



# **BANDHAN-KONNAGAR**

## **Milestone 1**

**[Timeline : September,1 2014 – September,14 2014]**

**Submitted to**

**USAID**

**by**

**BANDHAN-KONNAGAR**



## ASPIRE

### Scaling-up of the Targeting Hardcore Poor Program

Supported by : USAID DIV

Award-AID-OAA-F-14-00029 "Scaling-up Targeting the Hard-core Poor (THP)"

#### PROGRAM YEAR 1

2014-15 (September,1-'14 to August,31 '15)

#### Milestone No.1

The milestone

- i] Updated project implementation plan narrative, including any updates since the full application, accompanied by a Gantt chart. *As in this file and attachments.*
- ii] Advocacy plan that targets donors and future partners for scale-up. *As Attachment.*
- iii] Develop key reporting metrics to include, but not be limited to: *As Attachment.*

Branches open, Beneficiaries served, Cost per beneficiary , Average daily income of beneficiaries served, Number of beneficiaries that have "graduated" to microfinance loans, Amount of funds received from other donors (private and government), Number of partners contributing outside funding to program, Number of beneficiaries that have dropped out of program,etc.

Submitted to

**USAID**

by

**Bandhan-Konnagar**

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## Updated project implementation plan narrative, including any updates since the full application, accompanied by a Gantt chart

|                                       |   |  |
|---------------------------------------|---|--|
| Project Name                          | : | Advancement through Support to the Poorest in India by Reviving & Empowering ( <b>ASPIRE</b> )                         |
| Nature of Project                     | : | Scaling-up of the Targeting Hardcore Poor Program  |
| Project Duration                      | : | 3 years for Scaling-up of the THP program  |
| Location                              | : | Bihar and Odisha, India  |
| Number of Beneficiaries to be reached | : | 4,350 households-13,050 individuals reached by Bandhan directly (assuming a conservative average household size of 3). |

### Program Description :

#### Purpose :

To bring in transformational changes in the lives of the poorest- particularly women & their dependent families, in terms of livelihood security and social mainstreaming by inspiring self-reliance, offering enterprise support, accessing welfare provisions, enabling financial inclusion and social capital. Here, Bandhan will be well-positioned to demonstrate two pathways to scale for THP in Bihar and Odisha: i) Bandhan's own expansion in each state after adapting the THP model to the local context and ii) Transfer of the THP model to self-funded implementing partners who can later take the program to scale.

#### Background

The world's "ultra-poor" have little capital, minimal skills, and insecure/low-return occupations. Without assets or sustainable sources of income, they cannot meet basic consumption needs (e.g., food and fuel), are extremely vulnerable to life shocks (e.g., health emergencies), and are trapped in poverty. There is no universally accepted threshold for being "ultra-poor," but more than one-fifth of the world's population and one-third of India's rural population live on \$1.25 a day or less - the World Bank and United Nations threshold for extreme poverty (World Bank, 2008;2009). Randomised evaluations of the TUP-THP model in India, Bangladesh, Pakistan, Ethiopia and Honduras have shown clear, substantial and positive impacts-ranging from – raised incomes and decreased food insecurity, to greater happiness. Due to the wealth of evidence demonstrating its effectiveness, the THP program has been chosen as 1 of 2 priority programs to be promoted for scale up by J-PAL SA out of the 90 completed and on-going studies it has managed to date.

Many people in India still fall under the poorest of poor category who are most vulnerable and excluded. These are largely women headed families which can not afford two square meals a day, no active male member in the family, do not possess any worthwhile asset, sustain primarily on wage labor and begging, has very limited access to Govt/ NGO assistance programs and are secluded from mainstream society. Moreover, such families are not motivated enough to save money in Bank or Post Office, the financial institutions are hesitant to borrow money and hardly anybody is facilitating for their inclusion and services.

THP program in West Bengal, India was shown to foster women's independence and increased their confidence-empowering participants to realize their potential. Since launching THP in 2006, Bandhan has scaled THP to 24 districts in 4 states and lifted over 90,000 people (across 22,654 households, as of June 2014) out of extreme poverty.

