PROJECT COMPLETION REPORT

TARGETING HARD CORE-THP (CCD Scheme)





Submitted to

Jharkhand Tribal Development Society

Department of ST, SC, Minorities & BC Welfare, GOJ
Kalyan Complex, Morabadi, Ranchi, Jharkhand.





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A. EXECUTIVE SUMMARY

India is the home to almost one-third of the poor in the world. The ultra-poor are understood to be facing interrelated set of common challenges: food insecurity, lack of land ownership, predominantly engaged in insecure and fragile sources of income such a seasonal and short- term wage labor, lack of education, skills, and confidence. The pandemic has added to the worries significantly. As per World bank report of last October (2020) The COVID-19 pandemic is estimated to pushan additional 88 million to 115 million people in to extreme poverty this year and an Un estimates late as December 2020 observed that the COVID-19 pandemic could push another 200 million people in to extreme. Poverty unless action is taken to accelerated envelopment efforts.

The project namelyas-"Targeting the Hard core Poor Programme"(THP) under CCD Scheme, running in collaboration with Jharkhand Tribal Development Society- Government of Jharkhand and implemented by Jan Jagran Kendra following its proven Graduation model aim stobring in transformational changes in the lives of the poorest- Particularly Vulnerable Tribal Groups(PVTG) women & their dependent families, interims of livelihood security and social main streaming by inspiring self-reliance, offering enterprise support, accessing welfare provisions, enabling financial inclusion and social capital.

Jan Jagran Kendra (JJK) has followed the Graduation approach which is a multifaceted livelihoods programme provides ultra-poor households with a productive asset, training, regular coaching, access to savings, and consumption support to help them improve their standard of living.

During the project duration (July 22 to Feb 25), the Project Team has extended services to the poorest marginalized women headed families under scale-up the evidence-based Targeting the Hardcore Poor (THP) programme across Jharkhand with 2150 PVTG households in Ranchi (134 HH), Lohardaga (166HH), Gumla (850HH) and Latehar (1000) HH districts of Jharkhand, to make themself-reliant and including them in the socio-economic mainstream system to enable them out of extreme poverty by implementation.

This Completion report reflects the changes seen across a range of indicators, including income, consumption, banking use, savings deposited, etc. The findings of the End line Survey are also summarized by computing the quantitative and qualitative data and are in corporate in this Completion Report.

B. CONTEXT

Jharkhand has a population of 33 million, of whom 26 percent are members of scheduled tribes (ST), and 78 percent are rural. In total, there are 15 (13 fully and 2 partial) Tribal Sub –Plan (TSP) districts and 134 TSP blocks in Jharkhand. As per Socio Economic Caste Census (SECC) 2011, India has around 1.4 Crores women headed households living in extreme poverty and deprivation. Out of the 5,27,273 women headed households in rural Jharkhand,3,69,703 women headed households (approx.70 percent) are considered deprived. Around 1,50,652 deprived women headed households in Jharkhand fall under three or more deprivation indicators as per SECC2011, conducted by Ministry of Rural Development, Government of India. Additionally, the state of Jharkhand is also home to about 2.92 lakh Particularly Vulnerable Tribal Groups (PVTGs).

By and large, these tribal communities have remained at the bottom of development pyramid and have been historically deprived from basic amenities and economic opportunities. They have low literacy rate, little capital, minimal skills, and are often engaged in insecure and low- return occupations. Without productive assets or sustainable sources of income, they can not meet basic consumption needs ;and are extremely vulnerable to life shocks and remain trapped in poverty.

One rigorously evaluated and proven approach that brings long-term improvement in the lives of the extremely poor women headed households is the"Targeting the Hard-core Poor (THP) programme".









C. THP PROGRAMME

The THP programme is known globally as the" Graduation Approach" started implementation in India by the NGO Bandhan Konnagar since 2006. The Targeting the Hard core Poor (THP) programme, consists of six complementary components, each designed to address specific constraints facing ultra-poor households. This set of activities over the course of the full 24 months is to help households start a productive self-employment activity and improve outcomes of health, food security and over all well-being.



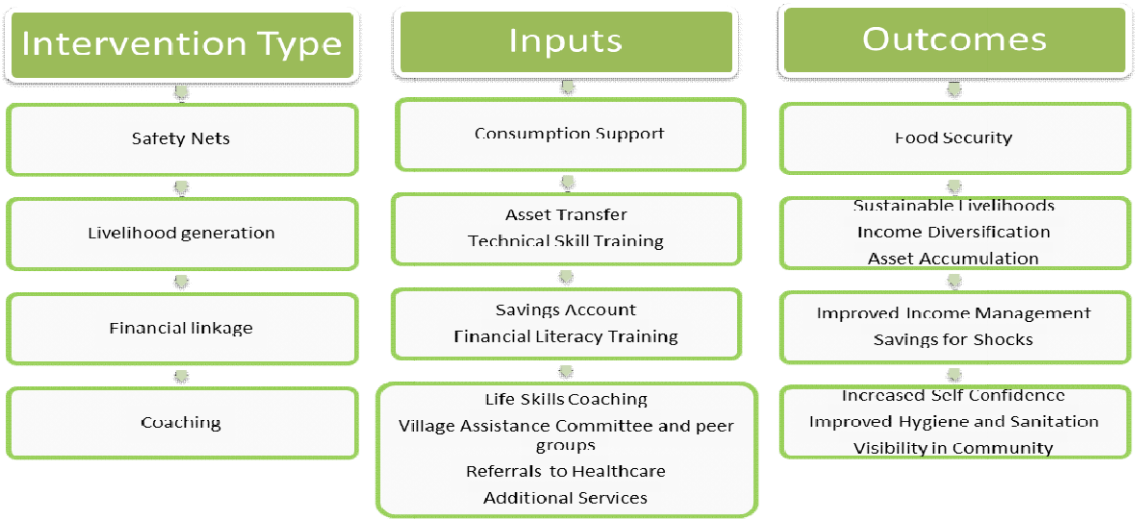
The idea is to provide a" big push" with the hope of unlocking a poverty trap .Beneficiaries are identified through a participatory process in a village meeting, followed by a verification visit by the organization's staff, and endorsement by a village committee. Beneficiaries are then given an asset, along with enterprise training and on-going support over 18 months. At the end of the 24 months, the beneficiaries have a graduation training to check that they have reached the

Minimum out come sand to provide them information regarding government support programmes, as well as financial services. Upon graduation, beneficiaries completely exit from THP programme support.

