

A CSR Initiative by:

**HDFC  
ERGO**

# TARGETING THE HARDCORE POOR

IMPACT ASSESSMENT REPORT



**SoulAce**  
Path to Sustainability  
SOULACE CONSULTING PVT. LTD.

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# A BBREVIATIONS

<b>ADSC</b>	Ati Daridra Sahayak Committee
<b>CB&amp;ED</b>	Confidence Building and Enterprise Development
<b>CO</b>	Community Organizer
<b>CSR</b>	Corporate Social Responsibility
<b>FGD</b>	Focus group discussion
<b>FY</b>	Financial Year
<b>MGNREGA</b>	Mahatma Gandhi Rural Employment Guarantee Act
<b>NGO</b>	Non-Governmental Organisation
<b>NRLM</b>	National Rural Livelihood Mission
<b>PMJDY</b>	Pradhan Mantri Jan Dhan Yojana
<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojana
<b>PRA</b>	Participatory Rural Appraisal
<b>SC</b>	Scheduled caste
<b>SDGs</b>	Sustainable Development Goals
<b>SHG</b>	Self-Help Group
<b>SECC</b>	Socio-Economic Caste Census
<b>THP</b>	Targeting the Hardcore Poor
<b>VACs</b>	Village Assistance Committees

# EXECUTIVE SUMMARY

## ABOUT THE STUDY

In collaboration with HDFC ERGO, Bandhan Konnagar launched an initiative targeting the hardcore poor in three blocks of Jalpaiguri district, West Bengal—Kranti, Malbazar, and Maynaguri. The program aimed to establish sustainable income-generating opportunities and foster economic, social, and inspirational changes in the lives of vulnerable families. It provided holistic support to 1,000 beneficiaries, offering livelihood assets, financial literacy, and skill development to help them become economically self-sufficient. By connecting participants with formal banking systems, encouraging savings, and linking them to government welfare schemes, the program successfully enhanced income levels, improved living standards, and promoted social empowerment.

### PROJECT DETAILS



#### Implementation year

FY 2021-24



#### Assessment year

FY 2024-25



#### Total number of beneficiaries

1,000 poor women



#### Implementing Partner

Bandhan Konnagar



#### Locations

Kranti, Malbazar, and Maynaguri, blocks of Jalpaiguri, West Bengal



#### Budget

₹2,91,00,000/-



#### SDG Goals



The program also aligns with Government of India programs like:

- National Rural Livelihood Mission (NRLM)

## PROJECT ACTIVITIES



Identification of the beneficiaries through a participatory process



Hand-holding support and mentoring through weekly group meetings and home visits.



Training on Confidence Building & Enterprise Development.



Creating Social awareness- ensure access and Linkages to different social security schemes.



Formation of Village Committee-Ati Daridra Sahayak Committee (ADSC) and ensure its activity.



Financial literacy and developing saving habits.



Productive asset transfer for initiating farm/non-farm/mixed enterprise.



Main streaming - Graduation of beneficiaries.



Distribution of temporary consumption support.



**FDG WITH BENEFICIARIES AT MAJHGRAM, KRANTI**

# KEY FINDINGS AND KEY IMPACTS

Component	Indicators	Findings	Outcomes & Impact
 Training on Confidence Building and Enterprise Development and Asset creation	Participation in training	93.0% of the respondents attended the confidence-building training.	<p>91.7% of the respondents understood the importance of savings after training. 100% of the respondents reported saving regularly, with 47.0% saving Rs. 500-1000 every three months, followed by 15.7% who saved more than Rs. 3000 every three months.</p> <p>90.0% of the respondents felt confident about starting a micro-enterprise post-training.</p> <p>100% of the respondents are working well on the enterprise support provided to them.</p>
	Types of assets received	33.7% received goats for livestock rearing, while 25.3% were provided with a ready-made garment store. Additionally, 16.3% received a grocery shop, 12[GK1] % were given a fast food shop, 7.7% obtained a puffed rice shop, and 7.3% received a cosmetic shop. The remaining beneficiaries were provided with small trade resources like dry fish for business, sewing machines, and vegetable stalls.	<p>89.7% of the respondents reported that over time, the value of their assets increased to over Rs. 23,000.</p> <p>Prior to the intervention, 100% of the respondents had asset values of less than Rs. 50,000, but post-intervention, this dropped significantly by 87.0%, with only 13.0% remaining in this category.</p> <p>The total asset value transferred to beneficiaries had an average of Rs. 12,730. By the terminal stage, the average asset value increased to Rs. 34,632.</p>
	Asset value and profit	88.7% of the respondents received assets valued between Rs. 11,001-12,000.	<p>A substantial shift occurred towards higher asset values, with 70.3% of the respondents now holding assets between Rs. 50,001 and Rs. 1 Lakh, a remarkable increase of 70.3%. Additionally, 10.7% of the respondents have assets between Rs. 1 Lakh and Rs. 2 Lakh, while 6.0% now have assets exceeding Rs. 2 Lakh, reflecting a notable improvement in overall asset growth following the intervention.</p> <p>49.0% of the respondents reported monthly profit between Rs. 1,000-5,000, and 41.3% reported between Rs. 5,000-10,000.</p>
 Linkage with Government Welfare Support Programs	Access to government welfare programs	74.3% of the respondents had access to government welfare support.	65.9% of the respondents enrolled in schemes like PMSBY and MCNREGA, and 29.6% enrolled in PMJDY.



Component	Indicators	Findings	Outcomes & Impact
Linkage to credit services	Access to credit services	74.7% of the respondents were linked to credit services, including loans and microfinance, but did not use them. More support to beneficiaries is required.	Improved access to credit services, but more awareness and monitoring for linkages is required.
		95.6% of the respondents were linked to SHGs.	
Economical status	Family Monthly Income (Average) post-intervention	48.0% of the families earn Rs. 10,001-15,000, while 44.0% earn less than Rs. 5,001-10,000.	90.7% of respondents earned less than ₹5,000 per month; after, this dropped to less than 1%, marking a 90.4% decrease.  Before the intervention, only 9.3% earned between ₹5,001-10,000; after the intervention this rose to 44%, a 34.7% increase.  No respondents previously earned ₹10,001-15,000, but post-intervention, 48% reached this bracket.
Savings Habit	Enhanced savings habit Post Intervention	100% of the respondents maintained a regular savings habit of at least Rs. 250 once in 3 months.	47.0% of the respondents reported saving between Rs. 500-1000 every three months, followed by 15.7% who saved more than Rs. 3000 every three months. The remaining 37.3% of the respondents are saving Rs. 1001-3000.
Women empowerment	Women's participation and decision	98.0% of the respondents felt more confident in making livelihood decisions, and 98.7% felt more involved in financial decisions at home.	97.3% of the respondents reported sharing knowledge gained from the program with others.
			Increased confidence of women.

# 01. INTRODUCTION



*Women Entrepreneurs in Rasmai Village (Retail Sales)*

## NEED OF THE PROGRAM

Poverty in India is a complex and multi-faceted issue shaped by factors such as region, gender, and social hierarchies. A significant portion of the population struggles to sustain a stable source of income, leaving many unable to fulfil their basic needs for food, clean water, and healthcare. Even within the broader category of poverty, there exists a further distinction for those identified as the "ultra-poor." This group is particularly vulnerable, as they often possess little to no financial or physical assets. The challenges faced by the ultra-poor are profound and varied. They frequently deal with food insecurity, lack of land ownership, and reliance on precarious and unstable income sources, such as seasonal or short-term wage labour. Additionally, limited access to education, skills, and opportunities, coupled with entrenched gender inequalities, exacerbates their hardships.

In large states like West Bengal, as per the Socio-Economic Caste Census (SECC) 2011 data, India

has around 1.45 crore female-headed households living in deprivation, out of which 14.18 lakh households are in West Bengal. Without productive assets or sustainable sources of income, this group struggles to meet their basic needs.

In response to these challenges, Bandhan Konnagar, with support from HDFC ERGO, implemented a program that comprehensively addresses the complexity of this issue known as the Graduation Approach, also known as 'Targeting the Hardcore Poor' (THP). It was implemented in three blocks of the Jalpaiguri district of West Bengal—Kranti, Malbazar, and Maynaguri. The project aims to build sustainable sources of income generation and enable the beneficiaries, particularly single-women-headed families as per SECC data and the poorest of the poor households identified, to graduate out of extreme poverty within 24 months.

## OBJECTIVES OF THE PROGRAM



To bring in economic, social, and inspirational changes in the lives of the hardcore poor families.



To provide holistic assistance to capacitate the hardcore poor in building self-reliance and sustainable livelihoods with improvement in overall quality of life.



To facilitate convergence with Government schemes and entitlements for the hardcore poor.



To enable graduation of the hardcore poor into the socio-economic mainstream within 24 months.

## ABOUT HDFC ERGO

HDFC ERGO General Insurance is one of the leading private sector insurance companies in India, providing a wide range of insurance products, including health, motor, travel, and home insurance. Known for its customer-centric approach, HDFC ERGO leverages innovative technology and digital platforms to enhance customer experience and streamline claim processes.

With a strong emphasis on financial protection and risk management, the company aims to offer affordable and reliable solutions to individuals and businesses alike. In terms of Corporate Social Responsibility (CSR), HDFC ERGO is actively involved in various initiatives that focus on education, healthcare, road safety and women welfare. The company supports programs that enhance community welfare, empower underprivileged sections of society, and promote sustainable practices.

## ABOUT NGO PARTNER - BANDHAN-KONNAGAR

Bandhan-Konnagar - a registered society was set up in 2001 to meet the cardinal goals of poverty alleviation and women empowerment. Bandhan-Konnagar's commitment towards triple bottom line values is strongly asserted by its intervention in the development space. Bandhan-Konnagar has been engaged in the delivery of microfinance services since 2001. The viability of microfinance encouraged Bandhan-Konnagar to adopt a credit-plus approach. Bandhan-Konnagar is presently actively engaged in the field of livelihood promotion, education, health and employing the unemployed youth.



**WOMEN ENTREPRENEUR SHOWCASING THEIR PRODUCT**

# 02

## RESEARCH METHODOLOGY

HDFC ERGO assigned SoulAce to conduct a study to assess the impact of the Targeting Hardcore Poor Programme (THP) on transforming the lives of the poorest, particularly women and their dependent families.

### OBJECTIVES OF THE STUDY

The primary objectives of the study were:



To evaluate the immediate impacts of the program implemented and assess the enduring impacts of the program.



To provide insights into the strengths and areas for improvement of the program implementation.

### USE OF MIXED METHOD APPROACH

The evaluation adopted a comprehensive mixed-methods approach, integrating both qualitative and quantitative research methodologies. The qualitative component allowed for an in-depth exploration of the subjective experiences and viewpoints of key stakeholders, such as women and family members, community leaders and entrepreneurs, and project staff, offering a nuanced grasp of their perspectives. Concurrently, quantitative methods facilitated the gathering and analysis of numerical data obtained from the beneficiaries- the community members yielding statistical insights and identifying trends. By employing a mixed methodology approach, the evaluation leveraged the strengths of both qualitative and quantitative techniques, resulting in the collection of robust and diverse data. This holistic approach provided a comprehensive understanding of the project and its impact, ensuring a well-rounded and multi-faceted assessment.

