



SATAT JEEVIKOPARJAN YOJANA (SJY)

# Going the Last Mile: Lifting ultra-poor households out of extreme poverty

SJY Playbook, August 2023



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Promotion Society (JEEViKA)

### **Cover Photo**

Satat Jeevikoparjan Yojana (SJY) programme participants at a  
Graduation ceremony in Bihar. Photo credit: JEEViKA

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SJY graduated households. Photo credit: JEEViKA

## ACKNOWLEDGEMENTS

The Satat Jeevikoparjan Yojana (SJY) is perhaps the clearest and the most effective articulation of the need, significance and the urgency of collaborations to end extreme poverty.

This process document is the result of five years of persistent and diligent hard work of the Government of Bihar, the Bihar Rural Livelihoods Promotion Society (JEEViKA), NGO Bandhan-Konnagar, Co-Impact, and J-PAL South Asia.

The Government of Bihar and JEEViKA have shown exemplary leadership and foresight in the fight against poverty. Their willingness to embrace innovation, openness to new ideas and commitment to use scientific evidence and data in policymaking have been the driving force behind the large-scale implementation of SJY.

SJY is based on the Graduation Approach, a multi-faceted livelihoods programme that evaluations in seven countries by researchers affiliated with J-PAL found to be effective in lifting people out of extreme poverty. The Government of Bihar and JEEViKA have championed the Graduation Approach. SJY, to the best of our knowledge, is the largest government-led scale-up of the Graduation Approach in the world.

We are indebted to Balamurugan D, who, as the former Chief Executive Officer of JEEVIKA and later as the Secretary of the Rural Development Department, Government of Bihar, laid the foundations of SJY's scale-up in Bihar. Even though Mr. Balamurugan has now assumed the role of Joint Secretary, Department for Promotion of Industry and Internal Trade, Government of India, he remains among the biggest and most vocal advocates of the Graduation Approach.

## ACKNOWLEDGEMENTS

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Finally, we will be remiss not to express our gratitude to the people and the communities we serve for welcoming us into their lives. Our work in Bihar would not have been as impactful if not for their participation and willingness to engage with us. This knowledge product is dedicated to them.

# EXECUTIVE SUMMARY



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The Niti Aayog's Multidimensional Poverty Index Progress report 2023 found approximately 13.5 crore people in India moved out of multidimensional poverty between 2015-16 and 2019-21. It is doubtless a huge achievement but 19.5 crore Indians continue to live in extreme poverty despite the best efforts of state governments as well as the national government. These people need special support to break the poverty trap. The Government of Bihar's Satat Jeevikoparjan Yojana (SJY) is addressing extreme poverty at scale.

SJY is based on the Graduation Approach, a multi-faceted and holistic livelihoods programme specifically designed for the poorest of the poor. Randomised evaluations in seven countries by researchers affiliated with J-PAL and Innovations for Poverty Action done over a period of 16 years found the programme found it is effective in lifting people out of extreme poverty. Developed by Bangladeshi NGO BRAC, the Graduation Approach has been adopted by governments and NGOs across 43 countries, reaching over 14 million people globally today.<sup>i</sup>

## Adapting the Graduation Approach

The Graduation Approach gives a “big push” support to help people living in extreme poverty transition to more secure livelihoods. The model comprises six complementary and sequential components—a productive asset, training, coaching, access to savings, and consumption support—delivered over a period of 18–24 months.

SJY, to the best of our understanding, is the largest government-led scale-up of the Graduation Approach in the world. The Government of Bihar launched SJY in 2018, setting aside 840 crore rupees to take the programme to 100,000 households headed by women. The programme has reached 155,000 women-headed households across the state today. The Government of Bihar has now set a goal of taking SJY to 200,000 households, reaching approximately 10 lakh people.

## Key Facts

2018

The Government of Bihar launched the SJY programme.

840 ₹

Crore rupees set aside for the SJY programme.

 100,000

Women-headed households participated in the SJY programme.

155,000 

Women-headed households have been reached across the state today.

The programme is implemented and led by JEEViKA and is run in close collaboration with NGO Bandhan-Konnagar as the technical advisor and J-PAL South Asia as the knowledge and learning partner.

This knowledge product—which can serve as a **playbook**—is based on qualitative and quantitative research coupled with triangulation of programme tracking data done over a period of five years. **The insights gleaned from this extensive on-ground research has contributed significantly to developing, refining, and perfecting the innovative delivery of the Graduation Approach in Bihar.**

<sup>i</sup> Partnership for Inclusion Economics. 2018 State of the sector. Accessed here.



**Chanda Devi**  
Saran,  
Bihar

“

I have learned so much (through JEEViKA) and now I want to grow my shop and educate my children.

#### ASSISTANCE RECEIVED

Total Investment Value:  
INR 30,000

Business Started in 2019:  
Kirana store (corner store)

#### OUTCOME

Monthly Income:  
INR 5,900

Total Asset Value:  
INR 100,000\*

\* As of August 2022

## EXECUTIVE SUMMARY

### The Power of Community

SJY is the result of JEEViKA's continuous efforts to expand SHGs to reach the poorest of the poor households. Formed in 2007, JEEViKA is one of India's largest State Rural Livelihoods Mission implementing community-based livelihoods programming. It has leveraged its network of self-help groups (SHGs) to work towards financial and economic inclusion of more than 130 lakh rural women.

JEEViKA leverages existing community networks such as the **Master Resource Persons (MRP)** and **Village Organisations (VO)** to deliver SJY. JEEViKA's block staff members and cluster-level federations support the VO's operations, thus creating a sustainable structure within JEEViKA's core programming. These community-based organisations have played a crucial role in the implementation of SJY at scale.

It is recognised that the poorest of the poor households are often left out from the Government's social protection schemes. The Community Resource Persons (CRP), along with the VOs, play a critical role in identifying the eligible beneficiaries for SJY. JEEViKA's staff also verifies the selected households to ensure their eligibility for SJY. These multi-pronged efforts are meant to minimise inclusion and exclusion errors.

A cadre of about **5,000 MRPs** has been established to work as "last mile agents" for delivering the programme, with each MRP supporting up to 40 households. SJY participants acquire a productive asset with the help of VOs. The preferred assets are seen to be livestock or microenterprises such as grocery stores and small snack shops. Participants receive training from the MRPs on turning these assets into a viable and a sustainable economic enterprise. MRPs also coach the participants on some of the practical aspects of running a business such as procurement, inventory management, and simple book-keeping. They are given access to services previously unavailable to them such as a savings account, the national Public Distribution System (PDS), Pradhan Mantri Suraksha Bima Yojana (PMSBY) programme and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). And lastly, they receive monthly cash handouts as short-term financial support until they start getting a steady income from their assets.

## EXECUTIVE SUMMARY



Training on traditional handicrafts for SJY participants. Photo credit: JEEViKA

### Training and Continuous Monitoring

NGO Bandhan-Konnagar has supported JEEViKA in developing and adapting the processes to implement SJY in Bihar. These adaptations were regularly tracked through continuous surveys, field-research by J-PAL South Asia and data collection by programme staff to ensure effective implementation.

NGO Bandhan-Konnagar has also designed the capacity building for SJY cadres to implement the programme in a seamless way. NGO Bandhan-Konnagar administered this using a Training of the Trainers (ToT) format leveraging over 250 resource persons at different levels. The rigorous capacity building is cascaded through several modules of training that follow the graduation journey of the participants. The ultimate goal is to transfer the knowledge so the local authorities can run the programme independently.

A strong Management Information System (MIS) has enabled better data-driven decision-making, resulting in improved efficiency. SJY's cutting-edge MIS dashboard is updated in real-time with the latest data from the field, thanks to the continuous feedback loop between the MRPs and JEEViKA's block officials. This granular information further allows J-PAL South Asia to conduct timely and relevant process monitoring surveys to improve the delivery of the programme.

Surveys done over a period of five years found that around 99 percent of the participants were satisfied with the services of the MRPs. The average annual earnings more than doubled in less than two years for many participants. About 90 percent of the participants were also found to be confident of running their enterprises within one year of mentoring and coaching. These surveys also found that SJY protected the beneficiaries from the worst economic shocks of the pandemic.

The SJY scale-up offers practical and actionable insights that can serve as an effective guide on creating sustainable pathways to scale up the Graduation Approach, especially by leveraging existing institutional mechanisms of the government. These can be especially useful for **other State Rural Livelihood Missions (SRLMs) in India and for governments across the world working towards ending extreme poverty.**

A randomized evaluation of SJY is currently underway (endline scheduled for 2024) and will further unpack key themes such as the cost-effectiveness of the programme, impact over time, and scalable delivery modalities.

# SECTION 1: INTRODUCTION



## SECTION 1: INTRODUCTION

### 1.1 PURPOSE OF THE DOCUMENT

This comprehensive document hopes to serve as a one-stop repository for the Satat Jeevikoparjan Yojana (SJY) programme. This document is particularly useful for State Rural Livelihood Missions (SRLMs) that are thinking of implementing the Graduation Approach (detailed in Section 2.3) at scale in a different State and context by learning about the experiences of implementing the approach across 38 Districts in Bihar. By reading this document, one will gain an understanding of the components and the reasoning behind the SJY program's implementation design and best practices that generate the desired outcomes.

### 1.2 HOW TO USE THIS DOCUMENT

This document should be read first to get a broad and foundational understanding of the SJY programme as well as points of difference and parity with the Graduation Approach. One can then proceed to explore the linked documents in the subsequent sections to gain deeper knowledge of specific aspects of the programme.

### 1.3 BROAD DESCRIPTION OF CONTENTS

This document begins with an overview of the SJY programme and evidence on the Graduation Approach that informed the early pilot stages of the SJY programme. This section compares the implementation process of the SJY programme with that of an NGO-led model of implementation to bring out the salient features important for delivering the project at scale.

The section that follows provides details of the implementation process and the various components of the programme in detail. Also, this section provides notes on best practices to be followed to ensure effective implementation.



**SECTION 2: SATAT  
JEEVIKOPARJAN YOJANA  
(SJY) PROGRAMME**

## SECTION 2: SJY PROGRAMME

### 2.1 ABOUT JEEViKA AND OVERVIEW OF THE SJY PROGRAMME

The Bihar Rural Livelihoods Promotion Society (BRLPS), locally known as JEEViKA and operated under the aegis of the Rural Development Department of the Government of Bihar (GoB), has a statewide mandate to mobilise rural women into community institutions. JEEViKA delivers community-based anti-poverty interventions of the Bihar government and was initiated in 2007.

The overall JEEViKA programme design is based on the strategy of building a multitiered, self-sustaining model of community-based institutions that self-manage their development processes. The core objective of this intervention is the socio economic empowerment of the poorest of poor families by establishing self-managed institutions called self-help groups, which are available to the majority of the population. Self-help groups are a community-owned way to improve the economic status of women, and they serve as an effective means to address poverty. In particular, women's self-help groups are seen as a strong collectivisation model and serve as a platform for social programmes like SJY, Swachh Bharat Mission, and other programmes focusing on women empowerment.

JEEViKA is amongst India's largest women's socioeconomic empowerment programme, working directly with 130 lakh women in rural Bihar. Their programme entails promotion of community architecture with self-help groups as the primary-level institutions, village organisations as secondary-level institutions, and cluster-level federations as tertiary-level institutions.

The JEEViKA programme mobilises women from the target population—one per household—into bankable self-help groups with 10–15 members each. These groups of self-help groups are federated upwards into representative village organisations. These village organisations are finally federated into cluster-level federations that span 35–45 VOs. This tiered structure was instituted to support the implementation of the programme, and the cluster-level federation was envisaged as the foundational organisation for rolling out credit and livelihoods programmes mobilise and supporting linkages with government subsidy schemes. Specifically, JEEViKA has leveraged its network of self-help groups to achieve greater financial and economic inclusion of poor rural women into 10,46,002 self-help groups, which are further federated into nearly 68,640 village organisations, and 1,452 cluster-level federations.



These community institutions have emerged as effective platforms for economic inclusion, linking the poorest women to the formal banking system and enabling a range of services, including insurance, regular training on financial literacy, credit counseling, and orientation in sound financial practices (including modes of financial transactions such as digital and mobile banking).

Despite strong economic inclusion programming and interventions shown to increase incomes and assets, JEEViKA's leadership acknowledges that the poorest of the State's population continue to face challenges in engaging with its programmes.

Left: Recent participant of the Graduation Approach, who started with one goat and now has over a dozen, in addition to running a shop. Photo credit: Matthew Edmundson, J-PAL



**Gyanti Devi**  
Saran,  
Bihar

“

I want to grow my business and become a wholesaler for my products.

#### ASSISTANCE RECEIVED

**Total Investment Value:**  
INR 30,000

**Business Started in 2020:**  
Basket Weaving Business

#### OUTCOME

**Monthly Income:**  
INR 6,166

**Additional Revenue Streams:**  
Livestock rearing

**Total Asset Value:**  
INR 76,000\*

\* As of August 2022

## SECTION 2: SJY PROGRAMME

SJY was launched in August 2018 by the Hon'ble Chief Minister of Bihar, following years of learnings from global evidence and pilots that were conducted in Bihar. In 2017, SJY, in collaboration with NGO Bandhan-Konnagar and J-PAL SA, conducted a government-led pilot in Suppi (a block in the Sitamarhi District) and in Barsoi (a block in the Katihar District). The overall rigorous evidence, the promising impact from the pilot, and a strong bureaucratic commitment to target the poorest of the poor provided justification for SJY's launch.

The State Cabinet of Bihar approved a budgetary outlay of approximately INR 840 Crores (US\$130 million) for SJY to extend JEEViKA's economic inclusion efforts to 100,000 of its poorest constituents. As of 2023, the target of this programme has been extended to 200,000 households.

The pilots also helped in understanding how the programme can be integrated into the systems and cadres of JEEViKA to leverage existing community infrastructure. A focussed effort for systems strengthening was thus envisioned. In December 2018, Co-Impact (a global collaborative for systems change), approved a grant for five years (June 2019–May 2024) to support the Graduation Approach scale-up in Bihar with the objective of building institutional systems and processes to support this large scale-up. The key partners in this programme are BRLPS/JEEViKA as the implementing agency, NGO Bandhan-Konnagar as the technical assistance partner, and J-PAL SA as the knowledge and learning partner along with Co-Impact as the donor of catalytic funding for systems strengthening.

SJY thus serves as an example of the power of convergence, i.e., bringing together academia, subject matter experts, and global collaboration under the governmental implementation umbrella to provide innovative and evidence-backed solutions to deep and entrenched policy challenges.

## SECTION 2: SJY PROGRAMME

Table 1.

YEAR	INITIATIVE
2007	JEEViKA launched in 2007 with funding from the World Bank and the GoB with an initial goal of improving livelihoods of the rural poor by developing institutional capacity through women’s self-help groups and linking them to formal financial institutions and other agencies to negotiate better services.
2011–2012	The National Rural Livelihood Mission was launched in 2011 by the Government of India to provide effective and efficient institutional platforms to enable the rural poor across all states to increase their household income by means of sustainable livelihood enhancements and better access to financial services. The scheme was renamed DAY-NRLM in 2015.
2014–2017	NGO Bandhan-Konnagar, funded through a USAID Development Innovation Venture Grant, led the small scale pilot: Targeting the Hard Core Poor (based on the Graduation Approach) in Bhagalpur, Bihar. J-PAL SA provided learning and knowledge support.
2017–2018	JEEViKA led a pilot in two Districts in collaboration with NGO Bandhan-Konnagar (technical advisor) and J-PAL SA (learning and knowledge partner).
August, 2018	Satat Jeevikoparjan Yojana launched as State-wide scheme to target 100,000 poorest of the poor households with a financial outlay of INR 840 crores (US\$130 million)
2018–2019	A tripartite memorandum of understanding was established between JEEViKA, NGO Bandhan-Konnagar, and J-PAL SA. Co-Impact funding was secured for systems strengthening through technical advisory and evaluations.
2020–2024	Implementation led by JEEViKA in consultation with technical advisor NGO Bandhan-Konnagar plus a two-part impact evaluation (pre-post survey and randomized control trial) along with process monitoring. In 2022, the target was increased from 100,000 households to 200,000 households. End line is scheduled for 2024.

