

Jharkhand Graduation Approach
Project Completion Report:

Implementation of
Targeting the Hardcore Poor (THP) Programme
in Dumka, Pakur, Godda and Sahibgunj District

July 2021

BANDHAN-Konnagar

Jharkhand Tribal Development Society
Government of 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 as 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 push an additional 88 million to 115 million people into extreme poverty this year and an UN estimate as late as December 2020 observed that the COVID-19 pandemic could push another 200 million people into extreme poverty unless action is taken to accelerate development efforts.

The project namely as- 'Targeting the Hardcore Poor Programme', running in collaboration with Jharkhand Tribal Development Society- Government of Jharkhand and implemented by Bandhan-Konnagar following its proven Graduation model aims to bring in transformational changes in the lives of the poorest- Particularly Vulnerable Tribal Groups (PVTG) 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.

Bandhan-Konnagar 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 (April, 2019 to June, 2021), 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 5000 PVTG households in Dumka, Pakur, Godda and Sahibgunj districts of Jharkhand, to make them self-reliant and including them in the socio-economic mainstream system to enable them out of extreme poverty by Bandhan's direct 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 incorporated in this Completion Report.

B. CONTEXT

Jharkhand has a population of 33 million, of whom 26 per cent 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 SECC 2011, 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 cannot 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 Hardcore 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 overall well-being.

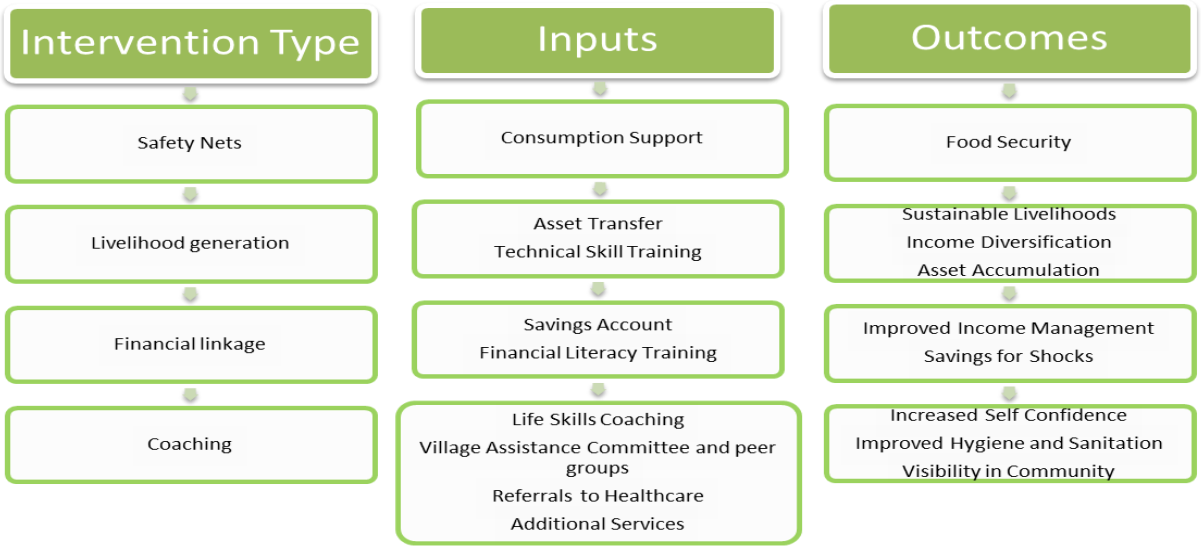


The idea is to provide a "big push" with the hope of unlocking a poverty trap. Beneficiaries are identified through a participatory process in a village meeting, followed by a verification visit by the organization's staff, and endorsement by a village committee. Beneficiaries are then given an asset, 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 outcomes and 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 hardcore poor families
- To provide holistic assistance to capacitate the hardcore poor in building self-reliance and sustainable livelihoods with improvement in overall quality of life
- To facilitate convergence with Government schemes & entitlements for the hardcore poor
- To enable graduation of the hardcore poor into socio-economic mainstream within 24 months

D. OUTCOME OF THE INTERVENTION



E. EVIDENCE OF IMPACT OF THE GRADUATION APPROACH

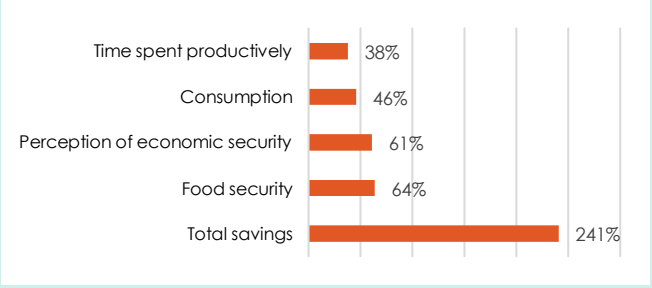
The Graduation Approach has been implemented in multiple countries by different grassroots NGOs and rigorously evaluated in different contexts, including Bandhan Konnagar's implementation in India. The academic journal Science in 2015 published results of impact from rigorous randomized evaluations, by J-PAL affiliated researchers, in six countries. These scientific impact evaluations found that the programme led to durable increases 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 impact of the Graduation approach (TUP)

Randomised evaluations completed in seven countries, findings published



Long-term impact measured in Murshidabad, 5.5 yearsafter programme 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 (Princeton University) began working with Bandhan- Konnagar on a randomised 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 not only 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 districts in May 2017 and the project phased out in June 2019 after successfully graduating 2000 beneficiaries- 1,000 households in Dumka (Dumka Sadar and Masalia blocks) and 1,000 households in West Singhbhum (Tonto and Jhikpani blocks).

Integration of THP programme within JTELP in Jharkhand:

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 (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.

G. THE PROGRAMME STRATEGY:

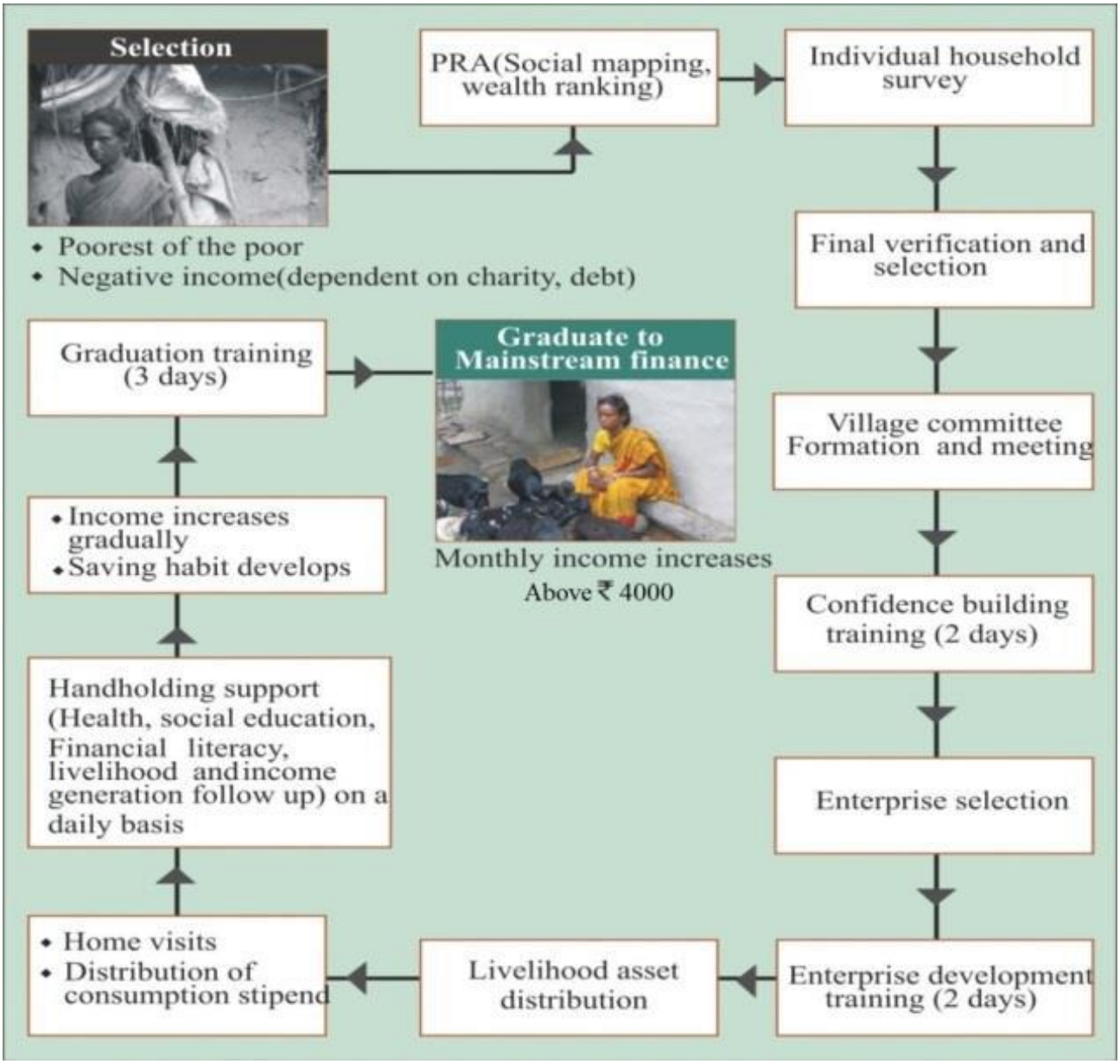
The Targeting the Hard Core Poor (THP) Programme in JTELP scale-up was intensively focused to cover the most deprived Particularly Vulnerable Tribal Groups (PVTGs) households in the select villages under JTELP project areas across the four districts through the combination of the following strategies.