### APPLICATION OF QUALITATIVE TECHNIQUES

Qualitative methods provide insights into the real-life experiences, viewpoints, and stories of beneficiaries, stakeholders, and those responsible for project implementation. Engaging stakeholders like community members, trainers, educators, self-help group (SHG) members, and project staff through in-depth interviews and focus group discussions allows for a comprehensive examination of observed changes. These methods facilitate a detailed exploration of improvements in the lives of the poorest- particularly women and their dependent families, in terms of livelihood security and social mainstreaming through the intervention done by the Bandhan Konnagar Team. By capturing the lived realities and narratives of those involved, qualitative approaches offer a nuanced understanding of the project and its impact.

## APPLICATION OF QUANTITATIVE TECHNIQUES

Quantitative techniques are employed to evaluate the project and its impact objectively through data analysis. Surveys and questionnaires are utilised to collect numerical data on various indicators from beneficiaries of each program. By collecting such data after the intervention, the project and its effects and the enhancements it has facilitated can be assessed. These quantitative methods provide a measurable approach to gauge the project and outcomes and evaluate its success through statistical evidence.

## ENSURING TRIANGULATION

To bolster the reliability and validity of its conclusions, the study implemented various triangulation strategies. Data triangulation was achieved by gathering information from diverse sources, including field notes, interviews with beneficiaries, interactions with community members, and feedback from project staff. This extensive data collection process facilitated a comprehensive evaluation of the program and its impact. Additionally, methodological triangulation was employed, utilising a range of research methods such as surveys, interviews, and focus group discussions. This approach allowed for cross-verification of information and helped mitigate potential biases inherent to any single method. Through the implementation of these triangulation techniques, the study ensured a robust and dependable analysis, reinforcing the trustworthiness and credibility of its findings.

## STUDY TOOLS

### Questionnaires for primary beneficiaries -

Structured questionnaires were developed, and the project details for each of the focus areas were reviewed. Indicators were pre-defined before conducting the surveys. - A semi-structured questionnaire and focus group discussion guide were developed for secondary beneficiaries and stakeholders. Stakeholders were identified across the focus areas. Semi-structured questionnaires and focus group discussions were conducted with local Panchayat officials, community members and project staff.

## RESEARCH DESIGN



### Name of the project

Targeting Hardcore Poor Programme (THP)



### Implementing agency

Bandhan Konnagar



### Research design used

Descriptive research design



### Sampling technique

Random and Purposive sampling



### Sample size

300 beneficiaries



### Qualitative method used

Semi-structured interviews, testimonials and focus group discussion (FGD) with beneficiaries along with key stakeholders

## KEY STAKEHOLDERS

Women from the community



Community leaders and Entrepreneurs



Trainers, educators and SHG members



SHGs Financial & Educational Institutions



Implementing Partner & Project team



## ETHICAL CONSIDERATIONS

The impact evaluation research was guided by a strong ethical framework, ensuring that the study was conducted responsibly and ethically. Adhering rigorously to ethical principles of research, the study prioritised the rights and well-being of participants throughout the process. Informed consent was meticulously obtained by providing comprehensive information about the study and objectives, procedures, potential risks, and benefits, allowing participants to make informed decisions about their involvement after having their questions addressed. Robust measures were implemented to uphold confidentiality and privacy, with data securely stored and accessible only to authorised personnel and participant identities protected through anonymisation or coding techniques. Crucially, participation was fully voluntary, free from coercion or pressure, underscoring the importance of autonomy and respect for individual choice. Throughout the study, participants were treated with the utmost respect, dignity, and fairness, with their well-being being the top priority and necessary support or assistance provided whenever needed.



**FDG WITH BENEFICIARIES AT MALBAZAR**

## CHAPTER 3

# ANALYSIS OF THE PROGRAM DESIGN

This chapter provides an in-depth analysis of the program's design and its overall effectiveness. The evaluation draws on data primarily sourced from the implementing partner, supplemented by insights gathered from focus group discussions with key stakeholders.



### 3.1

#### CONTEXT AND PROGRAM OVERVIEW

Bandhan Konnagar, with support from HDFC ERGO, has launched a transformative initiative in the Jalpaiguri district of West Bengal aimed at addressing extreme poverty among the most marginalised sections of society, particularly deprived women. Initiated in the financial year 2021-22, the program aspires to uplift these individuals by fostering sustainable income generation and ensuring they transition out of extreme poverty within 24 months. The program adopts a holistic approach, emphasising empowerment and self-reliance by building sustainable livelihoods, improving quality of life, and ensuring access to essential government schemes and entitlements.



### 3.2

#### PROGRAM MODEL AND THEORY OF CHANGE

The program's Theory of Change is rooted in fostering holistic development among ultra-poor women by driving economic, social, and inspirational transformations. It targets the most marginalised women, focusing on their integration into social and economic mainstreams. This is achieved through a multi-faceted approach that includes ensuring livelihood security, facilitating asset creation, and promoting community guardianship as sustainable pillars of progress.



### 3.3

#### IMPLEMENTATION STRATEGY

#### IDENTIFICATION OF THE BENEFICIARIES THROUGH A PARTICIPATORY PROCESS

Identification of the poorest households through a participatory approach was a critical component of the intervention strategy. With the use of Participatory Rural Appraisal (PRA), the project staff identified the poorest households in the community through a participatory approach. They visited short-listed households to survey and verify their socio-economic status following the selection criteria to finalise the selection for program participants. Finally, the Area Coordinator verified the information and selected the beneficiary for further processing.

*Out of 44,070 households across 140 villages in 14 Gram Panchayats within three blocks, 1,421 potential beneficiaries were short-listed, and Area Coordinators primarily selected 1,356.*

*Participatory Rural Appraisal (PRA), a community-based social mapping and wealth-ranking exercise, to identify the poorest households in the community. PRA uses simple tools like maps, group discussions, and ranking exercises to help communities identify their needs and plan for change.*

The selection of beneficiaries underwent further verification through socio-economic surveys based on specific criteria. These included the presence of an active female member aged 18-59, the absence of an economically active male member, minimal savings (less than ₹5,000), lack of productive assets, and no history of loans.

An additional aspect of the program was the training of project staff, also referred to as the training of trainers. The staff participated in a six-day training program designed to enhance their implementation skills. The training covered critical modules such as beneficiary selection, enterprise development, and operational management, equipping participants with a robust foundation for their responsibilities. The program was structured into two segments: the first three days focused on beneficiary selection processes and project orientation, while the remaining three days addressed enterprise development and operational management.

## COMPONENTS OF TRAINING OF TRAINERS MODULE:



Mr. Sanjay Das, Program Manager of Bandhan Konnagar, stated that the project emphasised including marginalised groups, particularly single women-headed households, through targeted selection criteria. These criteria prioritised families with active women heads, no economically active males, limited savings, and no productive assets. To ensure community buy-in and transparency, project staff collaborated with government authorities and local bodies, including the District Social Welfare Department, Block Development Officers, Panchayat Samities, and Gram Panchayat members.



## **TRAINING ON CONFIDENCE BUILDING & ENTERPRISE DEVELOPMENT (ON CHOSEN ENTERPRISE).**

confidence-building training plays a crucial role in the project, aiming to engage beneficiaries in the intervention process. Bandhan Konnagar organised a two-day Confidence Building and Enterprise Development (CB&ED) training, with one session conducted in the village and another at branch offices. The training educated selected participants on the steps to escape poverty through the THP program, emphasising the importance of savings and access to government welfare schemes. Key topics included understanding society, resources, activities, and abilities, identifying the causes of poverty and strategies to overcome it, an introduction to the THP program's components, and success stories from past implementations. Community Organisers also conducted home visits to motivate and guide beneficiaries in adopting livelihood enterprises.

*Organisational data indicates that all 1,000 selected beneficiaries participated in the Confidence Building and Enterprise Development (CB&ED) training.*

Other key components included quarterly refresher sessions conducted at 9, 12, 15, and 18 months, along with a three-day Graduation Training. This training focused on enterprise management, bookkeeping, and addressing social issues such as hygiene and health awareness.

### **Major topics covered in the beneficiary training included**



Enterprise management



Bookkeeping



Customer engagement



Social issues like hygiene, child education, and health awareness



Beneficiaries also received ongoing mentoring and hand-holding support through weekly group meetings, which reinforced learning and built practical skills

## **MARKET ANALYSIS AND BENEFICIARY ENTERPRISE SELECTION**

Understanding local needs and the availability of enterprises was a key aspect of the intervention, achieved through market analysis. Bandhan Konnagar conducted this analysis to identify potential income-generating enterprises suited to the local context. Enterprises were selected based on beneficiaries' interests and experience, with input from their families and community members. Productive assets were chosen from a list of feasible options, such as grocery stores, readymade garments, cosmetics, or livestock like goats. The transfer consisted solely of assets in kind, with no cash provided.

Once enterprises were identified for each beneficiary by the field staff, the Team Lead conducted a two-day Enterprise Development Training. This training covered essential business concepts, including profit and loss, maintaining business records (purchases and sales), the importance of savings, and diversifying enterprises.

*Profitable and viable Enterprises were selected for 1,272 probable beneficiaries*

## **ESTABLISHING VILLAGE ASSISTANCE COMMITTEES (VACS)**

An important aspect of the intervention is the involvement of community members, including local leaders, to support the ultra-poor in the community. To facilitate this, the Ati Daridra Sahayak Committee (ADSC), [AC1] [GK2] [AC3] [GK4] also known as Village Assistance Committees (VACs), were established at the Gram Panchayat or village level. These committees aimed to provide long-term community support for beneficiaries. VAC members included elected and non-elected village leaders, as well as educated and influential community members. The goal was to ensure the program's sustainability by fostering community support even after the program ends and to engage local leaders in helping beneficiaries sustain their enterprises. Monthly meetings were held to ensure the presence of committee members and their ongoing support for the beneficiaries.

*65 Ati Daridra Sahayak Committee / Village Assistance Committees were formed; 1086 committee meetings were held*

*Field-level findings have shown that VACs played a crucial role in addressing community-level challenges. They ensured transparency in the selection process, motivated beneficiaries, and helped resolve grievances. Their continued involvement, even after the project ended, has significantly strengthened the beneficiaries' journey toward self-reliance.*



## ASSET TRANSFER TO BENEFICIARIES

A key aspect of the intervention is the transfer of productive assets to ultra-poor households to help initiate farm, non-farm, or mixed enterprises. The program supports beneficiaries by providing productive assets selected from a list of feasible options, including livestock and petty trade items. Examples of asset choices included goats, grocery shops, readymade garments, cosmetics, and other small trade-related assets. The team evaluated the competitiveness of local wholesalers and obtained quotations to identify the best vendors for purchasing assets. The Branch-level asset purchase committee facilitated the procurement of these assets in the presence of the beneficiaries. The assets were then transferred to the beneficiaries with the involvement of ADSC members and other community stakeholders.

