Bandhan
Targeting the Hardcore Poor Program (THP)

Holistic approach to transform the lives of the deprived extreme poor women-headed households.
BACKGROUND

One-third of global population lives on $1.25 a day or less - the World Bank and the United Nations threshold for extreme poverty (World Bank, 2008; 2009). Ultra-poor individuals tend to have little capital, few marketable skills, and insecure occupations. Without productive assets or sustainable sources of income, they cannot meet their basic needs and are have extremely vulnerable to shocks. Due to the challenges of their circumstances, the ultra-poor been very difficult to help through uni-dimensional development interventions. However, a tried and tested multifaceted approach to addressing these challenges in rural India is Bandhan Konnagar's ‘Targeting the Hard-core Poor Program’ (THP).

Self-employment is often the only viable alternative to menial labor for the ultra-poor. Yet, many lack the necessary cash or skills to start a business that could fetch more than casual labor wages. To eliminate these constraints, several international and local non-governmental organizations support programs that foster a transition to more secure livelihoods. Combining complementary approaches - the transfer of a productive asset, training, consumption support, and coaching into one comprehensive program may help spur a sustainable transition to self-employment.

THP Program is Innovative

Many anti-poverty programs aim to improve livelihoods through provision of assets, temporary financial support, mandatory savings, or skills training. But Bandhan Konnagar is different in that it packages its services as a one-stop solution for securing livelihood and overall development of such disadvantaged families. The THP approach is cost-effective and has demonstrated clear, positive, substantial and sustainable impact on the lives of the hardcore poor, a population left untouched by many poverty alleviation initiatives.

CSR of Corporates has taken the program forward —

ITC, INDIGO & Bajaj at present are deeply involved to demonstrate & advocate for this model
TARGET WOMEN

Women who became incidentally helpless, assets-less, extremely vulnerable to life shocks; has no income, unable to feed and protect their children, and do not have any active male member in the households. These belong to a special category of the most deprived poorest of the poor women we see in our society.

SCALE-UP OF THIS MODEL ADOPTED BY THE STATE GOVERNMENTS

Rajasthan Grameen Aajevika Parishad, (SRLM + World Bank)  
PSIG-DFID Of SIDBI  
Social Welfare Department Government of Jharkhand  
Bihar Rural Livelihood Program-Jeevika, (SRLM + World Bank)

PROGRAM OFFERS COMPLETE PACKAGE OF INCOME DRIVEN OVERALL DEVELOPMENT

Safety Net & Food security  
Child education rights  
Literacy & Life education  
Skill Development enterprise  
Water Sanitation Health  
Confidence building  
Social security  
Livelihood Security  
Savings & Financial security & Inclusions

Bandhan Community Organisers train, coach, hand-hold, monitor and link with institutions on a weekly basis.
PACKAGE OF SUPPORT AND SERVICES FROM A SINGLE INSTITUTIONAL PLATFORM:

- Confidence-building, coaching and training
- Capacity-building training for enterprise development
- Capital asset building by granting assets for micro enterprises
- Connecting government services and schemes
- Children's education and health
- Credit linkages
- Caring for health-sanitation, nutrition
- Continuous coaching for behavioral changes

PROGRAM OUTCOMES AT THE END OF 24 MONTHS:

- Increase in income. (Minimum Rs: 4,000/- per month)
- Productive business assets. (Minimum Rs: 20,000/-)
- Improved financial inclusion- regular savings in bank.
- Access to formal institutional credit.
- Food security - at least 2 full square meals a day.
- Access to Government health services.
- Safer housing, toilets with water storage, improved hygiene practices.
- 100% children in school going age are enrolled in schools.
- Improved social status, social mobility and social inclusion.

Program Highlights

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Beneficiary