## SECTION 2: SJY PROGRAMME



A JEEViKA-promoted women's self-help group. Photo credit: J-PAL South Asia

### 2.2 BRIEF OVERVIEW OF THE EVOLUTION OF THE SJY PROGRAMME

As highlighted earlier, the BRLPS, locally known as JEEViKA—which has been under the aegis of the Rural Development Department, GoB since 2007—is GoB's flagship programme for rural development and poverty alleviation. JEEViKA mobilises rural women into a variety of community institutions, including: (1) self-help groups, (2) village organisations composed of 10–15 self-help groups, and (3) cluster level federations



Community Operational Manual, JEEViKA, Government of Bihar

Since 2007, JEEViKA has been promoting these groups for collective action and empowerment and, at present, over 10 lakh self-help groups with more than 68,000 village organisations operate in all 38 Districts of Bihar.<sup>1</sup> This large institutional platform has enabled households from the poorest areas of rural Bihar to collectively access banking services from more than 3,672 rural bank branches. Under the programme, community institutions have leveraged credit worth roughly INR 29,000 crores (US\$3.8 billion)<sup>2</sup> from banks while generating nearly INR 1,900 crores (US\$253 million) in community savings.

These community structures have been developed as platforms for economic inclusion to enable the poorest households access to banking services, such as microcredit for income-generating activities and to form producer groups.

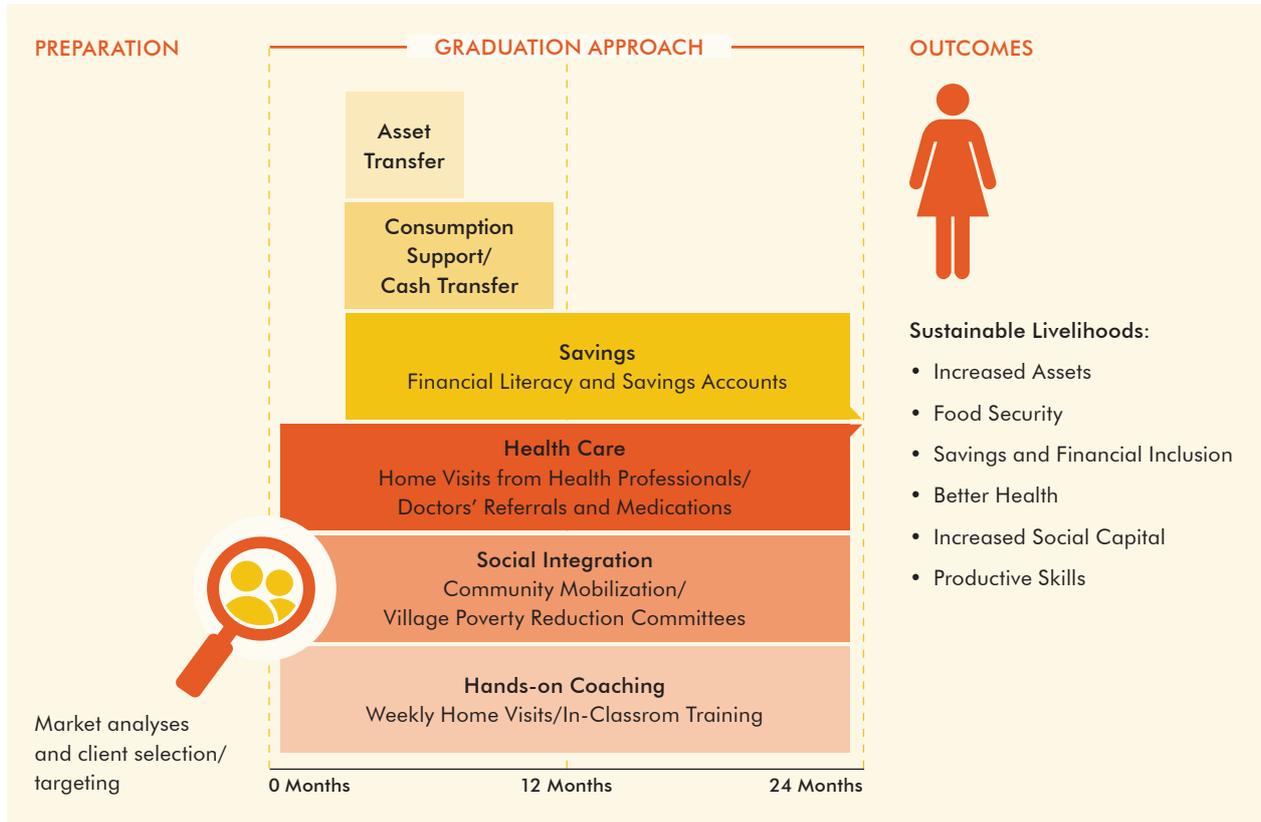
However, given that households self-select to become a part of self-help groups, many of the poorest households have often been left out as they lack the financial resources to make the minimum regular savings contribution to a self-help group and the confidence to join a self-help group.

<sup>1</sup> Source: [www.brplp.in](http://www.brplp.in).

<sup>2</sup> Source: NRLM MIS

## SECTION 2: SJY PROGRAMME

Figure 1. Different Components of the Ultra-Poor Graduation Approach



Source: BRAC, *Propel Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach*, p. 20.

To address this shortcoming, JEEViKA decided to draw on the Graduation Approach model (described in detail below) to uplift these ultra-poor households and integrate them with its existing community institutions. JEEViKA has engaged with the theory and practice of the Graduation Approach by deep-diving into the findings from the evaluations and visiting a policy-pilot implemented by NGO Bandhan-Konnagar and documented by J-PAL, SA. This supported the GoB to launch a Graduation Approach scale-up with a budget of 840 crores and the goal of uplifting 1 lakh ultra-poor households across Bihar in 2018.

The SJY programme retains all the key components of the traditional Graduation Approach while adapting their delivery mechanisms for scale. These adaptations helped Jeevika to integrate Graduation Approach in the existing structures and practices of their rural development and poverty alleviation programmes.

## SECTION 2: SJY PROGRAMME

### 2.3 OVERVIEW OF THE GRADUATION APPROACH

In 2002, BRAC, an international development organisation based in Bangladesh, launched a new programme: Challenging the Frontiers of Poverty Reduction-Targeting the Ultra-Poor programme (CFPR TUP or TUP). The program’s approach—now commonly referred to as “Ultra-Poor Graduation” or the “Graduation Approach”—utilises a set of carefully sequenced interventions tailored to the unique set of challenges faced by the ultra-poor.

It consists of six complementary and sequential components, each designed to address specific constraints faced by ultra-poor households. Implemented over two years, the programme provides a “big push” to help those living in ultra-poverty transition to more secure and stable livelihoods.

The targeting method in a Graduation programme involves a rigorous process that captures eligible households and minimises exclusion. The programme participants are identified through a participatory process in a village meeting, followed by a verification visit by the organisation’s staff. Selected programme participants are then given a productive asset that they choose, training and “handholding” support for the asset they have chosen, as well as general life skills coaching, weekly consumption support for some fixed period, and, typically, access to savings accounts and health information or services.

The thorough identification of the ultra-poor and the varied interventions—spanning social protection, livelihood development, and financial services—address the complex challenges they face. This combination of support has proven to significantly change the lives of the programme participants.

### 2.4 EVIDENCE SUPPORTING THE IMPACT OF THE GRADUATION APPROACH

The Graduation Approach has thus far been implemented in multiple countries by different grassroots NGOs and rigorously evaluated in different contexts, including NGO Bandhan-Konnagar’s implementation in India.

In 2015, the academic journal [Science in 2015 published results](#) of rigorous randomized evaluations conducted by J-PAL affiliated researchers in six countries—Ethiopia, Ghana, Peru, Honduras, India, and Pakistan.

These scientific impact evaluations found that the Graduation programme led to sustained increases in income, consumption, food security, and well-being. The outcomes of the programme were noticeable immediately at the end of the 24-month programme and one year after all programme activities ended.

In India, researchers partnered with NGO Bandhan-Konnagar, which has run a multifaceted livelihoods programme called ‘[Targeting the Hard-core poor](#)’ (based on the Graduation Approach) in West Bengal since 2007. The Graduation programme had large and positive effects on economic well-being and health over the long run, even ten years after the productive asset transfer.

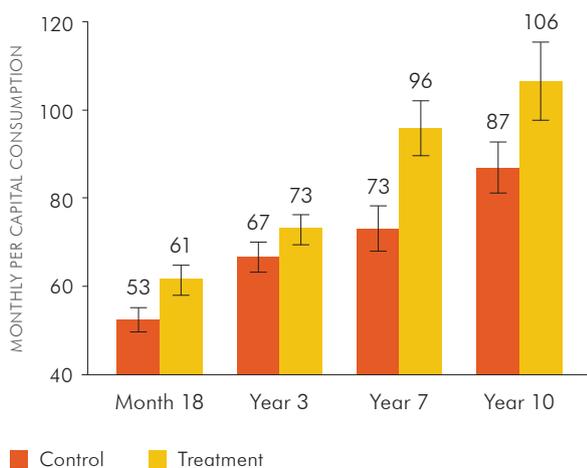
More specifically, the intervention saw a large, positive, and growing effect on consumption, food security, and income among those classified as ultra-poor. The results of the programme were consistent both 12 months and 24 months after the closure of the programme. After the productive asset transfer, the average total monthly consumption among Graduation households was US\$73 (2018 US\$PPP), which is a 9 percent increase over the comparison group mean of US\$67 (2018 US\$PPP). Per capita consumption rose among Graduation households for the first seven years following the asset transfer and remained persistently higher after ten years. Food spending was also higher than in the comparison group one year after the programme ended. More households reported having enough food every day one year after the programme ended and remained more food secure than comparison households ten years after the asset transfer.

## SECTION 2: SJY PROGRAMME

Measures of economic well-being improved significantly and substantially faster among treated households until year seven from the asset transfer, and the resulting treatment control gap persisted between years seven and ten. The persistence of the income increase was driven by the changing source of income; while starting out with livestock, programme participants diversified into nonfarm microenterprises and then to wage income secured from migration. The income gap between the control and the treatment in year seven can be explained by micro business earnings. Details are provided in Annex 3.

**Figure 2. Evidence of Impact of the Graduation Approach (i.e., TUP)**

Consumption gains compared to those who did not get the programme (2018 US\$PPP)



Source: Banerjee et al., 2021



**Sheela Devi**  
Patna,  
Bihar

“

I now want my daughter to pursue higher education. I want to contribute towards her education and help her grow.

### ASSISTANCE RECEIVED

Total Investment Value:  
INR 30,000

Business Started in 2020:  
Pottery Business

### OUTCOME

Monthly Income:  
INR 9,333

Total Asset Value:  
INR 75,000\*

\* As of August 2022

## SECTION 2: SJY PROGRAM

### 2.5 JEEVIKA'S PARTNERS IN THE SJY PROGRAMME

Complex and persistent policy challenges like extreme poverty necessitate the need for organisations to take a collaborative approach to bring in their expertise and together create and drive innovative solutions. SJY serves as an example of this convergence by bringing together academia, technical experts, and catalytic funding.

The expertise and guidance provided by NGO Bandhan-Konnagar in a technical assistance capacity and J-PAL SA as a knowledge and learning partner allowed a learning-by-doing and iterative approach for JEEViKA.

**JEEViKA** is responsible for designing, monitoring, and overseeing SJY's roll-out while coordinating and managing the partners and conducting learning events. JEEViKA enables the embedding of SJY programming within the larger institutional networks of community-based organisations that have been developed over the years across the State of Bihar. Through this integration, JEEViKA enables and empowers the community-based organisations to participate in the implementation of the SJY programme at scale and for developing a flow of funds and in-kind transfers to the identified participants. JEEViKA is also responsible for supporting the necessary front line cadre for implementing the programme and for ensuring the timely convergence with other social welfare schemes.

**Bandhan-Konnagar** provides trained staff members across all levels of programme management and implementation. Their rich experience in implementing Targeting the Hard-Core Poor over two decades across India helps in providing: (1) trained resources and technical expertise to further advise the resource persons of SJY, and (2) their inputs on the policy design with the State management teams. Additionally, NGO Bandhan-Konnagar has developed training modules and necessary resources to guide the staff with implementation along with developing the necessary monitoring formats to capture the progress.

**Co-Impact<sup>3</sup> and IKEA Foundation<sup>4</sup>** have supported the SJY expansion with catalytic funding that helps in further expanding the role of subject matter experts, thus enabling documentation of learnings, development of the digital platform, timely technical advice allowing development of the required infrastructure and systems, and research on process and outcomes. This funding is transformative from the point of view of being able to drive system strengthening through 1) supporting the delivery of the Graduation Approach at an unprecedented scale, and 2) bridging a crucial gap in funds that allows for global best practices and experts to support the scale endeavors.

**J-PAL SA** supports the programme by conducting monitoring and operational research on specific themes based on challenges being faced by the teams or trends that warrant an in-depth understanding. Given that SJY is one of the largest known government-led scale-ups of the Graduation Approach, the process and impact evaluation provides an exciting opportunity to assess how a government can implement the Graduation programme and will help to unpack key questions on cost-effectiveness of the programme, impact over time, scalability of delivery modalities, resilience and shock responsiveness of participants amongst other questions. The process and impact evaluation sheds light on some of these unanswered questions, creates a regular feedback loop, and creates a body of knowledge for other states and countries interested in scaling up the Graduation Approach.



A consent form being signed. Photo credit: Atul Bharti, J-PAL

<sup>3</sup> <https://co-impact.org/>

<sup>4</sup> <https://ikeafoundation.org/>

## SECTION 2: SJY PROGRAMME

### 2.6 CUSTOMISING THE GRADUATION APPROACH AS SJY

The Graduation Approach model has been both independently and extensively evaluated and found impactful in graduating households out of extreme poverty by building sustainable livelihoods. This formed the basis of the SJY programme design. While the programme retains the key elements of the Graduation model, it also has a few adaptations that are relevant to the scale and mode in which it is implemented.

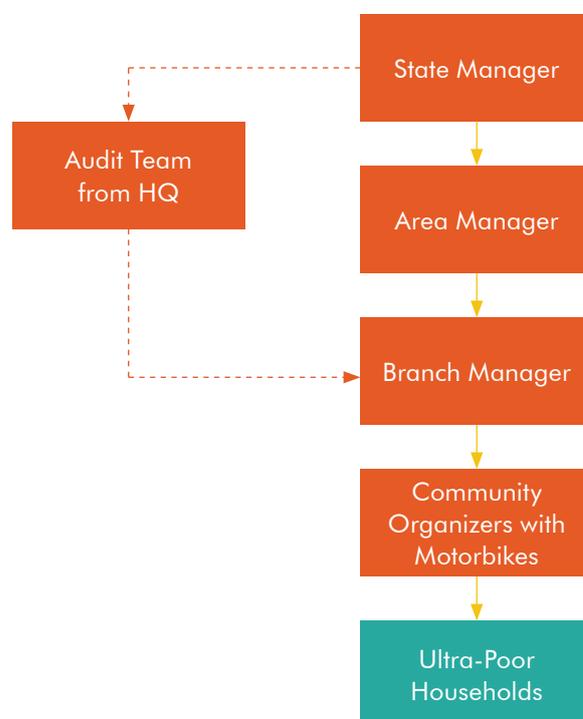
Traditionally, the Graduation Approach has been implemented by NGOs. The SJY programme is essentially a large-scale operation of the Graduation Approach, but it is unique in that, for the first time, it has been scaled up by a government, leveraging the network of JEEViKA's community institutions. An overview of the adaptations made in the programme is given below.

#### 2.6.1 NGO-led Graduation Approach pilots

Capturing the key elements of the Graduation Approach, NGO Bandhan-Konnagar implemented the Targeting the Hard-Core Poor (THP) pilot from 2014–2017, focusing on ultra-poor women-led households as a pilot in Bhagalpur in Bihar. The pilot of the programme provided many lessons and insights for JEEViKA, including how to integrate the Graduation Approach to work within its core programme offerings and infrastructure.

