



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.

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by

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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 (ASPIRE)
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> Establishment of offices & launch of program for approx. 300 households in chosen district (Cohort 1)	<i>Pilot Expansion (Odisha):</i> 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> Completion or program for Cohort 2 .
	<i>Pilot Expansion (Bihar):</i> 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> 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> Completion for program for Cohort 2 .
<i>Component B – Advocacy of THP</i>	<i>Odisha & Bihar:</i> early meetings with potential implementing partners and donors	<i>Odisha & Bihar:</i> continued meetings with potential partners, & secure implementation partner.	<i>Odisha & 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 & Bihar:</i> once implementing partner is secured work with them to design integration of THP model into existing programs and operations.	<i>Odisha & 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 & Bihar:</i> Documentation of model adaptation, set-up process of pilot, and advocacy strategy.	<i>Odisha & Bihar:</i> Documentation of expansion process, and strategy and activities in securing an implementation partner.	<i>Odisha & 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 2nd phase of direct implementation) as per table above – i.e. In the states :

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

Accordingly branch offices and staff will be added and functional.

At the end of the year 2 , beneficiaries of 1st 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 - 3rd year (September 2016 – August 2017)

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

At the end of 3rd year , beneficiaries of 2nd 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 3 years
	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 1st month of 2014-15 i.e. September '14 and for 2nd phase 1st month of 2015-16 i.e. September, '15.

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

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

for 2nd phase of beneficiaries - 2nd quarter and 3rd quarter of 2nd 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. 2nd quarter and 3rd quarter of PY 1 i.e. Dec.'14 To May '15 AND for 2nd phase of beneficiaries - 2nd quarter and 3rd 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 2nd quarter (Jan to Feb '15) and 3rd quarter (April to May '15) respectively [for the two batches of beneficiaries selected in the 2nd quarter and in the 3rd quarter of PY 1 .

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

F] Asset Transfer will be completed – for 1st phase of beneficiaries – in quarter 1 of program year Sept. 15 – Nov. '15. For 2nd 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 2nd and 3rd 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.

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



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 Act¹, 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.

¹ 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.



**Advancement through Support to the Poorest in India by Reviving & Empowering
(ASPIRE)**

Bandhan and USAID Project

**Implementation Report
Reporting metrics**

Period:..... (3 months)

Description	State I		State II		Project	
	Current	Cumulative	Current	Cumulative	Current	Cumulative
1) Branches opened						
2) Beneficiaries served :						
- 2.i) Beneficiaries selected						
- 2.ii) Beneficiaries trained						
- 2.iii) Beneficiaries given enterprise assets						
3) Number of beneficiaries financially included						
4) Average monthly income of beneficiaries served,						
5) Number of beneficiaries that have "Graduated"						
6) Number of beneficiaries that have dropped out of program						
7) Interfacing with stakeholders and Partners						
8) Advocacy Resource Materials						
9) Integration of THP model						
10) Note (if any):						

Annexures :.....

ASPIRE : SCALING UP OF THE THP BY BANDHAN 2014-17																									
Gantt Chart : Activities of year 1 – 2014-15											Quarter	Months of Year 1													
Activity												1	2	3	4	5	6	7	8	9	10	11	12		
1	Field Branch office set up for Phase I										Q1														
2	HR deployment for Phase I																								
3	Staff training for Phase I																								
4	Meeting with potential implementing partners (e.g.MoRD,GoI,NGOs, donors, CSR organisations																								
1	Selection of THP beneficiaries for Phase I (batch 1)										Q2														
2	Baseline of THP beneficiaries of Phase I (batch 1)																								
3	Training for beneficiaries of Phase I (batch 1)																								
4	Partial Asset transfer to THP beneficiaries of Phase I (batch 1)																								
5	Hand-holding support to beneficiaries of Phase I (batch 1)																								
6	Follow up, monitoring of outputs of beneficiaries of Phase I (batch 1)																								
7	Meeting with potential implementing partners(e.g.MoRD,GoI,NGOs and donors,CSR organisations																								
8	District level interfacing with stakeholders and development departments/organisations																								
1	Selection of THP beneficiaries for Phase I (batch 2)										Q3														
2	Baseline of THP beneficiaries of Phase I (batch 2)																								
3	Training for beneficiaries of Phase I (batch 2)																								
4	Partial Asset transfer to THP beneficiaries for Phase I (batch 2)																								
5	Hand-holding support to beneficiaries Phase I (batch 2)																								
6	Follow up , monitoring for beneficiaries [Phase I]																								
7	Linkages development for Phase I(batch 1 to initiate) beneficiaries																								
8	Meeting with potential implementing partners (e.g. MoRD,GoI,NGOs and donors,CSR organizations																								
9	Documentation of model adaptation, set-up process of pilot, and advocacy strategy																								
1	Follow up, monitoring for beneficiaries [Phase I]										Q4														
2	Linkages development for Phase I(batch 1 to continue & batch 2 to initiate) beneficiaries																								
3	Hand-holding support to beneficiaries Phase I (batch 2)																								
4	Meeting with potential implementing partners (e.g. MoRD,GoI,NGOs, donors,CSR organisations																								
5	Documentation of model adaptation, set-up process of pilot, and advocacy strategy																								



ASPIRE

Scaling up of the Targeting Hardcore Poor Program

Report and Monitoring Plan

Milestone 2

Submitted to
USAID

by
Bandhan Konnagar

Report

ASPIRE

Scaling-up of the Targeting Hardcore Poor Program



Supported by:
Development Innovation Venture
of
USAID

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

Project Year 1

2014-15 (September,1-2014 to August,31-2015)

Milestone No.2

[Quarter 1: September,1 2014 – November,14 2014]

The milestone No.2 deliverable

- i] **Up-dated Implementation Report**
[In this file]
- ii] **Bandhan's In-built Monitoring system including continuous monitoring plan of the project**
[File attached]

Up-dated Implementation Report

Field implementation of Scaling-up of the THP program has been started in Bihar and Odisha in India

Quarter 1

A] Field branch offices have been set up in the 1st month of 2014-15 i.e. September '14.

B] Staff deployment and staff training have been completed in this period.

C] Beneficiaries are identified



Direct implementation has been started in both the states – Odisha and Bihar in India. Seven (7) field level branch Offices are established and operational. Bihar has 5 branch offices and Odisha has 2 branch offices which are residential offices. Offices are arranged, field staff appointed & deployed and staff orientation training are completed as per plan. As of now Total 7 Branch-In-Charge and 18 Community Organisers (COs) are working from those branches, detail information are tabled below.

State-wise target coverage of beneficiaries and set up of field offices and staff

Description	Bihar	Odisha	Total
	Q1 of Y1 (2014-15)		
Number of beneficiary families (inclusion of new beneficiaries into program)	211	48	259
Number of field branch offices set up & operational	5	2	7
Number of Area Coordinator functional	1	Nil	1
Number of Community Organiser functional	13	5	18
Number of Branch In-charge functional	5	2	7

Names of project branch offices in Bihar are Kahalgaon, Shibnaryanpur, Ghoga, Sabour, Naugachhia branch; for Odisha branches are Rajkonika & Pattamundai . The districts are Bhagalpur (about 160 km from state HQ Patna) in Bihar and Kendrapara (about 90 km from state HQ Bhubaneswar) in Odisha. In Bhagalpur district of Bihar the blocks are Naugachhia, Kahalgaon & Sabour where the branch offices are located presently. In Kendrapara district of Odisha blocks are Rajkonika & Patamundai.

During the beneficiary selection process Participatory Rural Appraisal (PRA) method has been applied and people are involved in verifying information for identification & final selection. Monitoring of PRA and selection of beneficiaries has been by the AC concerned and HO officials. Pro Poor Support committee (Ati Daridra Sahayak Committee – ADSC) are formed to monitor and support beneficiaries – poorest women and to look after the progressions. Total 15 ADSCs are formed in only Bihar where every branch office area is having 3 ADSCs each.