*All 1,000 beneficiaries received assets to start their micro-enterprises; the total value of assets transferred was Rs. 12,730.*



The THP program has changed my life, taking me from a struggling daily wage worker to a successful businesswoman. I now earn ₹9,000 per month by selling dry fish, owning goats and a cow, and leasing farmland. With the support of Bandhan Konnagar, I've learned to save and reinvest in my business. I am proud to be financially independent and deeply grateful for the opportunity to improve my life and live with dignity.

- Fatema Bewoa, Pashim Hai Hai Pathar, Teshimla GP



## DISTRIBUTION OF TEMPORARY CONSUMPTION SUPPORT

The asset transfer was followed by temporary consumption support to provide beneficiaries with a safety net before their enterprises began generating income. As part of this, beneficiaries received a weekly consumption stipend for a short duration of 7 to 14 weeks. This financial support helped ensure that beneficiaries had temporary assistance before their productive assets started to generate income. The duration of the support depended on the expected time for enterprises to become profitable. For farm enterprises, the allowance was INR 2,800 over 14 weeks, while for non-farm enterprises (which typically generate income more quickly), the allowance was INR 1,400 over 7 weeks. Since all beneficiaries were involved in non-farm enterprises, they received an allowance of INR 1,400. This support was designed to help beneficiaries financially during the initial phase of their enterprise development.

*All 1,000 beneficiaries received a Consumption Stipend; the total amount was Rs. 14,00,000.*

## **HAND-HOLDING SUPPORT AND MENTORING**

A key activity of the intervention was providing ongoing support through mentoring and hand-holding to beneficiaries as needed. To achieve this, weekly mentoring meetings were planned and conducted by a Community Organizer (CO). These meetings took place at the home of one beneficiary, with three to five others from nearby areas joining. During these visits, Bandhan Konnagar staff offered coaching and mentoring, providing guidance on managing productive assets and related enterprises. They also helped beneficiaries acquire essential skills, such as signing their name, basic numeracy, and bookkeeping. Additionally, the sessions addressed a wide range of social issues, including early and child marriage, immunisations, child education, hygiene, and sanitation.

During individual enterprise follow-up visits, the staff assessed the business's health and documented their observations in the prescribed registers and information books. They recorded details such as the actual value of the enterprise, its current value, and growth over time. Additionally, they tracked the progress of asset development and evaluated how well beneficiaries were acquiring entrepreneurship skills and managing their micro-businesses.

*The organisation data suggested that 1,000 beneficiaries were extended hand-holding and mentoring support on a weekly basis; a total of 16,041 group meetings were held during the project period.*



## **FOCUS GROUP DISCUSSION WITH BENEFICIARIES**

## **BENEFICIARY CAPACITY BUILDING- REFRESHER TRAINING**

While providing assets and mentoring to beneficiaries was a major activity of the intervention, equal emphasis was placed on capacity building. Quarterly refresher training sessions were organised at respective branch offices to enhance beneficiaries' knowledge and skills in managing their assets, record-keeping, and staying updated on developments related to their enterprises. These sessions also provided a platform for sharing experiences, such as customer interactions, regular savings, financial literacy, developing saving habits, cash handling, and addressing related issues, which were key highlights of the program.

*All 1,000 beneficiaries attended the training (total trainings were organised for 4,000 beneficiaries, 1000 for 4 times).*



Mr. Nabin Sarkar, the area manager, mentioned that training sessions on bookkeeping and savings practices were conducted to address limited financial literacy. Long-term changes observed among beneficiaries included significant improvements in income, asset ownership, and savings habits. Total bank savings increased from ₹17,54,755 to ₹84,93,917, reflecting enhanced savings habits. Regular savings and participation in SHGs have helped create financial buffers for future needs.



## **GRADUATION TRAINING**

To ensure program support and enhance sustainability, a three-day graduation training was organised for beneficiaries. This training aimed to equip them with the skills to continue and grow their enterprises even after the program ends. Beneficiaries who met 9 out of 12 pre-set indicators (including five mandatory criteria and four additional criteria) were considered eligible for the graduation training, as shown in Table 1. The key strategy for sustaining the intervention was to encourage beneficiaries to join Self Help Groups (SHGs) and participate in relevant government welfare schemes.

*Organisation data highlighted that all 1,000 beneficiaries attended the Graduation training and, thus, successfully leapt out of the extreme poverty trap.*

First five criteria in the list are mandatory for Graduation	
1	Significant rise in income, above national poverty line (income/ month Rs. 4,000)
2	Family members having two full nutritious meals a day
3	Regular savings habit (deposit a minimum Rs.250 at least once in 3 months)
4	Significant enterprise asset growth (asset value > Rs.23,000)
5	Safe and secure home
6	Children of school going age are attending schools regularly
7	Children age <5 receive primary immunization
8	Access to social security schemes
9	Linkage to credit services
10	Accessing public health facilities
11	Access to Safe drinking water
12	Access to Sanitary latrines

Table 1: THP Programme Graduation Criteria, 9 out of 12 to be met at graduation

## IMPACT INDICATOR STATUS, AT GRADUATION:

Impact Indicators	Target	Achieved	Percentage
Significant rise in income, above national poverty line (income/ month Rs. 4,000)	1,000	1,000	100
Family members having two full nutritious meals a day	1,000	1,000	100
Regular savings habit (deposit a minimum Rs.250 at least once in 3 months)	1,000	1,000	100
Significant enterprise asset growth (asset value > Rs.23,000)	1,000	1,000	100
Safe and secure home	1,000	1,000	100
Children of school going age are attending schools regularly	314	314	100
Children age <5 receive primary immunization	61	61	100
Access to social security schemes	1,000	977	97.7*
Linkage to credit services	1,000	687	68.7**
Accessing public health facilities	1,000	1,000	100
Access to Safe drinking water	1,000	1,000	100
Access to Sanitary latrines	1,000	1,000	100

Table 2: Impact Indicator status at Graduation

Table 2 shows that organisational data shows that the set impact indicators at graduation were successfully achieved by the endline. All 1,000 beneficiaries experienced an increase in income above the national poverty line. Additionally, 100% of the beneficiaries saw significant growth in enterprise assets, with asset values exceeding ₹23,000. All beneficiaries also developed regular savings habits.



## 3.4

### ASSESSMENT OF THE PROGRAM MODEL



#### ADDRESSING REAL NEEDS

The program effectively addresses the socio-economic needs of the most vulnerable, particularly women and their dependent families, in the three blocks of Jalpaiguri district, West Bengal–Kranti, Malbazar, and Maynaguri. By focusing on livelihood security and social inclusion, the intervention promotes self-reliance, supports entrepreneurial activities, facilitates access to welfare schemes, enhances financial inclusion, and builds social capital, ensuring alignment with the specific challenges faced by these communities.



#### MODEL EFFICIENCY AND IMPLEMENTATION STRATEGY

The model showcases its effectiveness by employing a scalable and sustainable Graduation model aimed at generating livelihood opportunities in both non-farm and value-added agricultural sectors. This strategy is designed to foster economic and social improvements in the lives of the poorest and most marginalised women in the three blocks of Jalpaiguri district, West Bengal–Kranti, Malbazar, and Maynaguri. Each phase of the initiative is meticulously organised, starting with the selection of beneficiaries and followed by community engagement to promote local ownership and active participation. Key actions include training in confidence building and enterprise development, transferring productive assets to initiate farm, non-farm, or mixed enterprises, providing temporary consumption support, and offering ongoing assistance and mentoring through weekly group meetings and home visits. This systematic approach enhances the effectiveness of the interventions and ensures long-term sustainability by empowering communities to independently manage their resources.



#### OPTIMAL RESOURCE UTILISATION

Resource utilisation is optimised by involving local community members and forming groups like the Village Committee (Ati Daridra Sahayak Committee) and SHGs to actively participate in the program. This inclusive approach enhances the intervention's effectiveness while supporting community livelihoods and fostering a stronger connection to the project.



#### MONITORING AND EVALUATION PLAN

Bandhan Konnagar employs a robust internal monitoring system with multiple oversight levels. Community Organisers (COs) provide frontline support, each overseeing 50 beneficiaries, visiting weekly for activity monitoring and follow-ups. Branch Managers review CO performance daily and conduct monthly beneficiary visits. Area Coordinators visit branches bi-monthly, interact with beneficiaries, and verify documentation. At higher levels, the Executive Director, along with senior program staff, oversees quarterly monitoring. Additionally, a dedicated internal audit team conducts scheduled audits to ensure accountability and effectiveness across all branches.

*Note: These inferences are further validated using data collected from surveys, stakeholder interactions, and actual site visits in the subsequent chapter.*

# 04

## KEY FINDINGS AND IMPACTS

This chapter synthesises findings from primary data sources to assess the program's overall impact and efficacy. It incorporates both qualitative and quantitative data collected through comprehensive surveys and in-depth stakeholder interactions. By leveraging insights from multiple perspectives, the chapter provides a detailed summary of the extent to which the program has achieved its targeted outcomes and contributed to long-term sustainability.

The study explored multiple aspects of respondents' demographics, occupational status, and income prior to the intervention to create a comprehensive understanding of their conditions and needs.

### 1 DEMOGRAPHIC AND ECONOMIC PROFILE

CHART 1: AGE GROUP-WISE DISTRIBUTION

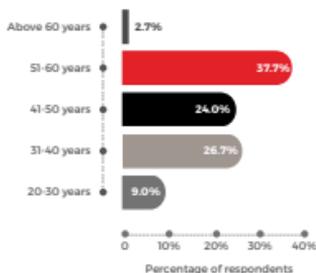
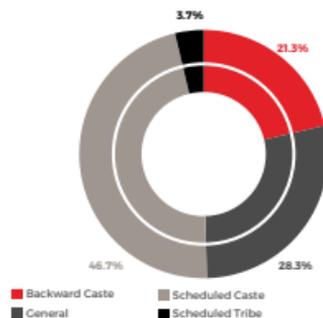


CHART 2: SOCIAL CATEGORY OF RESPONDENTS



**SOULACE TEAM INTERACTING WITH BENEFICIARIES**

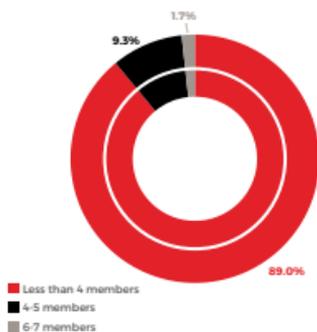
### DEMOGRAPHICS



**37.7%**

in the study were in the age group of 51-60 years, with more than one-fourth (26.7%) aged 31-40 years. Additionally, closer to half (46.7%) belonged to the scheduled caste (SC) category, followed by 28.3% who belonged to the general category. Organisational data confirmed these findings, showing that the majority of respondents in the study area were from the scheduled caste category.