The broad objectives of the programme are:

- To bring in economic, social and inspirational changes in the lives of the hard core poor families
- To provide holistic assistance to capacitate the hard core poor in building self-reliance and sustainable livelihoods with improvement in over all quality of life
- To facilitate convergence with Government schemes & entitlements for the hard core poor
- To enable graduation of the hard core poor in to socio-economic main stream with in 24 months

D. OUT COME OF THE INTERVENTION



E. EVIDENCE OF IMPACT OF THE GRADUATION APPROACH

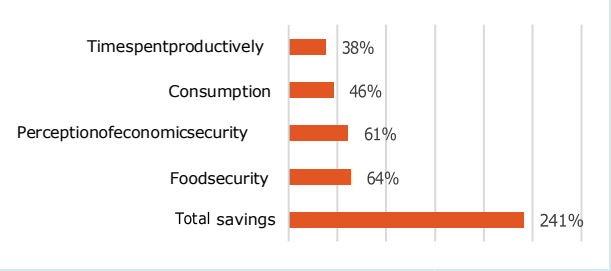
The Graduation Approach has been implemented in multiple countries by different grassroots NGOs and rigorously evaluated in different contexts, including Bandhan Konnagar' simple mentation in India. The academic journal Science In 15 published results of impact from rigorous randomized evaluations, by J-PAL affiliated researchers, insix countries. These scientific impact evaluations found that the programme led to durable in creases in income, consumption, food security, and well-being. The impacts of the programme were consistent, even after one year after all programme activities ended.

Evidence of impactof the Graduation approach (TUP)

Randomized evaluations completed in seven countries, findings published



Long-term impact measured in Murshidabad,5.5years after progra me exit*



*Treatment on treated (ToT)

In India, J-PAL affiliates Abhijit Banerjee (MIT), Esther Duflo (MIT), and Raghabendra Chattopadhyay (IIM Calcutta), and fellow Principal Investigator, Jeremy Shapiro (Pr incet on University) began working with Bandhan- Konnagar on a randomized evaluation of the THP programme in Murshidabad, West Bengal, in 2006. The evaluation found that the one-time asset transfer combined with the sequenced set of support services increased income, consumption, and overall welfare outcomes for ultra-poor households, and these gains notonly persisted but increased in the long-term, Eight and a half years after the programme participants exited from the programme.

F. THP PROGRAMME IMPLEMENTATION IN JHARKHAND

Previous implementation in Jharkhand:

In collaboration with the Department of Welfare, Government of Jharkhand and with Technical and operational support from J-PAL South Asia, Bandhan-Konnagar has already implemented the THP programme for 2,000 poorest-of-the-poor and deprived women headed Particularly Vulnerable Tribal Group (PVTG) and Scheduled Tribe (ST) households in Dumka and West Singhbhum. The State Cabinet approved the THP programme in February 2017 and the Finance and Empowered Committee accorded administrative approval to the programme in April 2017.Implementation began in both district sin May 2017 and the project phased out in June 2019 after successfully graduating 2000 beneficiaries-1,000 house holds in Dumka (Dumka Sadar and Masalia blocks) and 1,000 house holds in West Singhbhum (Tonto and Jhikpani blocks).

In the second phase of THP Implementation it was integrated in Jharkhand Tribal Empowerment and Livelihood Project in collaboration of 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 thee vidence-based Targeting the Hard core Poor (THP) programme across Jharkhand, covering total 5000 PVTG households- 2,600 households in Dumka district (Gopikandar 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.

After the successfully completion of both the phases ,Once again Jharkhand Tribal Development Society proposed said programme in collaboration with Central Government of India through CCD Scheme in Souther & Kolhan region of Jharkhand with 3750 HH in Ranchi, Lohardaga, Gumla, Latehar, Simdega, Eastsinghbhum, West Singhbhum & Saraikela Kharsawan District through the Agency Jan Jagran Kendra & Mahila Jagruti Samiti

G. THE PROGRAMME STRATEGY:

The Targeting the Hard Core Poor (THP) Programme in JTELP scale-up was intensively focused to cover the most deprived Particularly Vulnerable Tribal Groups (PVTGs) households in the select villages under JTELP project areas across the four districts through the combination of the following strategies.

✓ Mapping of JTELP project villages with majority PVTG households across four districts and identification of most vulnerable households through Gram Sabha-Project Execution Committee (GS-PEC) ratified village level data of vulnerable households

✓ Analyzing village level SECC2011 data followed by PRA process including social mapping, wealth ranking, followed by individual household survey and final verification to cross verify JTELP vulnerable household list and include excluded eligible beneficiaries

✓ Identify in genterprise opportunity, confidence building training and assisting beneficiaries to select enterprise/income generating activities (IGA) for sustained livelihood

✓ Transferring relevant productive asset (farm/non-farm/mixed)to beneficiaries

✓ Training to beneficiaries on Technical skills for income generation activities (farm/non-farm/mixed)

✓ Temporary consumption support through training allowances

✓ Weekly training and handholding support to understand and create awareness about accessing social welfare entitlements (health, education, nutrition, social security, financial inclusion, livelihoods and income generation) and follow up on regular basis to track beneficiary development

✓ Increase regular and periodical savings habit through financial in clusion

✓ Developself-employments kills by weekly coaching through home visits, group meetings and periodical refresher trainings to generate sustainable self-employment/income generation activities even after THP programme completion

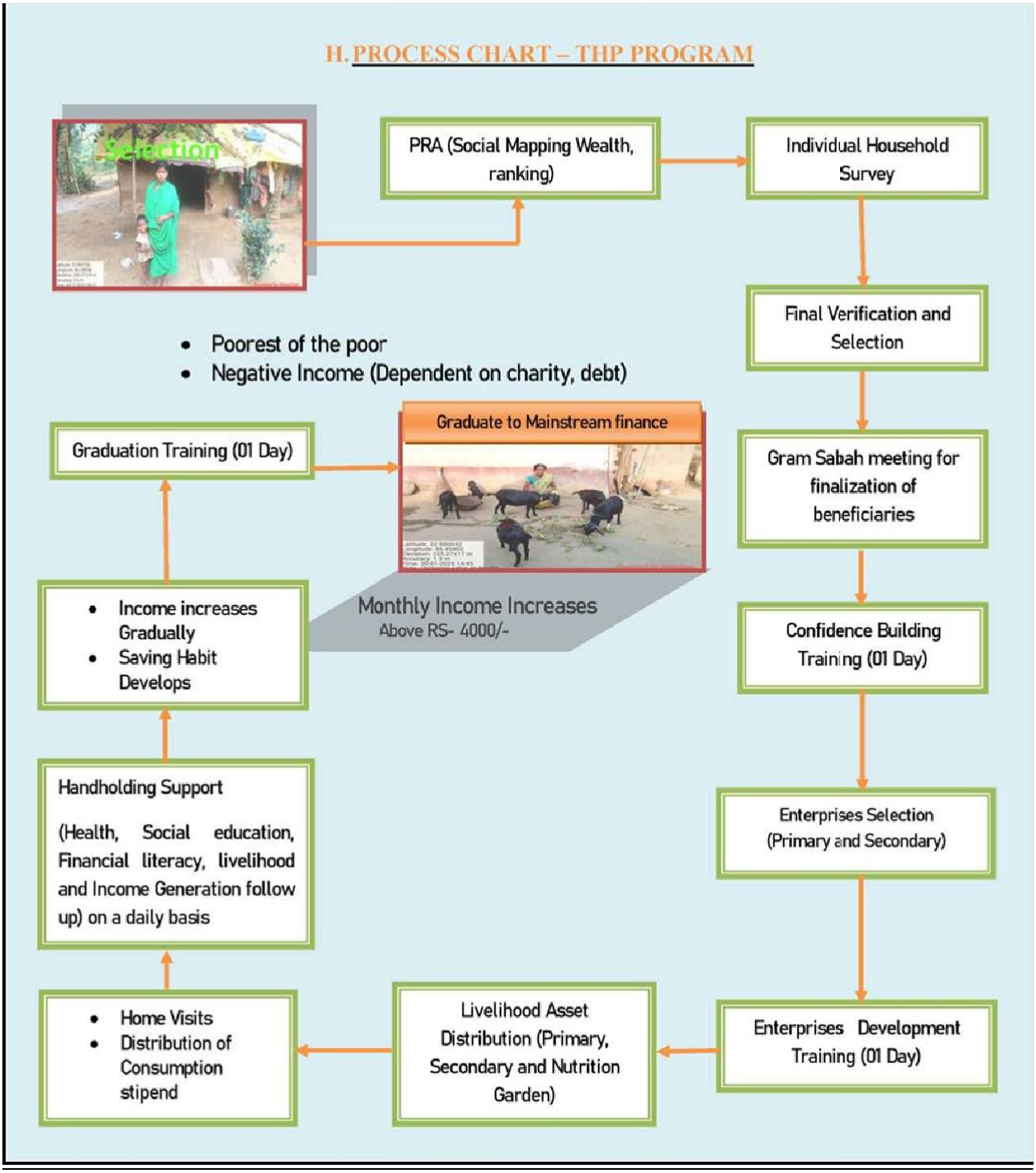
✓ Awareness promotion and behavioral change communication for sanitation and hygiene to promote use of sanitary latrines and stop open defecation