✓ 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 SECC 2011 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
✓ Identifying enterprise 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 inclusion
✓ Develop self-employment skills 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 socially excluded households in the proposed THP in JTELP scale-up, PVTG households satisfying the following criterion has been included in the shortlisting 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 institution
- 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



I. ACTIVITY PERFORMED AS PER MILESTONE:

Milestone 1:

Within 6 months from the project commencement date (April to September 2019)

Activity as per Milestone:i. Selection of 2600 Beneficiary of Phase I
ii. Selection of enterprise for 2600 beneficiaries

Target as per Milestone	Achievement
Selection of 2600 Beneficiary of Phase I	Selected 2600 beneficiaries of Phase I
Selection of enterprise for 2600 beneficiaries	Selected enterprise for Phase I 2600 beneficiaries

Specific activities performed during the time frame (as per Milestone):

Table 1: Activities as per Milestone 1

District-	Dumka	Pakur		Jharkhand State Total
Block	Gopikandar	Amrapara	Littipara	
No of Gram Panchayat	5	4	4	13
Villages covered	8	21	61	90
No. of PRA	8	48	94	150
HH Covered in PRA	465	2561	4653	7679
HH surveyed	328	1718	2456	4502
Beneficiary identification	242	1155	1369	2766
Beneficiary selection	222	1078	1300	2600
Enterprise selection	222	1078	1300	2600

Milestone 2:

Within 9 months from the project commencement date (April to December 2019)

Activity as per Milestone:i. Complete transfer of at least one asset to 2600 Beneficiary of Phase I

ii. Selection of 2400 Beneficiary of Phase II

iii. Selection of enterprise for 2400 beneficiaries

Target as per Milestone	Achievement
Complete transfer of at least one asset to 2600 Beneficiary of Phase I	Transferred asset to 2600 beneficiaries to initiate micro enterprises
Selection of 2400 Beneficiary of Phase I	Selected 2400 beneficiaries of Phase II
Selection of enterprise for 2400 beneficiaries	Selected enterprise for Phase II 2400 beneficiaries

Specific activities performed during the time frame (as per Milestone):

Table 2: Activities as per Milestone 2				
District-	**Dumka**	**Pakur**		**Jharkhand State Total**
Block	Gopikandar	Amrapara	Littipara	
Transferred at least one asset to beneficiaries	222	1078	1300	2600

District-	**Godda**		**Sahibgunj**		**Jharkhand State Total**
Block	Sundar Pahari	Boarijor	Taljhari	Borio	
No of Gram Panchayat	5	5	5	4	19
Villages covered	37	25	25	6	93
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
Beneficiary selection	770	830	600	200	2400
Enterprise selection	770	830	600	200	2400

Milestone 3:

Within 12 months from the project commencement date (April 2019 to March 2020)

Activity as per Milestone: i. Complete transfer of at least one asset to 2400 Beneficiary of Phase II

Target as per Milestone	Achievement
Complete transfer of at least one asset to 2400 Beneficiary of Phase II	Transferred asset to 2400 beneficiaries to initiate micro enterprises

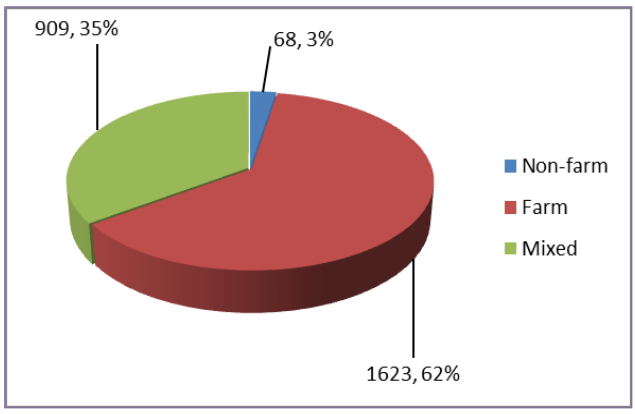
Specific activities performed during the time frame (as per Milestone):

Table 3: Activities as per Milestone 3

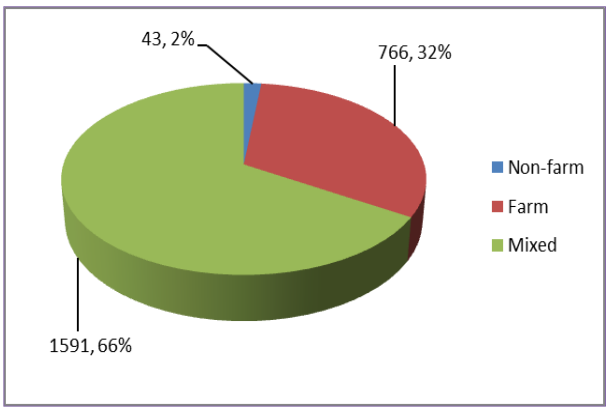
District-	Godda		Sahibgunj		Jharkhand State Total
Block	Sundarpahari	Boarijor	Taljhari	Borio	
Transferred at least one asset to beneficiaries	770	830	600	200	2400

Types of enterprises, as on June 2021:

Graph-1



Enterprise break-up of Phase I (2600 Ben)



Enterprise break-up of Phase II (2400 Ben)

J. 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 a preliminary list of the blocks for operation. Once the blocks were identified, management deployed staff members, including the Community Organizer In-charge (COI) level staff; a house was identified for functioning as a THP branch i.e. office cum residence setup and this was finalized by signing a deed between the landlord and Bandhan-Konnagar for the entire project period, staff set up the premises based on the logistical requirements detailed by Bandhan-Konnagar.

The implementation of the THP programme by Bandhan Konnagar began in April 2019 by setting up twenty-five Branch Offices, 1 in Dumka, 12 in Pakur, 8 in Godda and 4 in Sahibgunj district. Each branch had Community Organizers (CO) who manages average 40-50 beneficiaries. Each Branch has 1 Branch Manager and for every 4-5 branches there were 1 Area Coordinator and for 4 districts there were 3 Senior Area Coordinators. Apart from this, 55 Community Resource Persons from JTDS District Project Management Unit were also engaged to address community level issues and to ensure day to day village wise beneficiary enterprise- especially livestock follow up.

Annex 1- Details of CRPs engaged

Activity 2: Capacity building of Project staff:

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

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

The 25 Branch In-Charges also received Pre-Service Orientation and Branch Operational Management Course (BOMC) by Bandhan-Konnagar's own training faculties.

Activity 3: Beneficiary selection through PRA & Household survey:

The preliminary survey conducted during branch set up served as a basis for preparation of PRA phase. Based on the information on Panchayats and blocks around the branch, the staff began rapport 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 on Bandhan-Konnagar and to conduct the PRA exercise in the village. Based on this discussion, an area 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 them into 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 and Bandhan's THP beneficiary selection criteria.