The implementation structure of the THP pilot consisted of a programme head and senior officers at headquarters, programme officers at the State level, senior area coordinators at the District level, and area coordinators in-charge at the branch level. At the participant household level, there were groups of team leaders leading community organisers on the ground.

The targeting and selection of beneficiaries in the pilot had closely followed prior NGO Bandhan-Konnagar and BRAC Graduation models, including social mapping, community wealth ranking, and house-to-house verification of programme entry criteria. However, this targeting method was considered too time-consuming for a scale-up and was changed significantly for SJY.<sup>5</sup>



The revised methodology to identify the poorest households was done in two steps.<sup>6</sup> First, residents across hamlets rank households into five wealth quintiles. Among households ranked in the bottom quintile, NGO Bandhan-Konnagar then verified eligibility per seven criteria:

- (i) presence of an able-bodied female member (to manage the asset),
- (ii) no credit access,
- (iii) landholding below 0.2 acres,
- (iv) no ownership of productive assets,
- (v) no able-bodied male member,
- (vi) presence of school-aged children who were working instead of attending school, and
- (vii) primary source of income being informal labor or begging.

<sup>5</sup> [www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%20.pdf](http://www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%20.pdf)

<sup>6</sup> AER: Insights 2021, 3(4): 471–486 <https://doi.org/10.1257/aeri.2020066>



**Mina Devi**  
Jehanabad,  
Bihar

“

I have my own shop today. I have bought four sewing machines and I might buy one more. I am happy.

#### ASSISTANCE RECEIVED

**Total Investment Value:**  
INR 30,000

**Business Started in 2020:**  
Tailoring workshop

#### OUTCOME

**Monthly Income:**  
INR 11,133

**Additional Revenue Streams:**  
Garment store; livestock

**Total Asset Value:**  
INR 87,000\*

\* As of August 2022

## SECTION 2: SJY PROGRAMME

Households needed to meet the first two criteria and at least three of the remaining five in order to be eligible for the intervention.

Besides the provision of free assets, the chosen households received regular confidence-building counseling, mentoring and coaching. The programme participants were also trained to reach a stage of basic literacy whereby they learned to write numbers, sign their names, and count.

Additional support was provided in the form of a subsistence allowance to meet the family expenditure of the programme participant until a return was yielded from the asset. This allowance was given to the programme participant on a weekly basis.

### 2.6.2 Identifying communitisation as a salient feature of adaptations

The SJY programme was launched as a scaled adaptation of the THP pilot. While the SJY scheme retains the seven core components of the Graduation Approach as implemented by NGO Bandhan-Konnagar, the SJY programme introduces variations in the specifics of the components and the institutional mechanisms responsible for implementing them. For example; the Identification process leverages local knowledge of JEEViKA's community based cadres to identify target households. Owing to the context and scale of implementation, the government-based model leverages the existing community institutions and resource persons working closely with the communities.

The implementation structure of SJY follows a path similar to the NGO-based model starting from project managers at the State, District, and Block levels up to the point of the area and cluster coordinators. The unique addition under the government approach is the training and assignment of ground-level implementers consisting of master resource persons, community resource persons, village organisations, and other community-based organisations.

## SECTION 2: SJY PROGRAMME

### 2.6.3 Process of adaptation

The SJY design follows an iterative process with implementation elements being informed at different stages by different sources of information and data.

The design of SJY is thus based on a continuous feedback loop which allows for agile decision making and accurate programme design. The matrix below provides a description of the sources of knowledge at different stages of programme implementation.

Table 2.

STAGE	OBJECTIVE OF STAGE	SOURCE OF KNOWLEDGE	ORGANIZATIONS
<b>In-field Trials</b>	Defining the process of implementation to suit scale.	<ul style="list-style-type: none"> <li>• Learnings from previous pilots</li> <li>• Collaborative workshops</li> <li>• Rigorous evidence from the technical advisor</li> <li>• Global experts</li> </ul>	JEEViKA, NGO Bandhan-Konnagar, J-PAL SA, Partnership for Economic Inclusion
<b>Early Stages of Implementation</b>	Implementing the ideal design after incorporating learnings from field-trials while focusing on continuous learning to effectively tweak the design as required.	<ul style="list-style-type: none"> <li>• Technical advisor</li> <li>• Process monitoring (specialised surveys)<sup>7</sup></li> </ul>	JEEViKA, NGO Bandhan-Konnagar, J-PAL SA
<b>Implementation at Scale</b>	Effective delivery of finalized processes and monitoring it.	MIS data process evaluation	SJY project management unit (JEEViKA & NGO Bandhan-Konnagar), J-PAL SA

<sup>7</sup> Key findings from the specialized surveys and process monitoring are provided in the following section on implementation.

## SECTION 2: SJY PROGRAMME

### Contextual adaptation of the model in

**collaboration with JEEViKA:** NGO Bandhan-Konnagar, in the capacity of the technical assistant, plays an important role in finalising the pathways to scale. NGO Bandhan-Konnagar leverages its decade-long, in-depth experience of implementing the “Targeting the Hard-Core Poor” model across States while JEEViKA officials bring their expertise of driving the State-wide self-help group movement and collectivisation of households. Some of the key findings from the pilot stage that fed into contextualising the SJY programme to suit community-based and master resource institutions are given below.

The process of contextualisation and adaptation was a crucial piece in unlocking the pathway to scale for a programme. This required steady investments at the stage of programme design, a learning mindset, agility to incorporate feedback from regular tracking, and the flexibility to try different approaches to customise an approach. For SJY, this stage was funded by Co-Impact with the vision that the adaptations would lend themselves to a strong body of knowledge creation for other States and organisations.

Table 3.

STAGE/COMPONENT	CONTEXTUALIZING SJY TO SUIT COMMUNITY-BASED AND MASTER RESOURCE INSTITUTIONS
<b>Identification</b>	Involvement of local village organisations and community resource persons during identification helps to reduce dependencies on wealth ranking and builds on the local know-how of the community. The identification is further verified by senior officials to ensure the veracity of the identification. SJY retains a simpler transect walk and social mapping exercise and simplifies the wealth ranking process. In its place, the input of the village organisations are solicited to identify and rank the poorest people. Block-level project implementation units carry out a final check on the endorsed list of SJY participant. <sup>8</sup>
<b>Capacity Building and Enterprise Development Training</b>	Focus on preparation of training manuals to ensure standardised training across all Districts. NGO Bandhan-Konnagar resource persons oversee the capacity building and enterprise development training to ensure accuracy of delivery.
<b>Asset Transfer</b>	Involvement of village organisations in asset transfer to indicate continuous support and oversight.
<b>Mentoring and Hand-Holding</b>	A dedicated cadre of master resource persons are trained on different modules as required by the stage of the programme the beneficiary is in. The training for master resource persons is staggered across five modules.

<sup>8</sup> <https://www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%202.pdf>

## SECTION 2: SJY PROGRAMME

### 2.6.4 Finalized approach

**Strengthening community-based organizations:** Under JEEViKA's overall programming, the core objective is the socio economic empowerment of the poorest of poor families by establishing self-managed institutions for the rural population — i.e., self-help groups and its federations (as described below).

The project mobilises women from the target population—one per household—into bankable self-help groups with 10–15 members. Groups of 10–15 self-help groups are federated upwards into representative village organisations. These village organisations are finally federated into cluster-level federations that span 35–45 village organisations. This tiered structure was instituted to support the implementation of the project, and the cluster-level federations were envisaged as the foundational organisation for rolling out credit and livelihoods programmes and linkages with government subsidy schemes. Over 16 years of operation, JEEViKA has leveraged its network of self-help groups to achieve the greater financial and economic inclusion of more than 130 lakhs rural women.

The objective of SJY is to increase access of this capillary network to previously underserved citizenry. The pilots emphasized a greater role of community-based organisations in taking SJY to people who were outside of JEEViKA's fold to fulfill this objective.

The focus areas thus includes strengthening the capacity of community-based organisations by 1) capacity building of the cluster-level federations to oversee the operations of the project, 2) capacity building of the village organisations and increasing their role and ownership of the programme, 3) building on the local knowledge and connections to the community resource persons, and 4) adding a cadre to further expand the reach of the community-based organisations.

**Finalized Approach:** What makes the government's implementation of SJY different from an NGO implementation of the Graduation Approach programme (which, in this case, is Targeting the Hardcore Poor—an adaptation of the Graduation Approach led by NGO Bandhan-Konnagar) is the assignment of a trained group of community cadres as implementers at different stages of the Graduation process. This involvement of



Village organization enterprise endorsement process.  
Photo credit: J-PAL South Asia

community-based organisations facilitates acceptance and ownership of the programme by JEEViKA's local institutions and the overall village community.

JEEViKA trains and employs a set of community resource persons to carry out participant selection and a dedicated cadre of master resource persons to assist in livelihood mapping, skill development, mentoring, and “last-mile” service delivery to the targeted households.

In addition, the role of the village organisations was expanded and their capacities enhanced in order to carry out oversight and support activities at the stages of participatory household selection, confidence building, capacity building and enterprise development training, transfer of assets, and consumption allowance.

NGO Bandhan-Konnagar also delegates employees at each level (i.e., the State Project Management Unit, District resource persons; and block resource persons) to train, advise and support JEEViKA's staff, community-based organisations, and cadres at each stage of the programme implementation.

Table 4 compares the approaches of an NGO ( Bandhan-Konnagar) and the finalized process of the government/ SJY-led implementation.

## SECTION 2: SJY PROGRAMME

Table 4. Comparison between NGO and JEEViKA-led Graduation Approach.

COMPONENT	NGO-LED MODEL	JEEVIKA-LED MODEL
<b>Eligibility Criteria</b>	<p>The eligibility criteria used for targeting is as follows:</p> <ol style="list-style-type: none"> <li>1. Able-bodied female in the family.</li> <li>2. No able-bodied male above 14 years of age.</li> <li>3. No active loan from MicroFinance Institution taken in the last five years.</li> </ol>	<p>The eligibility criteria used for targeting includes ultra-poor households based on their income and belonging to either of the following categories:</p> <ol style="list-style-type: none"> <li>1. People employed in insecure, unstable occupations.</li> <li>2. Caste: vulnerable communities such as scheduled caste and scheduled tribe.</li> <li>3. Women-headed households that are among the poorest of poor.</li> </ol>
<b>Participant Selection</b>	<p>Participant identification is based on social mapping, community wealth ranking, and house-to-house verification of eligibility.<sup>9</sup></p> <p>The selection process consists of a participatory rural appraisal carried out with the village heads, a household survey done by community organisations, verification of the same, and, finally, verification and selection by the area coordinator.<sup>10</sup></p>	<p>Selection under SJY is based on a transect walk, social mapping, and household survey.</p> <p>Trained community resource persons conduct transect walks. The list of ultra-poor households identified by the community resource persons is shared during the village organisation meeting, and the village organisation endorses and finalises the list.<sup>11</sup> Final verification of the household list is done by the block-level units.</p>

<sup>9</sup> <https://www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%202.pdf>

<sup>10</sup> [https://www.fordfoundation.org/media/3161/pdf10-india\\_final.pdf](https://www.fordfoundation.org/media/3161/pdf10-india_final.pdf)

<sup>11</sup> [http://www.brpls.in/UplodFiles/Files/Megazine\\_March\\_2021\\_SJY\\_Issue%2012.pdf](http://www.brpls.in/UplodFiles/Files/Megazine_March_2021_SJY_Issue%2012.pdf)

## SECTION 2: SJY PROGRAMME

COMPONENT	NGO-LED MODEL	JEEVIKA-LED MODEL
<b>Livelihood Mapping/ Enterprise Selection</b>	The field staff interact with community members to analyze market conditions and demand. A fixed set of farm livelihood options is offered to households to choose from.	Master resource persons are trained to carry out enterprise selection and micro-planning exercises. The master resource persons conduct market surveys and offer a list of viable livelihood options to the households during house visits. After discussions with the household, enterprise selection takes place following which master resource persons conduct confidence building training and assist in preparing household-level micro-plans to be submitted to the village organisation. The village organisation then endorses the selection in a village organisation meeting.
<b>Asset Transfer</b>	The asset transfer is done in installments and is predominantly in the form of livestock. <sup>12</sup>	Asset transfer takes place by way of the disbursement of the Livelihoods Investment Fund, which is a component under SJY and is a tranche-based support spread over 2–3 tranches. Investment per household can be up to INR 100,000, which is provided in a phased manner. The investment so far averages INR 37,000 per household.
<b>Consumption Allowance</b>	The subsistence allowance is provided on a weekly basis for the first 100 days for farm-based livelihoods and for the first 45 days for nonfarm-based livelihoods. <sup>13</sup>	A subsistence allowance of INR 1,000 is provided to each targeted household by the endorsing village organisation on a monthly basis for a period of seven months. This is called the Livelihood Gap Assistance Fund.

<sup>12</sup> The process now also focuses on providing microenterprises.

<sup>13</sup> [https://www.bandhan.org/wp-content/uploads/2021/10/Annual-Report\\_2014-15.pdf](https://www.bandhan.org/wp-content/uploads/2021/10/Annual-Report_2014-15.pdf)



**Pachi Devi**  
Mazzafarpur,  
Bihar

“

I live my life in peace now. I have fewer things to worry about.

#### ASSISTANCE RECEIVED

**Total Investment Value:**  
INR 30,000

**Business Started in 2019:**  
Kirana store (corner store)

#### OUTCOME

**Monthly Income:**  
INR 8,333

**Additional Revenue Streams:**  
Fishery and livestock

**Total Asset Value:**  
INR 141,000\*

\* As of August 2022

## SECTION 2: SJY PROGRAMME

### 2.7 TRACKING SJY IMPLEMENTATION AND DATA BASED DECISION MAKING

JJEEViKA's scaled-up implementation of the Graduation Approach (SJY) and Co-Impact's systems change investment bring together a rare blend of massive government outreach and private philanthropic capacity in terms of both funding and a new generation of ideas and knowledge. The collaboration enables JEEViKA to adapt and scale up the ultra-poor graduation programme to reach 155,000 ultra-poor households and help them graduate out of extreme poverty to a sustainable livelihood.

The outcome indicators listed below are some of the indicators that are used to monitor whether or not the Graduation programme scale-up/rollout is on track:

- Number of ultra-poor households successfully identified and endorsed.
- Percentage of ultra-poor households receiving project support, with a retention rate of 80 percent.
- Percentage of ultra-poor households graduated out of extreme poverty and integrated with self-help groups.

The focus has been to build dedicated structures for both the technical/data management teams and the implementation teams. The teams work in close collaboration with seamless interdependence—the tracking done by the implementation team enables data and analytics-based solutions, which further improve effectiveness of implementation.

Data-backed decision-making at all levels of programme management, (i.e., Block Project Manager, District Project Manager), and State teams, has been a core pillar of driving systemic change. In September 2021, a digital Household Progress Module was added in the Field Reporter Pro Application to track the monthly progress of SJY households on core and additional indicators—primarily income and asset growth, and convergence with government schemes. The pilot in the form of field trials was conducted in the months of June and July, and the informed learnings from the pilot helped evolve a strong decision support system for a large-scale programme like SJY. Household progress is recorded every month by the master resource person and randomly verified by the block resource person for correctness and accuracy of data.

## SECTION 2: SJY PROGRAMME

The project’s Monitoring, Evaluation & Learning system provides concurrent feedback to the project management unit and key stakeholders on progress on output indicators. MIS-based monthly progress reports are used to track the indicators. Section 4 covers the salient features of the MIS in detail.

Table 2 outlines the threshold targets of these outcome indicators. JEEViKA, together with its key partners J-PAL SA and NGO Bandhan-Konnagar, developed appropriate indicators to track whether system strengthening and capacity building for the SJY programme is on track. The SJY programme deploys qualitative and quantitative measures, with indicators to measure the

success of the programme at the individual ultra-poor household level. The core indicators for success include increases in income, savings, assets, and food security.