✓ Final graduation training to transition women out of extreme poverty and into self- sufficiency including functional linkages to self-help groups

To ensure a targeted approach with zero exclusion of the most vulnerable and sociallyexcluded households in the proposed THP in JTELP scale-up, PVTG households satisfying the following criterion has been included in the short listing and selection process.

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

H. PROCESS CHART – THP PROGRAM



A. ACTIVITY PERFORMED AS PER MILESTONE:

Mile stone 1:

Within 6 months from the project commencement date (July to December 22)

Activity as per Milestone: i) Baseline survey of PVTG HH for Selection of Beneficiary
ii) Selection of 2170 PVTG Beneficiary
iii)Selection of enterprise for 2170 beneficiaries

Table 1: Activities as per Milestone 1

District-	Gumla			Lohardaga	Ranchi			Latehar			Total
Block	Bishunpur	Chainpur	Ghaghra	Peshrar	Bundu	Tamar	Rahe	Manika	Barwadih	Garu	
No of Gram Panchayat	7	1	4	2	1	3	1	3	9	2	33
Villages covered	20	3	15	8	1	4	1	7	19	3	81
No. of PRA	12	4	7	4	3	3	2	10	18	4	67
HH Covered in PRA	580	65	330	170	52	72	39	175	810	57	2350
HH surveyed	580	65	330	170	52	72	39	175	810	57	2350
Beneficiary identification	580	65	330	170	52	72	39	175	810	57	2350
Beneficiary selection	522	47	281	166	36	65	33	156	795	49	2150
Enterprise selection	522	47	281	166	36	65	33	156	795	49	2150

Milestone2:

Within 9 months from the project commencement date (July 22 to March 23)

Activity as per Milestone: i) Complete Confidence Building training to all 2150 Beneficiaries
ii) Complete Enterprise Training to all 2150 Beneficiaries
iii) Start Distribution of at least one Assets from Primary or Secondary activity.
Iv) Distribution of Seeds for Nutrition Garden

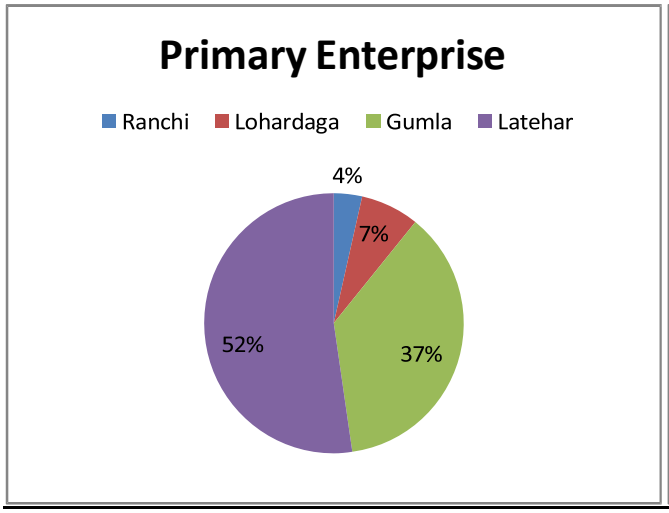
Table 4: Beneficiary enterprise details

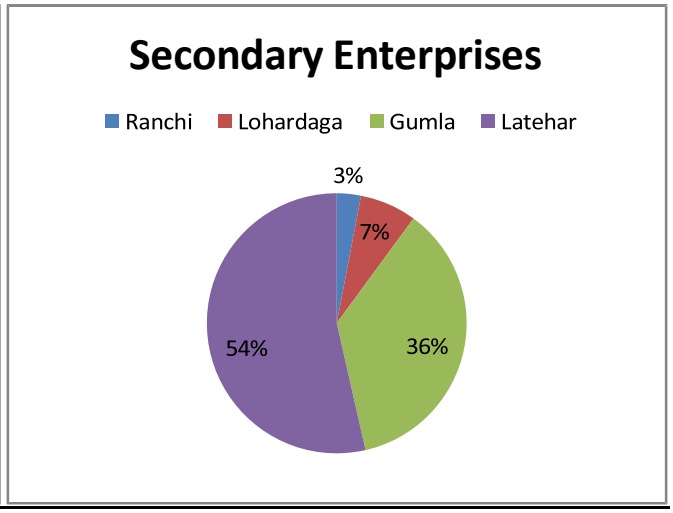
Block	Rahe	Bundu	Tamar	Peshrar	Chainpur	Ghaghra	Bishunpur	Manika	Barwadih	Garu	Total
Primary Assets	33	35	66	166	52	279	519	155	796	49	2150
Secondary Asset	32	32	60	159	48	263	488	149	739	46	2016
Total	**65**	**67**	**126**	**325**	**100**	**542**	**1007**	**304**	**1535**	**95**	

Milestone 3:

Within 12 months from the project commencement date (July 22 to June 2023)

Activity as per Milestone: i) Transfer of at least one asset to Beneficiary From Primary and secondary activity.