After PRA process, door to door Survey through using of questionnaire / prescribed format 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 households 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 formal financial institution
- Have no productive/income generating assets to sustain the family
- Have not received any support from JTELP for housing of Goat / Hen

Facts & figure:
During the Project period, 251 PRA was done in 183 villages under 34 Gram Panchayats covering 11614 households for selecting 5000 project beneficiaries.

Activity 4: 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 staff started gathering information to identify a list of asset options that were suitable for the local context. This list was compiled after taking into consideration the sustainable profitability of the enterprises and suitability to the beneficiaries.

Enterprise selection is a three stage process. In the first visit, Bandhan-Konnagar staff visited the beneficiary and provided details about Bandhan-Konnagar, 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.

Facts & figure:
During the Project period, enterprise selection process completed for all 5000 project beneficiaries.

On the staff's second visit, the beneficiary's family members were involved 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 neighbouring 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.

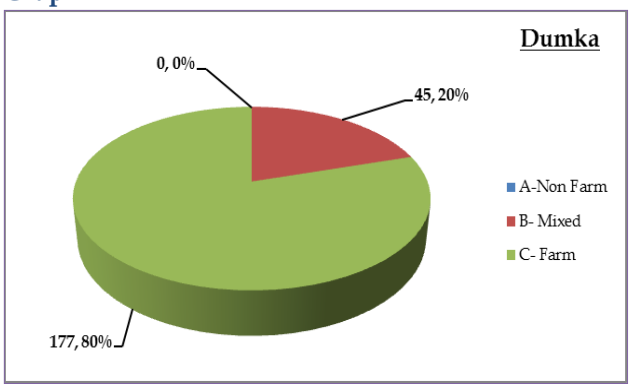
After selection of enterprise the final list was also endorsed by respective VO.

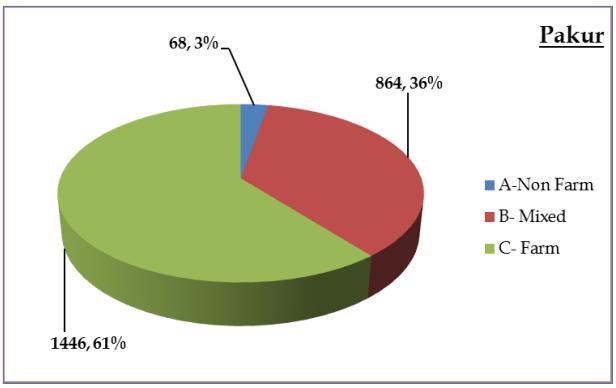
Block wise enterprise details are as follows.

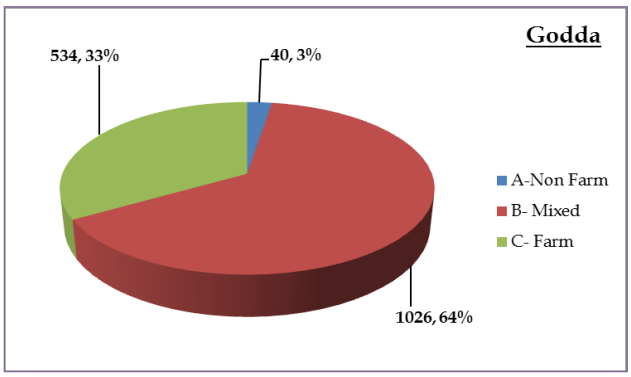
Table 4: Beneficiary enterprise details								
Block	**Gopikandar**	**Littipara**	**Amrapara**	**Sundar Pahari**	**Boarijor**	**Taljhari**	**Borio**	**Total**
Non-Farm	0	29	39	29	11	1	2	111
Mixed	45	541	323	487	539	441	124	2500
Farm	177	730	716	254	280	158	74	2389
Total	**222**	**1300**	**1078**	**770**	**830**	**600**	**200**	**5000**

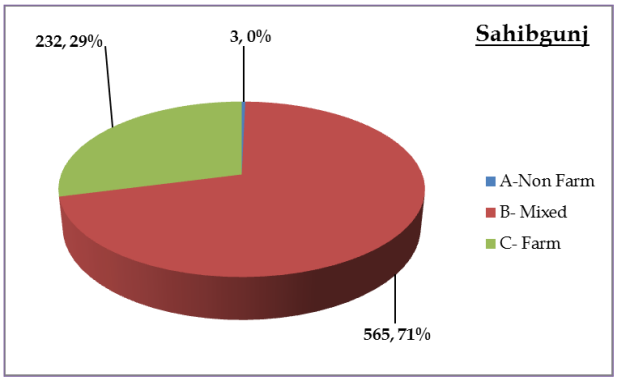
District wise enterprise details are as follows.

Graph-2









Annex-2 Block wise Enterprise list

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

Bandhan-Konnagar 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 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 assets.

Facts & figure:

During the Project period, all 5000 project beneficiaries received Enterprise development training with special session on Confidence building

Activity 6: Village Committee/ ADSC formation & meeting:

The purpose of the VAC is twofold: to engage the local leaders and village community in supporting ultra-poor women graduate out of poverty, and to enlist their support after the programme beneficiaries have graduated.

VAC meetings attempted to connect the local community with the problems being faced by beneficiaries. The discussion was relatively unstructured and tend to include motivational and advisory notes provided by the Branch in-charge and voicing of solutions by all the members to the problems raised by beneficiaries. The initial meetings were often used to reiterate key aspects of the programme including the nature of Bandhan-Konnagar as an organization, the duration of the programme, the reasons for providing asset transfers and consumption support etc.

Facts & figure:

During the Project period 165 village committee / ADSC have been formed and cumulative 3159 monthly meetings were conducted

Activity 7: 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 JTDS and local VAC members.

Facts & figure:

During the Project period all 5000 beneficiaries received assets to initiate their micro enterprises.

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. Bandhan-Konnagar invited different stakeholders such as the Gram Sarpanch, Community Resource Persons engaged by JTDS, members of the Panchayat, educated members in the village, members of the VAC/ADSC and respective DPMUs to participate in the asset transfers programme.

Activity 8: Weekly handholding support through Group meeting and Asset follow up:

This phase of the 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 Bandhan-Konnagar staff to beneficiaries is composed of two components: a. Group meeting and b. Household visit for asset verification

a. Group meeting

The group meetings were conducted by a CO (sometimes with the assistance of a COI) 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.

Consumption support

Consumption support was provided to the beneficiaries until their asset started generating enough income to meet the immediate consumption needs of the household. The duration of consumption support depends on the lifecycle of income generation from the assets given to beneficiaries. Beneficiaries with farm assets were provided consumption support for a longer duration since farm assets take a longer time to start generating income compared to non-farm assets.

Facts & figure:

During the Project period all 5000 beneficiaries received Consumption Stipend to meet their immediate family need.

Bandhan-Konnagar provided consumption support through a cash stipend of Rs 2,000 for a farm asset over a period of 14 weeks and Rs 900 for a non-farm asset over a period of 7 weeks, typically Rs 120-140 per week, after the asset was transferred.

b. Household visit for asset verification

i) Farm assets: The CO visited the beneficiary's house, reviewed the monitoring records, and understood the challenges, if any faced by the beneficiary with her farm 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) Non-farm assets: The CO 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.

Facts & figure:

During the Project period all 5000 beneficiaries were reached through 56438 group meetings and individual asset follow up visit.

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

District wise details status of Livestock given:

Table 5: Livestock status at Graduation							
District	Livestock types	Distributed	New Born	Death		Sell	Present
				Dist.	NB		
Dumka	Goat	815	927	284	388	267	**803**
	Pig	140	214	41	65	59	**189**
	Hen	1435	2646	1356	1095	623	**1007**
	Duck	163	12	-	-	-	**175**
	Sheep	60	40	10	9	14	**67**
Pakur	Goat	8342	6059	3041	1408	2589	**7363**
	Pig	3093	2781	672	762	937	**3503**
	Hen	18054	13467	6720	4299	5964	**14538**
	Sheep	23	2	10		0	**15**
	Duck	590	212	340	69	106	**287**
Godda	Goat	4475	1828	1393	357	1090	**3463**
	Pig	2151	750	355	162	467	**1917**
	Hen	6939	2334	1843	448	842	**6140**
Sahibgunj	Goat	2412	1189	251	130	670	**2550**
	Pig	882	504	5	9	129	**1243**
	Hen	3676	1740	1160	352	261	**3643**

Detail of Livestock vaccination:

Vaccination is essential to ensure protection mechanism to the cattle rearer against any eventual loss of their animals due to death. Considering the farm asset given to the beneficiaries, Technical Assistant was engaged full time by Bandhan-Konnagar to provide vaccinations to the given livestock.
Below is the Block wise details of 362 vaccination camps organized and the livestock vaccinated (cumulative), recorded during the project end.