Additional indicators include targets for school attendance, child immunisations, access to government social security services, safe drinking water, and safe and secure homes. The programmes will monitor how an ultra-poor household is progressing over time, tracking their performance especially as they begin to engage in productive activities. The indicators also classify ultra-poor households as having “graduated” when they have achieved a specified level of each indicator, as detailed in Table 5.

**Table 5. Graduation Indicators for the SJY programme.**

INDICATOR	DEFINITION
<b>Increased Income</b>	Income of at least INR 3,900–4,000 per ultra-poor household per month.
<b>Increased Consumption</b>	Each family member has two complete meals per day (including combinations of cereals, beans, vegetables, fruits, and protein).
<b>Increased Savings</b>	Account opened at a formal financial institution and deposits at least INR 250 once every three months.
<b>Asset Value Increment</b>	Should increase by at least 50 percent over 18 months

### ADDITIONAL INDICATORS RELATED TO CONVERGENCE

INDICATOR	DEFINITION
<b>Safe and Secure Homes</b>	Housing with protection from heat, cold, and rain.
<b>Child Immunisation</b>	All children aged 0–5 years have appropriate immunizations.
<b>School Attendance</b>	100 percent of children of school age are enrolled.
<b>Access to Social Security</b>	Participants receive appropriate benefits from all schemes that the beneficiary is eligible for.
<b>Safe Drinking Water</b>	Participants accessing drinking water from covered sources such as tap water, tube well, or covered well.

## SECTION 3: IMPLEMENTATION OF THE SJY PROGRAMME



## SECTION 3: IMPLEMENTATION

### 3.1 TEAM STRUCTURE OF THE SJY PROGRAMME

#### Overview

The implementation model leverages the existing cadres of JEEViKA to meet the following goals:

- 01 Incorporating local knowledge in decision-making
- 02 Promoting community adoption of the model for reaching scale

In the context of implementation, it is pertinent to look at the “team structure” of the complex machinery that successfully implements SJY and has reached over 155,000 beneficiary households across 38 Districts.

The following section provides details of the team structure, their roles and responsibilities, key personnel, and key drivers of efficiency.

#### Team Structure

A large team is involved in taking this programme at scale. The programme efficiently leverages a wide network of community-based organisations or the institutional social network set-up under Jeevika to maximize reach, including a cadre of last mile agents (master resource persons) comprising nearly 5,500 people, including about 250 resource persons from NGO Bandhan-Konnagar. Resource persons from NGO Bandhan-Konnagar are involved across different stages in delivering this programme at scale. The entire team is led by the (CEO) of JEEViKA.

The CEO of JEEViKA is an officer from the Indian Administrative Services and is the highest -ranking officer and operational decision-maker at JEEViKA, leading under the aegis of the Department of Rural Development, GoB. The CEO is responsible for strategic decision-making for the success of the programme and for setting and executing the strategy for JEEViKA and, within that for SJY, building and managing the overall governance of the programme to ensure timely capital allocation and streamlined delivery of the programme. The CEO plays an instrumental role in developing strategic partnerships with other government departments within the State and thus ensures the achievement of convergence with other social welfare schemes. The development of strategic partnerships also extends to representing the programme both at the national level with government agencies and also globally with relevant organisations.

The CEO oversees the day-to-day functioning and implementation conducted by officials in a well-defined structure. The delivery mechanism of the SJY programme can be clubbed under three components based on the nature of the roles and responsibilities of each entity.

The three components are as follows:

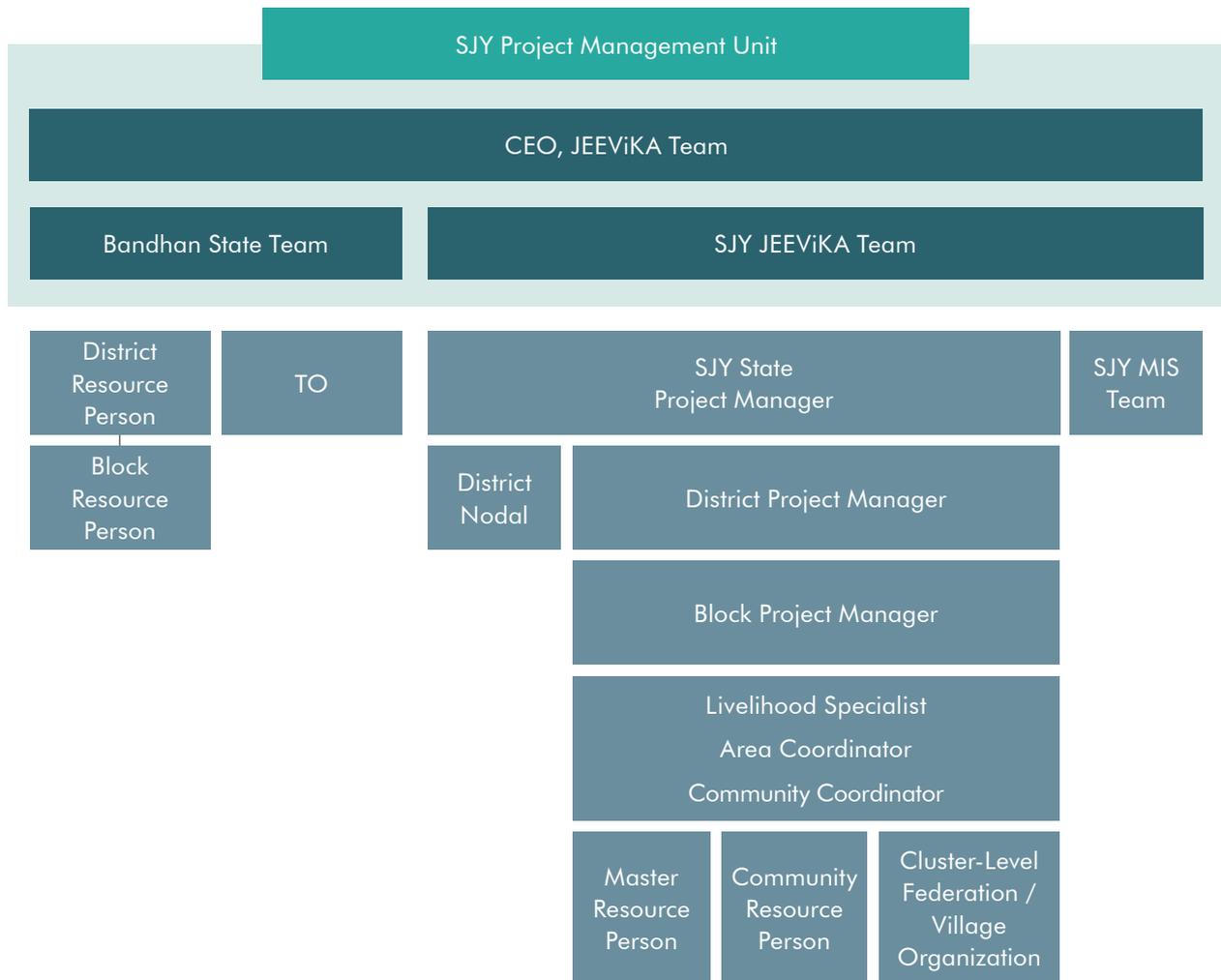
- 01 **Programme Management Excellence:** A dedicated team within the project management unit that provides data and analytics support to the functioning of the entire programme.
- 02 **Implementation Monitoring:** Includes the JEEViKA cadres
- 03 **Last-Mile Delivery:** Community-based organizations leading the delivery of the programme.

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Left: A recent participant shares her transformative experience participating in the Graduation Approach. Photo credit: Matthew Edmundson, J-PAL

## SECTION 3: IMPLEMENTATION

Figure 3. Details regarding the structure of the entities under each of the components.



## SECTION 3: IMPLEMENTATION

Given below is a description of the entities that take up these three roles.

### 1. Programme Management Excellence

The State Project Management Unit, led by the SJY State programme manager under the guidance of the CEO, is the key body responsible for overall programme management and delivery excellence. The State Project Management Unit takes up all external-facing conversations, including fundraising, reporting, and decision-making on programme design.

The unit is supported by the technical assistance of NGO Bandhan-Konnagar, who operate as subject matter experts. Within this capacity, NGO Bandhan-Konnagar is responsible for policy designing, policy inputs, and capacity building of the implementation structure at the State, District, and block levels.

### 2. Implementation Monitoring

The District Project Coordination Unit along with the Block Project Implementation Unit is responsible for regular monitoring of the implementation. This is done through regularly reviewing the reports shared by the master resource persons and by regularly participating in the field activities to review the implementation.

District and block-level officials are also responsible for conducting the necessary training of the cadre and for fund management and transfers to the programme participants and village organisations. The field cadre reports regularly to the block resource person, and the District officials are responsible for allocation of the blocks and households to the field cadre to ensure complete coverage.

### 3. Last-Mile Delivery

Built for scale, the SJY model is unique in its last-mile delivery model. The Graduation Approach, when implemented by NGO Bandhan-Konnagar, relies on in-field resources to carry out identification, confidence building, market survey, enterprise selection micro-planning, asset development, hand holding, and mentoring of the beneficiary households. While such a model is rigorous, it is difficult to maintain agility and increase the scale of operations.



A beneficiary of the Graduation Approach.  
Photo credit: JEEViKA

To overcome this challenge, the SJY model leveraged the local knowledge of community-based organisations (community resource persons and village organisations) and coupled them with a freshly recruited and trained cadre of specialised master resource persons to execute front line activities. About 5,000 master resource persons currently support over 155,000 beneficiary households.

Annex 4 provides a detailed overview of guidelines regarding the roles and responsibilities of master resource persons and village organisations

## SECTION 3: IMPLEMENTATION

### ENABLERS FOR MASTER RESOURCE PERSON FUNCTIONS

- A healthy ratio between households and master resource persons should be maintained to ensure regularity of mentoring and capacity building.
- Village organisations' endorsement of beneficiary households should be attended by both the village organisation members and verified by block officials.
- Weekly interaction with block resource persons and other cluster-level federations and village organisation members.
- Regular training for master resource persons to support continuous learning for specific topics.
- Refresher training for staff at all levels is key to ensuring adherence to project protocols.

### SECTION SUMMARY: TEAM STRUCTURE

SJY is a functional expansion of JEEViKA's economic inclusion programming and thus leverages a vast network of the community-based organisations as a part of the process of implementation. The team structure and functions are divided as follows:

**Programme Management Excellence:** The State Project Management Unit oversees overall programme management and delivery. They are supported by NGO Bandhan-Konnagar who act as a technical assistant and help with capacity building.

**Implementation Monitoring:** The District Project Coordination Unit and the Block Project Implementation unit together are responsible for regular implementation monitoring through reports shared by the master resource person. Functions such as cadre training, fund management, and transfers to programme participants and village organisations are done by them. The Cluster-level Federations play an important role in managing and monitoring the Master Resource Persons as they are responsible for issuing Master Resource Person compensation.

**Last-Mile Delivery:** The NGO Bandhan-Konnagar-led Graduation Approach adaptation relies on in-field resource personnel to carry out their delivery. The SJY model has been tweaked to utilize the existing community-based organisations and specially-trained master resource persons. Master resource persons work as the last mile agents for the programme and provide hand-holding and mentoring support to programme participants.

## SECTION 3: IMPLEMENTATION

### 3.2 IDENTIFICATION AND TARGETING OF THE ULTRA-POOR HOUSEHOLDS

#### Overview

The selection of the ultra-poor follows the guidelines of Participatory Identification of Poor. The approach was tweaked to meet the agility required to scale the implementation across 155,000 households. This was done by leveraging local cadre and institutions including village organisations and community resource persons in the selection process.

The sections below provide details of the identification process followed for the selection of programme participants.

#### Eligibility Criteria

The eligibility criteria require the beneficiary to be from an ultra-poor household and from either a family of traditional alcohol producers, scheduled caste and scheduled tribe communities, and other households where women are the primary earning members. Additional criteria determine the type of dwelling (*kuccha or pukka house*) unit, food security, and asset ownership of the households.

The eligibility criteria were contextualised to suit the nature of the challenges faced by the targeted population in Bihar. There is no single definition of ultra-poverty or the ultra-poor.

However, globally it is seen that *poverty is the multifaceted and simultaneous deprivation of imminent needs*. This warrants that the eligibility criteria be contextually relevant and specific in order to target the poorest of the poor in a given context. The criteria are as follows:

For a household to be selected and endorsed under SJY, they have to fulfill all three mandatory criteria, and seven of the above mentioned 12 questions in the optional criterion section should have “no” as a response for the family to be eligible.



Community resource persons training on identification.  
Photo credit: JEEViKA

Figure 4. Broad Eligibility Criteria for Beneficiary Selection



#### Mandatory criteria

To meet the mandatory criteria, the following must be met: monthly income is less than INR 3,000, male head of the household is unable to work, or the main earning person is the woman. Households matching the above mentioned criteria should also belong to either:

1. Ultra-poor households that are involved in irregular and vulnerable occupations
2. Ultra-poor households of scheduled caste and tribal communities, or
3. Ultra-poor households from other communities

## SECTION 3: IMPLEMENTATION

### Optional criteria

1. Has any member of the family been forced to skip meals in the last 15 days?
2. Has any member of the family taken a loan of more than INR 5,000 from formal sources (Micro Finance Institute or Bank) more than once?
3. Does the family have cultivable land of 5 kattha or more that they are using themselves?
4. Does any member of the family own productive assets worth more than INR 5,000 for earning income?
5. Has the family been receiving benefits of at least two government schemes continuously for the last three months (pension, Mahatma Gandhi National Rural Employment Guarantee Scheme etc)?
6. Does the family have their own pucca house?
7. Do the children of the family go to school on most days?
8. Does the household have more than one source of income?
9. Is the family associated with a civil society organisation or any community organisation and has been attending meetings continuously for the last three months?
10. Has the household been saving continuously for the last three months (other than the savings made under the self-help group)?
11. Does the family have a toilet at home which is used regularly?
12. Has any member of the family gone to another town to earn and has been sending money continuously for the last three months?

### Identification Process

The existing pool of community resource persons, master resource persons, and village organisation leaders completed the participatory identification process in 44,794 village organisations, with a typical identification cycle taking 3–5 days for each village organisation.

Initially, using Socio Economic and Caste Census data of sub district-wise deprivation, the identification drives were conducted in gram panchayats with higher concentrations of deprived and scheduled caste and scheduled tribe households. Further, to ensure that no ultra-poor households were left behind, the implementation team completed special endorsement drives and cluster development strategies to expedite the endorsement process

The households were identified after a social mapping exercise for an area earmarked by village organisation members. It was followed by a verification visit by the community resource person team to the identified households to verify the selection.

The project staff at the block level conducted a final round of verification of the selected households to check for any inclusion errors. The programme has been successfully rolled out across all 38 Districts of Bihar.



Household surveys being conducted by community resource persons. Photo credit: JEEViKA

## SECTION 3: IMPLEMENTATION

### ENABLING FACTORS FOR IDENTIFICATION THROUGH COMMUNITY RESOURCE PERSONS, MASTER RESOURCE PERSONS, AND VILLAGE ORGANIZATIONS

- Frequent identification drives (conducted almost 2–3 times in a year) help to address the challenge of situational poverty to allow inclusion of people who have been adversely impacted by an unexpected external shock.
- Ensuring that block-level orientations happen prior to starting of activities in the block for community-based organisations and block-level staff officials.
- Selection teams of community resource persons and master resource persons should be trained on correct calculations of household incomes and on defining what constitutes a household. These should be provided as formats for the selection committee to refer back to.
- The selection team should be wary of bringing in unconscious biases into the identification process to ensure minimal targeting errors.
- Stringent eligibility criteria may result in field cadres being conservative while selecting programme participants. While this limits exclusion errors, to avoid inclusion errors, higher authorities should be involved to support decision-making.
- Regularly sharing the importance of village organisation participation in the selection process with the selection committee can increase community ownership.
- The implementation efficiencies also come from following JEEViKA's overall goal of saturation, that is, inclusion of and service provision for the poor.