Project Areas in India

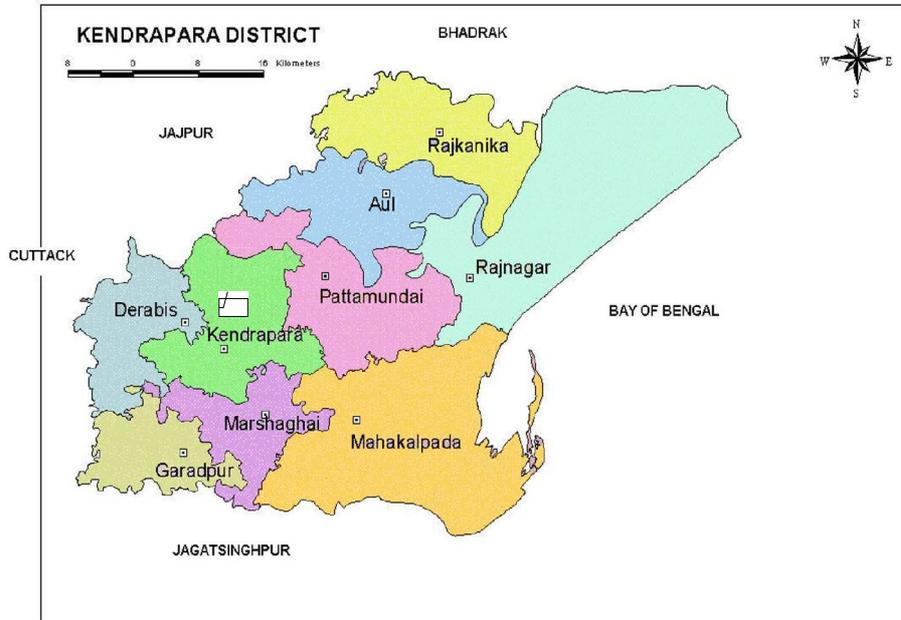
State : Bihar

District : Bhagalpur



State : Odisha

District : Kendrapara



**Advancement through Support to the Poorest in India by Reviving & Empowering
(ASPIRE)**

Bandhan and USAID Project

Implementation Report

Reporting metrics

Period: September 2014 – November 2014 (3 months)

Description	Bihar		Odisha		Project	
	Current	Cumulative	Current	Cumulative	Current	Cumulative
1) Branches opened	5	5	2	2	7	7
2) Beneficiaries served :						
- 2(i) Beneficiaries selected	211	211	48	48	259	259
- 2(ii) Beneficiaries trained (<i>Confidence Building & Enterprise development</i>)	124	124	-	-	124	124
- 2(iii) Beneficiaries given enterprise assets	-	-	-	-	-	-
3) Number of beneficiaries financially included	-	-	-	-	-	-
4) Average monthly income of beneficiaries served	16 USD	16 USD	16 USD	16 USD	16 USD	16 USD
5) Number of beneficiaries that have "Graduated"	-	-	-	-	-	-
6) Number of beneficiaries that have dropped out of program	-	-	-	-	-	-
7) Interfacing with stakeholders and Partners	-	-	1	1	1	1
8) Advocacy Resource Materials(Process document) *	1	1	1	1	1	1
9) Integration of THP model	-	-	-	-	-	-
10) Note (if any):	* Advocacy Resource Material is common document at present (for both states) which is documentation activity that is just have been started.					

Process Documentation of Pilots

Project has started implementing project directly in Bihar and Odisha where field level activities are recorded, documented and analysed for quality outcomes and replications by the others in future. Bandhan has been partnering with J-PAL SA at IFMR in India to make documentations and sharing the same with others for advocacy and for that interfacing to be done in a planned manner. Advocacy purpose meetings, sharing documents and bring in the interested partners and organisations are the tasks for which J-PAL is preparing their set up to roll out. As in future advocacy resource material is the document of the project process started and to be continued which is just started with the help of J-PAL.

Two field-based project managers (to be based in Bihar and Odisha respectively) have been recently hired to lead this exercise, with close support from J-PAL's Delhi-based policy team. Initial field visits to both states have been made with the objective of visiting the branches, interacting with the staff and observing the roll-out of the programme. Field visits were made to Bhagalpur, Bihar from October 14-18, 2014 and from November 13-14, 2014. A field visit to Kendrapara, Odisha was made from November 10-14, 2014.

Advocacy

We have started preliminary outreach activities for facilitation of the scale-up of the THP programme in Bihar and Odisha. As part of our mandate to prepare documents for communication and advocacy, we have prepared a presentation on evidence from TUP studies (with a focus on West Bengal). The policy brief of THP evaluation by J-PAL affiliates in West Bengal is now available on our website [here](#).

J-PAL's team met Mr. Baijayant 'Jay' Panda (Member of Parliament, Kendrapara constituency) and his team in November to share updates and progress from Kendrapara, Odisha. Mr. Panda has confirmed his presence in the launch event for the programme being planned in Kendrapara in early January 2015. Work has begun on identifying and inviting the District level Government functionaries, e.g., District Collector, Divisional Commissioner and Rural Development Department officials for the programme launch event. This will help us in getting buy-in for this programme from local functionaries right from the beginning.

In Bihar, the process of identifying key stakeholders for the programme launch event and further scale-up has been initiated. Meetings and field visits with them will be planned soon.





ASPIRE

Scaling up of the Targeting Hardcore Poor Program

Milestone 2



Monitoring system and plan
Bandhan

Bandhan's In-built Monitoring System

Several programs are managed by Bandhan that are having almost same monitoring structure and system. National level Head Office to beneficiary or household level monitoring of project/program outcomes is managed using almost same structure, system and effective process of program operation. Respective programs/project regularly monitor resource utilization, human resources, operational activities, implementation process, outputs and outcomes using designed formats, recording system, checking and auditing tools. Internal Audit department reports to the Executive Committee after audit findings from every field branch office. Program quality and process related to THP, Health, Education, Skill development & employment, Livelihood, Renewable energy are assessed and developed time to time including daily basis monitoring. Finance, administration, staff and procedural elements are regularly checked by Head Office and also by the Area offices. Reports are shared and corrective measures taken accordingly.

At every step activities are recorded, followed up and qualitatively monitored by using different methods and tools like direct visit in a planned manner, uninformed visit and verifying data. Households are supported by Bandhan staff (COs) headed by branch in charge or team leader. Area Coordinators check, verify and support for proper activities, outputs and outcomes. Human Resource Development department within organization maintains staff portfolio and evaluate performance and manage staff accordingly. Program team organize training program for staff capacity development and performance assessment continuously.

Besides, every month HO organizes review meeting where each project/program presents reports of progress, target vs achievement and challenges in specifically designed formats. Each project/program organizes review meet to assess and re-plan actions inviting all area coordinators. AC reviews and revisits plan of actions by touring in field branch offices – each branch office is visited every month by the field supervisors and quarterly by the HO team. At every office system of recording monitoring findings is established, at every level monitoring findings & action suggestion are obeyed. Separate register is maintained for recording monitoring issues categorically written and solution strategy are mentioned by supervisor or HO staff. Audit compliance is given by each branch office that is reported to board.