Table 6: Livestock vaccination status:							
District	Camp Organised	Livestock vaccinated					Total livestock vaccinated
		Goat	Pig	Sheep	Duck	Hen	
Dumka	24	821	152	87		763	**1823**
Pakur	164	8823	1274	20	249	8282	**18648**
Godda	116	6707	0	0	0	5577	**12284**
Sahibgunj	58	3581	291	0	0	2154	**6026**
Total	**362**	**19932**	**1717**	**107**	**249**	**16776**	**38781**

Activity 9: Beneficiary Refresher training:
Refresher trainings were conducted every 3 months to revisit the concepts discussed in the confidence building and enterprise development trainings. They were also informed about the requirements for 'graduating' from the programme. These trainings helped beneficiary assess their position with respect to the other beneficiaries who started their enterprise at

the same time. The attendees of the refresher trainings were provided with travel allowance and refreshments.

Facts & figure:
During the Project period, all 5000 beneficiaries, (cumulative 17320 with multiple counts) received refresher training arranged at branches.

Few common points of discussions in refresher trainings were as follows:

- Social makeup of the society and ways to get out of poverty etc.
- Best practices to take care of assets
- Profitable ways of running their enterprises
- Issues faced by beneficiaries and steps taken to resolve them
- Ways to continue their livelihoods, especially during the lockdown
- Diversification of enterprises- feasible and viable
- Awareness of and access to government schemes
- Forming and joining SHGs

To ensure proper rearing and nursing of livestock given, Pashu Sakhi training was also organized for beneficiaries in presence of Technical staff of Bandhan-Konnagar, with valuable support from respective District Project Management Unit- Godda and Sahibgunj district. 267 Special Refresher Training were also organized in presence of Village Pradhan, Beneficiaries, Husband and Community Resource Persons.

Activity 10: 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
- Importance of VAC and strategies to continue participation after phase out
- 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.

- Diversification of enterprises considering lockdown situation

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
Dumka	Gopikandar	222	183	82.43
Pakur	Littipara	1300	1088	83.69
	Amrapara	1078	920	85.34
Godda	Sundarpahari	770	697	90.52
	Boarijor	830	753	90.72
Sahibgunj	Taljhari	600	551	91.83
	Borio	200	188	94.00
Total		**5000**	**4380**	**87.6**

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 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Indira Awas Yojona, Indira Gandhi National Widow Pension Scheme (IGWPS), PTG Dakiya Scheme, Adim Jan Jati Pension Yojona (AJJPY), Swachh Bharat Mission.

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

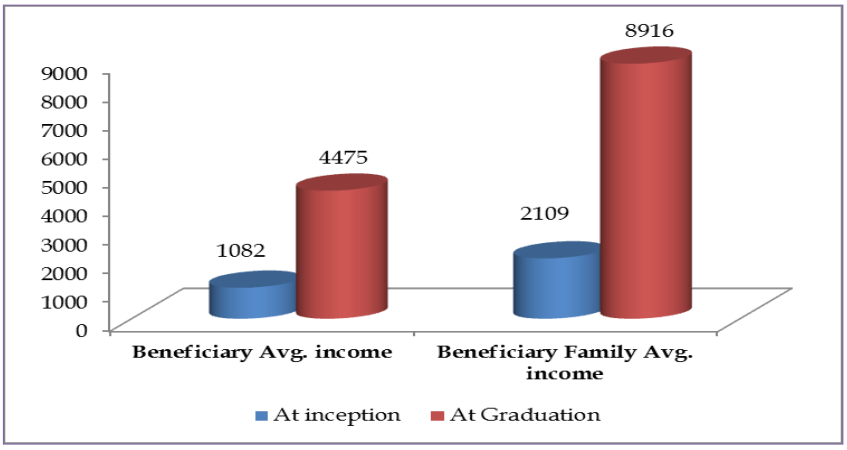
K. SIGNIFICANT CHANGES SEEN

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 1082 to Rs 4475. Besides, growth in average monthly family income of the 5000 beneficiaries also recorded from Rs 2109 to Rs 8916.

Graph-3



Considering the enterprise types, in Pakur district average income from Non-farm enterprise recorded better (Rs 4875) compared to Farm and Mixed enterprises, while in Godda and Sahibgunj districts, the average income recorded better in case of Farm enterprises (Rs 4427) compared to Non-farm and Mixed enterprises.

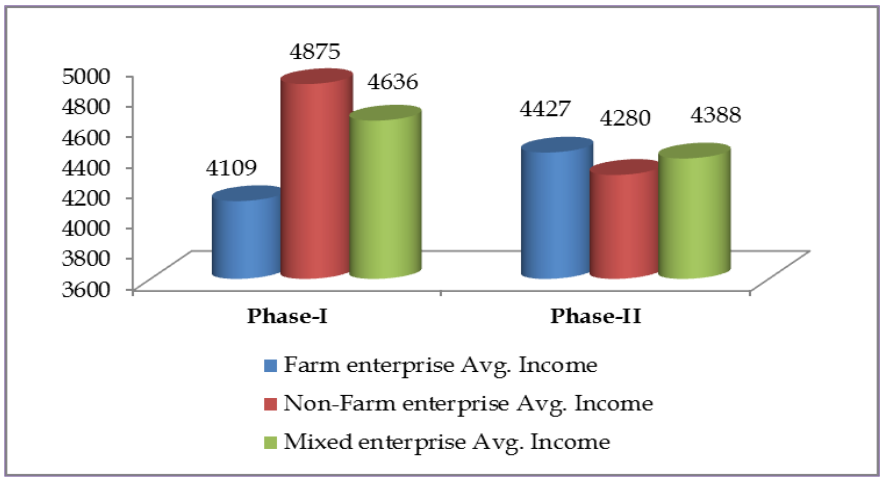
District and Block wise enterprise type wise beneficiary average income is as follows:

Table 9: Beneficiary average income- enterprise type wise

Districts	Block	Beneficiary average income at Graduation					
		Farm enterprise		Mixed enterprise		Non- farm enterprise	
		No of Ben	Avg. Income	No of Ben	Avg. Income	No of Ben	Avg. Income
Dumka	Gopikandar	177	3620	45	4239	0	0
Pakur	Amrapara	716	4227	323	4507	39	4676
	Littipara	730	4480	541	5161	29	5073
Total Phase -I		**1623**	**4109**	**909**	**4636**	**68**	**4875**
Godda	Sundar Pahari	254	4421	487	4241	29	4189
	Boarijor	280	4641	539	4544	11	4659
Sahibgunj	Taljhari	158	4125	441	4560	1	3420
	Borio	74	4285	124	4172	2	3860
Total Phase -II		**766**	**4427**	**1591**	**4388**	**43**	**4280**

Phase wise 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 3600	3600- 4000	4001- 6000	6001- 8000	8001- 10000	Above 10000	
Dumka	31	133	53	5	0	0	**222**
Pakur	350	582	1016	343	73	14	**2378**
Godda	137	344	1007	92	16	4	**1600**
Sahibgunj	64	199	536	1	0	0	**800**
Total	**582**	**1258**	**2612**	**441**	**89**	**18**	**5000**

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

Table 11: Beneficiary family income range

District	Beneficiary Family Income range						Total
	Below 3600	3600- 4000	4001- 6000	6001- 8000	8001- 10000	Above 10000	
Dumka	4	17	2	125	61	13	**222**
Pakur	42	43	132	566	948	647	**2378**
Godda	19	11	78	219	966	307	**1600**
Sahibgunj	0	0	14	89	576	121	**800**
Total	**65**	**71**	**226**	**999**	**2551**	**1088**	**5000**

Asset: - At inception, the average value of productive assets given to the 5000 beneficiaries were Rs 12078, but at the project end the beneficiary average asset value recorded as Rs 27931 with an average asset growth rate 231.2%.