Bandhan is now seeking DIV funding to support scale-up of the THP program further in India. A DIV Grant would be catalytic for THP scale-up, allowing Bandhan to make a sizeable, concrete impact in 3 years while paving the way for wide



scale impact within 10 years. While many anti-poverty solutions aim to improve livelihoods through provision of assets, temporary financial support, mandatory savings, or skills training in fragments, none have been packaged and applied these approaches together in a way that is both cost-effective and has demonstrated clear, positive, substantial and sustained impact on the lives of the ultra-poor, a population that has been bypassed repeatedly by most wide scale poverty alleviation initiatives. Components such as focused efforts to build beneficiary confidence (with trainings and regular mentoring), and application of community-based beneficiary selection and support are unique to this proven, holistic and multi-dimensional intervention.

To date, THP is the most cost-effective model to demonstrate such substantial and sustained impacts on the lives of the rural ultra-poor. At a cost of Rs. 20,000 (approximately 350 USD) per beneficiary, within two years the program transforms the lives of ultra-poor women and their household through sustained improvements in income, consumption, food security, and happiness. While the majority of government programs and mainstream development approaches such as microfinance have not been able to effectively reach this population, the THP model has been proven to lift the ultra-poor out of extreme poverty in multiple contexts. In addition, evidence shows that these results are sustained (Banerjee, et.al., 2013). Given that an estimated one-third of India's rural population lives extreme poverty, applying the most tried and tested models available to improve the living standards of the ultra-poor now is critical for India's future development. As the THP program takes 24 months, it would be implemented in two rounds during the 3-year period – with the first round starting in year one and the second round starting in year two. The first batch of beneficiaries would graduate at the end of year two while the second batch would graduate at the end of year three.

#### **Program goals :**

The poorest, marginalised women headed families in Bihar and Orissa will be self-reliant and included in the socio-economic mainstream leading to making them out of extreme poverty by Bandhan's direct support and possible scale up further by all players in the development particularly in the project states.

#### **The objective of the program:**

A] To bring in economic, social and inspirational changes in the lives of the poorest and marginalized women (4350 as targeted) including making them Graduated to mainstream particularly of finance & livelihood security and bringing community guardianship for these excluded, marginalized women and families.

B] To create and excel pathways for scaling up the THP model through transfer of the THP model to self-funded implementing partners who can later take the program to scale.

#### **Expected outcomes**

i] Beneficiary women and their families will be able to enhance their income and livelihood assets through their new enterprises for meeting the minimum requirements of the family say, INR 40,000 per annum.

ii] The beneficiary families will have at-least two square meals a day for the entire family supplemented by nutritious foods procured and/or from kitchen gardens.

iii] Target families will have at least some basic provisions & practices at their households reflecting behavioral outcomes like consumptions of safe drinking water, sanitary toilets and maintaining household cleanliness & hygienic practices thus protecting their health particularly for infants, children, adolescents and mothers.

iv] They will establish linkages with Government & other social support systems to leverage the prevailing welfare entitlements like food, housing, special aids etc.

v] They will be form saving habits and included with the institutional finance.



## Narratives on the project implementation plan

Project original plan (in main application) was 3-year Scale-Up Targets and Pathways (Scaling up of the THP). Present plan has same period of project timeline i.e. 3 years keeping with same goal and objective of uplifting and graduating THP beneficiary families - which are targeted based on experience and evaluation based proof of the success of THP program. The States in India in original plan were Bihar, Adisha, Madhya Pradesh and Gujrat. Now present plan to be implementd in Bihar and Odisha. Moreover, as discussed in previous applications and correspondence, Bihar and Odisha are high on Bandhan's priority list for THP expansion. Bihar is one India's poorest states, Bandhan has already begun operations there at small-scale, and J-PAL (as Bandhan's partner) has had strong connections to the state government (which may aid in establishing a relationship with them as a statewide implementing partner). Odisha has some of the poorest districts in the country, Bandhan is currently in the process of expanding its MFI presence there (which is helpful in understanding the context when choosing areas to work in) and a Member of Parliament has expressed a commitment to piloting THP in his constituency district. Conversations are also on-going with large-scale NGOs such as the Aga Khan Rural Support Programme (AKRSP). Other states mentioned in the proposal - including Gujarat, Madhya Pradesh, and Tamil Nadu - would be considered for expansion of the model in the future.

