

A photograph of a woman with dark skin and hair, wearing a red shirt, holding two goats. One goat is white and the other is black and white. They are outdoors with green foliage in the background.

Trickle Up India Foundation

ANNUAL REPORT 2021-22



Foreword

The COVID-19 pandemic has impacted people both rural and urban population, rich and poor all alike. The disruptions created are unprecedented. As we go through this pandemic, it is redefining the requirements of socio-economic development. There is enhanced focus on well-being of people, improve resilience and inclusiveness in growth. In a year full of intense health and economic challenges, Trickle Up India Foundation (TUIF) continued its work to sustain the path out of poverty for women. To mitigate the impact of the pandemic, TUIF has taken steps towards increasing awareness on risks of infections, prevention and immunity controls, and distributing ration and hygiene kits along with working towards minimizing vaccine hesitancy amongst our participants. While TUIF's intervention activities were temporarily paused during lockdown, our field operations had fully resumed after lifting of restrictions, taking appropriate COVID precautions.

The MPOWERED phase II was completed in August and Phase III was started in September which will continue till August

2023. TUIF has incorporated the activities in phase III interventions based on the learnings from the two previous phases coupled with the emerging needs from the Covid 19 pandemic.

As an operational strategy, TUIF made a commitment years ago to be deliberate about including Persons with Disabilities (PWD) population in the programs. There is a strong two-way link between poverty and disability. Persons with disabilities are overrepresented among the extremely poor but are not adequately targeted or covered by social protection programs. Given the experience and expertise in implementing the graduation model, Trickle Up partnered with Sightsavers India for providing technical support to strengthen the graduation model which is being implemented by Sightsavers as a part of its social inclusion initiative and ensure economic empowerment for PWDs.

As the government plays an integral role in socio-economic development, supplementing their efforts further has been a major driving force for TUIF. In this

regard, we have been exploring convergence with government schemes to identify opportunities that can provide significant benefits to the participants. We hope that our efforts will provide the much-needed kick-start to move the wheels of prosperity and growth for the ultra-poor segments.

We are grateful to all our supporters for the generous contribution towards our mission – Tata Communications Limited and Sightsavers India.

The Financial year 2021-22 has been a great year of learning, despite several challenges related to the pandemic, the majority of planned project activities were completed. The experience of this challenging year has helped us to improve our preparedness towards similar health hazards and combat its impact on the livelihoods of our participants in the days to come.

Read the sections ahead to know more about our progress over the year 2021-22.



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Our Vision

A World free From Extreme Poverty.

Our Mission

Partner with women in extreme poverty to build economic opportunity and drive inclusion.

Our Values

RESPECT

For the women we serve, our local partners, and each other.