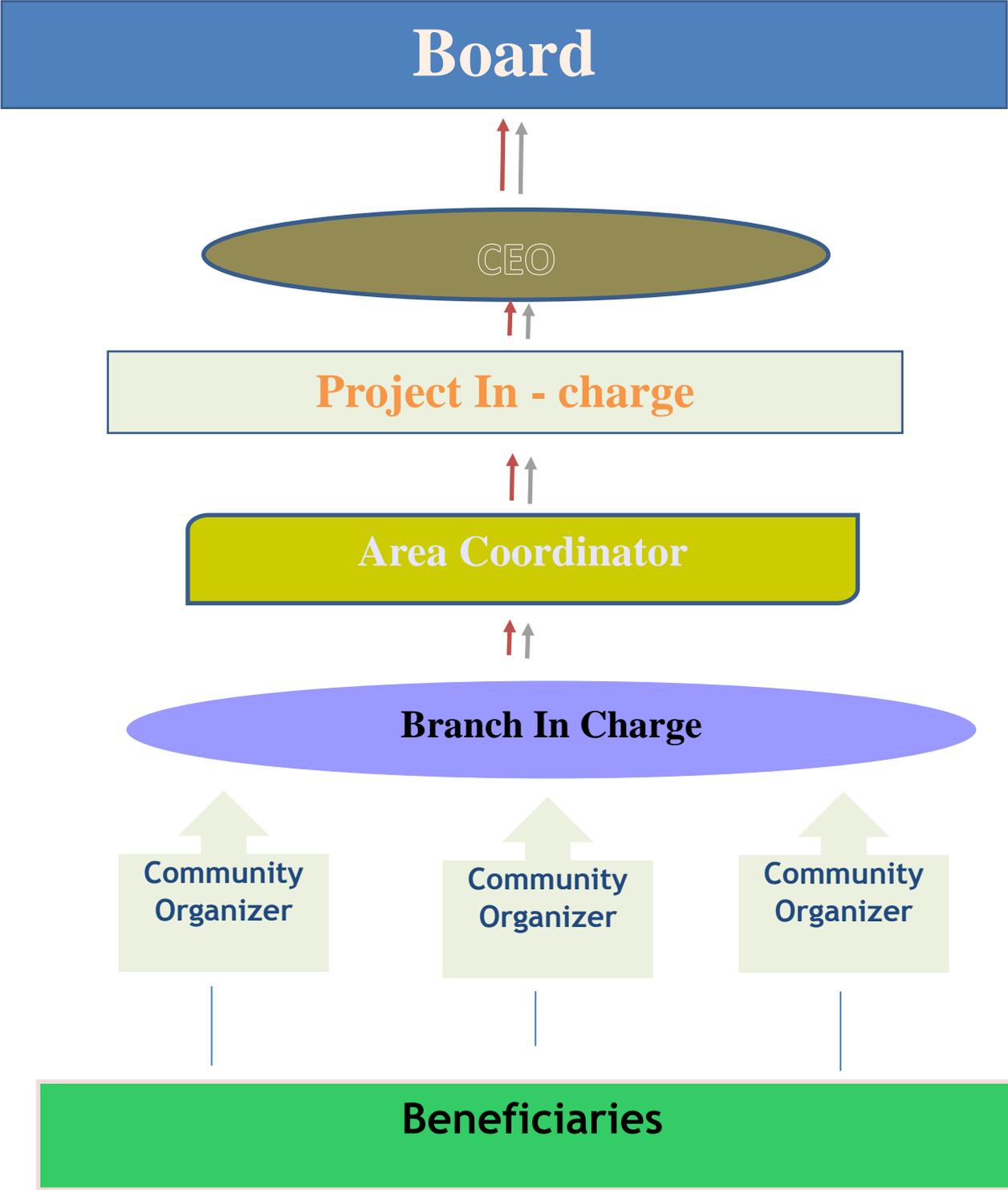
Overall project monitoring is managed by HO on regular basis through regular field visit, sudden visit, MIS, reports and review meetings with program heads, area coordinators. MIS and reporting are maintained by separate cell at HO in Kolkata. Monthly reports from every branch are collected by Area Coordinators and submitted at the HO that are reviewed and summarized and presented.

Branch In-Charge in coordination with the Community Organizers collects baseline information, MIS, end-line information. Branch office maintains household & village level records in registers that are checked, verified and audited by the Audit team of HO (Audit team reports to Executive Committee). Area Coordinator check the records at field branch offices, verifies with household data and feedback. Project-In-charge/officer check samples of information of the field, check field office records, accounts, progress reports & monitoring reports of Area Coordinators time to time visiting branch offices and accordingly report to HO level senior level managers. Program Heads, Project Managers/coordinators visit field to check, verify and monitor implementation progress and quality of process, outputs and outcomes. Reports are prepared and submitted to stakeholders, supporters and snapshots at organization's website. A structure of monitoring-reporting in organization is given below.

Structure of reporting of the project

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Monitoring system and plan for the project – importance and necessity

It would be difficult to know whether the intended results are being achieved as planned, what corrective action may be needed to ensure delivery of the intended results, and whether initiatives are making positive contributions towards human development. Monitoring and evaluation always relate to the desired results in the development plan. They are driven by the need to account for the achievement of intended results and provide a fact base to inform corrective decision making. They are an essential management tool to support the organizational commitment to accountability for results, resources entrusted to it, and organizational learning. Furthermore, as we feel both feed into the overall programme management processes and makes an essential contribution to the ability to manage for development results. In our program and the project scaling up of the THP we intend to follow the structured monitoring system that is already tested and developed and proven system as used during the implementation of the THP. By the monitoring system we know about the progress, mistakes, deviations, quality standard, goals & fulfillment of goals. It is essential to plan for monitoring of the project for controlling indiscipline, misuses, errors and managing people, resources, systems of operations, financial management, accountability & transparency. Checklist is also prepared and followed to monitor mistakes, errors, problems or issues, and to solve the problems quickly. Monitoring system is developed also to review quality outputs of staff, supporting program performance, implementation and standardize project.

Results monitoring framework of the project:

The objective of direct implementation :	Expected outcomes	Means of verifications
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.	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.	<ul style="list-style-type: none"> ⤴ Households interview ⤴ End-line data ⤴ Branch level registers, Formats, ⤴ Checklist ⤴ Beneficiary Info-book ⤴ Enterprise records
	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.	<ul style="list-style-type: none"> ⤴ Households interview ⤴ End-line evaluation
	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.	<ul style="list-style-type: none"> ⤴ Households observations & physical verifications ⤴ Registers, Check list, output records / formats at Branch office
	iv] They will establish linkages with Government & other social support systems to leverage the prevailing welfare entitlements like food, housing, special aids etc.	<ul style="list-style-type: none"> ⤴ Households observations & physical verifications ⤴ Registers, Check list, output records/formats at Branch office
	v] They will be form saving habits and included with the institutional finance.	<ul style="list-style-type: none"> ⤴ Bank/Post office Passbook. ⤴ Savings record at personal level of the beneficiary. ⤴ Registers/Formats and Checklist of branch.

Which are all being monitored in project operations and performance

Project activities: Branch staff maintains records at registers and formats in files. AC verifies and helps them to correct. Monthly information captured in formats and sent to HO.

Outputs and outcomes: Registers, formats are maintained, reports prepared, evaluation occurs maintaining baseline and end line data. Information checked, verified and cross checked with beneficiary level observations and information. Asset, enterprises, incomes are tracked rigorously to monitor business and income growth using formats, registers, monitoring visits and reviews regularly at branch office and head office. Accordingly plans are reviewed and implementation quality is developed or modified.

Staff responsibilities and discipline: Respective supervisor or in charge monitors through discussions, filed visit, beneficiary checking, records and report. Recruitment, transfers, leave, promotion, inter-staff relationship, leadership and managerial quality, etc. are monitored by HO.

Staff training: This is monitored to know whether proper training is imparted or not and the steps planned for proper training. Practical training is properly organized and done are also monitored.