**CHART 3: NO. OF MEMBERS IN THE FAMILY**



In terms of family members, 89% had less than four members in their family, while 9.3% had 4 to 5 members in the family.

## 2 PRE- AND POST- INTERVENTION SCENARIO

### ECONOMIC STATUS OF RESPONDENTS

**CHART 4: ANNUAL FAMILY INCOME BEFORE JOINING THE THP**

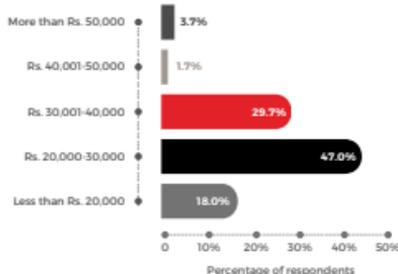


Chart 4 shows that before the intervention, nearly half of the respondents (47%) reported an annual family income of Rs. 20000-30000, while 29.7% were earning annually in the range of Rs. 30001-40000. Around 18% reported earning less than Rs. 20000 annually.

**CHART 5: EMPLOYMENT STATUS BEFORE JOINING THE THP**

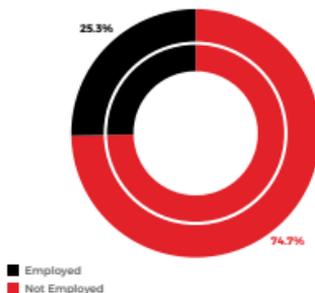


Chart 5 shows that before the intervention, nearly three-fourths of the respondents (74.7%) reported not being employed. After the intervention, all of them are employed to work on their enterprise.



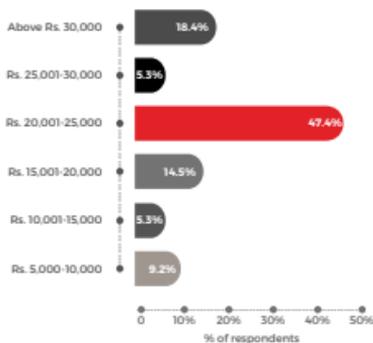
**CHART 6: RESPONDENT'S INCOME BEFORE JOINING THE THP**

Chart 6 shows that of those who were employed before joining the program, closer to half (47.4%) reported earning Rs. 20001-25000 annually, followed by 18.4% who earned above 30000 annually.

The organisation's baseline data revealed that the monthly income of the selected beneficiaries ranged from ₹2,500 to ₹2,900, primarily from unorganised and irregular livelihood activities, with the average baseline income recorded at ₹2,714. At the end line, the situation changed drastically. All 1,000 beneficiaries were engaged in their respective enterprises, and their monthly income ranged between ₹6,557 and ₹25,676. The average monthly household income recorded at the end line was ₹11,109.

Field discussions with beneficiaries further supported these findings, showing that prior to the project, their livelihoods were unstable. They worked as daily wage labourers in tree plantations, earning an average of ₹2,500, which was insufficient to support their families.

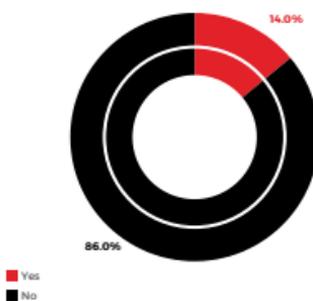
**CHART 7: PRESENCE OF ACTIVE FEMALE HOUSEHOLD MEMBERS AT PROJECT ENROLMENT**

Chart 7 indicates that 86% of respondents reported having an active female household member at the time of project enrollment. This aligns with the project design, which focused on households with an active female member (aged 18-59) and no economically active male member (aged 16-59) as criteria for the selection of beneficiaries.



**SOULACE TEAM  
INTERACTING WITH  
BENEFICIARIES**

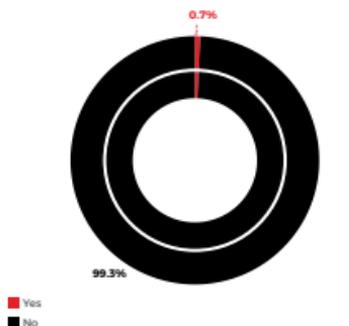
**CHART 8: BANK SAVINGS OF RS. 5000 OR LESS AT PROJECT SELECTION**

Chart 8 shows that before the intervention, nearly all respondents (99.3%) reported having bank savings of ₹5,000 or less.

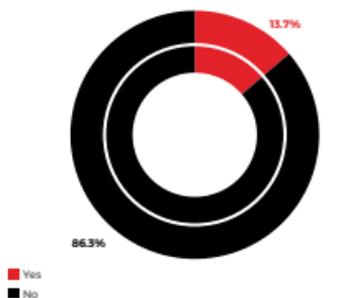
**CHART 9: OWNERSHIP OF SUSTAINABLE PRODUCTIVE ASSETS**

Chart 9 shows that 86.3% of the respondents reported not owning any sustainable productive assets. These assets include having cows, buffaloes, goats, pigs, ships, ducks, hens, house owners, etc.

The organisation's baseline data also reflected similar findings. It was observed that none of the beneficiaries had assets that could generate income. Only 243 beneficiaries owned livestock, such as cows, goats, and poultry, but these were insufficient to provide the income needed for their sustenance. Additionally, they did not own any land other than their homestead land.



Before joining the THP program, I worked as a daily labourer in a tea plantation, earning just ₹2,500 a month. I had no stability and no hope for a better future. But everything changed when the Bandhan staff selected me for the program. With their guidance and support, I learned how to start and manage my own business, save money, and plan for growth. Today, I am proud to own a readymade garment business and a grocery store. My monthly income has risen to ₹15,000, and I've been able to invest in my home, lease farmland, and even raise livestock. The program not only helped me financially—it gave me confidence, independence, and the ability to dream big.

**Manjina Begam, ReadymadeReadymade Garment business, Hai Hai Pathar, Teshimla**

GP



Qualitative discussions and baseline data from the organisation, along with feedback from stakeholders, highlighted the following pre-intervention conditions:



There was a lack of rural non-farm sector employment in the area, with cultivation and wage labour being the primary livelihood options for the local population.



Beneficiaries initially struggled with financial literacy and lacked confidence. While many had savings accounts, their savings habits were very poor.



Most of the beneficiaries were unaware of government schemes and the benefits they offered.



Previously, the beneficiaries had low incomes, which affected their earning capacity, as well as their access to education for their children, healthcare, and overall living standards and conditions.



## A. CAPACITY BUILDING AND ENTERPRISE DEVELOPMENT TRAINING

The training on confidence building and enterprise development was a key indicator of the intervention's effectiveness, particularly given the low confidence levels and lack of understanding of entrepreneurship in the local communities. Efforts to engage the community and provide additional support, including promoting savings habits, were crucial. The training covered basic business concepts such as profit and loss, keeping business records (purchase and sale), the importance of savings, and enterprise diversification. These efforts helped beneficiaries regularly adopt these practices, leading to the growth of their enterprises.

**CHART 10: PARTICIPATION IN CONFIDENCE BUILDING TRAINING PROGRAM BY NGO**

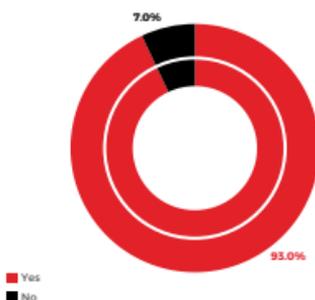
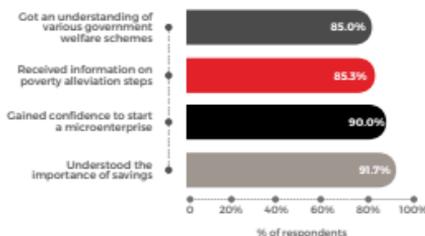


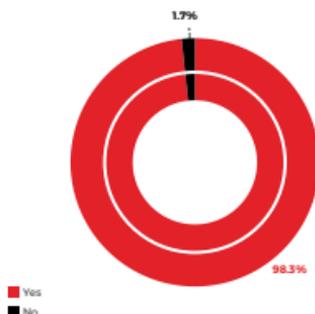
Chart 10 shows that 93% of respondents reported attending the confidence-building training program provided by the NGO. This was further confirmed through discussions with implementers, who noted that beneficiaries actively participated in the sessions, showing strong responsiveness.

Chart 11 shows that the majority of respondents (91.7%) reported that after attending the training, they understood the importance of savings. Additionally, 90% felt confident about starting a microenterprise, and 85.3% received information on poverty alleviation steps.

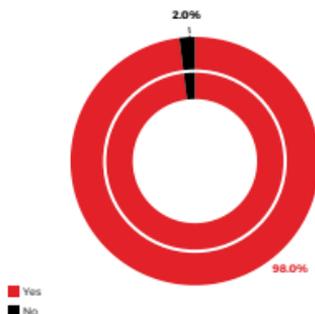
**CHART 11: BENEFITS GAINED FROM ATTENDING THE TRAINING PROGRAM**



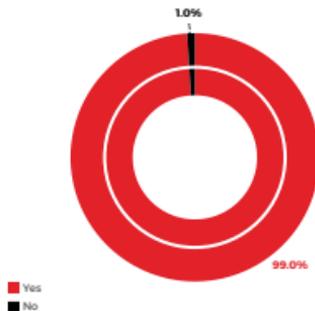
**CHART 12: LEARNING OF BASIC BUSINESS CONCEPTS THROUGH A TRAINING PROGRAM**



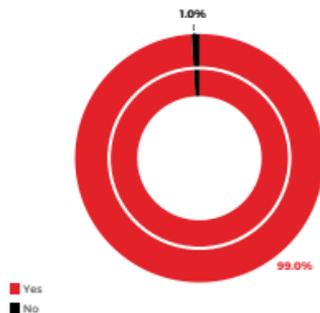
**CHART 13: SKILLS ACQUIRED IN MAINTAINING SALES RECORDS**



**CHART 14: UNDERSTANDING THE IMPORTANCE OF SAVINGS**



**CHART 15: LEARNING ENTERPRISE DIVERSIFICATION TO MINIMISE RISKS**



**98.3%**

of the respondents reported learning basic business concepts, such as profit and loss, through the training program.



**98.0%**

of the respondents reported acquiring skills in maintaining sales records through the program.



**99.0%**

of the respondents reported learning the importance of savings.



**99.0%**

of the respondents reported learning about enterprise diversification as a way to minimise risks.

“

The training taught me the importance of diversification of the enterprise to minimise risks. The THP program gave me the tools and support to turn my life around. I now earn Rs. 12,000-15,000 per month from my readymade garment business and farming. With my savings, I've bought valuable assets, invested in my home, and secured my future. The guidance and training from Bandhan Konnagar have made me confident and self-reliant. I am thankful for this opportunity to thrive and be respected in my community.