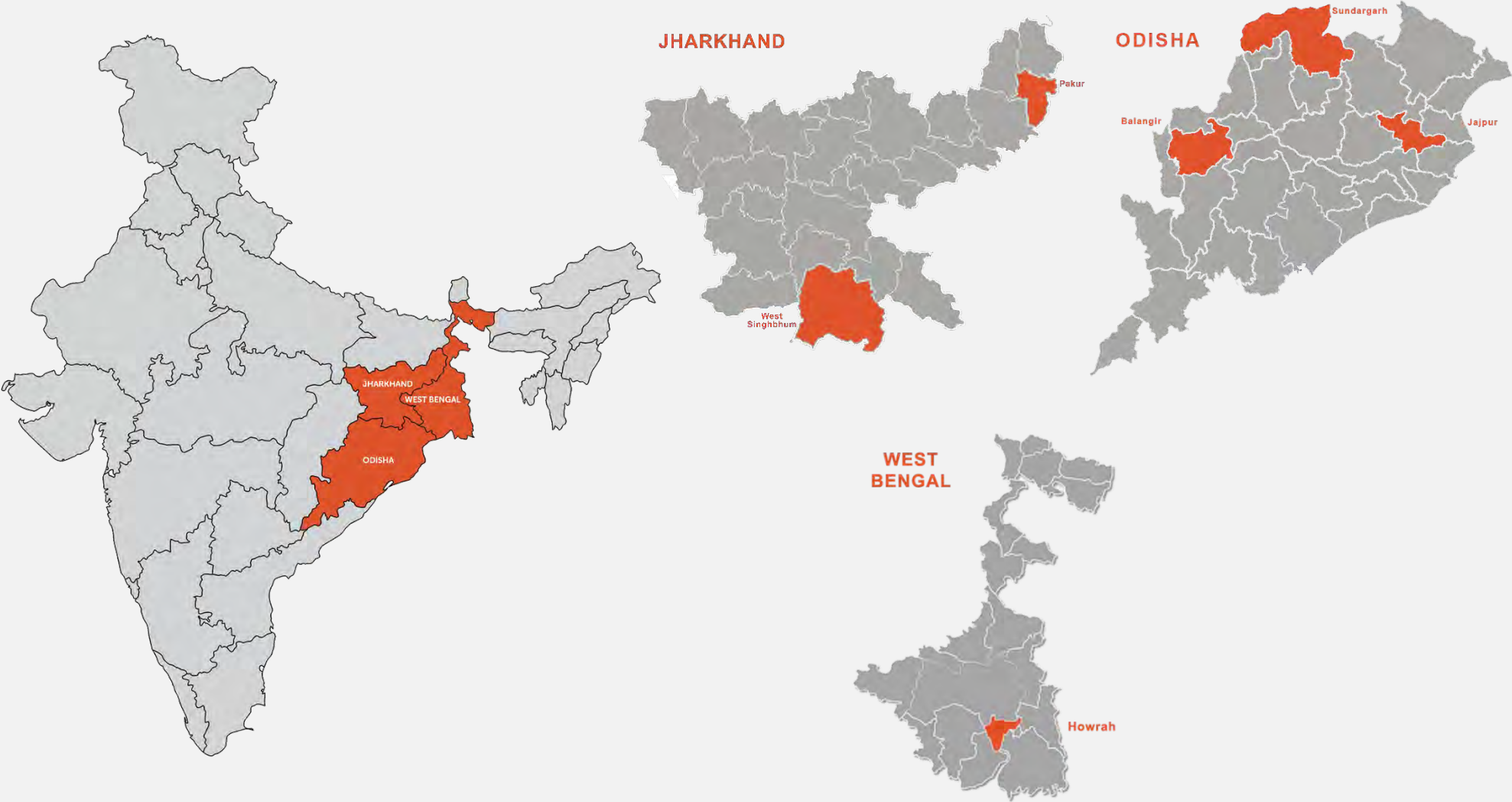
COLLABORATION

Among our teams and with our partners.

COMMITMENT

To women living in extreme poverty and their communities.

Our Footprints



Program Overview

In India, Trickle Up India Foundation (TUIF) has two distinctive interventions:

In partnership with TATA Communications, the 'MPOWERED' Project (Mobile Connections to Promote Women's Economic Development) was conceptualized to make significant and replicable contributions to eradicate extreme poverty by providing extremely poor women with access to appropriate mobile technologies. This would enhance their access to information and services, and at the same time enable major anti-poverty programs to be more efficient, effective, and responsive **to the needs of women and their households.**

One of the main aims was to build a synergy between all the efforts taken by the different departments of the Government by engaging dedicated human resources to work with the community.

Given its experience and expertise in implementing the graduation model with ultra-poor populations, Trickle Up sees scope for technical support to strengthen the graduation model being implemented by Sightsavers as a part of its social inclusion initiative and ensure economic empowerment for PwDs. The overall objective of this partnership is to ensure improved livelihoods, economic empowerment, and greater social inclusion for the PwDs.