The plan contains approach that implementation plan in 3 years period would entail picking one of the poorest districts within each state and focussing 2-3 blocks within that district. By demonstrating effective implementation of THP within one of the poorest districts of each of the four states, Bandhan will be setting the stage for advocacy for scale-up in each one. This is in line with the strategy employed in West Bengal, where results from the Murshidabad District study were leveraged to scale from one district to several districts across the State. The target number of beneficiaries is realistic given the fact that Bandhan has reached 22,800 households over the past eight years. Note that this duration included learning about the program, launching it for the first time, and mobilizing funding. Furthermore, Bandhan implemented directly without the assistance of partner organizations.

As the THP program takes 24 months (one cycle of graduation), it would be implemented in two rounds during the 3-year period – with the first round starting in year one and the second round starting in year two. The first batch of beneficiaries would graduate at the end of year two while the second batch would graduate at the end of year three.

A total of 30 new branches would be opened – 7 in year one and 23 in year two to reach out 4350 beneficiaries-households. Factors that are being considered when choosing these blocks include poverty rates, Bandhan MFI presence and the relative implementation strengths of organisations working in the districts.

Technical support to potential implementation partners will be in the third program year after identifying partners through advocacy in the second program year. The plan is to provide technical assistance in year three of the project (PY 3 i.e. 2016 Sept. -17 Aug.'17) after process of interfacing, indentifying and selecting partner organisations/departments in PY 1 (2014-15) and PY 2 (2015-16). Advosiry support, teachnical assistance will be provided out of Bandhan's own experience and expertise accumulated from implementing the THP program over the last eight years.

Continuous monitoring of implementation success and preparation for corrective action will be undertaken by Bandhan leadership who will also guide the hiring/training of new personnel and partner organizations. The implementation structure– from organizational leadership down to community organizers - allows for both continuous monitoring of



beneficiary progress on the ground (through community organizers via weekly visits), regular supervision of activities and performance by team leaders or branch coordinators and Area Coordinators and the involvement of State Heads and headquarter personnel to both provide a check on implementation and quality of services, as well as to deal with barriers to implementation and unexpected events. J-PAL South Asia will also be available to support monitoring efforts both through data collection and analysis on the implementation process, as well as documentation of the scale-up pathways taken by Bandhan in each state.

In the last six months period evaluation process and scaling documentations will be occurred, besides, strategy for future dissemination, documentations of lessons learned and any challenges, success that occurred during implementation, and discussions future planning. Progress towards scale pathways identified remains in this period. In the last period as above, another task is to prepare updated list of target stakeholders, discussing the role stakeholders could play, what role research findings are likely to play in each stakeholder's decision-making, and a timeline and strategy for engaging them. This will include demonstrated progress to date towards engaging stakeholders : process documentation for transferring the model by other implementors.

With the budgeted and approved financial resources Bandhan will be well-positioned to demonstrate *two pathways to scale for THP* in Bihar and Odisha: 1) *Bandhan's own expansion* in each state after adapting the THP model to the local context and 2) *Transfer of the THP model* to self-funded implementing partners who can later take the program to scale. Within three years the stage will be set for future statewide scale-up not only by Bandhan but by implementing partners in both states. Bandhan will demonstrate the *two scale-up pathways* in each state over a *three-year period* using a *four-pronged approach*:

- Direct implementation of THP by Bandhan through:
  - a) *pilot set-up*, including adaptation of the model for implementation locally and
  - b) subsequent *pilot expansion* to reach approximately 2,000 households and establish an *at-scale* model.
- Provision of technical assistance on the THP model by Bandhan to major scale-up partners through :
  - the provision of advising and training to set the stage for future statewide scale-up.
- Advocacy of THP by Bandhan and J-PAL South Asia to secure:
  - a) partners for future scale-up and
  - b) donor support to aid Bandhan in future direct expansion as well as provision of technical assistance to other implementers.
- Process documentation activities built in to each component, so that learning about adaptation and transfer of the model, as well as about creating relationships with implementing partners, can be used as a learning resource by Bandhan and others for future scale-up.



## Statewide THP Coverage in Bihar & Odisha in India

Within a three year period Bandhan, with support from J-PAL South Asia, will set the stage for statewide scale-up of THP in subsequent years through a combination of: direct implementation by Bandhan to establish an at-scale model, on-going advocacy to secure implementation and funding partners, and transfer of the model to implementing partners with wide reach. Bandhan and J-PAL South Asia will conduct outreach to potential implementing partners, but Bandhan will continue to expand its own operations to develop lessons about implementing at larger scale as partners prepare for further scale-up statewide. Funding for Bandhan's continued expansion and provision of technical assistance beyond the 3 year period will be supported through the soon-to-be established THP Foundation (under process). As discussed in the original application, Corporate Social Responsibility (CSR) funds will be targeted as a source of support in light of the recently passed Companies Act - and the interest of institutions like banks for ultra-poor families to, over time, mainstream into the use of formal banking services.