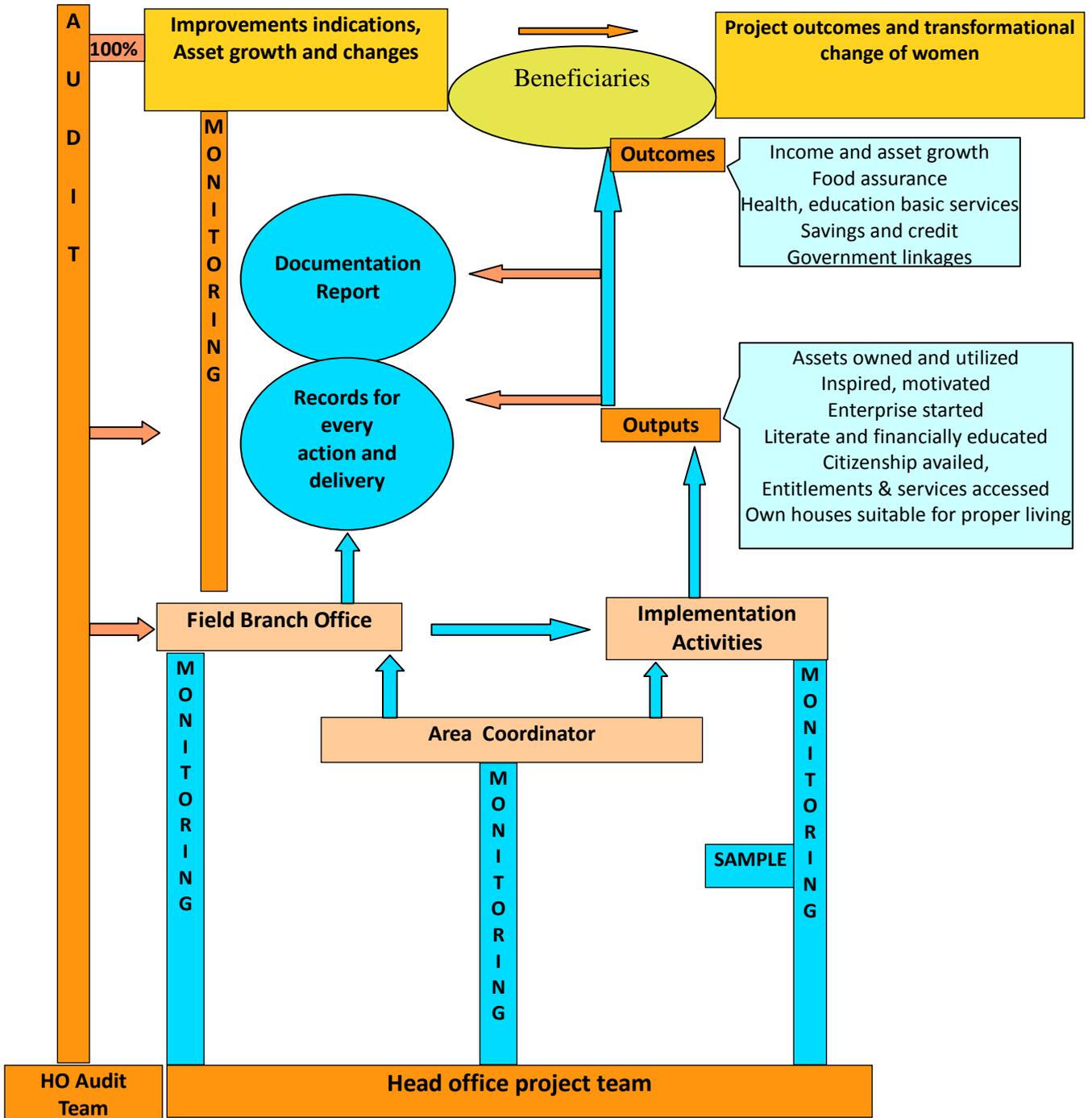
Accounts and finance: Accounts of field branch offices are maintained by BIC that are verified by AC and signs the books of accounts and reports. Fund management is important and that is monitored to control unutilized funds, diversion from budgeted purposes & amounts, advance fund properly planned or not, day to day expenditure as per plan, cost-effectiveness, etc.

Internal control system effectiveness: Timely activity completion as per roles & responsibilities defined and assigned, information are recorded in registers, problems are registered, meeting and recommendation follow up, etc.

Administrative & HR monitoring: The senior level staff monitors the administrative discipline, norms followed and compliance. Organization's administrative guidelines are followed across different programs and for the project also. HR department maintains database of staff, performance and promotions. Attendance of staff, local & outside movements are monitored using registers and checking by the senior staffs.

Bandhan maintains its standards of own set norms related to personnel discipline, office management, staff recruitment and promotions, performance evaluation.

Flow Diagram: Monitoring & Support Functions and Levels



Who will do monitoring and at what level

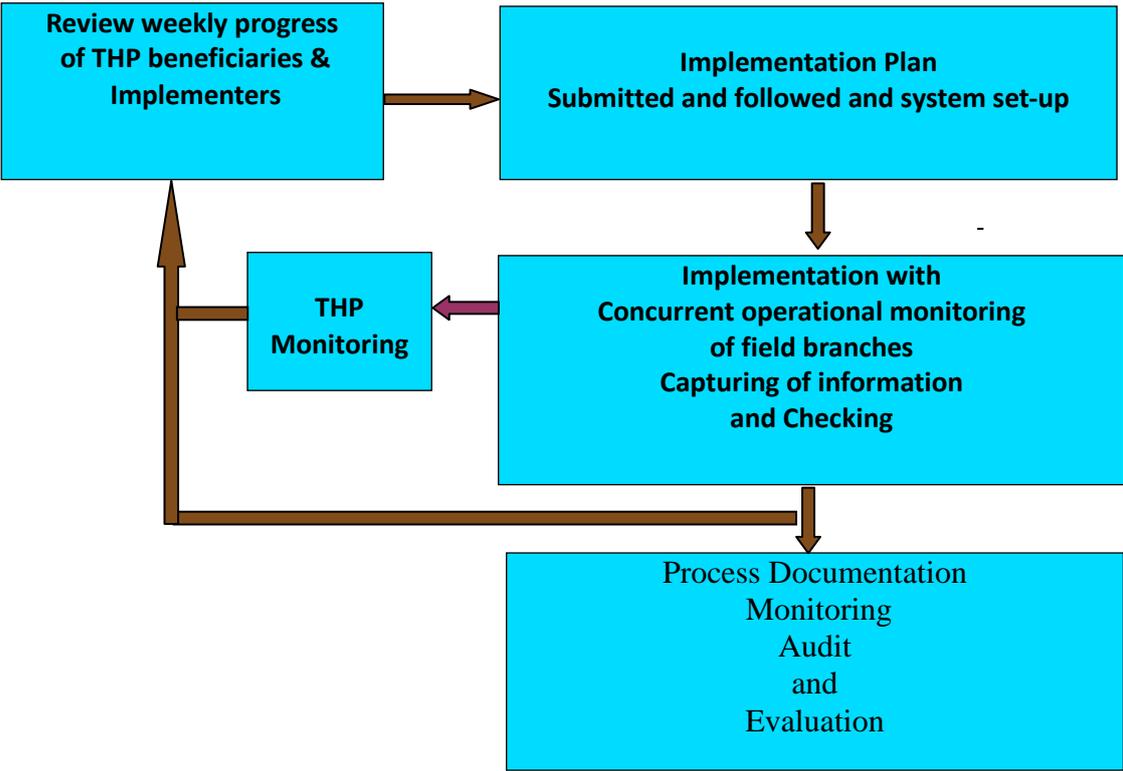
Community Organizer is to monitor every beneficiary and improvements of the conditions of the households regularly. Each beneficiary under her/his facilitation will be looked after at a weekly interval. The beneficiaries are motivated to discuss about their conditions, issues and pathways of development by continuous facilitation and hand holding support. Enterprises are to be monitored by CO regularly during her/his weekly visit at the households for that household level documentations of status of enterprise finance, assets, business transactions, stock, personal withdrawal are checked, verified and assessed. Farm and off farm both enterprises are to be regularly assessed when enterprise growth to be monitored as practices already Bandhan has in its' system.

Branch In Charge has role of monitoring and supporting Community Organizers for that branch in Charge will ensure target fulfillment within her/his area. Area Coordinator will monitor target-achievement of every branch office and regularly report to Head Office. The person is to visit all the beneficiary under the branch – each beneficiary is monitored by her/him at a monthly interval. BIC visit and verifies the progress and outputs of checking the records and learning from respective CO. CO and BIC both maintains the recording system at branch level. Registers for the purpose of beneficiary progress tracking is maintained regularly.

Area Coordinator visit households of the beneficiaries – 3 times visit s/he ensures for each households. AC meet all staff at branch and discuss about the situation, issues, challenges and way forward mechanism. Verifies documents, reports and financial documentations. After site visit s/he mentions findings e.g. shortfall if any, mistakes, faults etc. in monitoring register. S/he also mentions the possible suggestions or recommendations and at what level it would be sorted out. AC prepares monitoring plan and get approval from her/his supervisor at HO before field movement.