### SECTION SUMMARY: IDENTIFICATION PROCESS

- The selection of ultra-poor households for SJY in Bihar follows Participatory Identification of Poor guidelines, with eligibility criteria contextualised to suit the targeted population.
- Mandatory criteria include a monthly income of less than INR 3,000, male head of household unable to work or primary earning person being a woman, and belonging to ultra-poor households associated with liquor production or scheduled caste and scheduled tribe communities, or other ultra-poor households. There are 12 other optional criteria, of which a household must fulfill seven to be shortlisted as a programme participant.
- Community resource persons and village organisation leaders actively participate in the participatory identification process across 44,794 village organisations.
- The identification process includes social mapping and verification visits to selected households. Final verification is conducted by project staff at the block level.
- The project has successfully scaled up the endorsement drive to cover 44,794 village organisations.

## SECTION 3: IMPLEMENTATION

### 3.3 ENTERPRISE SELECTION

#### Overview

The selection of enterprises (micro businesses) for programme participants follows the NGO Bandhan-Konnagar model closely by conducting confidence building meetings for programme participants, setting up multiple household visits, and carrying out a market survey/analysis for selecting the appropriate enterprise. The SJY programme adapted the model and included a greater role for community-based-organisations by leveraging and relying closely on the local know-how of the village organisations. The enterprise selection process is explained in depth in the following subsection.

#### Enterprise Selection Process

The master resource persons carry out the enterprise selection process for the programme participants. The selected enterprises are then approved by the village organisations. Master resource persons follow the steps outlined below to conduct enterprise selection:

**1. Confidence building meetings:** Confidence building meetings with programme participants are conducted as a group meeting to promote peer-learning. This occurs right after the selection process and master resource persons and block resource persons conduct these meetings at a community level. Roughly 6–10 households attend this together depending on the number of households in the village organisation. The meetings are organised close to the homes of participants in order to ensure high accessibility. (Note that no costs are paid to households for their travel.)

**2. Home visits conducted by master resource persons:** Master resource persons conduct two types of home visits; these include primary home visits and secondary home visits. The focus of the primary visit is an exploratory visit where master resource persons are encouraged to ensure that home visits are seen as dialogues with the programme participant to understand more about their background, family demographics, struggles, interest areas, etc. Engaging programme participants in such a manner from the beginning of the enterprise selection process ensures that the master resource person is correctly able to help programme participants select their assets. In these home visits, the master resource persons also encourage programme participant families to be supportive throughout the programme, which helps to ensure that the potential asset does not remain unused or underutilized at a later stage.



Master resource person at a home visit of a beneficiary.  
Photo credit: J-PAL South Asia

When considering options for enterprises, master resource persons are encouraged to consider:

- Beneficiary and household interest in the enterprise
- Previous experience of the beneficiary and household in running any enterprise
- Beneficiary skills
- Ecosystem

The secondary set of visits are regular follow-ups that are conducted by the master resource persons to provide relevant support by encouraging participants to share information about their businesses. The secondary household visits follow a strict format focusing, for example, on the overall performance of the participant including looking at the business performance, savings done so far, and understanding the requirements of business growth.

**3. Market survey/analysis or feasibility step:** In parallel with home visits, master resource persons analyze the nearby markets and villages to understand the demand for different products or microenterprises in the community along with their risks and costs. The master resource person uses this knowledge in the home visits to help the beneficiary select their enterprise. They also document each visit and the results from market analysis in a prescribed format shared by the JEEViKA team.

## SECTION 3: IMPLEMENTATION

**4. Micro-plan:** A micro-plan is prepared by the master resource persons, which details the ways in which the fund management for asset development and business operations will be undertaken by the beneficiary.

### 5. Enterprise endorsement by the village

**organizations:** Once the enterprise is finalized, village organisation members along with the village organisation leaders provide their approval for the programme participant to launch their enterprise during a village organisation meeting. Village organisations consider the chances of success of the enterprise in their village based on their local know-how. In cases where the selected enterprise is not considered the best way forward, they suggest alternative ideas based on the interest of the programme participant. Microenterprises (Kirana Stores, cosmetic stores, snack stalls, etc.) are seen as a popular choice of business with over 70 percent of programme participants selecting microenterprises as their preferred choice; they are seen to have a high return on investment.

The enterprise selection process takes a minimum of five days to complete, starting with the first group meeting and ending with the village organisation endorsement meeting. Each step in the micro-planning process is important to ensure that the beneficiary chooses an enterprise that matches their interests and capabilities.

**Linking each step of the process:** The first confidence building meeting serves as the foundation for the entire micro-planning process. The home visits then serve as follow-up conversations to build rapport and trust. The master resource person uses the information from the detailed one-on-one conversations with the beneficiary and his/her knowledge from the market analysis to provide the beneficiary with a list of suggestions for the enterprise that suit their context. All the conversations in the meeting and home visit can, in turn, help the master resource person build a strong case for the beneficiary and her chosen enterprise in the village organisation endorsement meeting. Each step in the process is implemented with an attempt to inform the next steps rather than be viewed in isolation.



Sarita Devi  
Patna,  
Bihar

“

The scheme (JEEViKA) supported my family and me when there was nobody else to support us.

### ASSISTANCE RECEIVED

Total Investment Value:  
INR 30,000

Business Started in 2020:  
Beauty salon

### OUTCOME

Monthly Income:  
INR 9,000

Total Asset Value:  
INR 200,000\*

\* As of August 2022

## SECTION 3: IMPLEMENTATION

### ENABLING FACTORS FOR ENTERPRISE SELECTION

- To ensure success of the enterprise, it is important to engage village organisations in the selection process as they are responsible for transferring assets to programme participants at a later stage.
- Village organisations provide mentoring and handholding support to ensure good business performance and management.
- Spacing out visits to beneficiary households can enhance the quality of enterprise selection as they get more time to gather information and discuss the opportunity with their family members, neighbors, etc.
- Efficient and well aligned administrative processes are important to ensure that administrative work does not overburden master resource persons.

### SECTION SUMMARY: ENTERPRISE SELECTION PROCESS

- The enterprise selection process for the SJY programme closely follows the NGO Bandhan-Konnagar model, with a greater role for community-based organisations.
- Master resource persons conduct confidence building meetings and home visits to understand the programme participants' backgrounds, family demographics, struggles, interest areas, and skills.
- Master resource persons also consider the ecosystem and conduct market analysis to help beneficiaries select an enterprise. Regular follow-ups are conducted to encourage participants to share information about their businesses.
- A micro-plan is prepared detailing the ways in which the fund management for asset development and business operations will be undertaken by the beneficiary.
- Once the enterprise is finalized, village organisation members, along with the village organisation leaders, provide their approval for the programme participant to launch their enterprise during a village organisation meeting.
- The enterprise selection process takes a minimum of five days to complete, with each step in the micro-planning process important to ensure that the beneficiary chooses an enterprise that matches their interests and capabilities.

## SECTION 3: IMPLEMENTATION

### 3.4. ASSET TRANSFER

#### Overview

The core aspect of the Graduation Approach is to provide a productive asset to the programme participant along with the necessary skills to maintain and use the asset, with the goal to escape the “poverty trap.” In review, the poverty trap is a situation where people are trapped in a cycle of poverty, unable to escape it due to various factors such as low income, lack of education or job skills, and limited access to resources. These factors make it difficult for individuals to improve their financial situation, as they do not have the means to invest in their future, such as education or starting a business. This lack of progress perpetuates the cycle of poverty, trapping individuals and entire communities in a difficult economic situation.

Development economics has long posited that the poor may be poor for no good reason other than the fact that they started poor (for some early work, see Leibenstein 1958, Dasgupta and Ray 1986, Banerjee and Newman 1993, and Galor and Zeira 1993). Given the existence of the poverty trap, the idea is that a one-time capital grant that makes very poor households significantly less poor (that is, a big push) might set off a virtuous cycle that takes them out of poverty.

Under the SJY programme, the programme participants are provided a one-time grant in the form of a productive asset based on the enterprise they select, along with a consumption allowance.

This section provides details of the asset and allowance transfer that is carried out under the SJY programme.

#### Different Tranches of Asset Transfer

Master resource persons assist the programme participant in identifying the right enterprise by conducting home visits wherein they ascertain the capacity and interests of the programme participant. This is then followed by the development of an understanding of the markets and the ecosystem in the neighboring areas to assess the feasibility of different enterprises. The master resource persons then suggest an enterprise and seek the approval of the village organisation. Upon approval, the procurement committee of the village organisation assists the programme participant in procuring the assets.

The asset transfer is conducted in two-to-three tranches, with a total value ranging between INR 60,000 and INR 100,000, depending on the enterprise selected. programme participants can select any enterprise that falls under the following three categories: 1) Microenterprises, 2) Livestock, and 3) Farm-Based Enterprises.

**Special Investment Fund:** The disbursement of the first tranche is carried out right after the endorsement of the enterprise by the village organisation. The participants receive the Special Investment Fund of INR 10,000 as an initial investment for their livelihood intervention.

The fund is given out in tranches to ensure better fund management, encourage good savings behavior, and help contain the focus on running one enterprise. The subsequent tranches are provided only when criteria defining the success of the enterprise are met and the village organisation is sure of a programme participant’s financial prudence and capability of generating return from the assets.

**Livelihood Investment Fund:** The second tranche of the investment, called the Livelihood Investment Fund (LIF), is provided for the expansion and diversification of the business. The LIF is contingent upon the approval by the village organisation and the submission and verification of a micro-plan submitted by the master resource person. The second tranche is provided to facilitate expansion and diversification of livelihoods at the household level. The first and foremost requirement is analysis of the current status of livelihood activities of households followed by development of an investment plan of the households. After the investment plan is prepared, it is presented in the village organisation meeting for verification and further approval of the micro-plan by the village organisation for disbursement of the second tranche. Participants contribute 10 percent of the total LIF value, and the remaining 90 percent of the requested amount is transferred to the household in their bank account by the endorsing village organisation. The mandatory triggers for the LIF are registration of participant’s details in the monitoring application, approval of the second micro-plan by the endorsing village organisation, at least 80 percent utilization of the first tranche of funds and completion of necessary training.

## SECTION 3: IMPLEMENTATION

Each tranche of payment made to the beneficiary has to be supported by a micro-plan that is developed by the master resource person to facilitate optimal use of the funds. Master resource persons encourage the programme participant to save in their savings account. Following this, the programme participant is then expected to contribute up to 10 percent of the total amount required for the second tranche and conduct the procurement independently.

**Fund Flow:** The micro-plans that are prepared for each beneficiary household serve as the basis for aggregating the demand of funds at the village organisation. The village organisation, after verifying the micro-plan, raises a demand note to the block office.

Based on the demand note, the total funds are transferred to the village organisation upon approval from the District office. This process takes up to 15–30 days. On receipt of the funds, the village organisation’s procurement committee seeks three quotations from vendors to purchase the opening stock for launching the beneficiary business. The appropriate vendor is selected based on a quality and rate check. The village

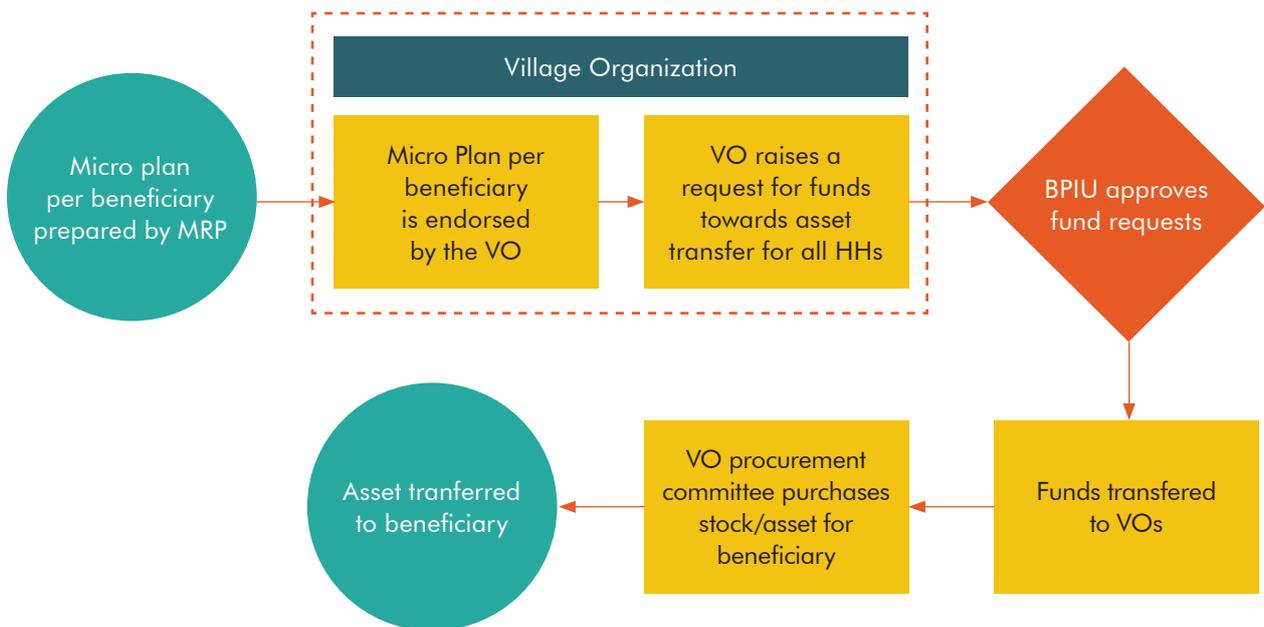
organisation’s procurement committee, accompanied by the beneficiary, then makes the necessary purchase of inventory, and the beneficiary receives the material required to start their business.

### Livelihood Gap Assistance Fund (Consumption Allowance)

Across all adaptations of the Graduation Approach globally, an allowance, either in the form of food support or a regular stipend, is provided to the programme participant for a period of a few months to a year. This helps the programme participant to take care of their immediate and pressing consumption needs, allowing them to focus on successfully launching and maintaining their enterprise.

Under the SJY programme, a monthly stipend is provided to the programme participant from the time of the first asset transfer (3–4 months after enrollment in the programme). A sum of INR 1,000 is provided on a monthly basis to each beneficiary for a period of seven months. In a first across SRLMs and BRLPs, the transfer is done directly through the village organisations individually to each participant’s bank account.

Figure 5. Flow of Funds of Asset Transfer to Programme Participant



## SECTION 3: IMPLEMENTATION



SJY participant with assets from her chosen livelihood of goatery. Photo credit: JEEViKA

### ENABLING FACTORS FOR ENTERPRISE LAUNCH

- It is critical that family members, neighbors, and village organisations support the programme participants in operating their enterprises.
- The support is required to ensure appropriate use of the assets, success of the enterprise, better negotiation with value chain actors.
- The exact value of the asset should be made known to the beneficiary for them to track growth, reduction in stock values and current market rate of assets.

### SECTION SUMMARY: ASSET TRANSFER

- Several randomized controlled trials revealed that the Graduation Approach had positive results on the income, assets, and consumption levels of ultra-poor households, among other indicators (Banerjee et al. 2015).
- For a successful asset transfer the sequencing transfer is important
- In scale-up, as in pilot mode, JEEViKA retained core Graduation components and the engagement of research and technical partners. The SJY programme provides a one-time grant in the form of a productive asset and a consumption allowance to programme participants to start an enterprise.
- SJY participants choose a productive asset from a list of options determined by local context and needs and then receive asset-specific skills training and weekly household coaching.
- The asset transfer is conducted in 2–3 tranches, ranging from INR 60,000 to INR 100,000, depending on the enterprise selected. The first tranche is a Special Investment Fund of INR 10,000 for the initial investment
- In a first across SRLMs, JEEViKA provided a grant for a productive asset directly to the participant. This was executed through the village organisations, thus ensuring the participation and buy-in of the community-based organisations.
- The second tranche is a Livelihood Investment Fund for expansion and diversification, which is provided based on the performance of the business.
- A monthly consumption stipend is provided to the programme participant from the time of the first asset transfer to take care of their immediate and pressing consumption needs, allowing them to focus on successfully launching and maintaining their enterprise.