### Broad and basic component & year-wise implementation plan – a matrix

| Component  | Y 1  | Y2   | Y3  |
|--|--|--|---|
| <i>Component A – Direct Implementation of THP</i>                        | <i>Pilot Set-up (Odisha):</i><br>Establishment of offices & launch of program for approx. 300 households in chosen district (Cohort 1)                             | <i>Pilot Expansion (Odisha):</i><br>Completion of program for Cohort 1 & expand in the same district to approx. 1500 new households to cover more of the same district( Cohort 2). | <i>Pilot Expansion (Odisha):</i><br>Completion or program for Cohort 2 .  |
|  | <i>Pilot Expansion (Bihar):</i><br>Expand pilots in one of the existing districts to approx. 700 households to cover more blocks of existing districts (Cohort 1). | <i>Pilot Expansion (Bihar):</i><br>Completion of program for Cohort 1 & expand in the same district to approx. 1850 new households to cover more blocks (Cohort 2).                | <i>Pilot Expansion (Bihar):</i><br>Completion for program for Cohort 2 .  |
| <i>Component B – Advocacy of THP</i>                                     | <i>Odisha &amp; Bihar:</i> early meetings with potential implementing partners and donors  | <i>Odisha &amp; Bihar:</i> continued meetings with potential partners, & secure implementation partner.  | <i>Odisha &amp; Bihar:</i> outreach/fundraising events and meetings with potential donors to secure support for Bandhan's future direct expansion, as well as provision of other implementation partners. |
| <i>Component C – Transfer of THP model</i>                               |  | <i>Odisha &amp; Bihar:</i> once implementing partner is secured work with them to design integration of THP model into existing programs and operations.                           | <i>Odisha &amp; Bihar:</i> offering of technical assistance to set-up implementation structure, train staff, and organize pilot by implementing organization.   |
| <i>Component D – Process Documentation [Advocacy Resource Material ]</i> | <i>Odisha &amp; Bihar:</i> Documentation of model adaptation, set-up process of pilot, and advocacy strategy.  | <i>Odisha &amp; Bihar:</i> Documentation of expansion process, and strategy and activities in securing an implementation partner.  | <i>Odisha &amp; Bihar:</i> Documentation of direct expansion process as well as process of transferring the model to other implementers.  |

**Note : Gantt Chart – Year-wise and Combines Charts are in attached files (Word & PDF).**



## Direct Implementation of THP

### **Year 1 (September 2014- August 2015) :**

Bihar – to reach 700 households or families as beneficiaries project is engaging 15 community Organisers, above them 5 team Leaders and 1 Area Coordinator who are going to be functional in project sites. Residential branch offices – 5 nos. are being operational initially support from Head Quarters (Kolkata). Head Quarter level team members are functional and started to work for the roll out.

Odisha – to reach out 300 households or families as beneficiaries project is engaging 6 community Organisers, above them 2 team Leaders and 1 Area Coordinator who are going to be functional in project sites. Residential branch offices – 2 nos. are being operational initially support from Head Quarters (Kolkata). Head Quarter level team members are functional and started to work for the roll out.

Total 1000 beneficiary families are being targetted for the first year, for which project will provide support for 2 years to make the beneficiaries graduated. Graduation cycle to be completed by each of the beneficiary with support from project functionaries as mentioned. Documentation at each stage and actions of the cycle of the graduation will be done by project.

### **Next year, Year 2 (September 2015 – August 2016 ):**

Project will add more beneficiaries (as 2<sup>nd</sup> phase of direct implementation) as per table above – i.e. In the states :

- Bihar – more 1850 families (as in 2<sup>nd</sup> phase) to be targeted who will get support 2 years i.e. In year 2 & 3.
- Odisha will add more 1500 families as 2<sup>nd</sup> phase beneficiary coverage.

Accordingly branch offices and staff will be added and functional.

At the end of the year 2 , beneficiaries of 1<sup>st</sup> phase ( Year 1 & 2 – Sept 2014-sept. 2016 ) i.e. 1000 (Bihar – 700, Odisha – 300) will complete their cycle of graduation receiving support from project. Staff and branch offices are functional accordingly.