Head Office team visit sites and assess the process going on & went on at par planned actions, review beneficiary level outputs and outcomes and the staff performance that are noted and discussed with branch level staff and area coordinator. HO level Officers and Coordinators remarks in monitoring register and recommends for the solution if any shortfall or gaps are found out. This standard procedure is to be maintained for this project. HO personnel participate in meeting at branch offices. If required re-visit will be occurred at same branch office earlier visited. All branch offices will be visited and monitored by HO, sometime dividing team. HO level officers are to follow checklist during monitoring.

A flowchart showing the stages in monitoring of the project



Monitoring Checklist

	Monitoring Checklist:	Co-I /TL	AC	HO	
				Officer	PC
A)	Role of Area-Coordinator:				
	1) Last Monitoring of Area-Coordinator				
	2) Implementation Monitoring findings				
	3) Field visiting of Area-Coordinator				
B)	Office Management:				
	1) Information Board				
	2) Staff Movement (maintain Properly)				
	3) Monitoring report and compliance given				
	4) Audit Report-compliance				
	5) Monthly reports				
	6) Different Files are proper maintained				
	7) Different Register are proper maintained				
	7) Staff Personal files maintained				
	8) Office cum Residence Room Clean & Tidy				
C)	Field Management:				
	1) PRA Meeting Follow-up				
	2) Rapport Building follow-up				
	3) Questionnaire fill-up follow-up				
	4) Enterprise Selection proper way				
	5) THP beneficiaries visit (Group visit, Home visit, Asset follow up, Field level documents checking, Income and expenditure of Enterprise, Status of ADSC)				
	6) Activities of CO-H/V, Group meeting				
D)	Accounts management:				
	1) Bill/Voucher checking				
	2) Purchase committee follow-up				
	3) Cash book checking				
	4) Monthly Receipt & Payment Report checking				
E)	Fund Management:				
	1) Cash (present cash, cash book, ledger, daily sheet, denote, approval for cash handling etc.)				
	2) Bank transaction, cheque book keeping				
	3) Fund plan utilization				
	4) Fund received and transfer				
F)	Staff Management:				
	1) Motivational Meeting				
	2) Personal file updated				
	3) posting of staff				
	4) staff relationship				
	5) Staff trained by on job				
G)	Public Relation/Advocacy:				
	1) Government liaison				
	2) Non-Government liaison				
	3) Press meet				
H)	Promotional Roll Play:				
I)	Others:				

Some formats to capture information to monitor process

Branch wise monitoring of project beneficiaries

PRA REPORT

Branch:

Month:

Date:

Sl No.	Date	PRA No	Name of			Total No of Household	No of Surveyable Household	No of Surveyed Household	Beneficiaries selection after questionnaire	Verification By CO Inc./TL	Final selection after verification by AC		Remarks
			Panchayat	Village/Gram Sansad	Spot						No of H/H	Selected	
1													
2													

PRA is followed in monitoring system to identify beneficiaries and verification of identified beneficiaries is recorded and checked the information by AC and HO

Monitoring of incomes of beneficiaries

Name of Branch	total Beneficiaries	2 income source	Farm Based				Income from secondary Ent.	Nonfarm Based	Others Income	Total Income
			Inc.from sale	Additional income	Capital appreciation	Total				
a	150									
b	150									
c	150									

Monthly monitoring through information collected and captured in the above format. The incomes from enterprises (farm and off-farm separate formats). AC and HO monitor branch wise information and Branch monitors beneficiary wise income performance. Boxes are filled up with amount figure of sales, incomes.

Monitoring of regularity & status of savings of the beneficiaries

Savings habit grows		
No of accounts (Cum.)	Deposit	
	No	Amount

Date :

Savings				
Deposit		Withdrawal		Balance
Current	Cumulative	Current	Cumulative	

Monthly monitoring of savings habits and amount of savings is followed branch-wise (by AC & HO) and also beneficiaries (by Branch)

Consumption Support /Allowance

Sl. No.	Spot	Family No.	Name of Beneficiaries	Name of Enterprise	Consumption Support				Remarks
					Current Month		Cumulative		
					Week	Amount	Week	Amount	
1									
2									
3									

Consumption Support / Allowance given to each target beneficiary is tracked and monitored by the above format.

Monitoring progress in social aspects and entitlements benefits

Two full meals in a day	Safe drinking water	Kitchen garden	Child immunization		Attended school regularly		Practice family planning		Safe housing	Access health facilities	Clean home & Wear cloths	Can write name & number	Voter card	Ration card
			T	A	T	A	T	A						

Beneficiary and branch wise data is tracked and monitored – food availability, water, health, house conditions, citizenship cards (Election purpose Voter's Identity Card) and Ration Cards.

Ration Cards are issued to every family for getting basic foods & fuels which are issued by Department of Food & Public Distribution System, Government of India. In many cases THP beneficiaries do not have these types of cards/identity proof prior to THP project assistance.

There are nos. of registers that are maintained at field branch offices which are checked regularly, audited and used as tool to monitor process and administration.

The cash and accounts management at branch office is regularly checked and periodically audited for financial integrity and loss control. Generally, cashbook, ledgers, stock registers, files of vouchers and proofs of expenditures and financial receipts are documented, stored and checked by Head office and the Auditor during audit which report directly to Board of the organization.

Asset Tracking

Assets provided by project to be tracked as in practice in THP program. Enterprise purpose assets given, sale of livestock or trading items, stock of that assets, etc. Are monitored by the information collected.

The above formats of monitoring farm based enterprises e.g. poultry birds, and goat rearing ventures are examples of monitoring assets and rearing of animal resource for income generation.,



Bandhan Konnagar
DN-32, Sector V,
Salt Lake City,
Kolkata 700 091

Thank you





ASPIRE

Scaling up of the Targeting Hardcore Poor Program

Report

Milestone 3

Bandhan USAID
Targeting the Hardcore Poor (THP) Program
Inauguration Ceremony
Venue :
Pattamundai, Kendrapara, Odisha
Date : February 5, 2015
Supported by : USAID
Co-Partner : NAL

Submitted to

USAID

by

Bandhan Konnagar

05/02/2015

Report

ASPIRE

Scaling-up of the Targeting Hardcore Poor Program

Milestone 3



**Project Supported by:
Development Innovation Venture
of
USAID**

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

**Project Year 1
2014-15 (September,1-2014 to August,31-2015)**

**Milestone No.3
[September,1 2014 – February,28 2015]**

The milestone No.3 deliverable

Up-dated Implementation Report

Up-dated Implementation Report

Approach 1: Direct field implementation of supporting beneficiaries

Activities : Upto Quarter 2

- A] Selection of beneficiaries
- B] Base-line survey is running
- C] First Asset Transfer to beneficiaries (stage I)
- D] Training of beneficiaries
- E] Household visit/Handholding support and follow up of assets
- F] Field Staff capacity building - training for branch staff



Direct implementation is going on in both the states – Odisha and Bihar in India. Seven (7) field level branch Offices are established and operational. Bihar has 5 branch offices and Odisha has 2 branch offices which are residential field branch offices. As of now Total 7 Branch-In-Charge and 21 Community Organisers (COs) are working to support the beneficiaries. Training of branch staff is completed, selection of beneficiaries, training and grant assets are being provided to them.



Names of project branch offices in Bihar are Kahalgaon, Shibnaryanpur, Ghoga, Sabour, Naugachhia branch; for Odisha branches are Rajkonika & Pattamundai. The districts are Bhagalpur (about 160 km from state HQ Patna) in Bihar and Kendrapara (about 90 km from state HQ Bhubaneshwar) in Odisha. In Bhagalpur district of Bihar the blocks are Naugachhia, Kahalgaon & Sabour where the branch offices are located presently. In Kendrapara district of Odisha blocks are Rajkonika & Patamundai.



Total 744 beneficiaries are identified and selected for grant assets and support (table given below). During the beneficiary selection process Participatory Rural Appraisal (PRA) method has been applied and people are involved in verifying information for identification & final selection. Pro Poor Support committee (Ati Daridra Sahayak Committee – ADSC) are formed to monitor and support beneficiaries – poorest women and to look after the progressions.