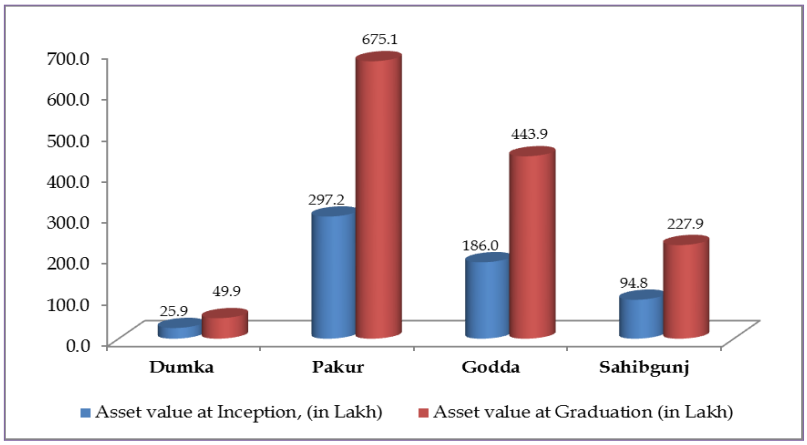
In Dumka district the least asset growth 191.6% on transferred asset value is recorded, while in Sahibgunj district the highest asset growth is recorded as 240.4%.

District wise beneficiary enterprise asset growth is as follows:

Table 12: Beneficiary enterprise asset growth			
District	**Value of total asset transferred**	**Value of total asset at Graduation**	**% increased**
Dumka	2593480	4990724	192.4
Pakur	29722635	67509641	227.1
Godda	18596585	44388626	238.7
Sahibgunj	9480572	22787925	240.4
Total	**60393272**	**139676916**	**231.3**

District wise enterprise asset growth can be shown graphically:

Graph-5



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

Table 13: Beneficiary enterprise asset value range							
District	**Beneficiary Asset Value 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	
Dumka	12	16	11	113	55	15	**222**
Pakur	88	33	167	720	527	843	**2378**
Godda	87	36	23	536	411	507	**1600**
Sahibgunj	0	5	15	226	324	230	**800**
Total	**187**	**90**	**216**	**1595**	**1317**	**1595**	**5000**

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 apart 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
Dumka	222	176	4	196	32	132	5	216
Pakur	2378	1454	144	1661	236	973	152	1741
Godda	1600	1085	43	1059	37	710	27	998
Sahibgunj	800	186	7	174	6	147	0	354
Total	**5000**	**2901**	**198**	**3090**	**311**	**1962**	**184**	**3309**

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, the respondents 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. 4751 (95%) out of 5000 beneficiaries had their bank account but only 544 respondents (10.88% of total project beneficiaries) were regularly maintaining their account.

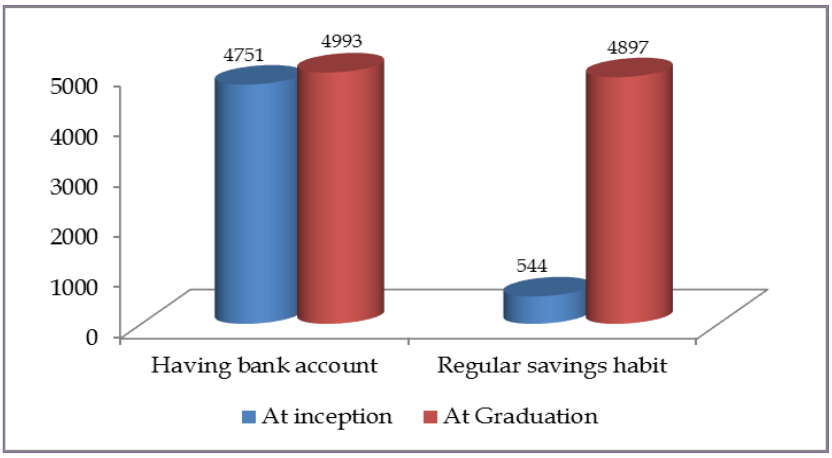
But at the terminal stage 4992 beneficiaries (99.8%) have their active savings bank account and 4897 (97.9% of total project beneficiaries) are depositing regularly in their account. Total beneficiary savings at bank recorded at Graduation is Rs 11044587.

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

Table 15: Beneficiary savings value range						
District	**Beneficiary bank savings value range**					**Total**
	Up to Rs 1000	Rs 1001 - 5000	Rs 5001- 10000	Rs 10001- 15001	Above Rs. 15001	
Dumka	9	206	7	0	0	**222**
Pakur	508	1777	85	5	3	**2378**
Godda	425	1105	52	10	8	**1600**
Sahibgunj	18	726	55	1	0	**800**
Total	**960**	**3814**	**199**	**16**	**11**	**5000**

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

Graph-6



III. Household Food Provision

Baseline data reveals that most of the 5000 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.

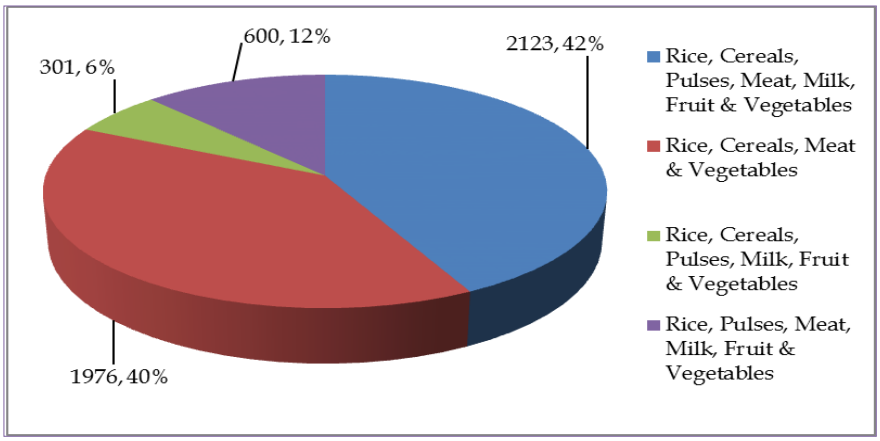
But at the time of Graduation, beneficiaries are having two times meal with diversified food items.

Beneficiary food consumption types can be shown graphically below:

Table 16: Beneficiary food consumption types	
Food consumption types	**Number of beneficiary**
Rice, Cereals, Pulses, Meat, Milk, Fruit & Vegetables	2123
Rice, Cereals, Meat & Vegetables	1976
Rice, Cereals, Pulses, Milk, Fruit & Vegetables	301
Rice, Pulses, Meat, Milk, Fruit & Vegetables	600

Beneficiary food consumption types can be shown graphically below:

Graph-7



IV. Condition of House- Safe & Secure

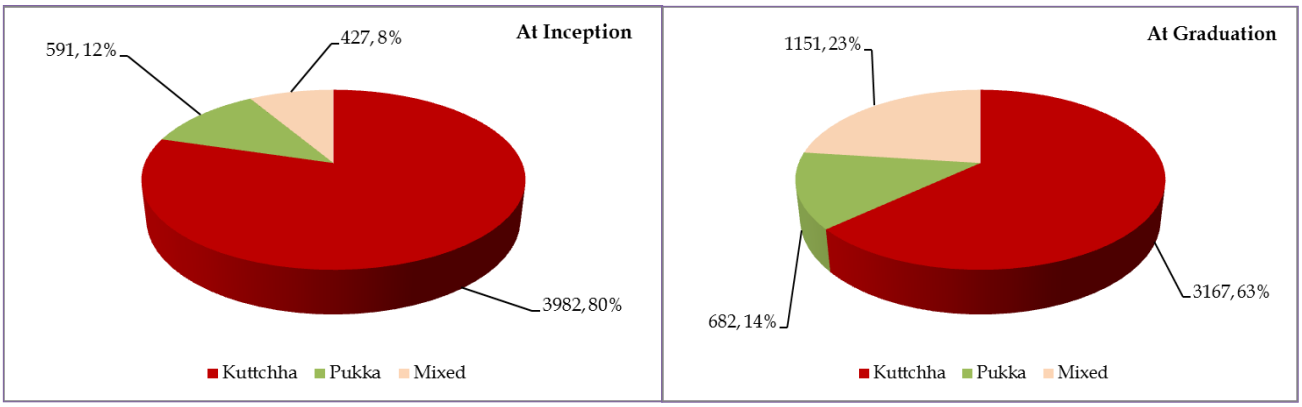
At the initial stage, out of 5000 households 3982 (79.64%) households were found

temporary or 'Kuttcha', 427 (8.54%) were having brick walls mud finish with straw /tin /mud tiles shades and 591 households (11.82%) are found permanent or 'Pukka'.