### **Last year of project - 3<sup>rd</sup> year (September 2016 – August 2017)**

2<sup>nd</sup> phase beneficiaries i.e. 3350 (Bihar – 1850 & Odisha -1500) will continue to complete their graduation cycle.

At the end of 3<sup>rd</sup> year , beneficiaries of 2<sup>nd</sup> phase (Year 2 & 3) – September 2015- August 2017) i.e. 3350 (Bihar – 1850 & Odisha -1500) will complete their cycle of graduation receiving support from project. Staff and branch offices are functional accordingly.

### **Statewise target coverage of beneficiaries and set up of project field offices ("Branch") and field level staff**

| Description  | Bihar        | Odisha | Total | Bihar        | Odisha | Total | Bihar        | Odisha | Total |
|--|--------------|--------|-------|--------------|--------|-------|--------------|--------|-------|
|  | Y1 (2014-15) |        |       | Y2 (2015-16) |        |       | Y3 (2016-17) |        |       |
| Number of beneficiary families (inclusion )            | 700          | 300    | 1000  | 1850         | 1500   | 3350  | -            | -      | 4350  |
| Number of beneficiary families (continue / cumulative) | 700          | 300    | 1000  | 2550         | 1800   | 4350  | 1850         | 1500   | 4350  |



|  |    |   |    |    |    |    |    |    |    |
|--|----|---|----|----|----|----|----|----|----|
| Number of branch offices operational     | 5  | 2 | 7  | 18 | 12 | 30 | 13 | 10 | 23 |
| Number of Area Coordinator functional    | 1  | 1 | 2  | 5  | 3  | 8  | 3  | 3  | 6  |
| Number of Community Organiser functional | 15 | 6 | 21 | 54 | 36 | 90 | 39 | 30 | 69 |
| Number of Branch In-charge functional    | 5  | 2 | 7  | 18 | 12 | 30 | 13 | 10 | 23 |

**A quarter and month-wise plan of activities has been developed for rolling-out and implementing the project :**

Quarter 1

Month 1 - September , 2-October, 3- November

A] Field branch offices are being set up in the 1<sup>st</sup> month of 2014-15 i.e. September '14 and for 2<sup>nd</sup> phase 1<sup>st</sup> month of 2015-16 i.e. September, '15.

simultaneously - B] Staff deployment and staff training also in September '14 and for 2<sup>nd</sup> phase 1<sup>st</sup> month of 2015-16 i.e. September, '15.

C] Selection of THP beneficiaries by field team (*verified by National HQs*) in the 2<sup>nd</sup> quarter and 3<sup>rd</sup> quarter of program year 1 i.e. Dec. '14 To May '15 AND

for 2<sup>nd</sup> phase of beneficiaries - 2<sup>nd</sup> quarter and 3<sup>rd</sup> quarter of 2<sup>nd</sup> program year i.e. Dec. '15 To May '16 . through process of identifying villages/neighbourhood, survey , objectively doing Participatory Rural Appraisal, checking, certifying & verifying the households with recording.

D] Baseline data collection will be in the times same as of selection of beneficiaries as simultaneous activities - i.e. 2<sup>nd</sup> quarter and 3<sup>rd</sup> quarter of PY 1 i.e. Dec.'14 To May '15 AND for 2<sup>nd</sup> phase of beneficiaries - 2<sup>nd</sup> quarter and 3<sup>rd</sup> quarter of PY 2 i.e. Dec.'14 To May '15 .

E] Asset transfer (enterprise purpose in kind ) will take place in 2 parts/stages – first part will be given during 2<sup>nd</sup> quarter (Jan to Feb '15) and 3<sup>rd</sup> quarter (April to May '15) respectively [ for the two batches of beneficiaries selected in the 2<sup>nd</sup> quarter and in the 3<sup>rd</sup> quarter of PY 1 .

For, 2<sup>nd</sup> phase of beneficiaries Asset transfer likewise will take place in 2<sup>nd</sup> & 3<sup>rd</sup> quarter of 2015 (2<sup>nd</sup> PY.) - during Dec.'15 to Feb.'16 & March '16 to May.'16.