Status of the field branch offices

Description	Bihar	Odisha	Total
	Q2 of Y1 (2014-15)		
Number of beneficiary families presently being served	564	180	744
Number of field branch offices	5	2	7
Number of Area Coordinators	1	1	2
Number of Branch-in-charge	5	2	7
Number of Community Organisers	15	6	21



Beneficiary selection process



Micro Enterprise started

Approach 2 : Advocacy

As part of our outreach activities for facilitation of the scale-up of the THP programme in Odisha, a launch event for THP pilot was organized on February 5, 2015. The programme was launched by Mr. Baijayant ‘Jay’ Panda, Member of Parliament for Kendrapara, at an event organized by Bandhan-Konnagar and J-PAL South Asia in Pattaimunde block in Kendrapara. Mr. Chandrasekhar Ghosh, Chairman and Managing Director, Bandhan Financial Services Ltd., Mr. Debashish Roy Choudhuri, CEO Bandhan-Konnagar, Mr. Jasmine Shah, Associate Director of Policy, J-PAL South Asia also attended the event. More than 200 local beneficiary women were also present at the event. At the event, farm assets like cows, and goats, non-farm assets like material for setting up grocery, readymade garment, and cosmetic selling business were provided to selected beneficiary women. The press release sent to local media, coverage of the event in the local newspapers and pictures are attached as annexures. J-PAL South Asia will build upon the momentum created by this successful launch event to reach out to key stakeholders for THP scale-up in Odisha.

Mr. Jay Panda is closely associated with bringing this project to Odisha and said, “THP programme, which has been tested rigorously by world-class economists from J-PAL and found to be effective, targets extremely poor women in rural areas who have no asset base and mainly depend on begging and wage labor as their primary source of income. Very few programmes are designed for this segment of the poor, so today I am very happy to launch a such a programme for them.”

In his opening remark Mr. C.S. Ghosh said “THP programme aims to bring inspirational change in the lives of rural women who are extremely poor by helping them build sustainable sources of income”.

In Bihar, the process of identifying key stakeholders for further scale-up has been initiated. Preliminary meetings have been organized by J-PAL with the stakeholders: Mr. Sanjay Kabir, Head, Monitoring, Skill Development Cell, Bihar Rural Livelihoods Promotion Society ; Mr. Chintan Raj, Prime Minister Rural Development Fellow, Posted at Rural Development Department, Bihar ; Senior officials from JSW Foundation, CSR group of Tata Power and ITC. ITC has already confirmed interest in supporting THP scale-up in Bihar through its CSR funds.



Photographs of project launch event in Odisha

Approach 3 : Provision of Technical Assistance

Provision of technical assistance is to be started after partnership for the technical assistance services. Advocacy activities have been started and consultations going on with the probable organisations that will bring probable partners or implementers who will receive technical assistance from Bandhan to implement THP program in the project states, besides, some organisations in other states of India are interested may be TA partner for the THP program.

Approach 4 : Process Documentation

J-PAL has started documenting the process of setting up of the THP programme by Bandhan in states of Bihar and Odisha. A draft format for the process document has been prepared based on review of existing resources on process documentation. Two field-based project managers have been appointed by J-PAL South Asia and are based in Bhubaneswar, Odisha and Patna, Bihar, to lead the process documentation exercise with close support from J-PAL's Delhi based policy team.

During the reporting period, following field visits were made by project managers to observe and document various aspects of THP implementation: participatory rural appraisal for identifying beneficiaries, training, Weekly meeting held for beneficiaries after asset transfer and interaction with the field staff ,etc.

Implementation Report

Period: September 2014 – February 2015 (6-months)

Description	Bihar		Odisha		Project	
	Current	Cumulative	Current	Cumulative	Current	Cumulative
1) Branches opened	-	5	-	2	-	7
2) Beneficiaries served :						
- 2(i) Beneficiaries selected	353	564	132	180	485	744
- 2(ii) Beneficiaries trained (<i>Confidence Building & Enterprise development</i>)	353	564	132	180	485	744
- 2(iii) Beneficiaries given enterprise grant assets	494	494	151	151	645	645
3) Number of beneficiaries financially included	-	-	-	-	-	-
4) Average monthly income of beneficiaries served	16 USD	16 USD	16 USD	16 USD	16 USD	16 USD
5) Number of beneficiaries that have "Graduated"	-	-	-	-	-	-
6) Number of beneficiaries that have dropped out of program	-	-	-	-	-	-
7) Interfacing with stakeholders and Partners	2	2	2	2	2	2
8) Advocacy Resource Materials(Process document)	1	1	1	1	1	1
9) Integration of THP model	-	-	-	-	-	-

10) Note : Advocacy resource document is under preparation.



ASPIRE

Scaling up of the Targeting Hardcore Poor Program

Report

Milestone 4

Bandhan Konnagar

Report

“ASPIRE”

Scaling-up of the Targeting Hardcore Poor Program

Milestone # 4



Project Supported by:

Development Innovation Venture

of

USAID

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

Period of reporting of Milestone # 4 :
[September,1-2014 to August,31-2015]

The milestone # 4 deliverable

- Up-dated Implementation Report on each of the four pronged approached to scale including reporting on key metrics developed
- Identification of interested partners is started and initial letters of commitment from Associated points of contact are provided to USAID
[Grant to Bandhan - \$146753.70]

Up-dated Implementation Report

Approach 1: Direct field implementation of supporting beneficiaries

Direct implementation is going on in both the states – Odisha and Bihar in India. Seven (7) field level branch Offices are established and operational. Bihar has 5 branch offices and Odisha has 2 branch offices which are residential field branch offices. As of now Total 7 Branch-In-Charge and 20 Community Organisers (COs) are working to support the beneficiaries. Training of branch staff is completed, selection of beneficiaries, training and grant assets are being provided to them.

Names of project branch offices in Bihar are Kahalgaon, Shibnaryanpur, Ghoga, Sabour, Naugachhia branch; for Odisha branches are Rajkonika & Pattamundai. The districts are Bhagalpur (about 160 km from state HQ Patna) in Bihar and Kendrapara (about 90 km from state HQ Bhubaneshwar) in Odisha. In Bhagalpur district of Bihar the Blocks are Naugachhia, Kahalgaon & Sabour where the branch offices are located presently. In Kendrapara district of Odisha Blocks are Rajkonika & Pattamundai. Brief of project areas is annexed.

For 1000 beneficiaries during this first project year following activities are completed:

- A] Selection of beneficiaries
- B] Base-line survey done
- C] First Asset Transfer to beneficiaries
- D] Training of beneficiaries
- E] Household visit/Handholding support and follow up of assets



Bhagalpur district is dark marked in Bihar state map.

Kendrapara district is dark marked in Odisha state map.



Total beneficiaries identified and being supported

Category	Bihar	Odisha	Total
General	29	103	132
Scheduled Caste	172	153	325
Scheduled Tribe	47	2	49
Other Backward Caste	298	33	33
Minority	154	9	163
Total	700	300	1000

Some Snapshots



Farm and Non Farm assets with women



Selling at her micro enterprise – grocery shop at her village

Total beneficiaries are identified and selected for grant assets and support (table given below). During the beneficiary selection process Participatory Rural Appraisal (PRA) method has been applied and people are involved in verifying information for identification & final selection. Pro Poor Village committee (*Ati Daridra Sahayak Committee – ADSC*) are formed to monitor and support beneficiaries – poorest women and to look after the progressions.