Milestone 4:

Within 24 months from the project commencement date (July 22 to June 24)

Activity as per Milestone: i) Complete Distribution of All the Assets (Primary, Secondary & Seeds for Nutrition Garden) to Beneficiary @ 6750/-

S. N	District	Blocks	Panchayat	Village	Benefeciary (HH)	No. of HH received Assets for Enterprise development					
						Main Activity (HH)		Additional activity (HH)		Nutrition Garden (HH)	No of HH received all Asset @ Rs 6750/- HH
						Target	Achievement	Target	Achievement	Target/Achievement	
1	Ranchi	3	5	6	134	134	134	123	123	134/134	134
2	Lohardaga	1	2	8	166	166	166	159	159	166/166	166
3	Gumla	3	12	38	850	850	850	799	799	674/674	850
4	Latehar	3	14	29	1000	1000	1000	934	934	951/951	1000
Total		**10**	**33**	**81**	**2150**	**2150**	**2150**	**2015**	**2015**	**1925/1925**	**2150**

I. DETAILS OF PROJECT ACTIVITIES

Activity 1: Field Branch set up & deployment of Project staff:

The team based at Head Office (HO) compiled the area & branch survey report and made apreliminary list of the blocks for operation. Once the blocks were identified, management deployed staff members, including the Community Organizer/Facilitator level staff; ahouse was

identified for functioning as a THP branch i.e. office cum residence setup andthis was finalized by signing a deed between the landlord and Jan Jagran Kendra for the entire project period,staff set up the premises based on the logistical requirements detailed by Agency.

The implementation of the THP programme under CCD Scheme began in 17th July 22 by setting up Block Offices in Latehar, Lohardaga, Gumla & Ranchi. Each block had Community Mobilizers/facilitators (CF) who manages all the selected beneficiaries of the District. Each Rather than Block wise CF there were 1 Team leader, 1 Project coordinator and 4 Community Facilitator.

Activity 2: Capacity building of Project staff:

Jan Jagran arranged set of Capacity building training for its programme staffs. These trainings were arranged following organization training schedule.

During the project period, all Community Facilitator (CF) received Pre-Service Orientation along with Participatory Rural Appraisal (PRA) & Household Survey training and Enterprise development training.

Activity3: Beneficiary selection through PRA & Household survey:

The preliminary survey conducted during selection of Beneficiary served as a basis for preparation of PRA phase . Based on the information on Panchayats and blocks around the branch, the staff be ganrapport building in the community –both villagers and leaders living in the area. Staff met with the elected and non-elected officials to get up-to-date information on village demography, to provide information and to conduct the PRA exercise in the village. Based on this discussion, an are a with around 30-60 households was 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 social map was drawn on the field and later on, on the brown paper or develop spot map.

Wealth Ranking: Wealth Ranking was done through discussion with the villagers and Classifies the min to 4-6 groups according to their wealth status. Characteristic of Each group was discussed with the participants based on their wealth status. Survey able households were identified matching similarities between the Characteristics of such group for THP beneficiary selection criteria.

After PRA process, door to door Survey through housing of questionnaire / prescribed for mat was done to those survey able households. Preliminary list was prepared through this survey.Final selection of beneficiary was done by the Area coordinator through physical verification. The short- listed house holds were selected based on the following criteria:

- Headed by an able-bodied woman from PVTG families
- Have no active loans with a MFI/SHG or any other

Facts & figure:

During the Project period, 67 PRA was done in 81villages under 33 Gram Panchayats covering 81 households for selecting 2150 project beneficiaries.

formal financial institution

- Have no productive/income generating assets to sustain the family
- Have not received any support from Govt aided schemes such as housing of Goat/Hen

Activity4: Selection of Micro Enterprise:

Enterprise selection is a collaborative process where the project staffs 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 project staffs tarted gathering information to identify a list of asset options that were suitable for the local context. This list was compiled after taking in to consideration the sustainable profitability of the enterprises and suitability to the beneficiaries.

Provided details about the THP programme and the asset selection process. The probable beneficiary was informed about the list of assets she could potentially choose from and asked if she had any prior experience managing livestock or running small enterprises.

On the staff's second visit, the beneficiary's family members were in volved in a discussion regarding the selection of an appropriate asset. At this point, the beneficiary usually made a tentative suggestion regarding her asset choice, and the staff discussed the feasibility of this option.

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

Facts & figure:

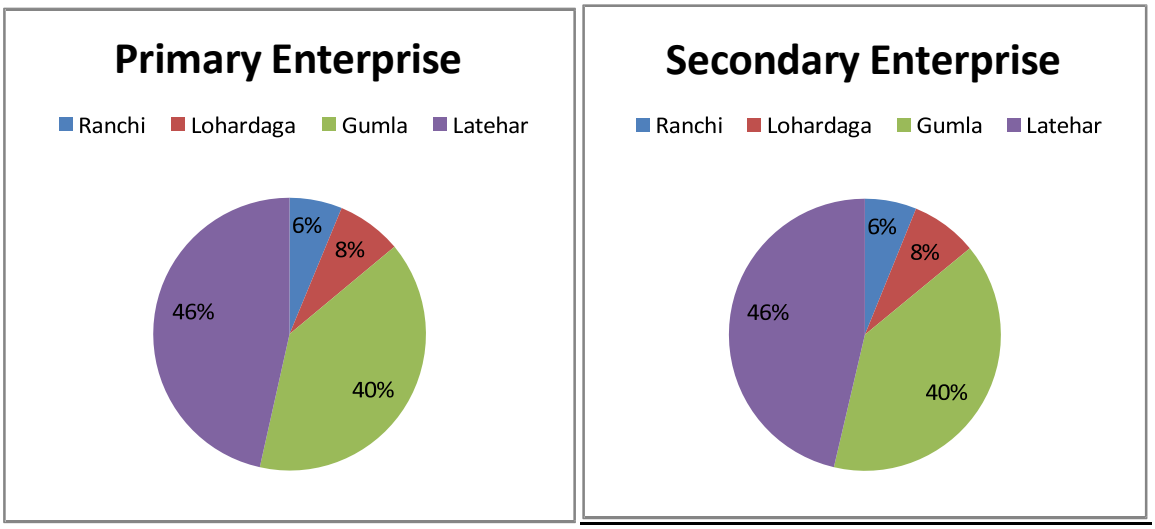
During the Project period, enterprise selection process completed for all 2150 project beneficiaries.

After selection of enterprise the finalist was also en dorsed by respective Gram Sabha.

Block Wise Enterprise Details are as given below

Table 4: Beneficiary enterprise details

Block	Rahe	Bundu	Tamar	Peshrar	Chainpur	Ghaghra	Bishunpur	Manika	Barwadih	Garu
Primary Assets	33	35	66	166	52	279	519	155	796	49
Secondary Asset	32	32	60	159	48	263	488	149	739	46
Total	**65**	**67**	**126**	**325**	**100**	**542**	**1007**	**304**	**1535**	**95**



Activity 5: Beneficiary training on Enterprise Development with Confidence building:

Project staff provides intensive training to the beneficiaries for developing their enterprise skills. These trainings focused on general confidence building of the women, with specific instructions on managing and developing their assets, both livestock, farming system, nonfarm activity, traditional activity and petty trade.

Most THP beneficiaries had very little to no experience of managing the enterprise selected. These trainings covered wide range of topics starting from the basics of running an enterprise to the best practices to be followed in maintaining the asset.

Activity 6: Transferring asset to beneficiaries:

After beneficiaries receive the asset-related training, the physical asset is transferred to them. The transfer took place in a staggered manner, i.e. out of the allotted budget per beneficiary usually assets worth half of the budget was transferred initially. Within a few months, assets worth the remaining budget were also transferred. The staggered process provides time for the beneficiaries to slowly pick-up the traits of running a business. Assets- both farm and non-farm were purchased ensuring presence of the beneficiaries, Community Resource Persons engaged by Agency.