## SECTION 3: IMPLEMENTATION

### 3.5 WEEKLY MENTORING AND CAPACITY BUILDING OF THE HOUSEHOLDS

#### Overview

The post-asset transfer stage of the SJY programme includes all the activities that take place once the programme participants have received their assets and their enterprises are up and running. All the activities, over the course of 18 months, are geared towards helping the programme participant become confident, self-reliant, and financially independent. This, in turn, is intended to improve outcomes of health, food security, and overall well-being.

Master resource persons are the frontline staff who provide all the required support and mentoring to the target households from the time of their enrollment until about 24 months thereafter. However, the exact period of time remains unique and on a case-by-case basis. The support the master resource persons provide includes weekly home visits, group meetings, capacity-building training to support programme participants develop their assets, and coaching on social issues and life skills. Additionally, households receive four refresher trainings during the course of their participation in the Graduation programme

Details of the weekly mentoring and coaching visits are provided in the following subsections.

#### Weekly Mentoring to Develop Assets

In the SJY programme, each master resource person is assigned 30–35 households, and they make weekly visits to each beneficiary's household and enterprise for 18 months<sup>14</sup> after asset transfer. In these visits, they help programme participants maintain a daily and weekly register called a “Book of Records” that notes development of their assets (cost, revenue, profit-generated).

Master resource persons share knowledge on asset management from the training they receive and use the visits to course-correct activities undertaken by programme participants, if needed. The visits also serve as a platform for master resource persons to check if the asset is being misused by the beneficiary or the family. Further, the visits are a way for a programme participant to discuss any issues they have with handling the asset or its development.

#### Weekly Coaching on Social Issues and Life Skills

In addition to weekly household visits, master resource persons conduct weekly group meetings with their assigned programme participants. Master resource persons are trained on how to conduct these group training during their orientation into the SJY programme. In these meetings, they cover basic life skills topics and discussions on social issues. Life skills topics include personal health, hygiene, living conditions, basic literacy, numeracy, etc. Social issues, depending on the programme participant and the area, could range from child marriages and a dowry to vaccinations. These discussions also help participants identify schemes that they are eligible for leading to eventual convergence with schemes and social assistance programmes.

#### Confidence Building and Enterprise Development Trainings

In addition to weekly mentoring, block resource persons, JEEViKA staff, NGO Bandhan-Konnagar staff, and other resource personnel facilitate and organise confidence building and enterprise development training for programme participants. These are three-day long residential trainings that take place with 25–30 programme participants taking part in each batch.

Confidence building training aims to motivate programme participants to get out of their poverty trap and build confidence in running their own enterprise.

Enterprise Development training is based on the type of asset (farm, nonfarm, agriculture) and lays the theoretical foundation for developing and running an enterprise successfully. Topics covered based on the type of assets include:

- Vaccination of livestock and taking care of their nutritional needs
- Understanding small businesses
- Record-keeping of business revenue and understanding indicators of success
- Setting profit margins for effective business

<sup>14</sup> [www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%20.pdf](http://www.peiglobal.org/sites/pei/files/2021-01/Case%20Study%20.pdf)

## SECTION 3: IMPLEMENTATION

### ENABLING FACTORS FOR EFFECTIVE ENTERPRISE MANAGEMENT AND BOOK OF RECORDS

- Programme participants need to be well supported with technical aspects of enterprise development.
- At least initially, master resource persons should spend more time during their weekly visits to help programme participants track their enterprise finances and record them.
- Support needs to be provided to help master resource persons organise their schedules so they can successfully conduct weekly meetings.
- As master resource persons work with programme participants across different stages of the programme (identification, enterprise selection, etc.) and across different villages, it can be difficult for them to manage schedules leading to missed weekly visits.
- Enterprise development training must always be done before the asset transfer. These can be led by subject matter experts from JEEViKA cadres (e.g., pashu sakhis) or Livelihood specialists can participate in the orientation.
- It is critical for the programme participants to maintain a Book of Records to manage their assets, enterprises, and overall enterprise management. A Book of Records is a diary maintained by the programme participants that contains details of stock, sales, receivables, and payables along with regular savings. The Book of Records helps the beneficiary in managing their funds and understanding the overall health of their enterprise. When a programme participant has low numeric literacy levels, the master resource person prepares and maintains the Book of Record on behalf of the beneficiary.
- Detailed and regular orientation of master resource person and participant on Book of Records.

### SECTION SUMMARY: WEEKLY MENTORING AND CAPACITY BUILDING FOR HOUSEHOLDS

After the asset transfer stage, all activities over the course of 18 months are geared towards helping the programme participant become confident, self-reliant, and financially independent. These activities are as follows:

**Refresher trainings:** Households receive four refresher training during the course of their participation in the Graduation programme.

**Weekly mentoring for asset development, social issues, and life skills:** This is conducted by master resource persons. This is usually through weekly household visits and group meetings. The meetings also serve as a platform for master resource persons to check if the asset is being misused by the beneficiary or the family and covers basic life skills topics and discussions on social issues.

**Confidence Building and Enterprise Development Trainings:** Block resource persons and other resource personnel along with JEEViKA and NGO Bandhan-Konnagar staff also facilitate and organise confidence building and enterprise development training for programme participants. These are three-day long residential trainings and take place with 25–30 programme participants taking part in each batch.



**Hira Kunwar**  
Saran,  
Bihar

“

I am saving now, investing in my children's education, and also setting aside money for farming.

#### ASSISTANCE RECEIVED

**Total Investment Value:**  
INR 29,000

**Business Started in 2020:**  
*Kirana store (corner store)*

#### OUTCOME

**Monthly Income:**  
INR 13,000

**Additional Revenue Streams:**  
Agriculture; Animal husbandry

**Total Asset Value:**  
INR 100,000\*

\* As of August 2022

## SECTION 3: IMPLEMENTATION

### 3.6 CONVERGENCE WITH SOCIAL PROTECTION SCHEMES

#### Overview

One of the key priorities of the SJY programme is linking ultra-poor households with ongoing programmes of different government departments such as Rural Development, scheduled caste and scheduled tribe welfare, Social Welfare, Health, Education, Panchayati Raj, and Food and Consumer Protection. Doing so provides a basic safety net for SJY programme participants and allows them to be self-sufficient post the programme support. Once an individual enterprise is self-sufficient, they can eventually move from individual enterprises to a more formal setup of collective organisations called producer groups.

The following subsections highlight the process of convergence in the SJY programme as well as the key schemes made available to programme participants.

#### Process for Convergence with Other Schemes

Once beneficiaries are identified, a list of households falling short of convergence schemes is generated. The process of convergence begins after the identification stage in the SJY programme. Master resource persons (in their Module 1 training) are informed about eligibility criteria for various key social protection schemes in the State. Once the programme participants are identified, master resource persons make multiple visits to these houses in order to select an appropriate asset for them. In these visits, master resource persons also list schemes that each beneficiary is eligible for. Master resource persons usually complete this process by the time a micro-plan is made for each beneficiary, which also includes key schemes that would be made available to the beneficiary.

#### Entitlements and Schemes Made Available to Ultra-Poor in the SJY Programme

**Public Distribution System and Aadhaar card applications:** After identification, master resource persons fill Aadhaar card and ration card applications for programme participants that are without ones. Through ration cards, programme participants are able to access the Public Distribution System, ensuring regular rations in their households.

## SECTION 3: IMPLEMENTATION

1. **Individual bank accounts:** Master resource persons ensure that each participant has opened a bank account by the time they receive their asset. During household visits, master resource persons encourage participants to make small and regular savings.
2. **Insurance schemes:** During household visits, master resource persons generate awareness regarding the merits of insurance schemes and support the filling of applications for the Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Ayushman Bharat Yojana schemes.
3. **Access to safe drinking water:** Master resource persons facilitate the registration of programme participants in the State “Nal Jal Yojana” scheme.
4. **Access to safe and secure homes:** Master resource participants facilitate the registration of programme participants in the Pradhan Mantri Awas Yojana scheme.

### 3.7 CAPACITY BUILDING OF STAFF

#### Overview

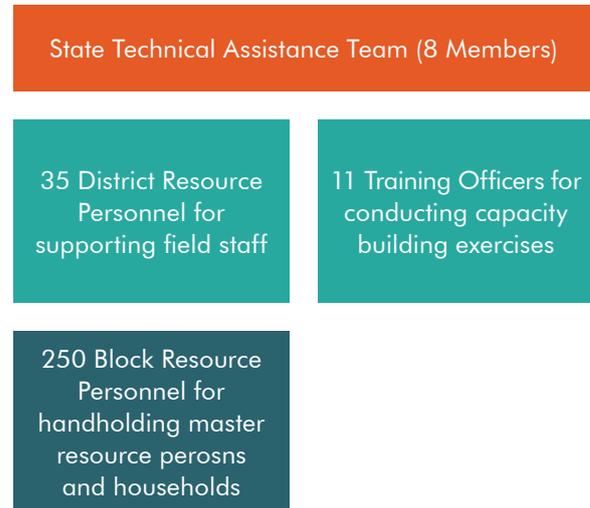
NGO Bandhan-Konnagar as the technical assistance partner in the SJY programme is responsible for building the capacity of the SJY implementation team. They do this by creating training modules, carrying out capacity building training, and setting up a technical assistance support team structure that can provide handholding support to different teams over and above the training they receive. All training modules and capacity building strategies are developed in close coordination with JEEViKA.

Below are the specifics of the capacity building efforts for the SJY implementation team undertaken by NGO Bandhan-Konnagar.

#### Technical Assistance Support Team

In addition to the capacity building training that is provided to the implementation team, NGO Bandhan-Konnagar has set up a three-level technical assistance support system to provide additional handholding support to the team, as needed. At the top of the structure is the State-level team of eight senior members from NGO Bandhan-Konnagar. This team provides handholding support in decision-making, programme management, and supervision, along with programme decisions and channeling other ideas to the District-level team (consisting of 35 District resources persons).

Figure 6. Bandhan-Konnagar’s (Technical Advisor) team structure that Supports SJY Implementation



The District-level team is responsible for providing handholding support to the block-level team, consisting of 259 block resource persons. Block resource persons then provide support in the form of “handholding” for master resource persons and participants.

#### District Resource Person & Block Resource Person Training

The NGO Bandhan-Konnagar team conducts capacity-building exercises for District resource persons and block resource persons on household selection, enterprise selection, enterprise training and development, books of records, weekly visits, and how to provide better support to master resource persons. District resource persons and block resource persons also prepare a monthly report on crucial indicators developed by the team to see how the implementation of the programme is going and if course correction is required through the training of teachers.

## SECTION 3: IMPLEMENTATION



A master resource person conducting a group mentoring session. Photo credit: J-PAL South Asia

### Master Resource Person Training

Once inducted into the programme, master resource persons are trained across five modules. In addition to these, master resource persons can receive refresher training as per the State-level teams' discretion. A brief overview of the modules are as follows:

#### Module 1, SJY Induction and Enterprise Selection:

This is the first training received by master resource persons in Patna—it is a six-day residential training. Master resource persons learn about the SJY programme, the endorsement process, the confidence building and handholding support provided to households, and the facilitation of the process of enterprise selection with the engagement of community-based institutions. Master resource persons also learn about the MIS and the app for which they have to input information.

**Module 2, Enterprise development and books of records:** This is a five-day residential training that takes place after 45 days of Module 1 training. Master resource persons learn about enterprise development, maintaining books of records, and how to facilitate group meetings.

#### Module 3, programme operational management:

This is a five-day training conducted after 60 days of Module 2 training. Master resource persons learn about enterprise diversification and development (livestock and microenterprises). They build additional skills on how to conduct weekly meetings, record asset growth and graduation indicators development.

**Module 4, Household refresher training:** This is conducted after 90 days of Module 3 training, and the main objective is to provide master resource persons a refresher on previous modules and address any questions and concerns they have. Block resource persons are trained on how to conduct refresher training, and on how to conduct Graduation training (i.e; the final training right before the participant has officially graduated from the programme).

**Module 5, Graduation training:** Master resource persons who are assigned households that are nearing Graduation are provided training on the process of gradually phasing out and making ultra-poor households self-reliant.

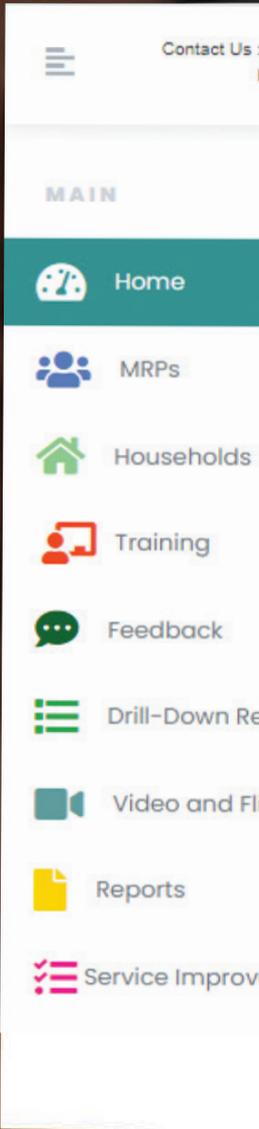
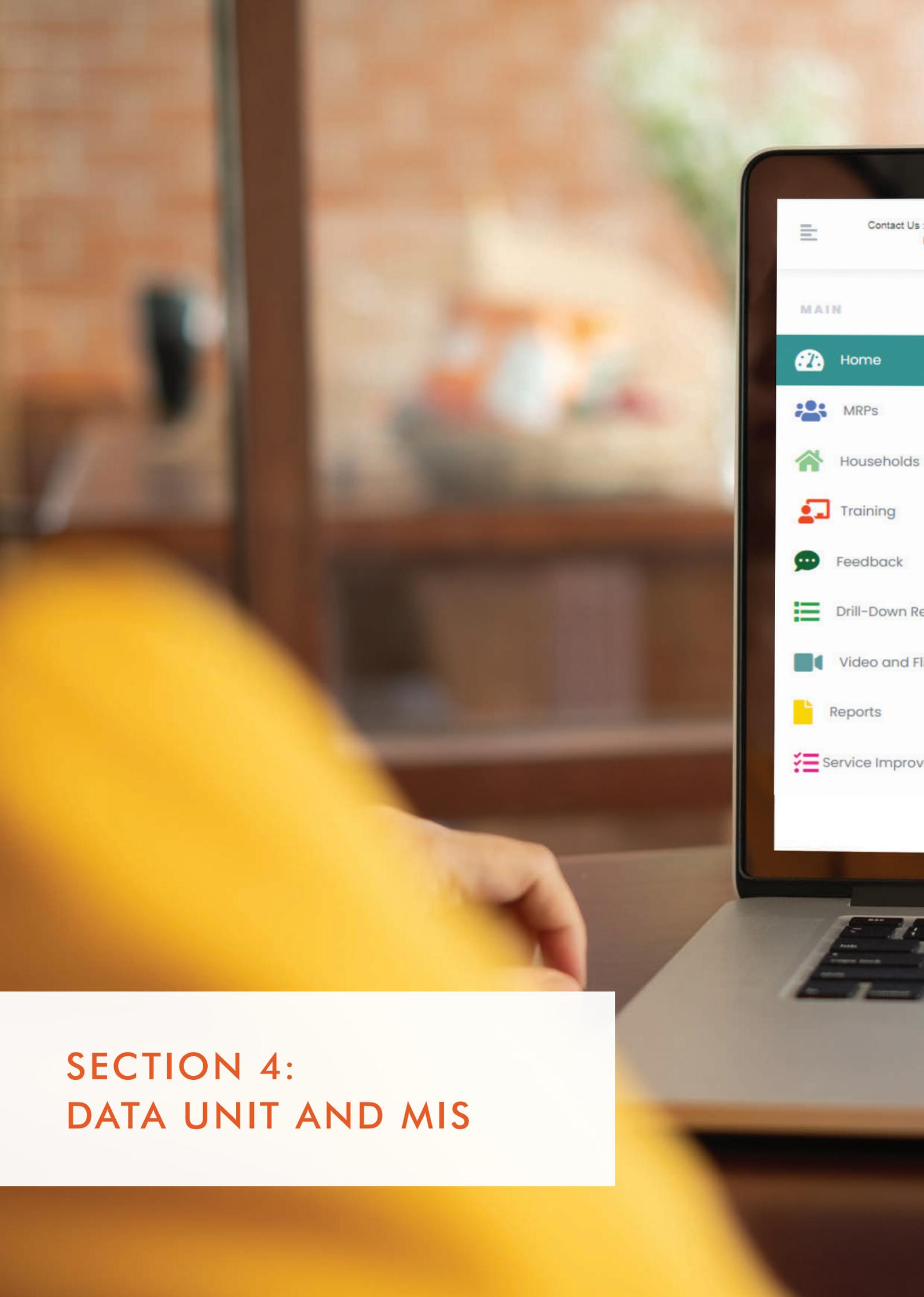
## SECTION 3: IMPLEMENTATION

### ENABLING FACTORS FOR MASTER RESOURCE PERSONS' CAPACITY BUILDING

- In addition to the initial training provided across the five modules, master resource persons should receive regular refresher training and should this not be sufficient, one-on-one training to ensure effective understanding of the programme and its implementation.
- Increased and regular touch points between senior officers and master resource persons to help identify and work on developing learning goals for master resource persons through regular conversations and visits.