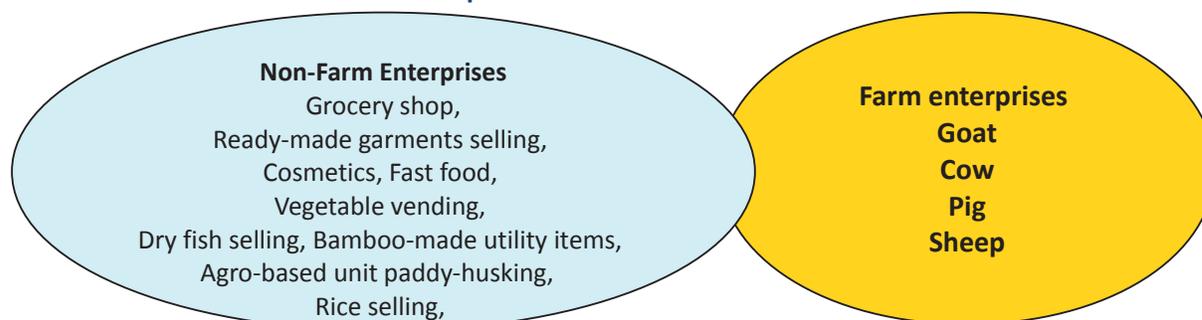
Status of the field branch offices

Description	Bihar	Odisha	Total
	Sept.'14-Aug'15		
Number of beneficiary families presently being served	700	300	1000
Number of field branch offices in 2 states	5	2	7
Number of Area Coordinators in 2 states	1	1	2
Number of Branch-in-charge in 2 states	5	2	7
Number of Community Organisers in 2 states	14	6	20

Branch wise beneficiaries

Kendrapara district of Odisha			Bhagalpur district of Bihar						All Total
Rajkonika	Pattamundai	Total	Kahalgao	Sabour	Shibnarayanpur	Ghoga	Naugachhia	Total	
150	150	300	100	150	150	150	150	700	1000

Enterprises of the beneficiaries :



A story of change

Premlata Mahapatra, wife of Late Ramhari Mahapatra resides in Kadaliban village in Nimkantha village panchayat of Pattamundai Block in Kendrapara district of Odisha. Premlata was one poorest woman who was also helpless and lost her husband. Presently, she looks after her one daughter who is now separated from her husband, the daughter has one child. This household depend on others who help, half of the every month the women seek kind from neighbors. THP project field community organiser in the village has identified Ms. Premlata as beneficiary during beneficiary identification process using participatory rural appraisal method. The village community identified her as suitable beneficiary of this project supported by DIV of USAID. Bandhan staff verified conditions and finally selected the family for providing assistance.

Premlata was thinking about her financial and resource status that were not enough to repay loans if any. Community organiser of THP program counseled her to give grant for the time being until the household become eligible for micro credit. THP project has helped the family by providing grant assets. Project has also inspired the Premlata to dream for future prospect. The beneficiary has started increase self-confidence towards becoming self-dependent financially. She started venturing into micro-enterprise to change her life gradually with the support from THP program. Finally, The micro-enterprise has been initiated that is dealing in selling of cosmetics to the local girls and women who need. The woman Ms. Premlata has received a training on non-farm enterprise development . On 26th of March 2015 she has got assistance in-kind - some cosmetics products worth Rs.2801 at initial stage. Initially Premlata could not understand about business but later realized about prospect of business, understood the necessity of enterprise, financial capability enhancement through enterprise. Every-day the new entrepreneur walks miles and miles about 4 to 5 miles to sell cosmetics, ornaments to women, girls in the area carrying two-bags full of materials of the business.

Presently, Ms. Premlata is earning from the business and out of profit spends for consumption of food for family. She is also procuring more goods for more sales, repairing her house and she is depositing money into Bank for savings and increasing capital for expanding business. THP field branch staff help her providing on-site technical assistance for developing business capitals, maintaining business accounting, protecting of assets, maintaining bank relations, etc. while community organiser regularly follow-up its' business growth, household health and hygiene, child education, savings, entitlements and government benefits, etc.

Every day Ms. Premlata earns a profit of Rs.80-100 after selling cosmetics and ornaments of Rs.400 – 500 and out of its' profit she deposits some into her Bank account. Presently Ms. Premlata has about 1800 at her bank account.

Ms. Premlata's daughter participate in this enterprise and support her mother in sales, whenever her mother feels sick she travels village to village for selling the cosmetics and ornaments. Premlata's daughter also helps in procuring goods from market. Bandhan team encourages continuously to pursue the business, helps maintaining business accounts and household in good conditions, choosing right products and customers and managing capital funds. The THP beneficiary dreams much to develop her business in right path also to expand business and eradicate their poverty permanently. Now Premlata's grandson is going to school. Ms. Premlata shows her respect to the project for the assistance and continuous help she is receiving for her livelihood security and empowerment.

Approach 2 : Advocacy

In follow-up to our efforts on advocacy and outreach for scale up of THP programme in Bihar and Odisha, J-PAL has reached out to key stakeholders, relevant Government departments and NGOs working in area of rural livelihoods during the reporting period. In Odisha preliminary meetings were organized in July 2015 with Director, Odisha Livelihoods Mission, Government of Odisha and with three NGOs working in area of rural livelihoods, People's Rural Education Movement (PREM), Youth Council for Development Alternatives (YCDA) and Madhyam Foundation. All three NGOs have expressed interest in scaling up THP programme in their areas of operation and field visits to Kendrapara have already been organized for PREM and YCDA to observe on ground implementation of the programme. We are now working with them to prepare proposals and reach out to prospective funders.

In Bihar, J-PAL has organized a meeting in June 2015 with Chief Executive Officer (CEO) and State Project Manager (SPM) of the State Rural Livelihoods Mission (SRLM), Government of Bihar. In follow up to this meeting, a field visit was organised for the District SRLM team of Bhagalpur district, where five members of the district SRLM team visited two THP branches with Bandhan and J-PAL team members. Engagement with the state government in Bihar has been paced and planned keeping in mind that state assembly elections are due in October-November 2015. J-PAL team were able to confirm interest from Indian Tobacco Company (ITC) in supporting THP scale-up in the state through its Corporate Social Responsibility (CSR) funds. Scale up of THP programme with ITC's support has already begun in Munger district of Bihar and will reach to 1200 households.

We have also been actively working with Aga Khan Rural Support Programme (AKRSP) India office, who had expressed interest in scaling up THP programme. A half day workshop was organized jointly by J-PAL and Bandhan-Konnagar on 26 June 2015 at the AKRSP head office in Ahmedabad which was attended by the CEO, COO, Senior Managers and all the Regional Managers from states of Gujarat, Madhya Pradesh and Bihar. A three person team from J-PAL South Asia led the workshop and CEO Bandhan-Konnagar joined for an interactive opening session through video-conferencing. The workshop focused on presenting the scientific evidence and the implementation details of the programme. Following the workshop, AKRSP has expressed commitment to scaling up the programme with 4 branches in each of the three states they have a presence in, to reach a total of 1800 households. J-PAL has shared technical information with them to support their internal decision making and for reaching out to funders for this scale-up.

In addition to this, we have been engaging with the Government of Rajasthan (GoR) for scaling up of THP programme. GoR has formalised an interest in promoting evidence-based policy by signing an MoU with J-PAL South Asia for scaling up proven programmes and new research in collaboration with J-PAL. Under this framework we've had a series of discussions with the State Rural Livelihoods Mission (SRLM), Rural Development Department, GoR and shaped a proposal for government led scaling-up of THP Programme. Over a five month interaction with the Rural Development Department, SRLM team visited the Bandhan-Konnagar head office in Kolkata to observe THP branches and households in West Bengal. A team comprising of Bandhan-Konnagar and J-PAL members did a field visit to Kota district in Rajasthan to observe SRLM's programme. Through this dialogue we have shaped the proposal in collaboration between the three partners for a three year scale-up to cover the full district of Jhalawar to support 10,000 households graduate out of extreme poverty. The outcomes of this proposal are subject to further discussion with the Rural Development Department, GoR.

Approach 3 : Provision of Technical Assistance

Planning for provision of technical assistance has been initiated, identification of interested partners has been started and one partner is identified in Bihar. Probable partner is World Vision. MoU is drafted that is under process of finally signed by them. Interactions with more NGOs and Government Departments (Rural Development, Livelihood Mission, etc.) are being held regularly. We have met and discussed with State Rural Livelihood Mission, Government of Bihar and Odisha. We have also proposed other state Government department / NRLM for implementing THP by their local institutions e.g. SHG owned institutions or by Bandhan directly with their own financial support. One another NGO is organising fund for the program that may receive TA from Bandhan.

Approach 4 : Process Documentation

J-PAL has started documenting the process of setting up of the THP programme by Bandhan-Konnagar in states of Bihar and Odisha. A draft format for the process document has been prepared based on review of existing resources on process documentation. Two field-based Project Managers appointed by J-PAL South Asia and based in Bhubaneswar-Odisha and Patna-Bihar, spend around seven days each month to capture the information for process documentation with close support from J-PAL's Delhi based policy team. In the reporting period, the field-based Project Managers visited all the branches in respective states to observe implementation of all programme phases.