Program Impact

2800

participants impacted through the partnership with TATA Communications in Jharkhand (Pakur & West Singhbhum districts) and Odisha (Sundargarh, Jajpur & Bolangir districts)

1000

Persons with Disabilities (PwDs) participants benefitted through the partnership with Sightsavers India in Amta I block of Howrah district of West Bengal



In Partnership with
TATA Communications

The 'MPOWERED' (Mobile Connections to Promote Women's Economic Development) project started in 2015 as a product of Tata Communications' vision to empower 25,000 women with access to information. MPOWERED project aimed to empower 2800 women living in extreme poverty in Odisha and Jharkhand with custom-designed mobile technology to ensure improved livelihoods, increased access to financial services and greater participation in government programs.

Objectives of the Project

- To increase the effective inclusion of participants in SHGs
- To increase financial inclusion with improved access and utilization of savings and credit
- To increase the productivity, sustainability, dignity, and diversity of livelihood activities that are climate adaptive.
- HHs access existing government programs and schemes to which they are entitled.
- Participant households have round-the-year food security and improved nutrition status
- To facilitate increased participation of the project participants in local governance matters, enhanced involvement in collective actions, and expanded skills in household decision-making.
- Increased access and usage of smart cooking facilities which are affordable, reliable, environment friendly, and less hazardous to the health of participant households.
- Facilitate increased technological literacy, access, usage, and ownership.

Our Approach

The two phases of the MPOWERED program with support from Tata Communication have been immensely important for Trickle Up in helping the ultra-poor participants to gain access to digital connectivity and enabling ultra-poor women to build pathways to sustainable livelihoods. Phase III is aligned with Trickle Up's Next Evolution (TUNE) set of recommendations, including the incorporation of climate change adaptation and mitigation components to Trickle Up's core Graduation programs, building pathways for Graduate participants to continue their economic and social progress, accelerating development of digital tools to expand their utility as well as increase understanding of user experience and adoption and very specifically supporting large scale institutions to diminish barriers and enhance outreach services to those most marginalized and traditionally excluded. Phase III has been supporting three groups of project participants as follows:

- **Cohort I** – The first group of project participants who were part of the MPOWERED project since 2016, around 1300 project participants from MPOWERED phase I constitute this group
- **Cohort II** – Around 1300 project participants from MPOWERED phase II are part of this cohort
- **Cohort III** - An additional third cohort of participants, around 200 Particularly Vulnerable Tribal Groups (PVTG) participants from Sukinda Block, Jajpur district in Odisha.



कोविड-१९ राहत कार्यक्रम
trickieXP
द्वारा प्रदान किया गया है

कोविड-१९ राहत कार्यक्रम
गृह राशन किट
trickieXP
द्वारा प्रदान किया गया है

चावल ८ किलो	सोयाबीन ५०० ग्राम
घिरवा ५०० ग्राम	नमक १ किलो
दाल १ किलो	सबसे का तेल ५०० मिली
चीनी ५०० ग्राम	सबसे का मसाला
काला चने	

Each of these cohorts requires different sets of customized inputs in terms of human and capital resource support, capacity-building efforts, coaching content, monitoring indicators etc. Climate change adaptation, mitigation and building of resilience are the common areas of concern for both Trickle Up India Foundation and Tata Communications Limited. Climate Change Risk Mitigation strategies are being integrated with livelihood planning and activities. The interventions include assessing, pre-empting, and mitigating community-level climate risks, associated with livelihood activity choices, and diversification of livelihoods from a climate resilience perspective. To ensure climate adaptation, the project promotes climate-resilient crops and livestock and cultivation methods.

The MPOWERED program aimed to bridge the gender digital divide and improve the lives of women participants by providing digital solutions for their livelihood practices and enhancing knowledge and access to various state-sponsored social protection schemes. This is done through the provision of smartphones to project participants and Smart Sakhis (digital coaches) and by developing a Package of Practices (POP) Application.