**Matijan Khatun, Readymade garment shop, Dolaigaon village**

”

**CHART 16: PRODUCTIVE ASSETS IDENTIFIED AFTER THE TRAINING PROGRAM**

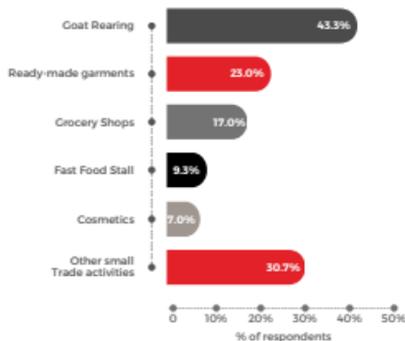


Chart 16 shows that after the training program, 43.3% of respondents identified goat rearing as a productive asset, followed by 30.7% who chose other small trade activities, including puffed rice shops, dry fish shops, poultry, tailoring, and more. Additionally, 23% identified a readymade garments shop as a productive asset.

Focus group discussions with beneficiaries highlighted a significant impact of the training on their confidence and savings habits.

Beneficiaries reported several successful businesses, such as grocery stores, tailoring, livestock rearing, and fast-food stalls. These businesses have contributed to the local economy by creating new jobs and providing essential goods and services.

“

I am deeply grateful to the THP program for helping me start my fast-food business. Today, I earn Rs. 10,000-15,000 per month, own livestock, and manage my savings efficiently. The training taught me business skills that have completely changed my life. I learned to manage business, save money, understand market demand, and plan for business expansion. I can now live with dignity and plan for a stable future. Thank you, Bandhan Konnagar, for supporting me in my journey to self-reliance.

**Kamini Oraon, Pashim Hai Hai Pathar, Teshimla GP**

”



**BENEFICIARIES ARE SHARING THEIR SUCCESS STORIES**



## B. LINKAGE WITH GOVERNMENT WELFARE SUPPORT PROGRAM

Discussions with stakeholders showed that earlier, due to limited financial literacy among beneficiaries, they faced challenges in accessing government schemes. A key activity of the intervention was the linkage with government welfare support programs.

Organisation data shows that 977 beneficiaries were successfully linked to government schemes (97.7%)



**590**

beneficiaries connected to pension schemes.



**877**

linked with the Pradhan Mantri Suraksha Bima Yojana.



**71**

enrolled in the Pradhan Mantri Jeevan Jyoti Bima Yojana.

CHART 17: ACCESS TO SOCIAL SECURITY SCHEME

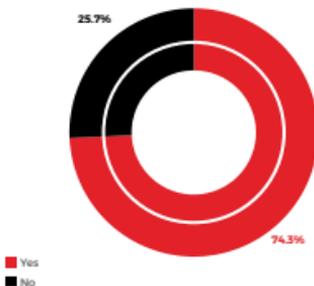


Chart 17 shows that nearly three-fourths of the respondents (74.3%) reported having access to government welfare support. In contrast, the organisation's data highlighted that 97.7% of beneficiaries were linked to government schemes.

CHART 18: SOCIAL SECURITY SCHEMES ENROLLED THROUGH CSR INTERVENTION

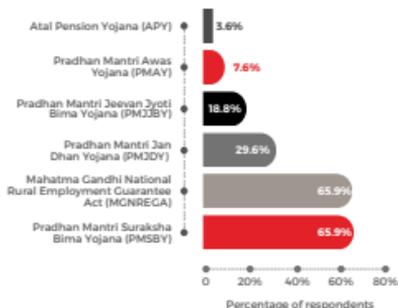


Chart 18 shows that 65.9% of respondents reported enrolling in schemes such as the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Additionally, 29.6% of respondents reported enrolling in the Pradhan Mantri Jan Dhan Yojana (PMJDY).

The research team, after discussions with stakeholders, found that linking beneficiaries to welfare programs faced barriers such as bureaucratic delays and the dependency on approvals from respective government departments and financial institutions. Some beneficiaries were still in the process of receiving approvals or accessing the benefits.



## C. ASSET CREATION

One of the key features of the intervention was asset creation and its transfer to beneficiaries, enabling them to start generating income from these assets.

**CHART 19: ASSET CREATED AND HANDED OVER TO RESPONDENTS**

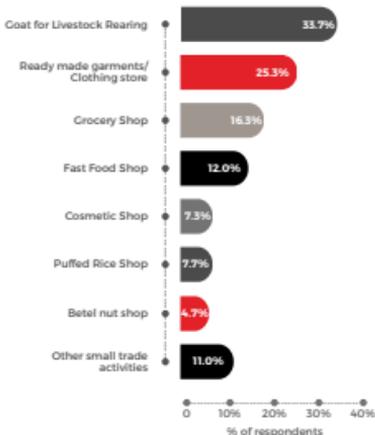


Chart 19 shows that 33.7% of the respondents received goats for livestock rearing as assets, followed by 25.3% who received readymade garments/clothing stores. Additionally, 16.3% received grocery shop.

**CHART 20: VALUE OF THE CREATED ASSET AT THE TIME OF HANDOVER**

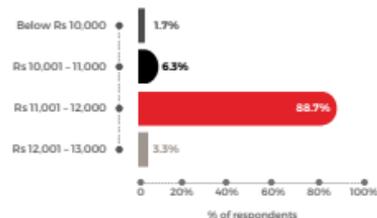


Chart 20 indicates that at the time of asset handover, 88.7% of the beneficiaries reported receiving assets valued between Rs. 11,001 and Rs. 12,000, while 6.3% reported receiving assets valued between Rs. 10,001 and Rs. 11,000.

**CHART 21: AVERAGE MONTHLY PROFIT FROM THE CREATED ASSET**

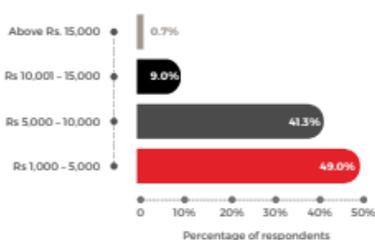
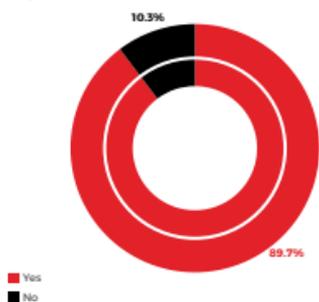


Chart 21 shows that nearly half (49.0%) of the respondents reported earning a monthly profit of Rs. 1,000 to Rs. 5,000 from the created assets, while 41.3% reported earning a profit between Rs. 5,000 and Rs. 10,000.

Organisation data shows that the total value of assets transferred to beneficiaries was Rs. 1,27,30,230, with the average asset value being Rs. 12,730. At the terminal stage, the total value of assets for all 1,000 beneficiaries increased to Rs. 3,46,32,815, with the average asset value rising to Rs. 34,632.

**CHART 22: ATTAINMENT OF ASSET VALUE OVER TIME GREATER THAN RS. 23,000**



**89.7%**

of the respondents reported that over time, the value of their assets increased to over Rs. 23,000, while 10.3% did not attain an asset value greater than Rs. 23,000.

The organisation's endline data indicates that all 1,000 beneficiaries had enterprise assets of more than Rs 25,000.

**CHART 23: GROWTH IN ASSET VALUE OVER TIME EXCEEDING RS. 23,000**

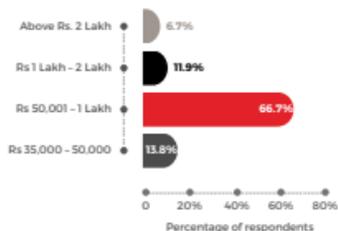


Chart 23 shows that more than two-thirds (67.7%) of respondents reported an increase in asset value over time, with the growth ranging between Rs. 50,001 and Rs. 1 lakh. This was followed by 13.8% of respondents who reported growth between Rs. 35,000 and Rs. 50,000.

The organisation's endline data shows that the highest average asset value was created by Readymade Garments, with an average worth of Rs. 58,205, followed by Cosmetics at Rs. 57,149 and Grocery at Rs. 56,047. Other enterprises such as Puffed Rice with livestock, Paddy husking with livestock, Tailoring with cut pieces, and Fast-food with livestock also generated substantial average asset values, ranging from Rs. 54,527 to Rs. 52,007.



I am incredibly thankful to the THP program for empowering me to run a successful grocery business. Despite my husband's illness, I've become the breadwinner, earning over Rs. 10,000 per month. I've learned essential business skills, invested in land, and secured my family's future. This program has truly changed my life for the better, and I'm proud of what I've achieved.

- Majina Khatun, Purba Hai Hai Pathar, Teshimla GP





## D. LINKAGE TO CREDIT SERVICES

**CHART 24: LINKED TO CREDIT SERVICES (LOANS, MICROFINANCE ETC)**

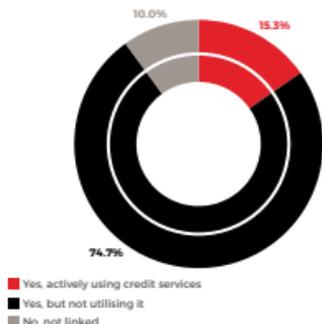


Chart 24 shows that close to three-fourths (74.7%) of respondents reported being linked to credit services, including loans, microfinance, etc., but not utilising them, while 15.3% were actively using the credit services. Qualitative discussions during the field survey revealed that the majority of respondents are satisfied with their current financial situation and do not require loans for further expansion. However, those who actively used credit services were beneficiaries who had expanded and diversified their livelihoods.

From the organisation's endline data, out of 1,000 beneficiaries, 687 beneficiaries joined in Self Help Groups with a plan to take loans for further expanding their enterprises.

**CHART 25: LOANS/MICROFINANCE SERVICES CURRENTLY LINKED TO**

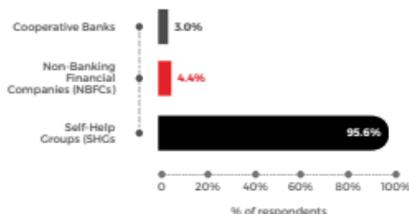


Chart 25 shows that a large majority of respondents (95.6%) were linked to Self Help Groups (SHGs). Interactions with key stakeholders and baseline data further revealed that prior to the intervention, none of the 1,000 beneficiaries were linked to an SHG or any other member-based local institutions. The data analysis also indicates a lack of participation and receipt of entitlements from various available resources.



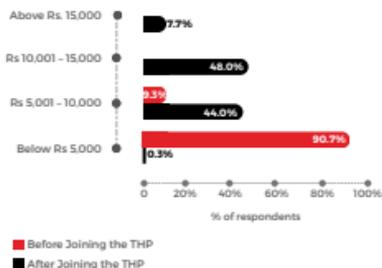
**FOCUSED GROUP  
DISCUSSIONS WITH  
BENEFICIARIES**

## KEY IMPACTS

## 01. INCREASED INCOME OF THE HOUSEHOLD

Following the project intervention, a notable increase in household income was seen.