But at the time of Graduation, changes in living standard of such beneficiaries are recorded. As data shows, out of 5000 households 3167 houses (63.34%) are found temporary or 'Kuttcha', 1151 (23.02%) houses are with brick walls and mud finish with tin / mud tiles shades and 682 (13.64%) 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

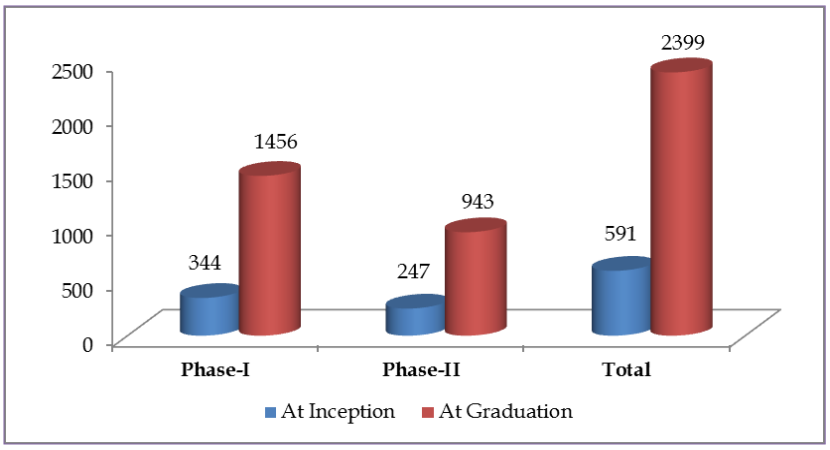
Accessing toilet is considered one of the primary needs to ensure basis health & hygiene. During the initial stage alarmingly, out of 5000 respondents only 591 (11.82%) were using toilet and most of them had practiced open defecation.

But at the time of Graduation the scenario has been seen improved. Now 2399 beneficiaries and their family members (47.98%) are using toilet. Among them 2351 have their own toilet in their house or adjacent areas and 48 are sharing toilet with neighboring households. Alarmingly, 2601 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, 1688 beneficiaries had received Government support for constructing their toilet.

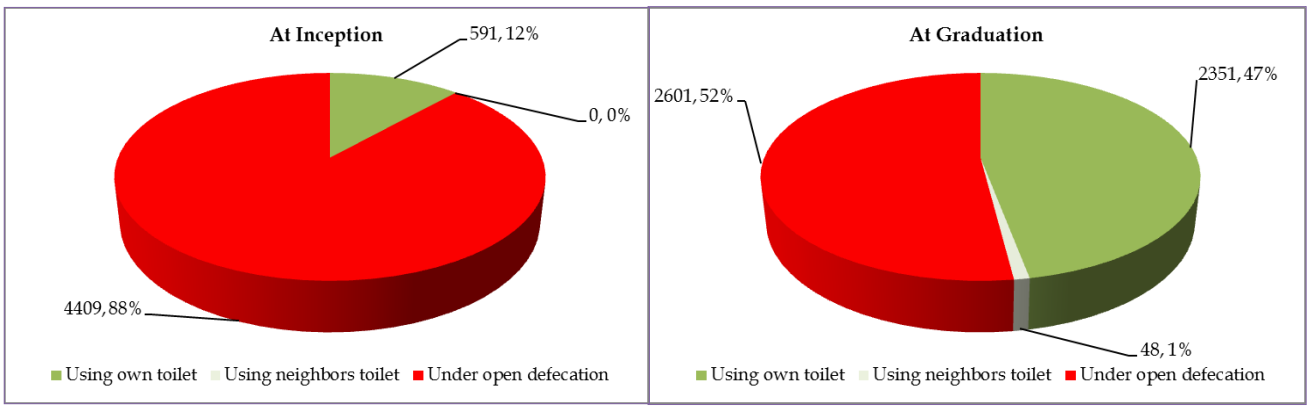
Phase wise improved status of accessing toilets can be shown graphically.

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 awareness and access to different Government schemes. Following are the details of beneficiary linkages ensured at the terminal stage.

Table 17: Details of beneficiary linkage with Government entitlements

Block name	Total Beneficiary	Beneficiaries linked with								
		PMJDY	PMJJBY	PMSBY	PM AY	IGNWPS	PTG Dakiya Yojona	AJJPY	SBM	SHG
Gopikandar	222	104	59	148	41	29	207	172	111	212
Littipara	1300	1157	429	790	988	91	1255	1095	830	1260
Amrapara	1078	437	192	559	391	37	981	589	408	1031
Sundarpahari	770	721	325	486	50	12	659	610	251	714
Boarijor	830	792	292	435	176	1	748	161	88	815
Taljhari	600	521	47	403	210	22	551	471	187	596
Borio	200	134	0	92	57	0	200	186	38	200
Total	5000	3866	1344	2913	1913	192	4601	3284	1913	4828

- PMJDY- Pradhan Mantri Jan Dhan Yojona
- PMJJBY- Pradhan Mantri Jeevan Jyoti Bima Yojona
- PMSBY- Pradhan Mantri Suraksha Bima Yojona
- PMAY- Pradhan Mantri Awaas Yojona
- IGNWPS- Indira Gandhi National Widow Pension Scheme
- PTG Dakiya Scheme- Primitive Tribal Groups Dakiya Yojona
- AJJPY- Adim Jana Jati Pension Yojona
- SBM- Swachh Bharat Mission
- SHG- Self Help Group

VII. Social status- member of other NGO / MFI:-

According to Baseline survey data none of the 5000 beneficiaries were linked with SHG or any other member based local institutions. The data analysis also indicates absence of participation and receiving of entitlements from various available resources.

But at the Graduation, 4828 beneficiaries are linked with local SHG, 9 beneficiaries are attached with local Village Panchayat and 32 beneficiaries are associated with Village Committee.

CONCLUSION:

The selected 5000 women are an important element for holistic development thereby 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 5000 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. However, sudden lockdown for Covid-19 has made an effect on their expected income and enterprise asset growth for the time being but now they the situation is becoming normal and they are driving out in their own way.

The respondents are also found properly aware 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 within 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 Dumka, Pakur, Godda and Sahibgunj districts has demonstrated how beneficiaries graduate out of extreme poverty through the evidence-informed programme, followed by linkage to the mainstream SHGs support of the State Rural Livelihoods Mission. This learning can be used further by the Government of Jharkhand in replicating to engage 3,69,703 households living in extreme poverty counted in the Socio Economic Caste Census (SECC 2011) and especially the over 2.92 lakh Particularly Vulnerable Tribal Groups (PVTGs) women-headed households in deprivation across Jharkhand.