Relief Distribution under Sanjeevani

The COVID-19 pandemic took a deadly turn with an astonishing surge in the positive cases and deaths across India. Both the

operational states of Trickle Up, Odisha, and Jharkhand are equally impacted by the Covid 19. In the wake of the second surge of the pandemic, Trickle Up chose to stand for the families that have landed on the edge of a financial crisis due to the dearth of income opportunities and restrictions on mobility. Recognising these challenges, Trickle Up is carrying out relief work in the form of distribution of dry ration, seed and hygiene kits to the most vulnerable populations under Sanjeevani project. A total of 1423 relief kits (Ration Kit & Hygiene Kit) in Odisha and 1176 kits in Jharkhand have been distributed to the project participants.

Carbon Offset Initiative

Tata Communication is pilot testing the community Carbon Offset initiatives through the promotion of Smart (improved) Cook Stoves (SCS) as a part of Mpowered phase III projects. A total of 1000 participants have received these improved cookstoves and received training and handholding on the usage of these cookstoves. It is envisaged that this environment-friendly practice would lead to improved respiratory health conditions for the participants and their family members, which would further reduce the number of sick days and health expenses and improve household \ income and savings.



Outcomes

DIRECT OUTREACH



participants empowered through financial and social inclusion to engage diversified livelihood activities.

MAJOR ACTIVITIES



participants were selected for Phase III with the help of PAT tools, and social mapping processes.



Sanjeevani relief kits (Ration Kit and Hygiene Kit) distributed to project participants



Improved cookstoves distributed to Project Participants.



project participants supported with seed grant to initiate the livelihood activities.

CONVERGENCE WITH GOVERNMENT SCHEMES



participant households across have AADHAR cards for all eligible family members,



participant households accessed to Public Distribution System (PDS).



participant households had MGNREGA job cards.

DIGITAL INCLUSION



smartphones were registered as custodian devices.



project participants were registered and using the POP App regularly.



An Inspiring Journey: From
the voice of despair to a
source of guidance

Ketaki hails from Balisankara, a village located in the Sundargarh district of Odisha, India. Being a family from the lowest economic strata, her husband worked as a daily wage laborer from where he managed to earn some money to feed the family, and sometimes Ketaki supported him by working in the fields during cultivation. Recalling those days, Ketaki says, "Due to the instability of work and lack of return for labor we often went days without food. When we don't have enough money for food, we never dare to think about our cloth and shelter. At that time, it was very unfortunate that we could not provide decent attire to my three children."

Before entering the Mpowered program, the family lived in a single room homemade of a thatched roof and walls. The first step towards her empowerment is to include her in the social welfare schemes of the Government. Trickle Up facilitated her getting the required documents from different departments and helped her to enrol in MGNREGS, PSD, Rural Housing Scheme, and other welfare schemes of the State and Central Government. At the same time, the Coach also helped her to join the Radha Rani Self-Help Group (SHG). First few days in the SHG meeting, she used to sit idly and was thinking that she was wasting her time by enrolling in SHG. It was difficult for her to save INR 20 to deposit in SHG. The TU team member acted as a mentor to guide and support her in every step to save money and become an

active member of SHG. Now she handles the bookkeeping and represents the SHG in Cluster Level Forum (CLF) and Gram Panchayat Level Federation (GPLF).

With support from Tata Communications, a smartphone was gifted to Ketaki not only for digital inclusion but to increase her technical capacity with the Package of Practices (PoP) mobile application to initiate different livelihood activities. Looking at the needs of her neighbours and the villagers, she decided to open a small shop. With the seed money she received from Trickle Up, she set up a shop with ration and other household items. Though her shop was the only option for the villagers to get urgent household requirements, with growing demand, she started to increase her stock within a few months. She also purchased a refrigerator by applying for a loan from SHG to store soft drinks and other beverages. With help of the PoP app, she learned how to manage this micro-enterprise; and the money exchange helps Ketaki to keep a note of all her transactions. Gradually her life was coming on track with small profits from this micro-enterprise.