### SECTION SUMMARY: CAPACITY BUILDING

- NGO Bandhan-Konnagar is the technical assistance partner for the SJY programme, responsible for capacity building of the implementation team along with other responsibilities of programme design and management.
- NGO Bandhan-Konnagar has set up a three-level technical assistance support system, consisting of the State-level teams, District-level teams, and block-level teams to provide handholding support to JEEViKA staff members assigned to SJY programme management. District resource persons and block resource persons are provided capacity building exercises on household selection, enterprise development, books of records, weekly visits, and monthly reporting.
- Master resource persons undergo five modules of training, covering SJY induction, enterprise development, books of records, programme operational management, refresher training for households, and Graduation training.
- Block resource persons are given regular training on refreshers, and the resource pool is given training on Graduation.



## SECTION 4: DATA UNIT AND MIS

## SECTION 4: DATA UNIT AND MIS

### OVERVIEW

A dedicated project management unit hosted by JEEViKA has been established to lead the SJY program's monitoring and evaluation system. The project management unit is responsible for the collection, management, and use of data for strategic and operational decision-making. In parallel to the project management unit's work, J-PAL SA collects data on a subset of households through its process evaluation activities.

JEEViKA calls its data architecture system "Decision Support System." The section below highlights the salient features of this system.

### OVERALL PROGRAMME MONITORING

The overall programme monitoring is conducted by JEEViKA. This includes collection of data at regular intervals, aggregating data at the block, District, and State level, and using the data for further decision-making.

J-PAL SA supports the process monitoring by conducting surveys (process evaluation) on specific themes to answer questions related to implementation rigor, performance, and adoption.

Details of the programme monitoring are provided on the next few pages page.

### CENTRALIZED MANAGEMENT INFORMATION SYSTEM (MIS)

JEEViKA and NGO Bandhan-Konnagar, developed the SJY MIS in partnership with an independent developer (BizFrame). The centralised MIS used by the project management unit and other staff collects information on three key aspects: beneficiary profiles, household-level performance, and master resource persons. This is disaggregated at the District, block, and cluster-level federation levels. Details of participant profiles are registered in the application which includes basic demographic information, details about the enterprise, including the geo-location of the businesses.

The information collected can be visually represented in the MIS dashboard through graphs, maps, tables, and detailed reports. The specifics of the information categories are detailed below:

**Beneficiary profiles:** This includes names and basic details of endorsed programme participants; their baseline data across indicators of income, savings, food habits, access to social schemes, and so on; the training they have received; and at which stage of the programme they are currently in.

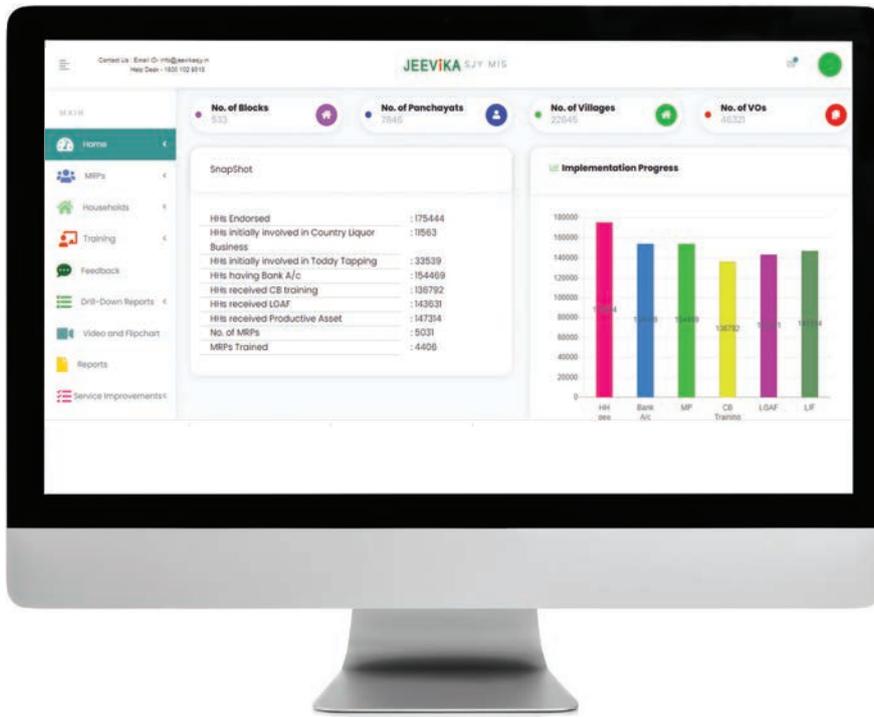
**Household-level performance:** This includes monthly household-level performance across the indicators of income, savings, asset growth, food habits, and convergence with social schemes. Based on this performance, households are categorized into Grades A, B, and C performers. Details on this are given in the note below.

**Master resource person data:** This consists of master resource person profiles, their assigned households, and the tracking of master resource persons weekly and monthly visits.

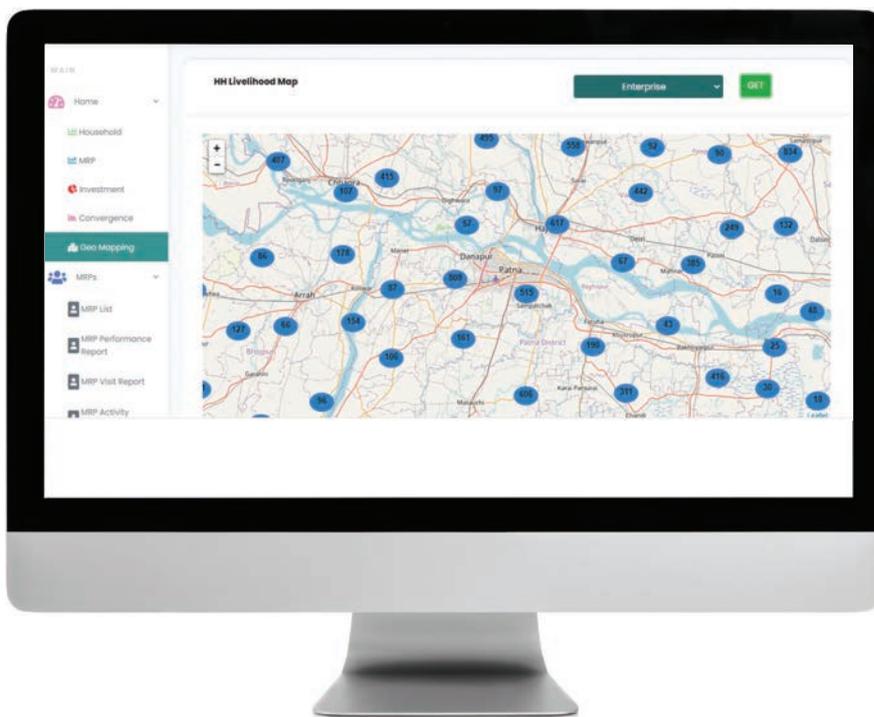
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Left: Snapshot of the aggregated data on implementation.  
Source: SJY MIS

## SECTION 4: DATA UNIT AND MIS



Snapshot of the aggregated data on implementation.  
Source: SJY MIS



Snapshot of the geotagged microenterprises across the State.  
Source: SJY MIS

## SECTION 4: DATA UNIT AND MIS

### TRACKING DELIVERY OF THE PROGRAMME

**Field Reporter Pro App:** The app is used by the SJY cadre (master resource persons) to track service delivery at the household level. Master resource persons record the household visit details after each household visit and mention the activities they carried out during that particular visit. This data is then reflected in the MIS, which block resource persons use to track the performance of master resource persons. The app works in both online and offline modes and is available in English and Hindi.

The block resource person also uses the Field Reporter Pro App specifically the household feedback and household progress modules

**Help Desk and Call Management Services:** Help desk is an important technical support infrastructure established under the SJY programme to coordinate the activities of master resource persons and other field personnel and to assist in/resolve issues faced by master resource persons in the field. The operation of the help desk also extends to the process related to feedback collection from master resource persons and SJY households. A toll-free number has been established to help master resource persons and households call in without any phone-related charges.

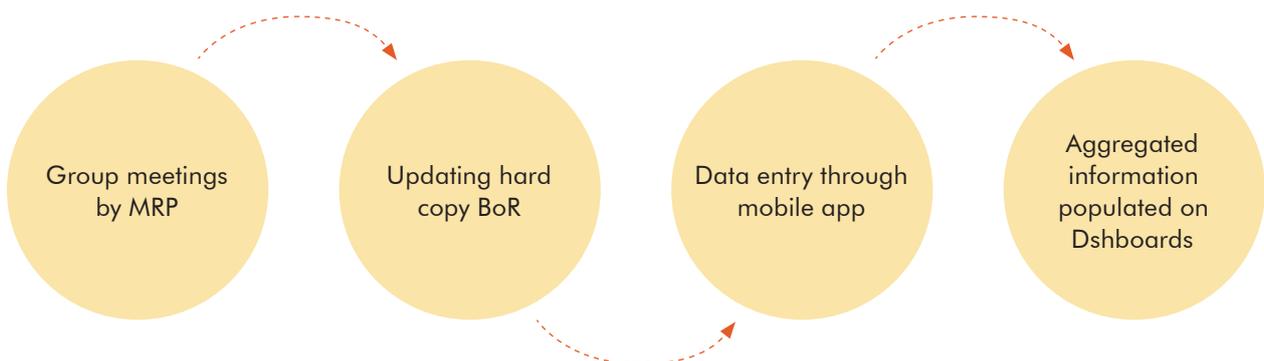
### TRACKING GRADUATION INDICATORS

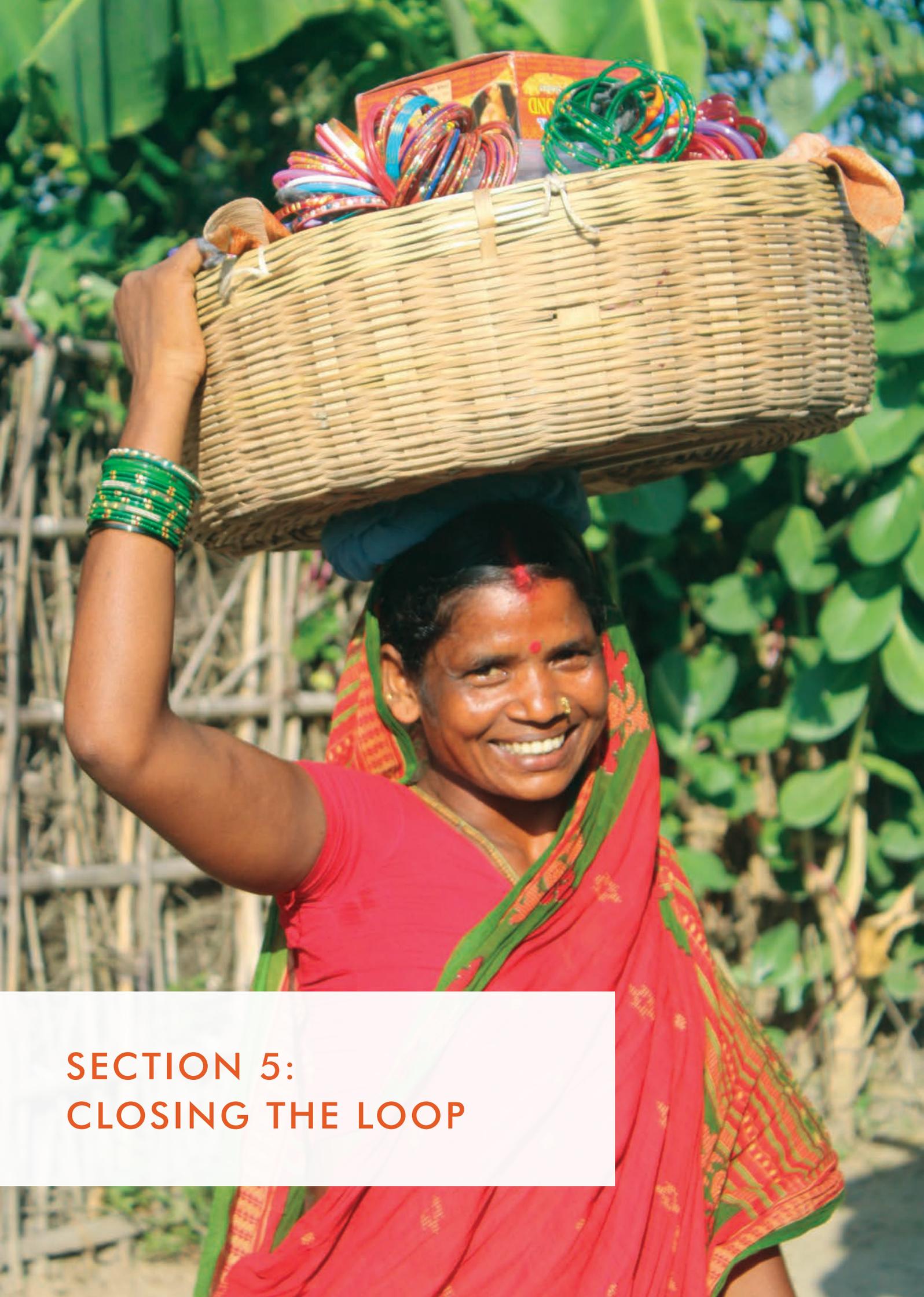
**Household Monthly Progress Report App:** The aim of this app is to digitise content from Books of Records that master resource persons help programme participants update each week. Books of Records include information on weekly performance of assets, incomes, savings, meals, and the status of convergence benefits for each beneficiary. Master resource persons update the app based on information from Books of Records in the first week of every month. This data is then collated by the app to reflect household-level indicators, livelihood category-wise performance of households, and social category-wise performance of households. This data is then transferred to the centralized MIS.

**Household grading system:** Based on this performance data in the MIS, households are categorised into Grade A, B, and C. Such a gradation allows the team to identify critical households and see the growth trajectory of households over a period of time and develop tailored prescriptions for them. The criteria are as follows:

- *Grade A household:* If after six months in the programme, the programme participant has a monthly income of INR 4,000, and their asset has grown by 50 percent.
- *Grade B household:* If the programme participant has either a monthly income of INR 4,000 or an asset growth of 50 percent.
- *Grade C household:* If the programme participant does not meet both indicators.

Figure 7. Tracking Household-Level Graduation Indicators





**SECTION 5:  
CLOSING THE LOOP**

## SECTION 5: CLOSING THE LOOP

**Closing the loop:** Scaling evidence based programmes through integration with state systems and infrastructure to reach the last mile

This playbook focuses on showcasing the journey of SJY from a policy pilot to a scheme delivered at scale, tracing a program's path from research to action. The process of adapting the programme to leverage community based organisations and ensuring capacity building of the state infrastructure has been supported by the technical expertise of NGO NGO Bandhan-Konnagar along with regular feedback loops set-up process monitoring conducted by J-PAL SA.