Annex-1: Details of CRPs engaged

Sl no	Phase	Branch	Beneficiary	CRP name	Contact no	Qualification
1	Phase-I	Amrapara	172	Balaram Pahariya	9546994333	IX
2	Phase-I	Jaraki	165	Damu Paharia	9631501667	B.A.
3	Phase-I	Singarsi	181	Dharmendra Paharia	6299996737	VIII
4	Phase-I			Gandi Paharia	7903797560	VIII
5	Phase-I			Ramesh Pahariya	9693335452	VIII
6	Phase-I	Gourpara	187	sujit paharia	9334931525	VIII
7	Phase-I			Jamuna Paharia	9608807371	IX
8	Phase-I	Gopikander	222	Mangla Dehari	7858067638	VIII
9	Phase-I			Sona ram Kunwar	9142797124	VIII
10	Phase-I			Anand Kumar Deheri	7763984471	X
11	Phase-I			Gulabi Devi	9572165936	X
12	Phase-I	Jamjori	250	Kalu Pahariya	7061003011	VI
13	Phase-I			Lalit Pahariya	6206399731	H.S.
14	Phase-I	Kamatar	200	Ramesh Pahariya	9835870491	H.S.
15	Phase-I			Dunu Pahariya	8935273129	X
16	Phase-I	Simlong pahar	200	Male Pahariya	8102571706	X
17	Phase-I			Lukesh Paharia	6201831672	X
18	Phase-I	Jordiha	200	Rajesh Paharia	6201048992	X
19	Phase-I			Silesh paharia	8102742353	IV
20	Phase-I			Silash Pahariya	9608254287	X
21	Phase-I	Dumurchi Pahar	190	Chandra Dev Pahariya	9693954907	X
22	Phase-I	Dumurchi	183	Sanjay kumar Paharia	9693597879	X
23	Phase-I			Raju Paharia	9508664853	VIII
24	Phase-I			Sitaram paharia	9835255464	VIII
25	Phase-I			Surenaryan Paharia	9693954907	VIII
26	Phase-I	kunjbona	200	Arjun Pahariya	9142975672	X
27	Phase-I			Soni Ram Paharia	6204399489	X
28	Phase-I	Litipara	250	Bhim Sen Pahariya	9546180568	X
29	Phase-I			Mudki Paharia	8709386686	IV
30	Phase-I			Chandra Dev Pahariya	6200539808	H.S.
31	Phase-II	Brindabon	200	SONATON MURMU	6203116061	H.S.
32	Phase-II			CHARAN MALTO	8252940603	V
33	Phase-II	Taljhari	400	KALI MALTO	8210118207	X
34	Phase-II			SUKUMA PAHARIYA	6207050504	X
35	Phase-II			JOGDE PAHARIYA	7091803062	H.S.
36	Phase-II	Basbera		LAKHAN MALTO	6205154290	VIII
37	Phase-II			BANOBAS MALTO	7321833632	VIII
38	Phase-II	Borio	200	SURAJ RAJAK	9102949201	B.A.
39	Phase-II			ASHIS KUMAR SEN	7061196422	B.A.
40	Phase-II	Sundarpahari	200	SURESH PHARIYA	6202153387	B.A.
41	Phase-II			NARESH PHARIYA	9801546124	VIII
42	Phase-II	Bara Sundori	200	JAMESHWAR PAHARIYA	7645932616	VIII
43	Phase-II			JEMES PAHARIYA	6207369845	X
44	Phase-II	Chandana	170	MANWEL TUDU	6201090815	B.A.
45	Phase-II			GANGA PHARIYA	9608835490	X
46	Phase-II	Devipur	215	MANOJ KUMAR MALTO	6206530214	X
47	Phase-II			JAGESHWAR MALTO	7739236562	X
48	Phase-II	Sarani Bazar	200	SURYA KUMAR PAHARIYA	6202758043	X
49	Phase-II			MANGLA MALTO	6202206883	H.S.

50	Phase-II	Kero Bazar	215	PHILIP MALTO	8252437538	H.S.
51	Phase-II			NARESH HEMBRAM	7667607663	B.A.
52	Phase-II	Mohanpur	200	MAHESHWAR MALTO	6206741083	X
53	Phase-II			DEV NARAYAN MALTO	620254793	X
54	Phase-II	Dumiriya	200	SIMON MALTO	9693625881	H.S.
55	Phase-II			DULAL MODI	9525482764	B.A.

Annex-2: Block wise Enterprise list

Phase-I, Dumka and Pakur district

Block Name:	Gopikandar	Littipara	Amrapara	Total
A-Non Farm	0	29	39	68
B- Mixed	45	541	323	909
C- Farm	177	730	716	1623
Total	222	1300	1078	2600
A- Non Farm – Details				
Ready-made garments	0	5	7	12
Tailoring + Fast Food	0	0	1	1
Fast-food + Rice	0	0	1	1
Fast-food / Sweet shop	0	0	3	3
Cosmetics / Stationery/ Footwear	0	0	4	4
Tailoring & cloths	0	0	4	4
Footwear+ Readymade +Cosmetics	0	0	0	0
Footwear	0	0	3	3
Readymade +Cosmetics	0	0	2	0
Egg selling+ Pan Shop	0	0	1	0
Grocery shop / Fastfood/Readymade/Cosmetics	0	24	13	37
Sub-total Non-farm	0	29	39	68
B-Mixed-Details				
Tailoring + Hen	0	1	0	1
Rice + Goat + Hen + Duck+ vegetable Cultivation	0	10	23	33
Rice + Goat	0	0	15	15
Grocery + Hen	0	7	0	7
Grocery + Goat + hen + pig + Duck + Vegetable Cultivation	11	14	37	62
Sal leaf + Goat	1	42	23	66
Steel items + Goat + Hen + Duck	0	59	4	63
Tailoring + Goat + Hen + pig	1	2	17	20
Surf + Goat + hen	0	7	0	7
Fibre + Goat + Hen	0	9	8	17
Meat Shop + Goat + hen + pig	0	0	13	13
Goat + Khatiya /Jharu + hen + pig	1	19	3	23
Patiya + Goat + Pig	7	0	0	7
Tailoring + Goat	1	9	0	10
Fast-food + Vegetable cultivation + Goat/Hen/Sheep + duck	9	89	79	177
Goat + vegetables +Pig + Hen	0		4	4
Cosmetics/stationery + Goat + pig + hen + vegetable Cultivation	6	28	16	50
Fast food/Varieties + Goat + Hen	4	0	1	5
Fast food/Varieties/Tea Stall + hen	0		3	3
Goat + Egg + pig + duck + hen	0	18	20	38
Readymade+ Goat + Hen	3	31		34
Readymade+ Goat + pig + hen + duck + vegetable cultivation	0	26	26	52
Wood/Jharu /Mat + Goat + Hen	0	13	1	14
Fast food/Varieties + Goat	0	84	0	84
Puffed Rice + Goat + hen + vegetable cultivation	0	0	8	8
Puffed Rice + Egg + goat	0	1	0	1
Puffed rice + Goat + Hen	0	11	0	11
Footwear + Goat + Hen + pig + vegetable cultivation	0	14	12	26
Footwear +Goat	0	17	0	17
Sheep/Goat +Hen	0	0	0	0
Dry fish + Goat + Hen	0	1	2	3

Dry fish + Goat	**0**	**14**	**0**	**14**
Goat +Hen	**0**	**2**	**0**	**2**
Grocery shop +pig	**1**	**0**	**0**	**1**
bag + goat + hen	**0**	**4**	**0**	**4**
Meat Shop + Hen + Goat	**0**	**9**	**8**	**17**
Sub-total – Mixed enterprise	**45**	**541**	**323**	**909**
C- Farm Details				
Goat + Hen	**119**	**563**	**277**	**959**
Goat	**5**	**24**	**6**	**35**
Pig + Goat	**15**	**17**	**40**	**72**
Goat + Pig + Hen + Vegetable Cultivation	**7**	**90**	**301**	**398**
Goat + Duck + Hen	**0**	**0**	**68**	**68**
Goat + Duck	**0**	**0**	**2**	**2**
Goat + Hen + Pig + Duck	**0**	**0**	**11**	**11**
Pig + Hen + Sheep	**0**	**0**	**1**	**1**
Sheep + Hen	**0**	**0**	**1**	**1**
Pig + Hen	**6**	**28**	**4**	**38**
Goat + Sheep + Hen	**17**	**8**	**4**	**29**
Sheep	**1**	**0**	**0**	**1**
Goat + Sheep	**7**	**0**	**1**	**8**
Sub-total -Farm	**177**	**730**	**716**	**1623**
Total	**222**	**1300**	**1078**	**2600**