As COVID-19 has caused much chaos around the world, Ketaki's shop was the hardest hit by the pandemic. To control the spread of the virus in the absence of adequate remedy/cure, the State Government went into partial or complete lockdown and



shutdown. This uncertainty forced Ketaki to close her shop. But instead of blaming her fate or disease or the Government, she decided to diversify her livelihood. Using skills learned from the MPOWERED project, she began cultivating mushrooms using mobile technology and Trickle Up's PoP app. Looking at her interest, the Trickle Up team member organized online training from the Horticulture department. "After getting training, I was eager to know more about mushroom cultivation, I browsed the inputs from the PoP app, YouTube, and other websites," says Ketaki. She prepared raised platform in one corner of her house with a deal of wood flanks and keep it over support by arranging bricks on all four corners. She bundled the paddy straws to make 20 beds and purchased seeds of INR 200. Within a span of three months, she got a profit of more than INR 2300. During this time, the smartphone helped her learn more about business activities and connect with potential customers to take orders and sell the mushroom.

Looking at the possibilities, now she is planning to start her shop again with fast food items after everything normalizes. The smartphone has now become a tool for learning new avenues and know-how to prepare new recipes. Ketaki's adaption to an unexpected shock is an inspiration to women in her village who followed her path for diversifying their livelihoods and pursuing sustainable pathways out of poverty.

“Now I own a pucca house,
and a toilet wears shoes,
having a life and health
insurance for my family.”

- Ketaki

No longer relying on the generosity of others to afford clothes, Ketaki has seven saris which she bought herself from the profit of a micro-enterprise. "Now I own a pucca house, and a toilet wears shoes, having a life and health insurance for my family," says Ketaki. Instead of a voice of despair, now Ketaki acts as a Smart Sakhi (Digital Coach) and becomes a source of guidance for 21 ultra-poor participants in Balisankara. After learning about her rights as a citizen, she is helping her fellow participants to enroll in the social welfare schemes. No longer an outcast, Ketaki is honored by the neighborhood and invited to events. She is able to bring gifts of cookware, cups, food, or money. She has opened a savings account and uses a portion of the earnings for her children's education.



In Partnership with
Sightsavers India

Trickle UP has been committed to strengthening inclusion of people living in ultra-poverty as well as people with disabilities through its Graduation programme. Around 2.21% of the total population in the state of West Bengal of India are Person with Disabilities (PwDs). Trickle Up India Foundation and Sightsavers India collaborated for implementing an economic empowerment and livelihood project for PwDs to ensure improved livelihoods, economic empowerment and greater social inclusion. Trickle Up is providing technical support towards adaptation, implementation and scaling up of disability inclusive livelihood program in rural context through graduation approach. Since Around 1000 Persons with Disabilities (PwDs) in Amta I block of Howrah district of West Bengal are benefitted in this project.

Objectives of the Project

The overall objective of this partnership is to ensure improved livelihoods, economic empowerment, and greater social inclusion for the PwDs. Trickle up proposes to support Sightsavers by providing technical support for implementing disability inclusive livelihood program by developing relevant modules, implementation and M&E tools, training, capacity building support to Sightsavers team and master coaches/trainers.

Our Approach

In this pilot programme, 1000 participants with disabilities from Amta I block in Howrah district of West Bengal, India will be targeted to increase their social and economic improvement through disability inclusive Graduation approach. In West Bengal, Sightsavers is working closely with West Bengal State Rural Livelihood Mission and implementing a disability inclusive economic empowerment project. With support from SHG Federation, PwDs are being identified, enrolling them to SHGs, ensuring their access to finance and supporting them to undertake livelihood activities. Sightsavers India and Trickle Up team have explored feasibilities for a technical collaboration to improve quality of project implementation.

Trickle Up will support Sightsavers India by developing customized training modules, implementation tools and job aids, providing training, capacity building to program staff and coaches to improve the quality of the services being provided to the PwDs. Trickle Up plans to refine & strengthen the M&E system for the project to ensure monitoring the quality of the program implementation and support in design of tools for tracking the progress of the PwD participant towards graduation.



Outcomes

DIRECT OUTREACH



1000

PwD participants – provide technical support for improved livelihood activities.