F] Asset Transfer will be completed – for 1<sup>st</sup> phase of beneficiaries – in quarter 1 of program year Sept. 15 – Nov. '15. For 2<sup>nd</sup> phase of beneficiaries will be in quarter 1 of PY 3 i.e. in Sept. '16 – Oct.'16.

To maximise or augment benefits of assets utilisation and proper use of resources 2 stages are planned for Asset provisions for the targetted beneficiaries.

G] Training of beneficiaries : As and when Beneficiary enterprise assets transfers are taken place trainings in two stages for beneficiaries (Phase I & II) will be organised to make the utilisation of assets-reosources effective; management of enterprises is core of the objectives of training.

Period of such trainings at branch offices will take place in :



Program year 1 (PY 1) : '14-'15 : Quarters - 3 & 4 ( i.e. Dec.'14 to May '15);

Program year 2 (PY 2) : '15 -'16 : Quarters - 1, 2 & 3 ( i.e. Sept. '15 to April '16)

Program year 3 (PY 3) : '16 -'17 : Quarter – 1 ( i.e. Sept. '16 - Oct. '16)

H] Hand-holding or on-site regular support by Community Organisers and Team Leaders will take place in every program year started from quarter 2 of PY 1 – Jan – Feb '15 to near to end month i.e. before last month of project i.e. July 2017. Continouse handholding for enterprise management, financial literarcy/education, inclusions, social actions and development monitoring to be given to each beneficieries at their stay places.

I] Regular follow-up of actions, monitoring of outputs and outcomes will take place simultaneously with hand-holding support at the same time and months - quarter 2 of PY 1 – Jan – Feb '15 to the last month of project i.e. July 2017.

J] Another activity is facilitating linkages with institutions,schemes, benefits,projects/programs of government and financial institutions/public & private sector banks/post offices/cooperative banks and local CBOs/Microfinance institutions or groups for obtaining benefits of Government and people's generated facilities, subsidies, opportunities, finance ,etc. As supplimentary and also complementary to project offerings and outputs or inputs/assistance.

K] At the end period, when beneficieries are becomming Graduated and mainstreamed as called special capacity development trainings to be organised at field branch offices so that each beneficiery can ben able to realise,make over and confident enough in further advancement acknowledging socio-economic transformations of their lives.

"Graduation" Training as called here and in plan will take place in PY 2 for phase 1 beneficieries – June-July '16.

Another "Graduation" Training for phase 2 beneficieries will take place in PY 3 – 2016-17 in the months of June-July '17.

L] Graduation of beneficaeries will be happend in the last month of each phase i.e. In August 2016 (at the end of 2 years of intervention for phase 1) and August 2017 (at the end of 2 years of intervention of phase 2).

M] End-line survey of both phases will be done at the end of 2<sup>nd</sup> and 3<sup>rd</sup> program years – August of 2016 and August of 2017.

#### Period of completion of major interventions

| Description  | PY1 (2014-15)               |                             | PY2 (2015-16)                     |                                    | PY3 (2016-17) |                   |
|--|-----------------------------|-----------------------------|-----------------------------------|------------------------------------|---------------|-------------------|
|  | Bihar                       | Odisha                      | Bihar                             | Odisha                             | Bihar         | Odisha            |
| Selection of THP beneficieries                           | Dec.'14 – May '15           | Dec.'14 -May '15            | Dec.'15-May.'16                   | Dec.'15-May.'16                    | ---           | ---               |
| Base-line study  | Dec.'14 – May '15           | Dec.'14 -May '15            | Dec.'15-May.'16                   | Dec.'15-May.'16                    | ---           | ---               |
| First Asset Transfer to beneficieries (stage I)          | Jan.-Feb.'15 & April-May'15 | Jan.-Feb.'15 & April-May'15 | Dec.'15.-Feb.'16 & Mar'16 -May'16 | Dec.'15.-Feb.'16 & Mar'16 - May'16 | ---           | ---               |
| Completion of Asset Transfer to beneficieries (stage II) | ----                        | ----                        | Sept.-Nov.'15                     | Sept.-Nov.'15                      | Sept.-Oct.'16 | Sept.'16 -Oct.'16 |
| Training of beneficieries                                | Jan-May'15                  | Jan-May'15                  | Sept-dec.'15 & Jan.-May.'16       | Sept-dec.'15 & Jan.-May.'16        | Sept.-Oct.'15 | Sept.-Oct.'15     |
| "Graduation Training"                                    | -----                       | -----                       | June-July'16                      | June -July'16                      | June-July'17  | June-July'17      |
| "Graduation" of beneficieries                            | -----                       | -----                       | Aug.'16                           | Aug.'16                            | Aug.'17       | Aug.'17           |
| End line study and evaluation of graduated families      | -                           | -                           | - Aug.'16                         | Aug.'16                            | Aug.'17       | Aug.'17           |



## **Transfer of THP model**

Offering of technical assistance to set-up implementation structure, train staff, and organize pilot by implementing organization in Bihar and Odisha supported by Bandhan.