Phase-II, Godda and Sahibgunj district

Block name	Sundarpahari	Boarijor	Taljhari	Borio	Total
A-Non Farm	**29**	11	**1**	2	**43**
B- Mixed	**487**	539	**441**	124	**1591**
C- Farm	**254**	280	**158**	74	**766**
Total	**770**	**830**	**600**	**200**	**2400**
A- Non Farm – Details					
Readymade garments	**8**	1	**0**		**9**
Cosmetics / Stationery +Fast-food	**4**	0	**0**		**4**
Cosmetics / Stationery	**1**	1	**0**	**1**	**3**
Readymade + Footwear	**1**	0	**0**		**1**
Tailoring + cloth	**0**	1	**0**		**1**
Footwear + Readymade garments	**0**	0	**0**		**0**
Grocery shop / Fast-food	**15**	8	**1**	**1**	**25**
Sub-total Non-farm	**29**	**11**	**1**	**2**	**43**
B-Mixed-Details					
Goat + steel items	**0**	0	**1**	**4**	**5**
Sal leaf + Goat + Hen	**0**	7	**0**	**14**	**21**
Agriculture +Fast-food + Pig / goat	**0**	14	**2**	**6**	**22**
Agriculture + Tailoring + Goat	**0**	1	**0**	**4**	**5**
Agriculture + foot-wear + goat + hen	**0**	3	**3**		**6**
Agriculture + pig + hen + goat	**11**	32	**22**	**2**	**67**
Bamboo + goat	**5**	9	**7**	**3**	**24**
Bamboo + goat + Hen	**0**	1	**3**	**1**	**5**
Broom + Goat	**0**	10	**0**		**10**
Broom + Goat + Hen	**0**	21	**1**	**8**	**30**
Broom + Goat + Pig	**0**	1	**10**	**1**	**12**
Broom + Goat + Pig + Meat Shop	**0**	3	**8**		**11**
Cosmetics + fast-food + hen	**46**	6	**22**	**6**	**80**
Cosmetics + goat +hen	**31**	15	**21**	**4**	**71**
Cosmetics/stationery + Goat + pig	**22**	13	**5**	**4**	**44**
Cosmetics/stationery + Hen	**1**	7	**23**		**31**
Pulses + goat/pig/hen	**1**	3	**0**		**4**
Pulses + goat + Egg	**0**	0	**9**		**9**
Pulses + rice + goat	**22**	4	**0**		**26**
dry fish + Goat	**12**	29	**14**	**2**	**57**
Egg + Goat + Hen/pig	**13**	4	**0**		**17**
Egg + Goat + pig /fast-food	**3**	10	**0**	**7**	**20**
Egg + Pig + hen	**2**	9	**22**		**33**
Fast food/Varieties + Goat	**49**	10	**4**		**63**
Fast food/Varieties + Hen	**0**	11	**0**	**6**	**17**
Fast food/Varieties + Hen + Goat /pig	**3**	18	**16**		**37**
Footwear + Goat/pig	**3**	20	**1**	**5**	**29**
Fruit + Goat	**0**	7	**6**		**13**
Goat + Hen + Bamboo Basket	**0**	14	**0**		**14**
Goat + Hen + Mat Making	**1**	13	**23**		**37**
Goat + Hen + Vegetable	**1**	15	**5**	**8**	**29**
Goat + Hen + Fire Wood	**0**	8	**3**	**6**	**17**
Goat + Pulses	**5**	0	**2**		**7**
Goat + Pig + Bamboo	**0**	3	**1**	**2**	**6**
Goat + Pig + Vegetables	**0**	0	**15**	**7**	**22**

Goat + Surf	**0**	0	**1**		**1**
Goat + Vegetables	**0**	6	**1**		**7**
Goat + cot	**0**	0	**0**		**0**
Goat + jharu	**11**	17	**8**		**36**
Goat + pig + egg	**10**	0	**9**		**19**
Goat + pig + patiya	**0**	33	**12**		**45**
Goat + Pig + Sattu	**4**	0	**11**	**7**	**22**
Goat + toy	**0**	0	**1**		**1**
grocery +hen	**8**	7	**0**		**15**
grocery +pig	**0**	3	**14**		**17**
Grocery shop + Goat + Hen	**19**	0	**14**		**33**
Grocery shop + Goat + meat	**0**	0	**4**		**4**
Grocery + Patiya	**0**	0	**0**		**0**
Grocery + pig +hen +cosmetic +goat	**8**	16	**12**		**36**
Basket + goat + hen	**0**	9	**0**		**9**
Masala + goat	**6**	4	**0**		**10**
Meat Shop + Goat/pig/hen	**5**	6	**1**		**12**
Meat Shop + Goat + Hen	**0**	0	**0**	**3**	**3**
Meat Shop + Goat + Pig	**8**	1	**0**	**1**	**10**
Egg + Goat	**0**	0	**0**	**1**	**1**
Sal + Pig	**4**	0	**1**	**1**	**6**
Fast-food + Goat	**0**	0	**0**	**4**	**4**
Patiya +Goat	**0**	9	**1**		**10**
Patiya + Goat + Hen	**0**	15	**3**		**18**
Patiya + Goat + Pig	**0**	1	**4**		**5**
Patia + pig	**0**	1	**0**		**1**
Patta + pig + goat + jharu	**0**	1	**4**		**5**
Pig +Spices	**0**	0	**0**		**0**
Pig + Steel items	**2**				**2**
Pig + Fast-food	**1**				**1**
Pig + puffed rice	**9**		**7**		**16**
Puffed rice + Goat	**26**				**26**
Puffed rice + Goat + Hen	**1**	1			**2**
Puffed rice + Goat + Pig	**2**	6			**8**
ready +goat + egg	**2**		**25**	**6**	**33**
Ready-made + grocery + goat	**1**	6			**7**
Readymade + Goat/pig/hen	**9**	20			**29**
Readymade + cosmetics +goat + pig	**8**	33	**36**		**77**
rice +surf + goat + hen	**7**				**7**
Rice + goat + pig	**17**	3	**1**		**21**
Rope + Goat	**1**				**1**
Sal leaf + Goat	**3**				**3**
Sal leaf + Goat + Pig + Hen	**1**				**1**
sattu + surf + goat	**2**	1		**1**	**4**
Sattu + Goat	**2**				**2**
Footwear + Goat	**2**		**13**		**15**
Footwear + Goat + Hen	**3**	1			**4**
Spices + agriculture e +goat	**1**				**1**
Cosmetics + egg + goat + hen	**3**	5			**8**
Spices + Goat /hen + fast food	**4**	3	**1**		**8**
Surf + goat + pig	**42**	4	**8**		**54**

Tailoring + Goat/hen	**13**	3			**16**
Tailoring + Hen	**0**	2			**2**
Tailoring + pig	**5**				**5**
Agriculture + rice + pig	**2**				**2**
Tea + surf + goat	**1**				**1**
Steel items + pig/goat/hen	**3**	1	**0**		**4**
Sub-total – Mixed enterprise	**487**	**539**	**441**	**124**	**1591**
C- Farm Details					
Goat	**16**	0	**0**	**6**	**22**
Goat +pig + hen	**122**	123	**87**	**45**	**377**
goat +pig	**69**	99	**50**	**9**	**227**
Goat + hen	**42**	22	**15**	**7**	**86**
Pig + hen	**5**	36	**6**	**7**	**54**
Sub-total - Farm enterprise	**254**	280	**158**	**74**	**766**
Total	**770**	**830**	**600**	**200**	**2400**

GLIMPSE OF PROJECT ACTIVITIES



<Set up of Field Office

Capacity building training for Project staff>





<Beneficiary identification through PRA

Home visit and documents verification>





<Capacity building through Enterprise Development training

Village Committee formation meeting>





<Asset Transfer by local leaders

Transferring Livestock asset to beneficiary>





<Shed for livestock prepared by beneficiary



Weekly handholding & mentoring support is being provided>



Weekly enterprise asset follow up visit to beneficiary's house



Beneficiary capacity building through quarterly Refresher training>



<Beneficiary initiated her micro enterprises



Distribution of livestock medicines- deworming & vaccines>



<During Vaccination of beneficiary livestock



Beneficiary selling her items in local market – *Hatiya*>



<Beneficiaries during Graduation Training>

Beneficiary handover to Committee members during ADSC meeting>





<Mass awareness campaign on Covid-19

ADSC meeting with beneficiaries and committee members>





<Beneficiaries showing their passbook after depositing money in their bank account



Interaction with beneficiaries attending Graduation training by Project Coordinator-Dumka, during his Official visit>



<Beneficiaries linking with PMJJBY insurance scheme



Interaction with beneficiary by DPM-Dumka during his official visit>



<Project update sharing with DPM- Godda during his visit at BK Project Office at Devipur



Vegetable cultivation by project beneficiary with the given saplings>



<During Pashu-Sakhi Training for selected beneficiaries and Project staff (TA), facilitated by Technical Veterinary Officer (TVO) from Taljhari Block Office



Beneficiaries, after getting linked with Self Help Group (SHG)>



<Project update sharing with DPM- Sahibgunj in DPMU Office



Beneficiary in her stall in local Hatiya, her husband is assisting in running the enterprise>



<Project update sharing with DPM- Godda in DPMU Office



Special Refresher Training in presence of Village Pradhan, Beneficiaries, Husband and CRPs>



<Beneficiaries in her grocery shop, dealing with customers

Beneficiary in her shop>





<Beneficiary in her readymade garments shop, dealing with customer

Beneficiary in local Hatiya with her food items>