5000

individuals reached indirectly through PwD participants who are engaged in sustainable livelihood program.

- Participants engaged in diversified livelihood
- Improved financial inclusion – Regular savings and accessing loan
- Improved food security
- Greater social inclusion – availing entitlements, participation in community
- Social empowerment & creation of PwD enabling society
 - Active role in decision making
 - Strengthening OPD



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
₹100
एक सौ रुपये
507 89325

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RESERVE BANK OF INDIA
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Trickle Up India Foundation Financials

BALANCE SHEET AS ON 31st MARCH 2022

	Particulars	Note No.	As at 31-03-2022	As at 31-03-2021
I.	EQUITY AND LIABILITIES		Amount INR in '00	Amount INR in '00
1	Shareholders' Funds			
	(a) Share Capital	2	2,000.00	2,000.00
	(b) Reserves and Surplus	3	17,688.20	9,900.19
2.	Restricted Fund	4	1,108.76	71,555.37
3	Current Liabilities	5	2,656.77	7,305.27
4.	Short term Provisions	6.	-	1,560.00
	Total		23,453.73	92,320.83
II.	ASSETS			
1	Non-Current Assets			
	(a) Property Plant and Equipment and Intangible Assets			
	i) Property Plant and Equipment	7	3,307.91	1,294.45
	ii) Intangible Assets		-	-
	(b) Other Non-Current Assets	8	1,000.00	1,000.00
	Total		4,307.91	2,294.45
2	Current Assets			
	(b) Cash and Bank balances	9	18,909.36	89,698.58
	(c) Other Current Assets	10	236.46	327.80
	Total		19,145.82	90,026.38
	Total		23,453.73	92,320.83

Company Information & Significant Accounting Policies

01

Notes to Accounts

02-16

The accompanying notes are an integral part of the Financial Statements

As per our Report of even date attached.

For **AGARWAL KEJRIWAL & CO.**

Chartered Accountants

Firm Registration No. 316112E

(S. K. KEJRIWAL)

Membership No.052768

UDIN : 22052768ANHEJN3805

Place : Kolkata

Date : 19th day of July, 2022



For and On behalf of the Board

Sushant Verma

(Sushant Verma)

Director

DIN: 0008195378

VPV



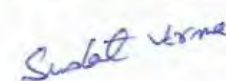
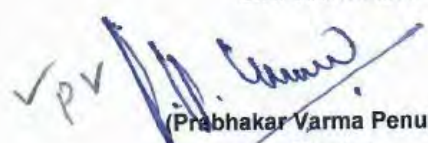

(Prabhakar Varma Penumetsa)

Director

DIN : 02934281



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2022

PARTICULARS	NOTE	For the year ended 31st March, 2022	For the year ended 31st March, 2021
		AMOUNT (INR) in '00	AMOUNT (INR) in '00
I REVENUE FROM OPERATION			
Donation / Grants	11	214,306.88	163,728.93
II. Other Income	12	352.50	62.62
III.TOTAL REVENUE		214,659.38	163,791.55
IV EXPENSES			
a) Program Expenses	13	170,716.91	140,221.66
b) Employee Benefits expenses	14	33,514.72	14,868.09
c) Depreciation and Amortization Expenses		831.24	1,012.20
b) Other Expenses	15	8,808.50	11,102.57
V TOTAL EXPENSES		213,871.37	167,204.52
VI Surplus before Tax (III – V)		788.01	-3,412.97
Less:Provision for Taxation		-	1,560.00
VII Surplus/Deficit for the year after tax		788.01	-4,972.92
Company Information & Significant Accounting Policies	01		
Notes to Accounts	02-16		
The accompanying notes are an integral part of the Financial Statements			
As per our Report of even date attached.			
For AGARWAL KEJRIWAL & CO.			
Chartered Accountants			
Firm Registration No. 316112E			
 (S. K. KEJRIWAL) Membership No.052768 UDIN : 22052768ANHEJN3805			
Place : Kolkata		For and on behalf of the Board  (Sushant Verma) Director DIN: 0008195378	
Date : 19th day of July, 2022		 (Prabhakar Varma Penumetsa) Director DIN : 02934281	
			