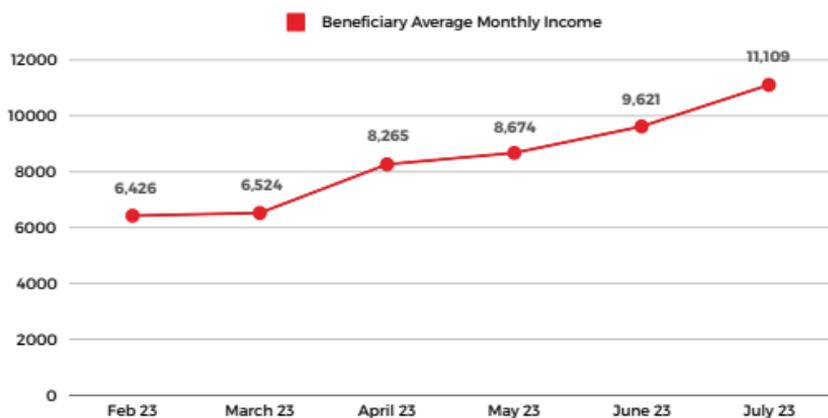
**CHART 26: FAMILY'S AVERAGE MONTHLY INCOME – BEFORE AND AFTER JOINING THP**



- Before the intervention, none of the respondents had an income range of Rs. 10,001 - 15,000. However, after the intervention, 48% of the respondents fall within this income category, reflecting a significant 48% increase in the number of individuals in this income bracket.
- Before the intervention, 90.7% of respondents earned less than Rs. 5,000 per month. After the intervention, this percentage drastically dropped to just 0.3%. This represents a 90.4% decrease in the number of respondents earning below Rs. 5,000 per month.
- After the intervention, 44% of respondents reported earning between Rs. 5,001 and Rs. 10,000 per month, a significant increase from just 9.3% prior to the intervention. This represents a 34.7% increase in the number of respondents within this income range, contributing to more stable family incomes.

Qualitative interactions with stakeholders revealed noticeable improvements in family income.

Stakeholders reported that all beneficiaries experienced increased income, contributing to greater financial stability for their families. This finding was further supported by interactions, with all respondents attributing the increase in their average monthly income to the assets created and reporting consistent month-on-month income growth from the assets they received. Similarly, organisation endline data suggested that all 1,000 beneficiaries were found engaged in their respective enterprises, and their monthly income ranged between Rs. 6,557 and 25,676; the average monthly household income recorded at the end line was Rs. 11,109. It is also remarkably noticed that out of 1,000 beneficiaries, 969 had multiple income sources, which multiplied their income opportunities. These findings suggested that there has been a significant increase in the income of the beneficiaries.



The graph illustrates the enhancement in beneficiaries' average monthly income over the last six months. In February 2023, the average monthly income of beneficiaries was Rs. 6,426. By July 2023, at the terminal point of the observation, this figure had increased to Rs. 11,109, reflecting a notable growth in income during this period.



The THP program gave me the strength to rebuild my life after a difficult divorce. With Bandhan Konnagar's support, I started a garment business and became financially independent. Today, I earn Rs. 12,000 from garments, Rs. 6,000 from tailoring, and additional income from selling milk. The training and guidance helped me manage my finances, save for my daughter's education, and invest in our future. I am proud to be self-reliant and look forward to expanding my business further.

- Maman Majumdar Sarkar, Readymade Readymade Garment business, Panbari, Ramsai GP



## 02. IMPROVED LIVING CONDITIONS

The training on micro-enterprise development, support in asset creation, and continuous post-support for beneficiaries has led to a significant increase in their income. This boost in income has positively impacted their social conditions, leading to improved living standards.

**CHART 27: IMPROVEMENT IN LIVING CONDITIONS AFTER JOINING THP**

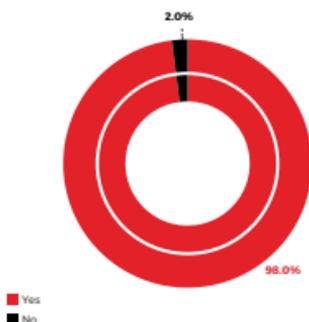
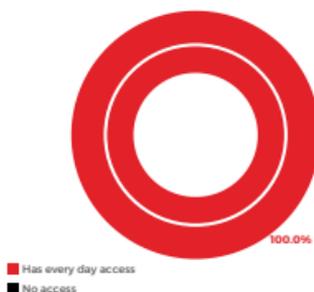


Chart 27 shows a significant improvement in the living conditions of the beneficiaries. Initially, beneficiaries were facing very poor economic circumstances. However, after the intervention, 98% of them reported an improvement in their living conditions. These improved living conditions include being able to afford private education for children, enrolling them in additional tuition classes, repairing and renovating homes, purchasing new household items, and moving to better houses, among other improvements.

This change reflects better access to benefits, enhanced security, and increased opportunities for the respondents.

Amrita Pottdar shared that she earns Rs. 30,000 per month from her readymade garment and jewellery business and Rs. 12,000 from teaching and tutorials. She invested Rs. 2,50,000 in constructing a shop in front of her house (Rs. 2,00,000 from savings and Rs. 50,000 loan from SHC). She has Rs. 25,000 in her bank account, and she can easily repay her loan.

**CHART 28: ACCESS TO TWO FULL NUTRITIOUS MEALS A DAY FOR ALL FAMILY MEMBERS**



The survey also highlighted that all respondents reported having access to two full nutritious meals a day for all family members. This improvement in food security has positively impacted their nutritional status and overall well-being within the family.

This finding was further corroborated by interactions with stakeholders, who reported that before the program, it was difficult for beneficiaries to have two meals a day, let alone think about nutrition. Even sending children to school was considered a luxury. However, beneficiaries reported experiencing a substantial improvement in their quality of life and economic security, with all families now able to access two nutritious meals daily.

The intervention has significantly improved living conditions, underscoring its positive impact on the beneficiaries' quality of life. Additionally, beneficiaries highlighted that with the income earned, they have made improvements in their living environment, including purchasing new household items, moving to better houses, and repairing or renovating their homes. This underscores the positive impact of the intervention on beneficiaries' well-being.

The field research team also highlighted key improvements in the beneficiaries' lives due to increased income, as suggested by the beneficiaries:



**Improved standard of living**



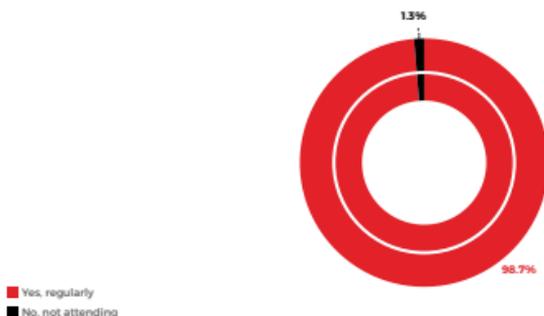
**Enabling children to shift from government to private schools**



**Enhancement of home conditions due to increased income**

### 03. IMPROVED ACCESS TO ESSENTIAL SERVICES

CHART 29: REGULAR SCHOOL ATTENDANCE OF CHILDREN OF SCHOOL-GOING AGE



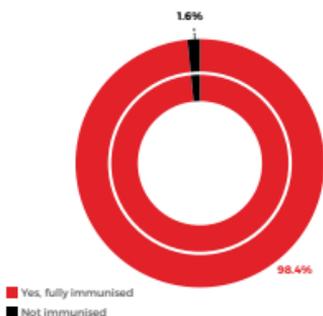
■ Yes, regularly  
■ No, not attending



**98.7%**

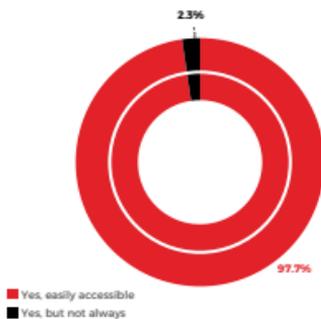
of the respondents reported regular school attendance of children of school-going age. 98.4% reported that they had completed primary immunisation for children under 5 years old in the family. 97.7% reported easy access to safe drinking water. This indicates that the intervention has significantly improved access to essential services, positively impacting both health and education in the community. Previously, the remote location of the villages, the long distances to schools, and a lack of motivation or emphasis on education affected children's school attendance. However, after the intervention, regular school attendance among children has increased, along with improved primary immunisation rates, leading to better health outcomes for the younger population. Access to quality healthcare has become more consistent, with families reporting better medical attention and follow-ups. Moreover, access to safe drinking water has addressed critical hygiene and waterborne diseases, enhancing overall health standards in the community.

**CHART 30: PRIMARY IMMUNISATION FOR CHILDREN UNDER 5 YEARS OLD IN THE FAMILY**



Interactions with stakeholders have highlighted significant changes among the beneficiaries. The increased income has brought notable improvements to their daily lifestyle, enabling families to afford healthier food, better clothing, and more secure living conditions. Respondents shared that their children are now enrolled in additional classes, have moved to private schools, or receive private tutoring, enhancing their educational opportunities. Previously, they expressed dissatisfaction with the quality of government school education but were unable to afford private schooling at the time.

**CHART 31: ACCESS TO SAFE DRINKING WATER**



Moreover, the financial stability provided by the increased income has allowed families to accumulate assets, thereby elevating their standard of living and overall financial security. These transformations underscore the broader positive impact of the intervention on both the economic and social well-being of the beneficiaries.



**HDFC  
ERGO**

**WOMEN ENTREPRENEUR DOING PUFFED RICE BUSINESS**

## 04. ENHANCED SAVINGS HABIT

The program has had a profound impact on the community's financial empowerment. Beneficiaries have reported significant increases in their income, a change that has been confirmed by both the community and various stakeholders. Along with these financial gains, there has been a noticeable improvement in the beneficiaries' saving habits. This shift toward regular savings not only bolsters their financial security but also empowers them to better manage emergencies and plan for future expenses, enhancing their overall financial resilience.



Currently, I earn Rs. 12,000 per month from my garment business and an additional Rs. 5,000 to Rs. 6,000 from tailoring. My investment in a cow, which cost Rs. 8,000, has proven to be fruitful as I earned Rs. 30,000 from selling milk. With my earnings, I have been able to make significant improvements in my family's living conditions. I built a cowshed and constructed a toilet that cost Rs. 35,000, ensuring better hygiene for my family. Education is a priority for me, and I spend Rs. 3,000 monthly on my daughter's education to provide her with a bright future. Additionally, I have purchased a gold chain worth Rs. 70,000 and ornaments worth Rs. 50,000 for my daughter, which I believe will be valuable for her in the future. I am also planning to buy a scooter for my family's convenience.

- Maman Majumdar Sarkar, 34 years old



CHART 32: REGULAR SAVING HABIT

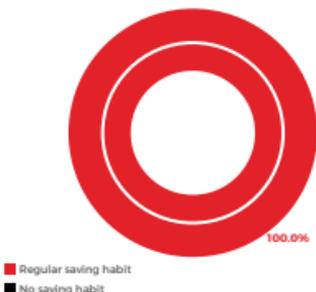


Chart 32 highlights that all respondents reported having developed a saving habit, with each depositing a minimum of Rs. 250 every three months. This consistent saving practice has led to greater financial discipline, fostering a sense of financial security and independence. As a result, community members are better equipped to manage unexpected expenses, contributing to overall financial stability.