Nest Plan of Action in 2nd year

As per plan, Next year, **Year 2** (September 2015 – August 2016):

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

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

Accordingly branch offices and staff will be added and functional for supporting the beneficiaries – temporary consumption allowances, grant assets, training, hand-holding support for literacy and financial literacy, accounting, business development and financial inclusions.



DIV Team at project village site

Implementation Report

Period: September 2014 – August 2015 (12 -months) :

Description	Bihar		Odisha		Project	
	Current	Cumulative	Current	Cumulative	Current	Cumulative
1) Branches opened	-		-		-	
2) Beneficiaries served :						
2(i) – 2(i) Beneficiaries selected <i>(completed as per plan)</i>	136	700	120	300	256	1000
2 (ii) Beneficiaries trained (<i>Confidence Building & Enterprise development</i>) <i>(completed as per target)</i>	136	700	120	300	256	1000
- 2(iii) Beneficiaries given enterprise grant assets <i>(completed as per target.)</i>	206	700	149	300	355	1000
3) Number of beneficiaries financially included (presently, savings account with Bank)	533	533	285	285	818	818
4) Average monthly income of beneficiaries served – present	29.12 USD	29.12 USD	28.58 USD	28.58 USD	29 USD	29 USD
5) Number of beneficiaries that have “Graduated”	-	-	-	-	-	-
6) Number of beneficiaries that have dropped out of program	-	-	-	-	-	-
7) Interfacing with stakeholders and Partners	6	6	4	4	8	8
8) Advocacy Resource Materials (Process document)	-	1	-	1	-	2
9) Integration of THP model	-	-	-	-	-	
10) Note : Advocacy resource document is under preparation.						

Note : Current = Last six month (Since last milestone).

Growth of Income and Asset per beneficiary/family in USD

Indicator		Odisha	Bihar	Total
Income	Present Income/month	28.58	29.12	29
	% Growth	79.00%	82.00%	81.00%
Enterprise Asset	Present asset value	230	243	237
	% Growth	88.00%	84.00%	86.00%



Bandhan Field Staff

About the Community Development Blocks of project areas in Odisha and Bihar, India

Pattamundai Block in Kendrapara, Odisha

Pattamundai is a Block in Kendrapara District of Odisha State, India. Pattamundai Block Head Quarters is Pattamundai town . It is located 19 KM towards East from District head quarters Kendrapara. 96 KM from State capital Bhubaneswar towards west . Pattamundai Block is bounded by Aul Block towards North , Kendrapada Block towards west , Mahakalapada Block towards South , Marsaghai Block towards South . Pattamundai City , Kendrapara City , Paradip City , Jajapur City are the nearby Cities to Pattamundai. Paradeep Beach , Cuttack , Nandan Kanan National Park , Bhubaneswar (Bhuvaneshwara) , Konark are the near by Important tourist destinations to see.

Rajkanika Block in Kendrapara, Odisha

Rajkanika is surrounded by rivers in Three sides, the rivers are Brahmani Baitarani and Kharashrota. It is the north end Block of kendrapara district and nearer to Bhadrak and Jajpur District. Its northern end starts from village Gualigan and ends at Bharigada village in the south and starts from jayanagar in East to Gopalpur in west. Rajkanika is a Block in Kendrapara District of Odisha State, India. Rajkanika Block Head Quarters is Rajkanika town. It is located 45 KM towards East from District head quarters Kendrapara. 121 KM from State capital Bhubaneswar towards west. Rajkanika Block is bounded by Chandabali Block towards North , Aul Block towards west , Pattamundai Block towards South , Rajnagar Block towards East. Pattamundai City, Kendrapara City, Jajapur City, Bhadrak City are the nearby Cities to Rajkanika.

It is in the 6 m elevation(altitude) . This Place is in the border of the Kendrapara District and Bhadrak District. Bhadrak District Chandabali is North towards this place . It is near to bay of bengal. There is a chance of humidity in the weather. Paradeep Beach , Chandipur (Chandipur-on-sea), Cuttack, Nandan Kanan National Park, Bhubaneswar(Bhuvaneshwara) are the near by Important tourist destinations to see.

Kahalgaon Block in Bhagalpur, Bihar

Kahalgaon, earlier called Colgong had a population of 22,110. Male constitute 53% of the population and female 47%. Kahalgaon has an average literacy rate of 57%, lower than the national average of 59.5%: male literacy is 63% and, female literacy is 50%. In Colgong, 17% of the population is under 6 years of age. Angika is the local dialect and is spoken by majority. Hindi, Urdu, and English are also spoken by different section of the population. Kahalgaon is connected by an excellent network of national and state highways, along with district and rural roads. National Highway 80 (NH 80) runs from the Mokama-Farakka via Bhagalpur, Kahalgaon. It links directly with Patna, via Begusarai and Khagaria.

Sabour Block in Bhagalpur,Bihar

Sabour is one of the finest places under Bhagalpur district. It is famous for its state of art agricultural college. Sabour houses the residential quarters for Bihar Electricity Board, Bhagalpur. A few places worth mentioning are DVC colony, Brahman Tola, Mansarpur, Ibrahimpur, Prem Nagar. Chandheri , Babupur, Fatehpur, Barari are the nearby Villages to Sabour. Sabour is surrounded by Gopalpur Block towards west , Bhagalpur Block towards west , Ismailpur Block towards North , Goradih Block towards South .

Naugachhia Block in Bhagalpur,Bihar

It is famous for yellow maize, known as Kelanchal of Bihar. Due to the building of a ring dam, flooding is no longer a problem for Naugachhia. Naugachhia is the heart of Bhagalpur, Because Vikaramshila Over Bridge is started from Naugachhia on Ganga River. Lots of People get advantage this bridge. Naugachhia had a population of 3,02,475. Males constitute 55% of the population and females 45%. Naugachhia has an average literacy rate of 62%, lower than the national average of 74%: male literacy is 69%, and female literacy is 55%. In Naugachhia, 18% of the population is under 9 years of age.

Pirpanti Block in Bhagalpur, Bihar

It is the biggest panchayat in bhagalpur. There are 1635 households in Pirpanti. Pirpanti Block is bounded by Mehrma Block towards South, Manihari Block towards East, Kahalgaon Block towards west, Mandro Block towards South .Pirpanti consist of 89 Villages and 29 Panchayats. Kumarpur is the smallest Village and Khawaspur Diara is the biggest Village. It is in the 47 m elevation(altitude). This Place is in the border of the Bhagalpur District and Godda District. Godda District Mehrma is South towards this place.Also it is in the Border of other district Katihar. It is near to the Jharkhand State Border. In Pirpanti village population of children with age 0-6 is 1774 which makes up 19.67 % of total population of village. Average Sex Ratio of Pirpanti village is 885 which is lower than Bihar state average of 918. Child Sex Ratio for the Pirpanti as per census is 993, higher than Bihar average of 935.

Gopalpur Block in Bhagalpur,Bihar

Gopalpur Block Head Quarters is Gopalpur Dimha Gopalpur town. It is located 4 KM towards East from District head quarters Bhagalpur. 227 KM from State capital Patna towards west. Gopalpur Block is bounded by Sabour Block towards East,Bhagalpur Block towards west, Nathnagar Block towards west, Goradih Block towards South. Bhagalpur City, Naugachhia City, Colgong City, Amarpur City are the nearby Cities to Gopalpur.Gopalpur consist of 13 Villages and 9 Panchayats.Malpur is the smallest Village and Saidpur Dabra is the biggest Village.It is in the 42m elevation(altitude). Bhagalpur (Bhagdattpuram), Munger, Sahibganj, Deoghar,Pakur are the near by important tourist destinations. Maithili is the Local Language here. Also People Speaks Hindi, Urdu. Total population of Gopalpur Block is 76,420 living in 12,974 Houses,Spread across 13 villages and 9 Panchayats. Males are 40,755 and Females are 35,665 .