Staff Remuneration and Air Travel Expenses

STAFF REMUNERATION

Slabs of gross monthly salary (INR) plus benefits paid to staff	No. of Male Staff	No. of Female Staff	Total Staff
<5,000	0	0	0
5,001-10,000	0	0	0
10,001 – 25,000	0	0	0
25,001 – 50,000	3	2	5
50,000<	1	1	2

Name	Designation	Year of joining	Gross Monthly Salary Plus Benefits	Remarks
Saswati Pattnaik	Program Manager	2021	INR 93,598	Highest Paid Staff
Devi Prasad Mahapatra	Communication Officer	2022	INR 30,000	Lowest Paid Staff

STAFF, BOARD & ADVISORY COUNCIL LISTS

Prabhakar Verma Penumetsa (Director) | Sonali Srivastava (Director) | Sushant Verma (Director)

Remuneration and reimbursement have been given to Sushant Verma only.

AIR TRAVEL

Name	Designation	Destination	Purpose	Gross Expenses	Remarks
Sushant Verma	Director	Odisha	Official Field visit for Program and monitoring purpose. Official meeting and as per Donor requirements. To visit different Partner Organisations for handholding support. Board meeting.	INR 1,03,080,000	For TATA MPOWERED Project
Sudip Mukherjee	Director of Operations	Jharkhand			
Diganta Mohanty	Program Director	Delhi			
Saswati Pattnaik	Program Manager	Bangalore			
Rasmi Ranjan Behera	Program Officer – Digital Inclusion	Jajpur			
Bhaswati Ganguly	Accounts and Admin Officer				



Why Trickle Up India Foundation?

Help us take this major step forward to scale our impact, deepen our knowledge and service of those people in India most likely to be left behind, and, in turn, help lead the movement to eradicate extreme poverty.

People in extreme poverty have a right to be able to put food on the table for their families, educate their children, and have a more hopeful future. Trickle Up is well-positioned to make our most meaningful contribution to reducing poverty and exclusion for the millions of people in India, those who struggle to survive on far less than the INR 135/day that is a benchmark for extreme poverty.

The Indian Reality

- 259.5 million people live in extreme poverty in India
- Only 27% of women participate in the labour force in India
- 8.5% of women in India report experiencing sexual violence within their lifetimes

We Are Unique

- We go further to reach vulnerable people others leave behind
- We learn from our years of experience working with the poorest people of India
- Our program is adaptable to meet the specific needs of vulnerable people in the country

Our Approach

- Design & implement anti-poverty programs
- Create & sustain effective partnerships
- Advise policymakers & other NGOs
- Build evidence & share knowledge

Why Choose Us?

- We innovate on solutions
- We create sustainable livelihoods
- We build capacities
- We form linkages

What We Aim for

- Reaching out to people living in ultra poverty
- Direct implementation of Graduation Approach programs
- Generate evidence and disseminate program lessons to influence decision and policy making

Trickle Up aims that people in India living in ultra-poverty have the necessary human, social and economic capital to exit extreme poverty.

Our team and those we reach are grateful for your support of this journey.

Our Partners

TATA Communications Limited

Tata Communications is a global digital ecosystem enabler that powers today's fast-growing digital economy to more than 190 countries and territories. Tata Communications is empowering global businesses by transforming them with a digital fabric that stitches secure, connected, and digital experiences and builds a New World of Communications for them. It enables transformation by enabling borderless growth, enhancing product innovation and customer experience, improving productivity and efficiency, building agility, and managing risks.

Sightsavers India:

Sightsavers India is a development organisation working to eliminate avoidable blindness and promotes equality of opportunity for people with disability.

Sightsavers' work in India has enabled thousands of people to lead lives of independence and dignity. Sightsavers has been working with local partners to strengthen organisations and communities, and have supported the treatment of millions of people with eye disorders.





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