CHART 33: AMOUNT SAVED EVERY THREE MONTHS

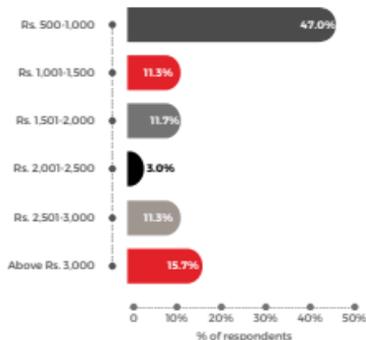


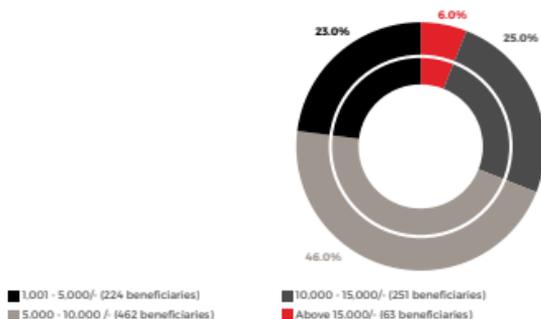
Chart 33 further illustrates that 47% of respondents reported saving between Rs. 500-1000 every three months, followed by 15.7% who saved more than Rs. 3000 every three months. The remaining 37.3% of the respondents are saving Rs. 1001-3000.

This demonstrates an increasing tendency toward saving larger amounts over time, which speaks to improved financial planning and security.

Qualitative interactions with beneficiaries reinforce these findings, with many highlighting the economic benefits brought about by the program. The newfound savings habits have provided beneficiaries with the financial preparedness to handle unforeseen expenses, enhancing their overall resilience.

The organisation's endline data further corroborates these findings, showing significant improvements in beneficiaries' savings habits. According to the data, 224 beneficiaries reported a bank savings balance ranging from Rs. 1,001 to 5,000, while 314 beneficiaries had a balance exceeding Rs. 10,000. Notably, among these, 63 beneficiaries had more than Rs. 15,000 in their accounts. This increase in savings balances reflects the positive impact of the program on the financial well-being of the beneficiaries.

CHART: BENEFICIARY SAVINGS BALANCE VALUE RANGE



The organisation's Endline report's data further corroborates these findings, showing significant improvements in beneficiaries' savings habits. According to the data, 224 beneficiaries reported a bank savings balance ranging from Rs. 1,001 to 5,000, while 314 beneficiaries had a balance exceeding Rs. 10,000. Notably, among these, 63 beneficiaries had more than Rs. 15,000 in their accounts. This increase in savings balances reflects the positive impact of the program on the financial well-being of the beneficiaries.



The THP program has been a blessing for me. It allowed me to start a fast-food counter, from which I now earn over Rs. 15,000 per month. With my savings, I've invested in opening a second shop and supported my family during difficult times. The training and guidance from Bandhan Konnagar have given me the confidence to achieve my dreams and live independently.

- Kamala Sarki, Purba Hai Hai Pathar, Teshimla GP

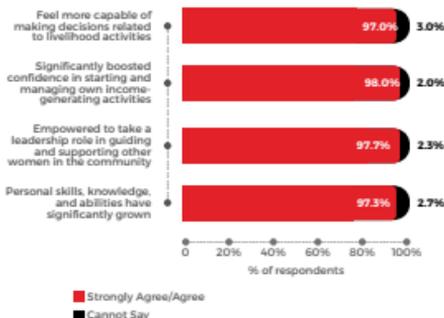


## 05. ENHANCED SOCIAL SECURITY

The enhanced social security provided through the intervention has proven to be a key factor in improving the well-being of the community. Beneficiaries now have access to critical social welfare schemes, which strengthen their safety nets and offer long-term protection. The inclusion in programs such as Pradhan Mantri Suraksha Bima Yojana (PMSBY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Jan Dhan Yojana (PMJDY), and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) has ensured that beneficiaries receive social protection and financial security.

## 06. ENHANCED WOMEN'S EMPOWERMENT

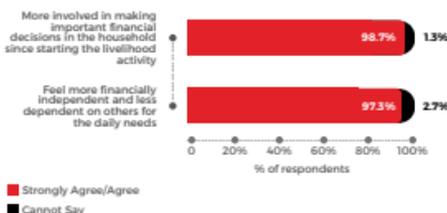
**CHART 34: EMPOWERMENT AND CONFIDENCE IN LIVELIHOOD ACTIVITIES AND LEADERSHIP DUE TO THE THP PROGRAM**



**98.0%**

of the respondents now feel more confident and capable of making decisions about their livelihood activities. This shows that the program has successfully empowered beneficiaries to take control of their income-generating activities and manage their work independently.

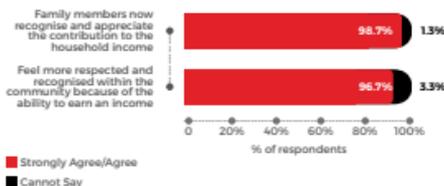
**CHART 35: FINANCIAL INDEPENDENCE AND DECISION-MAKING DUE TO THE THP PROGRAM**



**98.7%**

of the respondents reported being more involved in making financial decisions at home, signifying a strong sense of financial autonomy. This involvement allows them to make informed choices for the betterment of their families, thus improving their overall financial security.

**CHART 36: RECOGNITION AND RESPECT FOR CONTRIBUTION TO HOUSEHOLD AND COMMUNITY INCOME**



**98.7%**

of the respondents reported being recognised and appreciated by their family members for their contributions to the household income.

*This highlights the transformation in their status within the family and reflects an increase in respect and value for their role in supporting the household.*

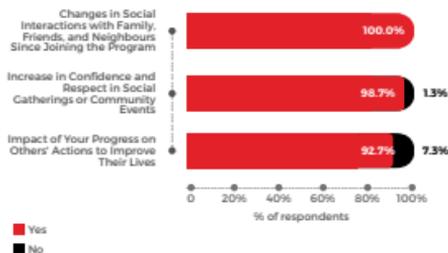


The program has notably empowered women in the community, with many participating in training sessions and taking on leadership roles after receiving training from intervention. Respondents reported the project's success as women's participation as a key indicator, as shared by a participant from a focus group discussion: "In my experience, this project was 100% successful. The THP program gave me the tools and support to turn my life around. I now earn Rs. 12,000-15,000 per month from my readymade garment business and farming. With my savings, I've bought valuable assets, invested in my home, and secured my future. The guidance and training from Bandhan Konnagar have made me confident and self-reliant. I am reliant on managing my savings and income expenses on my own."

**(Champa Singha, 56 years old woman from Kumarapa village)**



## CHART 37: SOCIAL INTERACTION AND COMMUNITY ENGAGEMENT

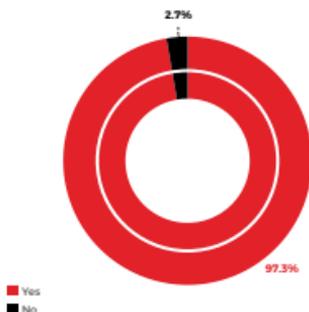


*Chart 40 demonstrates that all respondents observed positive changes in their social interactions with family, friends, and neighbours. Additionally, 98.7% of them feel more respected and confident during social gatherings and community events, reflecting stronger social bonds and an improved sense of belonging within their communities. These results show how the program has helped beneficiaries become more confident, respected, and active participants in their families and communities.*

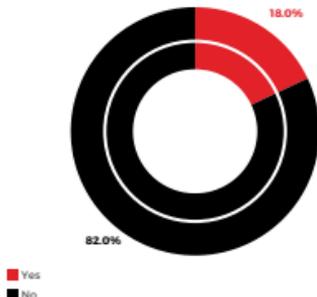
Field discussions with stakeholders revealed notable improvements in the lives of women participants. They observed that after joining the project, women began to voice their opinions more openly, gaining social respect and recognition. This shift also contributed to their personal growth, as they established independent income sources and became more involved in household decision-making. Moreover, the project significantly boosted their self-confidence, empowering them to speak more confidently in public.

## 07. IMPROVED COHESION AND WELL-BEING IN THE COMMUNITY

**CHART 38: SHARING SKILLS OR KNOWLEDGE GAINED FROM THE PROGRAM WITH OTHERS**



**CHART 39: INDIRECT BENEFICIARIES OR SPILLOVER EFFECTS FROM THE PROGRAM**



The initiatives carried out have greatly enhanced community cohesion and the overall well-being of its members. The establishment of Self-Help Groups (SHGs) has played a key role in fostering social unity and collaboration, particularly among women, and has contributed to a higher standard of living within the community. According to the study data, 97.3% of respondents reported sharing the skills or knowledge they gained from the program with others, which reflects the knowledge-sharing culture and supports the sustainability of the initiative. Chart 42 shows that only 18% of respondents reported observing indirect beneficiaries or spillover effects from the program.



# IMPACT ACROSS MULTIPLE LEVELS



## INDIVIDUAL LEVEL

- Increased income and financial independence among beneficiaries, enabling them to manage their own income-generating activities effectively.
- Enhanced savings habits, with beneficiaries developing regular saving practices that foster financial security and preparedness for emergencies.
- Improved access to essential services, including education and healthcare, leading to better overall well-being.
- Improved access to social protection schemes has resulted in financial and social stability.



## FAMILY LEVEL

- Families have seen a substantial increase in income, leading to an improved standard of living.
- Reduced financial burdens associated with medical expenses with access to healthcare schemes and contributing to overall family well-being.
- Access to nutritious meals two times a day and safe drinking water contribute to better health outcomes for family members. Due to the holistic approach of the program, their quality of life has also been enhanced through their understanding of the consumption of potable water.
- Improved living situation and living standards of the family.
- Families have invested in education, with children transitioning from government to private schools, enhancing their educational opportunities.



## COMMUNITY LEVEL

- Strengthened social cohesion through the formation of SHGs, fostering collaboration and support among community members.
- Women have taken on leadership roles, contributing to community decision-making and enhancing gender equality.
- There has been a boost in economic activity, with increased enterprises and income generation.



## STATE LEVEL

- Contribution to local economic development through increased income and microenterprise in the state through women aligning with state employability and gender equality goals.



## NATIONAL LEVEL

- Support for national initiatives aimed at poverty alleviation and women's empowerment, contributing to broader socio-economic development and improved gender equality across the country.

# KEY CHALLENGES AND BARRIERS

Interactions with various stakeholders revealed the following challenges:



## LIMITED ACCESS TO CREDIT

While 68.7% of beneficiaries were connected to credit services, a significant number still struggled to access financial resources.



## CHALLENGES IN GETTING GOVERNMENT WELFARE SCHEMES

Despite significant improvements, some beneficiaries encountered delays in receiving approvals and accessing benefits from government departments and financial institutions for welfare schemes. These bureaucratic challenges slowed down the process of accessing resources and benefits.