### **Year 1 :**

Identification of interested partners will be started in the program year – 2014-15. Discussions with potential implementing partners – Government departments' e.g. rural development departments/bodies, NGOs, CSR organisations are planned to sensitize on THP model, explore possibilities and inspire them for adopting THP model.

Since second quarter of this year this process continues and expected in second year partners will be identified.

### **Year 2 :**

Within 1 year 3 months identification of interested partners is continued and work to design integration of THP programme has begun. Upto first quarter of the second year partner identification process will continue as planned.

Within 1 year 6 months it is ideally planned that interested partners are identified and the potential interested partners have begun to integrate THP programme during the period by our advocacy effort. Expected design integration process has begun in this stage.

Within Year 2 , THP programme integration by interested identified partners continues in the beginning of the year. Gradually partners will start adopt model by proper implementation maintaining standards and best practices received from practical work experience of Bandhan.

### **Year 3 :**

TA provision has been started and continued for the rest of the year. Bandhan will extend TA to partner organisations or their implementation for setting up their pilot. Partners will continue by their own and document the process.

## **Advocacy Resource Material by process documentation :**

### **Program year 1 ( Sept.'14 to Aug.'15) :**

Project will prepare resource materials and will use it for the advocacy, influence and help partners and supporters for THP. THP Evaluation studies by J-PAL affiliates will be used as resource materials to advocate THP in these states. West Bengal THP evaluation studies will be the purposeful studies to document and publicise.

Presentation on evidence from TUP (with focus on West Bengal,India) will be prepared by J-PAL with Bandhan and to be used for learning, and advocacy.

In the second program year ( 2015-16) process documentation e.g. expansion process, and strategy and activities in securing an implementation partner will be done. Coverage in vernacular and national media, op-ed's by staff will be made by the project to disseminate the good practices, THP model and evaluations and strategies for scale up.



In the third program year (2016-17) , process documentation of direct expansion process as well as process of transferring the model to other implementers will be made. In this year also overage in vernacular and national media, op-ed's by staff will be made by the project to disseminate the good practices, THP model and evaluations and strategies for scale up. J-PAL in association with Bandhan will prepare documents and organises dissemination.

| <b>Components of Advocacy</b>                            | <b>Program Year 1<br/>(September 2014- August 2015)</b>   | <b>Program Year 2<br/>(September 2015- August 2016)</b>   | <b>Program Year 3<br/>(September 2016- August 2017)</b>  |
|--|---|---|--|
| <i>Advocacy with State Government</i>                    | <ul style="list-style-type: none"> <li>⌚ Early meetings with State Government officials, E.g, District Collectors, Rural Development Departments, State Rural Livelihood Mission in Odisha and Bihar</li> </ul>   | <ul style="list-style-type: none"> <li>⌚ Continued meetings and conducting focused workshops and field visits at district level with relevant State Government officials</li> </ul>   | <ul style="list-style-type: none"> <li>⌚ Target to have the THP model incorporated in existing state government program(s), OR</li> <li>⌚ Get state government to provide some financial or non-financial support to a large NGO implementing partner</li> </ul> |
| <i>Advocacy with potential NGO implementing partners</i> | <ul style="list-style-type: none"> <li>⌚ Early meetings &amp; field visits for potential partner NGOs, e.g., AKRSP, SEWA, NIDAN, PRADAN, PRAYAS and PREM</li> <li>⌚ Target to finalise partnership with at least one large NGO</li> </ul>   | <ul style="list-style-type: none"> <li>⌚ Training and technical assistance provided by Bandhan to the identified partner</li> </ul>   | <ul style="list-style-type: none"> <li>⌚ Training and technical assistance by Bandhan for the identified partner continues</li> </ul>  |
| <i>Outreach to potential donors</i>                      | <ul style="list-style-type: none"> <li>⌚ Legal establishment of the dedicated THP dedicated foundation</li> <li>⌚ Hiring and training of key staff</li> </ul>   | <ul style="list-style-type: none"> <li>⌚ Fund raising from prospective donors, e.g., Indian corporates with CSR funds</li> </ul>  | <ul style="list-style-type: none"> <li>⌚ Fund raising continues from prospective donors</li> </ul>   |
| <i>Advocacy resource materials</i>                       | <ul style="list-style-type: none"> <li>⌚ Preparation of resource material: a) THP evaluation by J-PAL affiliates in West Bengal, b) presentation on evidence from TUP studies (with a focus on West Bengal)</li> <li>⌚ Process documentation: model adaptation, set-up process of pilot, and advocacy strategy</li> </ul> | <ul style="list-style-type: none"> <li>⌚ Process documentation: direct expansion process, and strategy and activities in securing an implementation partner</li> <li>⌚ Coverage in vernacular and national media, op-ed's by staff</li> </ul> | <ul style="list-style-type: none"> <li>⌚ Process documentation: direct expansion process as well as process of transferring the model to other implementers</li> <li>⌚ Coverage in vernacular and national media, op-ed's by staff</li> </ul>                    |



