditure record. Finally, he notes the entire stock (including rate and quantity), including new items purchased in the stock record. He also checks the condition of the shop and motivates her to develop her asset value.

iii) Mixed assets: Both farm and non-farm assets are checked in the process mentioned above.

Considering the present pandemic situation, health related awareness like importance of wearing face mask; washing hand-wash frequently and maintaining social distancing were also discussed with the beneficiaries. During the reporting month all 5000 beneficiaries were reached through weekly individual home visits.

Consumption support is provided to the beneficiaries until their asset starts generating enough income to meet the immediate consumption needs of the household. Beneficiaries with farm assets are provided consumption support for a longer duration since farm assets take a longer time to start generating income compared to non-farm assets.

Up to July, all 5000 beneficiaries (2600 from Phase I & 2400 from Phase II) have started receiving consumption stipend.

Programme Component Status:

Status on Beneficiary Income and Asset:

During weekly home visit following up of beneficiary income & asset is one of the major tasks. This is done as a part of handholding support extended to our beneficiaries so that she can understand her financial growth.

Block-wise, Enterprise-wise beneficiaries' average income as on July is as follows:

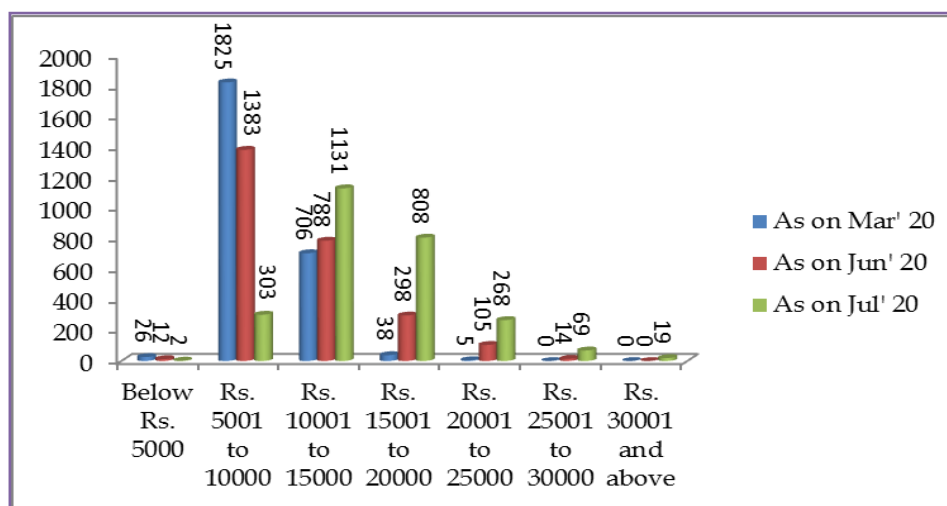
Block	As on July, 20					
	Farm		Mixed		Non-Farm	
	No of Ben	Avg. Income	No of Ben	Avg. Income	No of Ben	Avg. Income
Amrapara	668	2797.75	369	3805.77	41	4292.17
Littipara	670	3033.84	601	2583.78	29	3274.55
Gopikandar	156	2218.78	66	4173.61	0	0.00
Total Phase-1	1494	2843.17	1036	3120.31	70	3870.59
Sundar Pahari	304	2096.85	426	2495.49	40	3020.93
Boarijhar	355	2043.38	460	2604.03	15	3774.60
Taljhari	252	1954.07	347	2483.21	1	3046.00
Borio	89	2179.03	109	2560.00	2	4280.00
Total Phase-2	1001	2047.15	1341	2536.65	58	3259.69

In case of asset growth, it is observed that during the end of March 2020, out of 2600 beneficiaries in phase-I, there were in total 706 beneficiaries who had asset value between Rs 10001 to 15000, while at the end of July 2020, 1131 beneficiaries fall under the range. At the end of July, 356 beneficiaries have asset value more than Rs 20001, among them 19 beneficiaries are having assets more than Rs 30001.

During the reporting month following asset value growth has been observed on cumulative basis.

Asset ranges of 2600 beneficiaries of Phase-I	No of beneficiaries		
	As on Mar' 20	As on Jun' 20	As on Jul' 20
Below Rs. 5000	26	12	2
Rs. 5001 to 10000	1825	1383	303
Rs. 10001 to 15000	706	788	1131
Rs. 15001 to 20000	38	298	808
Rs. 20001 to 25000	5	105	268
Rs. 25001 to 30000	0	14	69
Rs. 30001 and above	0	0	19

Phase I 2600 Beneficiaries' monthly asset value growth can be shown graphically below.



Status on Vaccination of livestock:

Vaccination is essential to ensure protection mechanism to the cattle rearers against any eventual loss of their animals due to death. Considering the farm asset given to the beneficiaries, Technical Assistant is engaged full time by Bandhan-Konnagar to provide vaccinations to the smaller livestock such as goats, hens etc. During the reporting month 1010 Goats and 646 Hen were vaccinated by Technical Assistant associated with the programme.

Below are the details of 15 vaccination camps organized in different blocks and the status of vaccination of livestock (current and cumulative), as on July 2020.

Block	Camp organized		Goat Vaccinated		Sheep Vaccinated		Hen Vaccinated		Duck Vaccinated	
	Current	Cum	Current	Cum.	Current	Cum.	Current	Cum.	Current	Cum.
Gopikandar	2	8	80	570	0	72	95	585	0	0
Amrapara	2	38	0	2939	0	20	180	2845	0	249
Littipara	4	30	264	2404	0	0	185	3020	0	0
Taljhari	3	17	244	1432	0	0	0	586	0	0
Sundar Pahari	3	23	422	2101	0	0	0	439	0	0
Boarijor	1	17	0	1283	0	0	186	1329	0	28
Borio	0	4	0	380	0	0	0	580	0	0

Photo gallery:



<During Vaccination of beneficiary livestock



Handholding and mentoring support to beneficiaries during weekly meeting>



<Beneficiary selling her items in local market - *Hatiya*



Weekly check-up of Beneficiary's livestock by the livestock expert- Technical Assistant>



<Beneficiaries showing their certificate after getting linked with Social insurance scheme (PMSBY)>



Beneficiary mentoring through weekly enterprise asset follow-up>



<Transferring of enterprise asset- 2nd tranche to beneficiaries>

Plan for the next month, August 2020:

1. Village committee (VAC) monthly meeting
2. Beneficiary Refresher training
3. Weekly Group meeting
4. Weekly mentoring & consumption support and Asset follow up