Assets were transferred to the beneficiary in presence of other villagers, with the intention of ensuring broader community support for the engagement of ultra-poor women in the programme. Agency JJK invited different stakeholders such as the Gram Sarpanch, Community Resource Persons, members of the Panchayat, educated members in the village and respective DPMUs to participate in the asset transfers programme.

Activity 7: Weekly handholding support through Group meeting and Asset follow up:

Programme begins after the enterprise and confidence building trainings have been conducted and the first tranche of assets have been transferred to the beneficiary. The weekly support provided by programme staff to beneficiaries is composed of two components:

a. Group meeting
b. Household visit for asset verification

a. Group meeting

The group meetings were conducted by a CF and consist of three to five beneficiaries that live in close geographical proximity. Meetings took place at the house of one of the present beneficiaries, and the time and day of the meetings were fixed. Meetings were composed of the following relatively structured components-

i. Enquiry about the wellbeing of the beneficiaries‟ present in the meeting
ii. Distribution of Consumption Stipend
iii. Basic business literacy and numerical 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 issue for the current week.

b. Household visit for asset verification

i. Primary Assets: The CF visited the beneficiary's house, reviewed the monitoring records, and understood the challenges, if any faced by the beneficiary with her Primary assets. He then checked and provided feedback on the shed/shelter that has been constructed for the farm asset. Finally, the health and growth of the livestock was checked, and any increase in number of livestock was noted. All observations, including asset capitalization, were recorded in the information book.

ii. Secondary Assets: The CF visited the beneficiary's house and went through her information book, stock record and daily expenditure record. He observed the purchases made during the last week. Finally, he noted the entire stock (including rate and quantity), including new items purchased in the stock record. He also checked the condition of the shop and motivated her to develop her asset value.

iii. Nutrition Garden: The CF visited to beneficiaries house and monitor the use of nutritious food and also the produce obtained from Kitchen Garden which was used supported by Programme.

Activity 8: Beneficiary Graduation training:

The graduation training was provided to all beneficiaries approximately four months before their targeted graduation date. This training repeated the major themes of the confidence building and refresher trainings including:

- Structure of society
- Poverty trap and poverty alleviation strategies
- Effective communication strategies
- Importance of increasing income from assets

However, greater and quality time during the graduation training was spent on additional

topics such as microcredit opportunities. These additional topics include:

- Success stories of beneficiaries that increased and diversified their incomes using innovative strategies
- Accessing and continuing government social security schemes
- Benefits of loans from SHGs, banks, cooperatives, and microfinance organizations
- Importance of maintaining records of sale and profits for both farm and non-farm assets even after the programme ends
- Importance of interacting with local elected leaders including Sarpanch, other panchayat members, Block Development Officer etc.

Following criteria were used to ascertain beneficiary to be graduated from the programme:

Table 7: Beneficiary Graduation criteria		
1	Significant rise in income to uplift above the national poverty line	There is a mandatory requirement for these five criteria to be fulfilled to graduate.
2	Family members having two full nutritious meals a day	
3	Regular savings habit	
4	Significant enterprise asset growth	
5	Safe and secure home	
6	Child immunization	A minimum 4 additional criteria are to be fulfilled from these 7 options
7	Children of school going age are attending schools regularly	
8	Access to social security schemes	
9	Linkage to credit services	
10	Access to public health services	
11	Safe drinking water	
12	Using sanitary latrine	

Following are the District and block wise details of beneficiaries who were considered for Graduation and accordingly attended the Graduation training.

Table 8: Details of Beneficiary Graduated				
District	Block name	Total Beneficiary	Beneficiary Graduated	%age
Gumla	Chainpur	47	38	80%
	Bishunpur	522	469	90%
	Ghaghra	281	261	93%
Latehar	Manika	155	139	89%
	Barwadih	796	755	95%
	Garu	49	43	88%
Ranchi	Bundu	36	30	84%
	Tamar	65	56	87%
	Rahe	33	28	85%
Lohardaga	Peshrar	166	144	87%
Total		**2150**	**1963**	

Linkages to Government schemes

Government schemes, services and entitlements are opportunities for the beneficiaries. Based on needs and eligibility, beneficiaries were linked for the benefits liaising with PRIs, line departments and institutions as appropriate for the linkages. Some of the social security schemes wherein beneficiaries were linked were, Indira Awas Yojona, Indira Gandhi National Widow Pension Scheme (IGWPS), PTG Dakiya Scheme, Adim Jan Jati Pension Yojona (AJJPY), Swachh Bharat Mission, Ujjawala Scheme.

Besides, EPIC, Ration card and Aadhar card were also ensured for the beneficiaries during theprogramme. Beneficiaries are also enrolled in SHGs who are capable enough to provide loans to their beneficiaries.

J. SIGNIFICANT CHANGES SEEN

Significant Changes occurs among the Beneficiaries after two years of Completion of the programme as comparison from baseline survey:

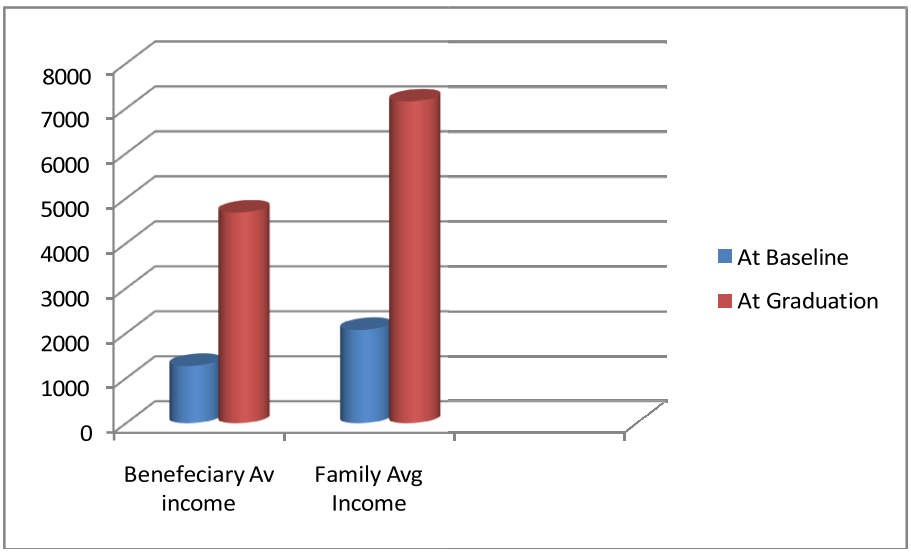
Indicators	As per baseline				Impact as on December 2024			
	Ranchi	Lohardaga	Gumla	Latehar	Ranchi	Lohardaga	Gumla	Latehar
Finacial impact:								
i. Having Savings Account	90	80	437	**553**	130	155	833	**980**
ii.Having regular saving habit	76	45	150	**115**	130	155	833	**980**
Health & Sanitation behavioural change:								
Using sanitary toilets	20	32	85	**103**	115	85	450	**605**
Homes and garments are clean	89	40	250	**435**	130	127	785	**933**
HHs drinking safe water	90	32	72	**78**	134	138	802	**971**
Income impact:								
Income increase @ 4000/- pm	18	25	52	**80**	114	151	795	**896**
Asset growth above 20000	0	0	0	**0**	11	7	51	**66**
Two full meals a day	65	75	385	**480**	134	160	837	**903**
Other impact:								
Can write names & numbers								
Children going to schools	61	40	150	**320**	122	85	245	**564**
Developed kitchen garden	0	0	0	**0**	134	166	674	**951**
Linked with social security schemes	51	106	372	**401**	127	163	690	**880**

I. Beneficiary Income & Asset Growth

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

Growth in average monthly income of the project beneficiaries recorded from Rs 1276 to Rs 4685. Besides, growth in average monthly family income of the 2170 beneficiaries also recorded from Rs 2075 to Rs 7156.