## **Advocacy plan that targets donors and future partners for scale-up**

In addition to scaling THP model through its own expansion in Bihar and Odisha, together with J-PAL South Asia, Bandhan will begin undertaking advocacy to facilitate broader scale up of the THP program in Bihar and Odisha through fundraising and government and non-government implementation channels. The will be on securing both government and non-government partners for future scale-up, mobilising donor support to aid both direct expansion by Bandhan in future and that of large implementing partners, and provision of technical assistance to other implementers. Advocacy efforts will be undertaken in following manner:

### **1. State Government Outreach**

State-level advocacy would proceed in parallel with district-level operations in the first two years of the pilot in both Bihar and Odisha with the goal of securing a high-level scale-up partnership by the end of that period. Early meetings with the District Collectors, and Rural Development and Panchayati Raj departments of the State Government would begin once the program rollout (beneficiary selection) has begun in the district. The meetings will continue in the first year of operations and in second year we will target having focused workshops and field visits for government officials in both states. In Odisha, we have already secured the support of the local Member of Parliament (MP) Mr. Baijayant Panda, who will assist in promoting further scale-up in the state. Throughout the course of the pilot, we will leverage monitoring data and process documentation efforts to build a strong case for why and how THP should be scaled up in each of the states. At the end of the pilot, we will target to have a commitment from the State government to either scale-up THP directly or provide some financial or non-financial support to a large NGO implementing partner.

### **2. Advocacy with potential NGO implementing partners**

Building off ongoing outreach efforts, Bandhan and J-PAL SA will work on establishing formal relationships with non-governmental organisations interested in scaling-up THP program in Bihar and Odisha with Bandhan's support. We have already organised preliminary meetings with Aga Khan Rural Support Program (AKRSP), SEWA, NIDAN, PRADAN, PRAYAS and PREM to explore potential partnerships for implementation of THP in Bihar, Odisha and other Indian states.

We will target to hold field visits for interested NGO partners in latter half of first year, and aim to finalize support of at least one large NGO implementing partner by the end of the first year of operations. The identified partner would be able to get training and technical assistance during the second and third years of program operations in Bihar and Odisha. 2

### **3. Outreach to potential donors**

Throughout the three-year duration of the program, Bandhan and J-PAL SA will work together to build donor support to aid Bandhan in future direct expansion of the program in Bihar and Odisha, as well as provision of technical assistance to other implementers.

A key avenue to mobilize large-scale donor support for THP in Bihar, Odisha and rest of India will be through setting up of a dedicated THP foundation by Bandhan and J-PAL. The Foundation will raise funds for direct expansion of THP by Bandhan, adoption of THP by other non-profits, and pilots integrating the THP model into government programs. A major source of funds for the THP Foundation will be from Corporate Social responsibility (CSR) in light of the amended Companies Act<sup>1</sup>, with specific plans for outreach to banks and MFI institutions. We will target to enable legal establishment of the foundation and hiring of key personnel by March 2015, with ongoing fundraising efforts beyond.

<sup>1</sup> In India, the Companies Act 2013 stipulates mandatory social spending of at least 2 percent of average net profits every financial year for companies meeting specified financial threshold.