**BENEFICIARY IN THE COMMUNITY**

## “ CASE STUDY 1

**Amrita Poddar, a 29-year-old woman**, faced significant challenges after her divorce. Living with her mother, they struggled to make ends meet by taking on odd jobs. However, everything changed when Amrita learned about the THP program through the Panchayat staff. Selected during a survey by Bandhan Konnagar, she found the support she needed to rebuild her life. The program provided her with training in business management and financial planning, empowering her to take control of her future. Today, Amrita runs a successful readymade garment and jewellery business, earning an impressive Rs. 30,000 per month. In addition, she teaches at a school and conducts tuitions at home, bringing her total monthly income to Rs. 42,000. With her earnings, she invested Rs. 2,50,000 to construct a shop in front of her house, using savings and a loan from a Self-Help Group (SHG).

Amrita has also managed to save Rs. 25,000 in her bank account, demonstrating her financial discipline and independence. She is now a respected member of her community, known for her entrepreneurial spirit and financial acumen. Her journey from struggling to thriving showcases the profound impact of the THP program, which has not only changed her life but also set a positive example for others in her community.

**- Amrita Poddar, a 29-year-old woman**

”

## “ CASE STUDY 2

**Nurjahan Begam, a 53-year-old widow**, faced significant economic challenges before joining the THP program. Living alone, she relied on daily wage work in nearby plantations, earning a meagre Rs. 1,500 to 2,000 per month. With no formal education and two grown-up sons who had moved out, Nurjahan struggled to make ends meet. Her life took a positive turn when she was informed about the THP program by Panchayat staff and Bandhan Konnagar during a survey. This opportunity opened the door for her to learn essential business management skills.

After participating in the program, Nurjahan transformed her life. She now runs a successful readymade garment business and earns additional income from selling milk and eggs, bringing her monthly earnings to between Rs. 12,000 and 15,000. Through the training she received, she learned to save and invest wisely, acquiring valuable assets such as an almira, a gas stove, a cow with a calf, a goat, and 2.5 bighas of leased land for cultivation. Her financial stability has not only improved her living conditions but also earned her respect within her community. Today, Nurjahan enjoys a sense of self-reliance and social recognition. She is linked to various government schemes, including the Widow Pension, Swastha Sathi, and PMJBY, which further enhance her security and well-being.

**- Nurjahan Begam, a 53-year-old widow**

”

## “ CASE STUDY 3

**Mamata Begam, a 33-year-old woman,** faced significant hardships after her husband left her to care for their three children: Mainul Hawk, Manjul Hussan, and Juli Parveen. With no formal education and limited options, Mamata worked as a daily wage labourer in a tea plantation, earning only Rs. 2,500 per month. This income was barely enough to sustain her family, leaving them in a precarious situation. However, her life took a positive turn when she was introduced to the THP program by Bandhan Konnagar staff during a community survey.

Through the program, Mamata learned essential skills in business management, saving, and understanding market demand. Armed with this knowledge, she started her own puffed rice business, which has since flourished. Today, she earns a monthly income of Rs. 12,000, allowing her to secure her children's education and improve their living conditions. Mamata has also managed to save Rs. 10,000 in the bank and invested Rs. 85,000 to secure 10 katha of land for future house construction. So far, she has spent Rs. 20,000 on building her home and owns four goats worth Rs. 20,000, along with a fan and tin roof valued at Rs. 15,000.

Mamata's transformation is remarkable. She has gained financial stability and confidence, enabling her to plan for the future and expand her business further. Mamata is now not only a provider but also a role model for her community, demonstrating resilience and determination in the face of adversity.

**- Mamata Begam, a 33-year-old woman**

”

# SUSTAINABILITY

The sustainability of Bandhan Konnagar's program is deeply rooted in its multi-faceted approach, which combines training, asset transfers, community engagement, and financial literacy. Establishing Village Assistance Committees (VACs) has fostered strong community ownership and accountability, ensuring ongoing support and long-term success. By equipping beneficiaries, especially women, with essential skills in financial management and enterprise development, the program has empowered them to operate their micro-enterprises independently, paving the way for economic self-reliance. The cultivation of regular savings habits among participants has also instilled financial discipline, enabling them to build reserves for emergencies and future investments.

Moreover, the program's integration with government welfare schemes enhances access to social security and provides additional economic stability. This approach not only benefits direct participants but also inspires wider community progress, as beneficiaries share their knowledge and experiences. By addressing immediate economic challenges and establishing a foundation for sustainable socio-economic growth, the program ensures that its positive impacts endure, enabling participants to thrive independently and contribute meaningfully to their communities.



**BENEFICIARY IN THE COMMUNITY**

## 05. OECD FRAMEWORK



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability

### RELEVANCE

The program addressed the pressing needs of ultra-poor women and their families in the Kranti, Malbazar, and Maynaguri blocks of Jalpaiguri, West Bengal. It focused on creating sustainable income sources and bringing meaningful change to their lives. By promoting self-reliance, supporting small businesses, improving access to welfare schemes, encouraging financial independence, and building social connections, the program provided much-needed solutions. The emphasis on increasing income generation and empowering women directly tackled the challenges faced by the most vulnerable families in these communities.

### COHERENCE

The program showed strong alignment with the following Sustainable Development Goals (SDGs):



The program also reflected strong coherence with national initiatives:

- National Rural Livelihood Mission (NRLM): The program's emphasis on sustainable livelihoods aligns with NRLM's goal of fostering self-reliance and enhancing rural livelihoods through community mobilisation and skill development.

### EFFECTIVENESS

The program was highly effective in achieving its key objectives, as demonstrated by several impactful results:



**INCREASE IN INCOME GENERATION**  
Beneficiaries reported significant improvements in monthly earnings post-intervention, with many achieving incomes between ₹10,000 and ₹15,000, compared to pre-intervention levels below ₹5,000.



**IMPROVED LIVING STANDARDS**  
98.0% of beneficiaries experienced enhanced living conditions, gaining access to two nutritious meals daily and better housing facilities.



**ENHANCED SOCIAL SECURITY**  
The program successfully connected 977 beneficiaries to government welfare schemes, bolstering their social and financial stability.

## WOMEN'S EMPOWERMENT



Women participants saw increased confidence, with 98% taking an active role in financial decision-making and community engagements.

## INCREASED SAVINGS HABITS



By the program's end, all 1,000 beneficiaries maintained active savings accounts, with 47% regularly saving between ₹500 and ₹1,000 every quarter. This highlights a meaningful shift toward formalised savings practices.



### EFFICIENCY

The program demonstrated strong efficiency by using a phased implementation approach that ensured each step aligned with the program's goals. The initial participant selection process was expedited through partnerships with local panchayats, enabling a faster and more targeted identification of beneficiaries. Efficiency was further enhanced by engaging local leaders, particularly women, and organising them into Self-Help Groups (SHGs) and Village Assistance Committees (VACs), also known as Ati Daridra Sahayak Committees (ADSC). This community-driven approach not only reduced operational costs but also fostered a sense of ownership among participants, directly benefiting them economically. By focusing on enterprises tailored to local market demands and using sustainable inputs, the program optimised resource use.



### IMPACT

The program had a significant impact on the community by aiming to bring transformational changes in the lives of the poorest, particularly women and 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. Beneficiaries have experienced significant increases in their monthly incomes, leading to improved living standards and enhanced financial stability. Many beneficiaries have successfully transitioned from precarious daily wage labour to sustainable income-generating activities, such as running small businesses like ready-made garment shops, goat rearing, etc. This economic empowerment has not only allowed families to afford better nutrition and education for their children but has also fostered a sense of dignity and self-reliance among women who have taken on leadership roles within their households and communities. The program has also strengthened social cohesion, as beneficiaries form networks of support through SHGs, sharing knowledge and resources that further enhance their livelihoods. Additionally, the intervention has facilitated access to essential services, such as healthcare and education, contributing to overall community well-being. The positive ripple effects of the program extend beyond individual beneficiaries, promoting gender equality and driving local economic development, ultimately leading to a more resilient and empowered community.


**SUSTAINABILITY**

The program's sustainability relies on actively involving the community and building their skills. By working with local leaders and forming Village Assistance Committees (VACs) at the Gram Panchayat or village level, the program ensures that community members take responsibility for continuing the intervention. Helping women access government welfare schemes and linking them to social support programs has provided additional financial and social security. Collaboration with local governance structures has further strengthened the program's ability to operate independently with minimal outside assistance. By combining improved incomes with social benefits and empowering communities to manage their progress, the program is well-positioned for long-term success and could serve as a model for other areas.



Relevance



Coherence



Effectiveness



Efficiency



Impact



Sustainability

## CHAPTER 6

# RECOMMENDATIONS

### SUPPORT FOR BENEFICIARIES IN EXPANDING THEIR BUSINESS



The program has helped beneficiaries start their businesses and improve their financial situation. To further diversify and sustain their income, it is important to support them in expanding their businesses. This can be achieved by providing assistance and ensuring access to credit through loans or microfinance options.

### STRENGTHEN LINKAGES WITH GOVERNMENT WELFARE SCHEMES



Establishing stronger connections to government welfare programs can provide additional security and resources for beneficiaries. This includes conducting awareness campaigns about available schemes, simplifying the application process, and assisting participants in accessing benefits.

### INCREASE COMMUNITY INVOLVEMENT



Although Village Assistance Committees (VACs) are in place to oversee and support microenterprises, their capacity can be further strengthened. Providing additional training and resources for VAC members can enhance their effectiveness. Additionally, organising regular community meetings or peer-sharing sessions can foster greater engagement and collaboration, ensuring sustained support for beneficiaries. Capacity building and monitoring support can be provided to the committee.

### MONITOR AND EVALUATE PROGRESS



Implement a robust monitoring and evaluation framework to continuously assess the program's impact. Regular feedback from participants will help identify challenges and areas for improvement, ensuring the program remains responsive to the community's needs.

## CHAPTER 7

# CONCLUSION

Bandhan Konnagar, supported by HDFC ERGO, implemented the "Graduation Approach" or "Targeting the Hardcore Poor" (THP) program to address the deep-rooted challenges of extreme poverty in the Jalpaiguri district of West Bengal. This initiative focused on three blocks—Kranti, Malbazar, and Maynaguri—and targeted single-women-headed households identified through SECC data and other indicators as the poorest of the poor. Designed to enable these families to graduate out of extreme poverty within 24 months, the program adopted a comprehensive approach, integrating economic empowerment with social and community support.

The program aimed to bring transformative economic, social, and aspirational changes to the lives of these hardcore poor families. By providing holistic assistance—including skills training, livelihood assets, and financial literacy—it equipped beneficiaries with tools for self-reliance and sustainable livelihoods. The THP program directly impacted 1,000 women-headed households, catalysing improvements in income generation, living standards, and social empowerment. It fostered a culture of savings and financial inclusion, linking participants to formal banking systems and government welfare schemes. Through its structured approach and focus on local needs, the program laid the foundation for a more resilient and sustainable future for these vulnerable families, showcasing a scalable and replicable model for addressing extreme poverty.