Graph-3



Considering the enterprise types, in Gumla & Ranchi district average income from Primary enterprise recorded better (Rs4875) compared to Secondary, while in Latehar & Lohardaga districts, the average income recorded better in case of Secondary enterprises (Rs4427) compared to Primary.

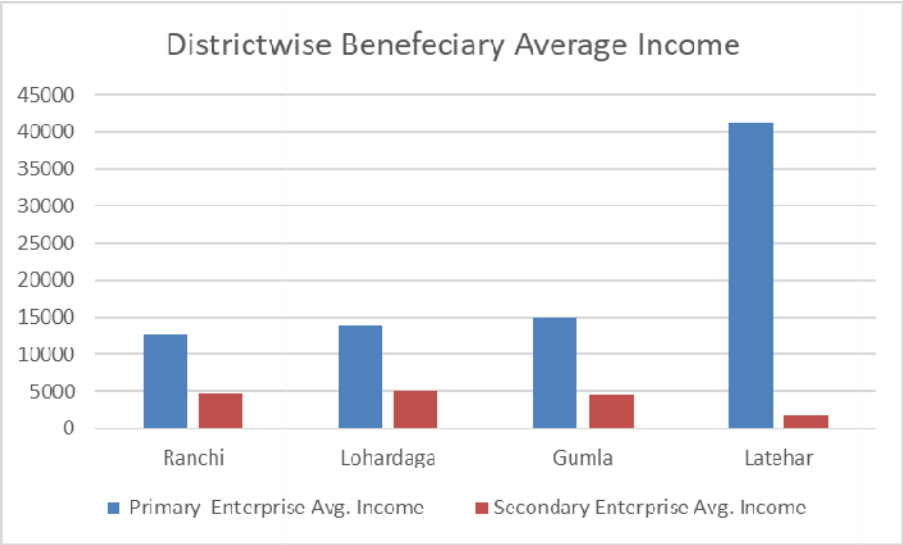
District and Block wise enterprise wise beneficiary average income is as follows:

Table 9: Beneficiary average income- enterprise type wise

		Beneficiary average income at Graduation			
Districts	lock	Primary Enterprises		Secondary Enterprise	
		No of Ben	Avg. Income	No of Ben	Avg. Income
Ranchi	Bundu	35	14000	32	4500
	Rahe	33	12000	32	4500
	Ta ar	66	12000	60	5000
Lohardaga	Peshrar	166	14000	159	5000
Gumla	Chainpur	52	12000	48	3500
	Ghaghra	279	18000	263	4500
	Bis unpur	519	15000	488	5500
Latehar	Barwadih	796	15000	739	4500
	Ma ika	155	13000	149	4000
	Garu	49	12000	46	5500
Total		**2150**	**137000**	**2016**	**46500**

Beneficiary enterprise type wise average income can be shown graphically:

Graph-4



District wise no of beneficiary in the following income range:

Table 10: Beneficiary enterprise income range							
Block	Beneficiary enterprise Income range						Total
	Below 2000	2 01-3000	3001-4000	4001-5000	5001-6000	Above 6000	
Ranchi	5	25	39	35	18	12	**134**
Lohardaga	7	18	27	47	55	12	**166**
Gumla	10	15	21	394	300	110	**850**
Latehar	97	100	290	190	238	85	**1000**
Total	**119**	**158**	**377**	**666**	**611**	**219**	**2150**

District wise no of beneficiary in the following Family income range:

Table 11: Beneficiary family income range							
District	eneficiary Family Income range						Total
	Below 2000	20 1-3000	3001-4000	4001-5000	5001-6000	Above 6000	
Ranchi	10	15	18	55	20	16	**134**
Lohardaga	12	25	20	60	25	24	**166**
Gumla	16	15	75	294	250	200	**850**
Latehar	110	1 4	194	207	225	150	**1000**
Total	**148**	**1 9**	**307**	**616**	**520**	**390**	**2150**

Asset: - At inception, the average value of productive assets given to the 2150 beneficiaries were Rs 8167 but at the project end the beneficiary average asset value recorded as Rs14670

with an average asset growth rate 55%.

In Ranchi district the least asset growth 170.63% on transferred asset value is recorded ,while in Latehar district the highest asset growth is recorded as 223.56.

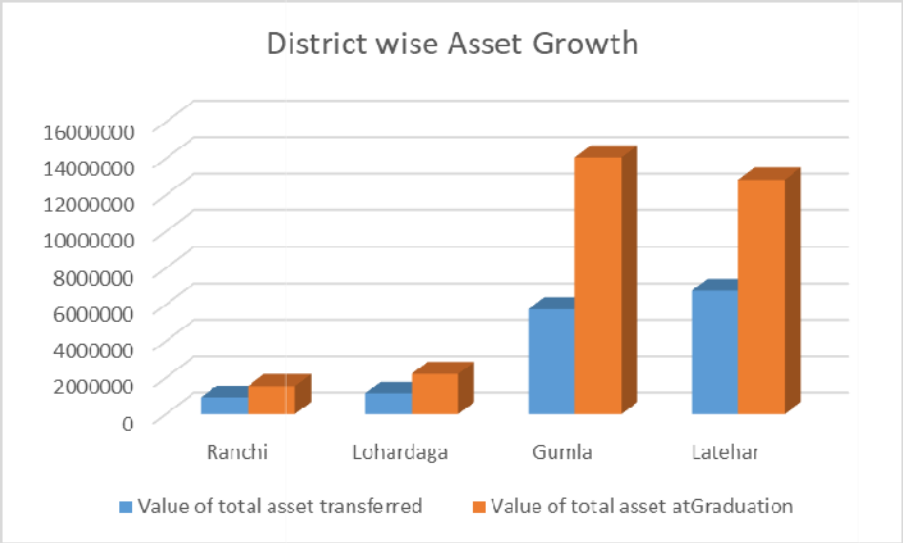
District wise beneficiary enterprise asset growth is as follows:

Table12:Beneficiary enterprise asset growth

District	Value of total asset transferred	Value of total asset at Graduation	% Increased
Ranchi	904500	1543348.35	170.63
Lohardaga	1120500	2201223	196.45
Gumla	5737500	14056875	223.56
Latehar	6750000	12826755	223.56
Total	**14512500**	**30628201**	**211**

District wise enterprise asset growth can be shown graphically:

Graph-5



District wise no of beneficiary in the following asset value range:

Table13:Beneficiary enterprise asset value range

District	Beneficiary AssetValue range						Total
	Below Rs. 10000	Rs.10001 to 15000	Rs.15001 to 20000	Rs.20001 to 25000	Rs.25001 to 30000	Rs.30001 and above	
Ranchi	10	85	11	15	8	5	**134**
Lohardaga	12	68	66	10	6	4	**166**
Gumla	216	326	194	58	32	24	**850**
Latehar	205	456	226	56	35	22	**1000**
Total	**443**	**935**	**497**	**139**	**81**	**55**	**2150**

Beneficiary Household asset

During baseline it was found that the beneficiaries had minimum household assets like radio, mobile or cycle. But at the time of Graduation, it is recorded that they possess household assets a part from productive assets.