Research results so far point to the need for a differentiated approach to tackle extreme poverty at scale through State Rural Livelihood Mission programming. We share lessons from our ongoing process monitoring and continuing research for other State Rural Livelihood Missions and implementation organisations to consider as they explore gender transformative approaches for reaching the last mile.

**These are based on a 3Is framework of:**

### 01 INTEGRATION

Including ultra-poor households through an individual-first approach

### 02 INCLUSION

Integrating the Graduation Approach programming within existing systems and structures of the state

### 03 ITERATION

Iterating the design based on data for maximising sustained impact

### 1. Including ultra-poor households through an individual-first approach

The State Rural Livelihood Mission programming focusses on aggregating households with SHGs as the base level of intervention. However, it is seen that the poorest of the poor households continue to be left out of the institutional network. Within SJY, it is seen that due to a greater need of handholding for these households, an individual mentoring approach can ensure inclusion of these often-excluded households by enhancing their capacities to contribute better to the group based initiatives.

### 2. Integrating the Graduation Approach programming within existing systems and structures of the state

The pathway to scale the Graduation Approach leveraging community based organisations like Cluster Level Federations, Village Organisations and Community Resource Persons, honed by JEEViKA, lends itself to other State Rural Livelihood Missions. For instance, creating a separate cadre and building their capacity to provide last mile support (Master Resource Persons) is critical to effectively delivering the SJY programme. State Rural Livelihood Missions can explore ways to adapt and integrate this and other critical components from the Graduation Approach with their existing structures and cadres of community based organisations to address extreme poverty in their context at scale.

### 3. Iterating the design based on data for maximising sustained impact

MIS and rigorous process monitoring: A strong MIS has helped in driving efficiency and also data based decision making at the last mile. Last mile agents provide a stream of regular information to Block officials of JEEViKA which then further gets aggregated at a District and State level. This granular information further feeds into important questions that need to be addressed through process monitoring surveys which allow for agile decision making and a quick turnaround in adapting the design to meet local conditions.

In upcoming themes of process monitoring and documentation we will dive deeper into the process of Cluster Level Federations taking up the end-to-end management of the programme. This shall further unpack valuable information in conjunction with the Randomised Control Trial endline scheduled for 2024.



## SECTION 6: ANNEXES

# ANNEX 1: IMPLEMENTATION MAP

Under the SJY programme, a beneficiary household receives continuous support for them to graduate to sustainable livelihoods for better social integration. The schematic below gives the implementation timelines followed under the SJY map. The schematic highlights the various months for which the programme implementation activities are taken up.

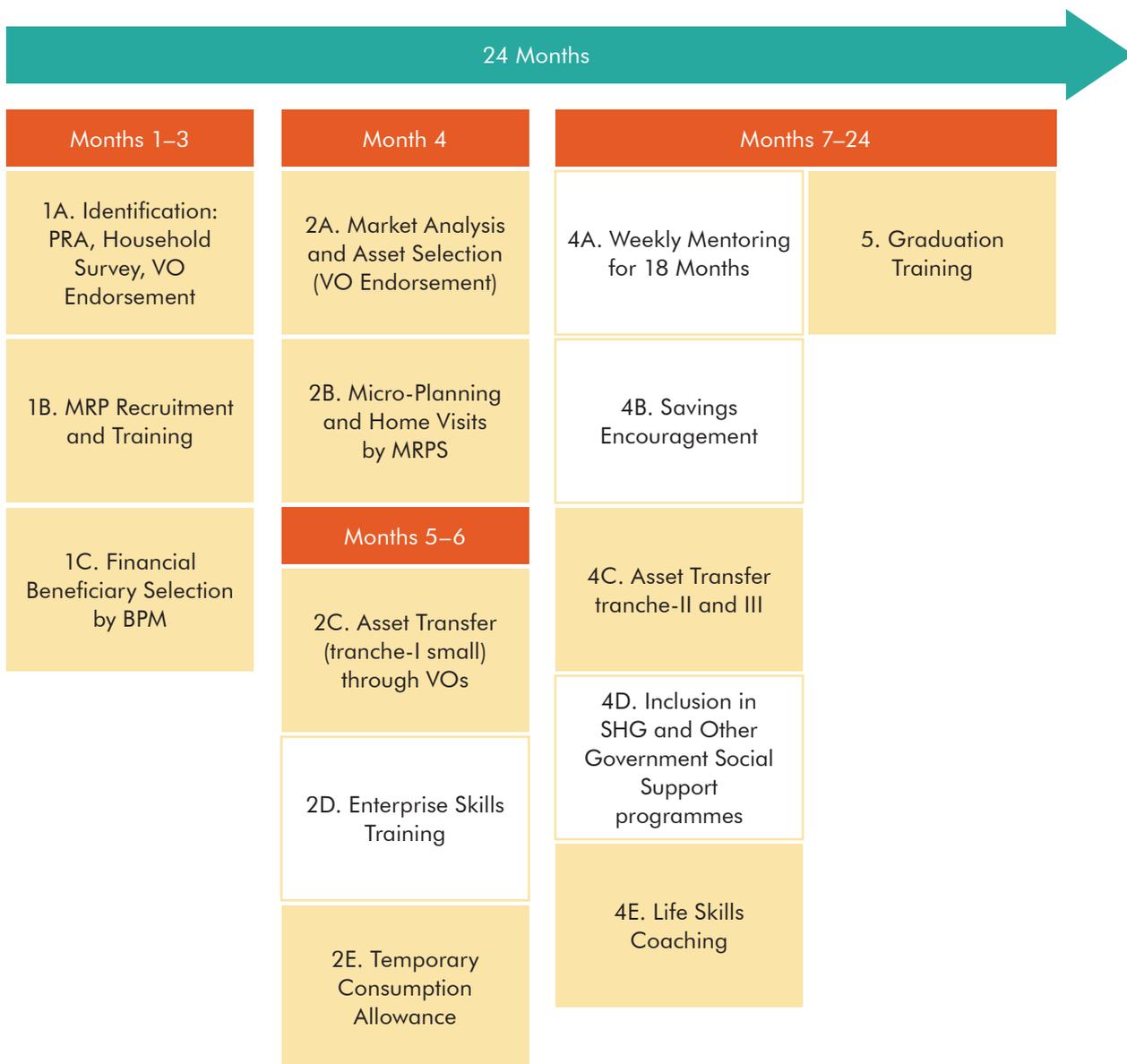


Photo credit: JEEViKA

## ANNEX 2: EVIDENCE GRID

### STUDIES ON IMPACT OF GRADUATION APPROACH

**Study:** TUP Evidence from India: Ten year follow-up study

**Timeline:** 2007–2019

**Sample:** 978 HHs

[Research Paper](#)

DETAILS	FINDINGS
<p>This study tests long-term impacts of the Graduation Approach in West Bengal, India, tracking the four, seven, and ten-year impacts.</p>	<p>The study highlights that ten years later households that received the programme consumed 18 percent more than comparison households and tended to have better physical and mental health, which allowed them to spend more time on productive activities.</p> <p>The study also highlights that even though the comparison group households had performed well over the same years, based on their consumption data, the households that received the programme were performing significantly better until year seven, and continued to perform better till year 10.</p>

**Study:** TUP Evidence from Bangladesh: 11 year follow-up study

**Timeline:** 2007–2018

**Sample:** 6,000 HHs

[Research Paper](#)

DETAILS	FINDINGS
<p>The study tracks households across 2007, 2009, 2011, 2014, and 2018, half of which were randomly selected to receive an asset transfer along with other benefits in 2007.</p>	<p>The findings highlight that big-push approaches can have long-lasting effects by engendering occupational change,</p>

## ANNEX 2: EVIDENCE GRID

**Study:** TUP Evidence from six countries

**Timeline:** 2007–2009

**Sample:** 7,000 HHs

Research Paper | J-PAL Policy Bulletin

DETAILS	FINDINGS
<p>In this study, randomized evaluations of the Graduation programme were carried out in Ethiopia, Ghana, Honduras, India, Pakistan, and Peru to test whether the programme could (1) help bring households out of poverty, and (2) if the programme could work in multiple settings and with different implementing partners.</p> <p>In Ghana, researchers also tested whether an asset transfer or savings intervention alone would be enough to generate impacts.</p>	<p>Every group of economic outcomes improved significantly relative to the comparison group immediately after the two-year programme ended (end line 1), and all economic outcomes saw similar gains a year after programme activities ended (end line 2). These results were not driven by any one country.</p> <p>In Ghana, neither the grant of productive assets nor the access to a savings account/deposit collection service alone had similar impacts to the total package of interventions being given together.</p> <p>Different countries have varied ways to support the programme participants, however, all regions have implemented a version of either a grant or food support. The versions of support provided are listed below:</p> <ul style="list-style-type: none"> <li>• <b>Ethiopia:</b> Food support through a food-for-work programme</li> <li>• <b>Pakistan:</b> Monthly cash transfer for a year</li> <li>• <b>Ghana:</b> For 14 out of 24 months, households received weekly cash transfers</li> <li>• <b>Honduras:</b> One-time food transfer to cover six month of the lean season</li> </ul> <p>Further research is required and ongoing to unpack the differentiated impact of individual components. However, it is seen that offering the components of the programme separately did not lead to significant improvements in household outcomes. Hence an allowance to support the basic consumption needs is pertinent.</p>

## ANNEX 2: EVIDENCE GRID

### STUDIES TESTING VARIATIONS OF GRADUATION APPROACH

**Study:** Study in Uganda

**Timeline:** 2013–2016

**Sample:** 6,168 HHs

[Evaluation Summary](#) | [Research Paper](#)

DETAILS	FINDINGS
In this study, households were divided into six groups with one group receiving the full Graduation package, one group as the comparison group, and the others receiving either an asset, capacity building, or cash transfers alone.	The findings highlight that while individual components created some gains on either well-being or consumption, the full package led to larger gains in consumption, food security, and well-being.

**Study:** Study in Sahel

**Timeline:** 2017–ongoing

**Sample:** 16,500 HHs across four countries: Burkina Faso, Mauritania, Niger, and Senegal

[Evaluation Summary](#)

DETAILS	FINDINGS
The four countries are converging programmes of cash transfers, asset transfers, capacity building, etc. for ultra-poor households. Households are randomly allocated in groups receiving a full package of these schemes or variations of it (only cash transfers, asset transfer, etc.)	The results highlight the value of addressing both psychological and capital constraints in poverty reduction programmes and that capital and psychological programmes are not substitutes for each other.

## ANNEX 3: EVIDENCE ON LONG-TERM EFFECTS OF THE GRADUATION APPROACH

In partnership with NGO Bandhan-Konnagar, researchers conducted a randomized evaluation to test the impact of the 18-month Graduation programme on the lives of people living in extreme poverty. NGO Bandhan-Konnagar rolled out the 18-month Graduation programme in 2007 and 2008. Researchers surveyed participants before the programme began and immediately after the programme concluded (18 months after the productive asset transfer), as well as 30 months after the transfer (one year after the programme concluded), seven years after the asset transfer, and ten years after the asset transfer.

The Graduation programme had large and positive effects over the long run, even ten years after the productive asset transfer.

Ownership of household and productive assets also increased among Graduation programme participants one year after the Graduation programme ended, with even larger effects seven years following the asset transfer. Ten years after the transfer, the effect on assets was smaller than after seven years but remained positive. Graduation households also earned more than comparison group households one year after the programme ended, with effects growing until seven years after the transfer and persisting at the same level ten years after the transfer.

**Time spent on productive activities:** One year after the Graduation programme ended, households offered the Graduation programme reported spending 21 minutes more per day on productive activities than the average of 3 hours 45 minutes among comparison group households—a 9 percent increase. Likewise, seven and ten years following the asset transfer, adults in Graduation households spent more time on productive activities than adults in comparison households.

**Physical and mental health:** Measures of physical health and mental health improved among adults in Graduation households immediately upon programme completion, as well as seven and ten years following the asset transfer.

**Income diversification:** The Graduation programme enabled households to diversify their sources of income, which sustained the program's positive impacts over the long term. First, Graduation households were initially able to leverage transferred livestock to earn higher income than comparison households. Second, by three years after the asset transfer, Graduation households had begun to diversify into new businesses, in addition to livestock, and had higher earnings from nonfarm microenterprises than comparison households. In fact, seven years following the asset transfer, nonfarm microenterprise earnings among Graduation households were nearly twice that of comparison households. Finally, by seven years following the asset transfer, Graduation households had begun to diversify their labor and entered into higher-paying wage employment, earning more wage income than comparison households. This effect was largely driven by a difference in the earnings of migrants (members from participant households that left town for taking up wage labor) between Graduation and comparison households.

**Migration:** While the Graduation programme had no impact on the share of households with migrants or the number of migrant workers, those who did migrate from Graduation households migrated for 25 days (or 20 percent) longer than the comparison group at ten years after the asset transfer. Migrants from Graduation households were less likely to migrate to Kolkata, the nearest big city, but no less likely to migrate to an urban area. This suggests that they traveled farther away for work. Migrating for longer and to more distant urban centers enabled migrant workers to gain higher earnings ten years after the asset transfer.

## ANNEX 4: ROLES AND RESPONSIBILITIES OF MASTER RESOURCE PERSONS AND VILLAGE ORGANIZATIONS AND SELECTION COMMITTEE

### MASTER RESOURCE PERSONS (MRPS)

MRPs play a crucial role in asset and allowance transfers and enterprise selection, among other activities.

- MRPs are recruited under the cluster-level federation (CFL) and are responsible for supporting 30–40 beneficiary households.
- An MRP is at least a 10th standard graduate and is in the age group of 20–40.
- MRPs are responsible for supporting the identification of programme participants along with the community resource persons (CRPs) and village organisations (VOs).
- Weekly home visits for mentoring and capacity building of the programme participants are conducted by the MRP.
- MRPs create the micro-plan, conduct market analysis, and help in the selection of the enterprises for the beneficiaries.
- MRPs also support the programme participants in receiving their allowance and asset transfers.
- MRPs ensure social integration of the programme participants within the existing self-help groups (SHGs) and help them access schemes and entitlements.
- MRPs are also responsible for collating and sharing beneficiary data. This is done both through a mobile application and hard copies.
- MRPs can also graduate to be block resource persons (BRPs).

### VILLAGE ORGANIZATIONS (VOS)

VOs are primarily responsible for endorsing and finalising decisions at various stages of the implementation process.

- VOs endorse the beneficiary households that are selected as per the criteria defined for identification of ultra-poor households under SJY.
- The list of selected programme participants is shared by the VO with the Block Project Implementation Unit for final validation.
- VOs support the beneficiary households in receiving the monthly allowance.
- Based on market analysis and household visits conducted by the MRPs, VOs endorse the final enterprise that is selected for the households.
- Procurement committees of VOs assist programme participants in purchasing materials for launching their enterprises.

### SELECTION COMMITTEE

Three CRPs are given the responsibility for documentation, and two community mobilisers are allotted for conducting outreach (supported by MRPs).

## ANNEX 5: ROLES AND RESPONSIBILITIES OF PARTNERS

PARTICULARS/COMPONENTS	LEAD ORGANIZATIONS
<p><b>Implementation:</b> Identifying and inducting 100,000 ultra-poor households to support them through 24 months of mentoring, coaching, livelihood support, and dedicated MRPs.</p>	<p>JEEViKA</p>
<p><b>Project Design and Management:</b> Designing, monitoring, overseeing the roll-out, coordinating and managing the partners, and organising learning events.</p>	<p>Project Management Unit (PMU), Bandhan-Konnagar</p>
<p><b>Knowledge Transfer:</b> Transferring technical know-how and building implementation capacity of the SJY implementation team at JEEViKA.</p>	<p>Technical Assistance (TA) Partner, Bandhan-Konnagar</p>
<p><b>Process Evaluation and Knowledge Management:</b> Process evaluation studies, impact assessments, and documentation of process learning to strengthen operations.</p>	<p>J-PAL SA</p>



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