Details of household assets with value range are as follows.

Table 14: Beneficiary Household asset details

District	Total Beneficiary	No of beneficiary having Household assets						
		Bi-Cycle	Almirah	Mobile Phone	Radio	Electric Fan	Television	Solar Light
Ranchi	134	60	60	120	15	130	60	80
Lohardaga	166	50	30	133	18	33	50	45
Gumla	850	210	107	560	50	150	65	75
Latehar	1000	550	100	680	100	225	8	150
Total	**2150**	**870**	**297**	**1493**	**183**	**538**	**183**	**350**









II. Beneficiary savings habit

Regular savings at bank was one of the most important agenda for discussion in Group meeting. The field staffs provided greater significance to the savings component during visits and consistent follow up was made with the beneficiaries. Beneficiaries were encouraged to keep their daily savings in a small box and the staff helped them to deposit their money in the banks on a monthly basis.

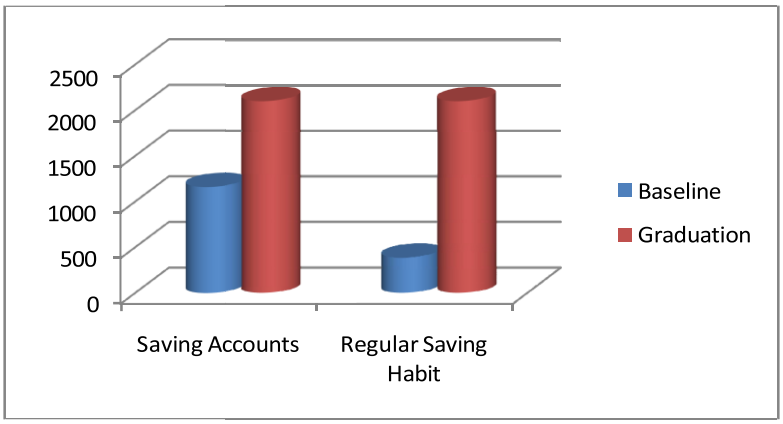
At the beginning, there spondents had very poor savings habit in terms of opening bank account and regular maintenance. Nearly all the beneficiaries reported not using the bank accounts with the most common reason being not having enough money in hand to make a deposit. 1160 (95%) out of 2150 beneficiaries had their bank account but only 386 respondents (10.88%)of total project beneficiaries were regularly maintaining their account. But at the Graduation stage 2098 beneficiaries (99.8%) out of 2150 have their active savings bank account and all are depositing regularly in their account.

District wise no of beneficiary in the following bank savings value range:

Table15:Beneficiary savings value range

District	Beneficiary bank savings value range					Total
	Upto Rs 1000	Rs 1001-5000	Rs 5001-10000	Rs 10001-15001	Above Rs. 15001	
Ranchi	12	116	6	0	0	**134**
Lohardaga	28	124	7	6	1	**166**
Gumla	356	449	33	7	5	**850**
Latehar	125	800	59	12	4	**1000**
Total	**521**	**1489**	**105**	**25**	**10**	**2150**

Changes in Beneficiary active savings account at Graduation can be shown graphically:



III. Household Food Provision

Baseline data reveals that most of the 2150 beneficiaries can manage two times cooking in their home but they did not have any knowledge or means of square meals with different nutritious food items since those were out of their reach.

But at the time of Graduation, beneficiaries are having two times meal with diversified food items.

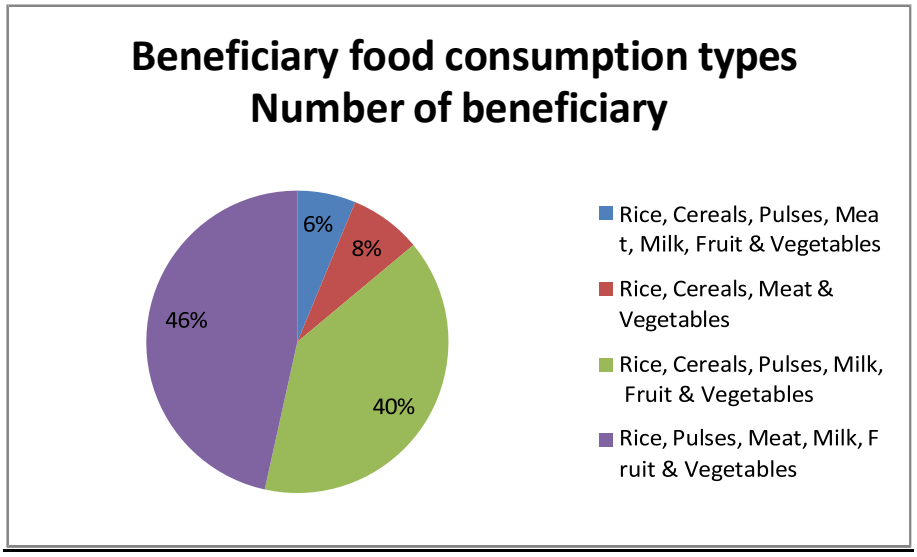
Beneficiary food consumption types can be shown below:

Table 16: Beneficiary food consumption types

Food consumption types	Number of beneficiary
Rice, Cereals, Pulses, Meat, Milk, Fruit & Vegetables	134
Rice, Cereals, Meat & Vegetables	166
Rice, Cereals, Pulses, Milk, Fruit & Vegetables	850
Rice, Pulses, Meat, Milk, Fruit & Vegetables	1000

Beneficiary food consumption types can be shown graphically below:

Graph-7



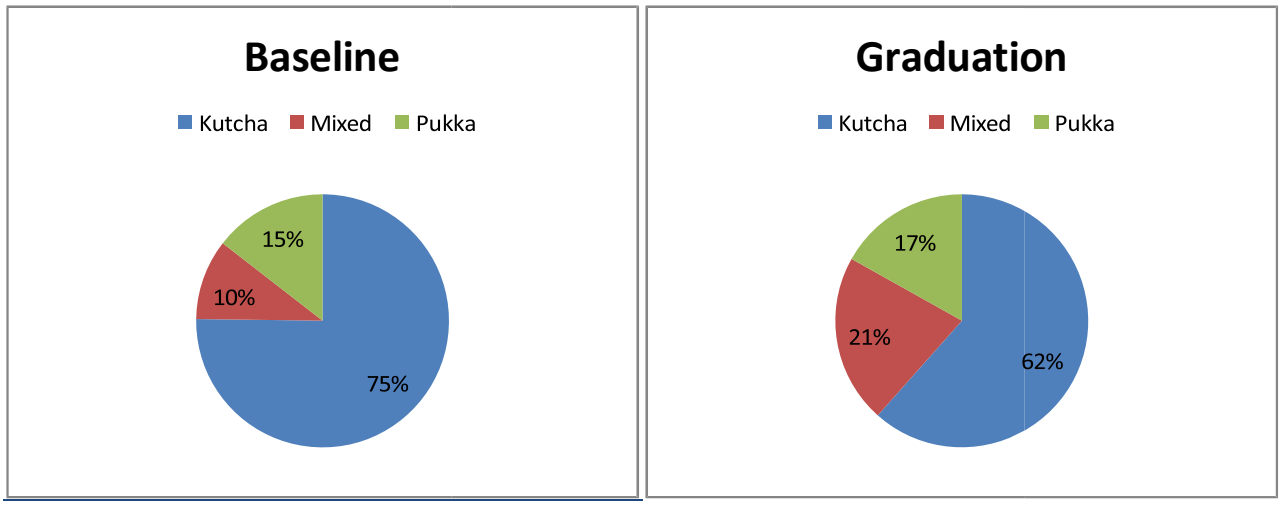
IV. Condition of House-Safe & Secure

At the initial stage, out of 2150 households 1617(75.24%) households were found

Temporary or„ Kuttcha", 222 (10.32%) were having brick walls mud finish with straw/tin/mud tiles hade sand 311 households (14.46%) are found permanent or„ Pukka ".But at the time of Graduation, changes in living standard of such beneficiaries are r corded. As data shows, out of 2150 households 1324 houses (61.56%) are found temporary or "Kuttcha", 464 (21.58%) houses are with brick walls and mud finish with tin / mud tiles hade sand 362 (16.83%) beneficiaries are having permanent structure-brick walls with concrete roof.

Changes in beneficiary household status can be shown graphically:

Graph-8



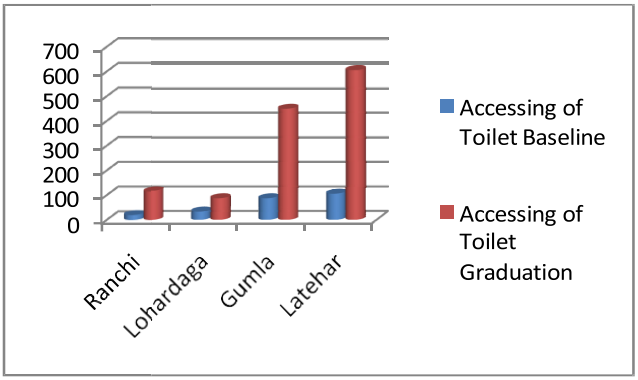
V. Access to Toilet

Accessing toiletis considered one of the primary needs to ensure basis health & hygiene. During the initial stage alarmingly, out of 2150 respondents only 255 (11.86%) were using toilet and most of them had practiced opene defecation. But at the time of Graduation thes cenario has been seen improved. Now 1255 beneficiaries and their family members (58.37%) are using toilet. Among them1220 have their own toilet in their house or ad jacentareas and 35 are sharing toilet with neighboring households. Alarmingly, 895 beneficiaries and their families are still under open defecation practice. Nearly all the beneficiaries reported for not using the toilets with the most common reason, i.e. for not having sufficient water at their toilet premise.

However,1255 beneficiaries had received Government support for constructing their toilet.

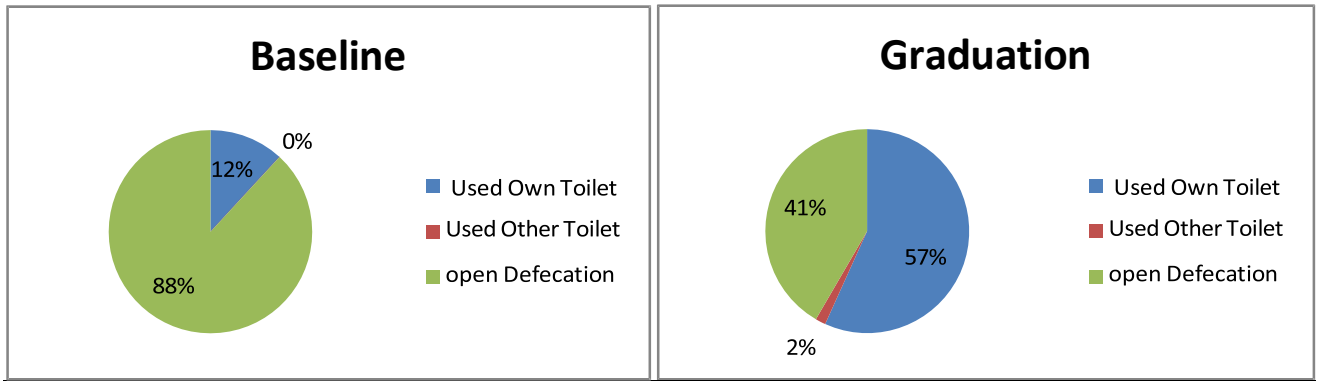
Improved status of accessing toilets can be shown graphically.

Graph-9



Status of defecation at Inception and at Graduation can be shown graphically:

Graph-10



VI. Access to Government Schemes and entitlements

At the initial stage, beneficiaries had minimal wariness and access to different Government schemes. Following are the details of beneficiary linkages ensured at the terminal stage.

District	Total Benefeciary	Access to Dakiya Yojana	Benefits of Birsa Awas	Benefits of Vridha Pension Yojna	PVTG Pension	Access to Ujjawala Yojna	Access to services of Primary Health Center(PHC)
Ranchi	134	129	115	27	107	28	94
Lohardaga	166	133	95	40	126	35	66
Gumla	850	800	697	138	695	400	654
Latehar	1000	969	900	200	800	437	760
Total:	2150	2031	1807	405	1728	900	1574

CONCLUSION:

The selected 2150 women are an important element for holistic development there by enhancing livelihood of the populace. It is evident that apart from farming or agriculture there are other means of earning income which have become more lucrative. Throughout the discussion with all 2150 respondents it was found that now they are confident to run their enterprise of their own and a considerable number of women are ready to take loan for expanding their enterprises.

There spondent serials of ound properly a ware of different government entitlements and the benefits. The standards of living of those beneficiaries are increasing with their generating income. The women are found strong to be the decision maker for various aspects with in their families and financial support helped them to enjoy a better position and say in the decisions the families take.

The THP programme implementation in Ranchi, Lohardaga, Gumla and Latehar districts has demonstrated how beneficiaries graduate out of extreme poverty through the evidence-informed programme, followed by linkage to the mainstream SHGs support.