

# Trickle Up India Foundation

ANNUAL REPORT 2023-24



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# Foreword

The fiscal year 2023-24 has been a period of significant growth and impactful interventions for Trickle Up India Foundation, reaffirming our unwavering commitment to empowering the poorest and most vulnerable populations across India. Building on decades of pioneering the Graduation Approach since 1979 globally and piloting it in West Bengal in 2006, our foundation, registered in 2013, continues to champion the economic empowerment of women facing ultra-poverty, discrimination, and isolation. This year, our programs have not only enabled individuals to develop sustainable livelihoods and strong savings habits but have also strengthened their capacity for self-reliance and stability.

Our core program framework, built on the three fundamental pillars of **economic empowerment, financial resilience, and**

**social inclusion and agency**, has been instrumental in catalysing lasting change. Through tailored coaching, we have fostered personal growth, economic empowerment, and social integration among our participants. We are proud to work in association with governments, global agencies, and local non-governmental organizations to reach underserved women in remote, rural areas, enabling them to forge resilient pathways out of poverty.

This report highlights the remarkable progress and achievements across our key initiatives: the long-standing **MPOWERED PLUS** project with Tata Communications, the innovative **Women's Initiative for Nurturing Growth & Sustainability (WINGS)** program with ITC, and the crucial **Economic Empowerment of Ultra-poor Persons with**

**Disabilities (PwDs)** project with Sightsavers. Each project has demonstrated significant outcomes, from substantial increases in savings and income to enhanced social participation and digital literacy, despite challenges such as delayed fund releases and the need for continuous adaptation. Our learnings emphasize the importance of methodical processes, strong partnerships, and addressing the unique needs of diverse populations, ensuring that our interventions are effective, replicable, and contribute to a profound individual transformation that creates positive ripple effects across families and communities for generations. As we look forward, we are committed to strengthening our existing programs, expanding our reach, and exploring innovative approaches to further deepen our impact in the fight against extreme poverty.

# About Us – Mission, Vision, Values

**Trickle Up** is a global non-profit organization founded in **1979**. We have pioneered a livelihoods and financial inclusion approach specifically designed to promote the **economic empowerment of the poorest and most vulnerable people**. Our initial work included leading one of the first global pilots of the Graduation Approach in West Bengal in 2006, a methodology that has since been adapted and replicated across India, Vietnam, Bangladesh, Guatemala, Mexico, Uganda, Mali, and Burkina Faso.

**Trickle Up India Foundation**, registered in **2013** in alignment with the ethos of Trickle Up Program Inc, is dedicated to **empowering women in ultra-poverty** who have historically faced discrimination, social, and economic isolation. Our expertise lies in **adapting the Graduation Approach** for hard-to-reach populations and within diverse policy and programmatic contexts of our partners, thereby transferring the necessary capacities for scaling. Through our programs, participants develop **sustainable livelihoods and strong savings habits**, significantly strengthening their capacity, self-reliance, and stability.

Our program framework is built upon **three fundamental pillars of intervention**, meticulously designed to catalyze lasting change:

- **Economic Empowerment:** We empower individuals by promoting **entrepreneurship, skill-building, financial literacy, and access to resources**, aiming to break cycles of poverty.

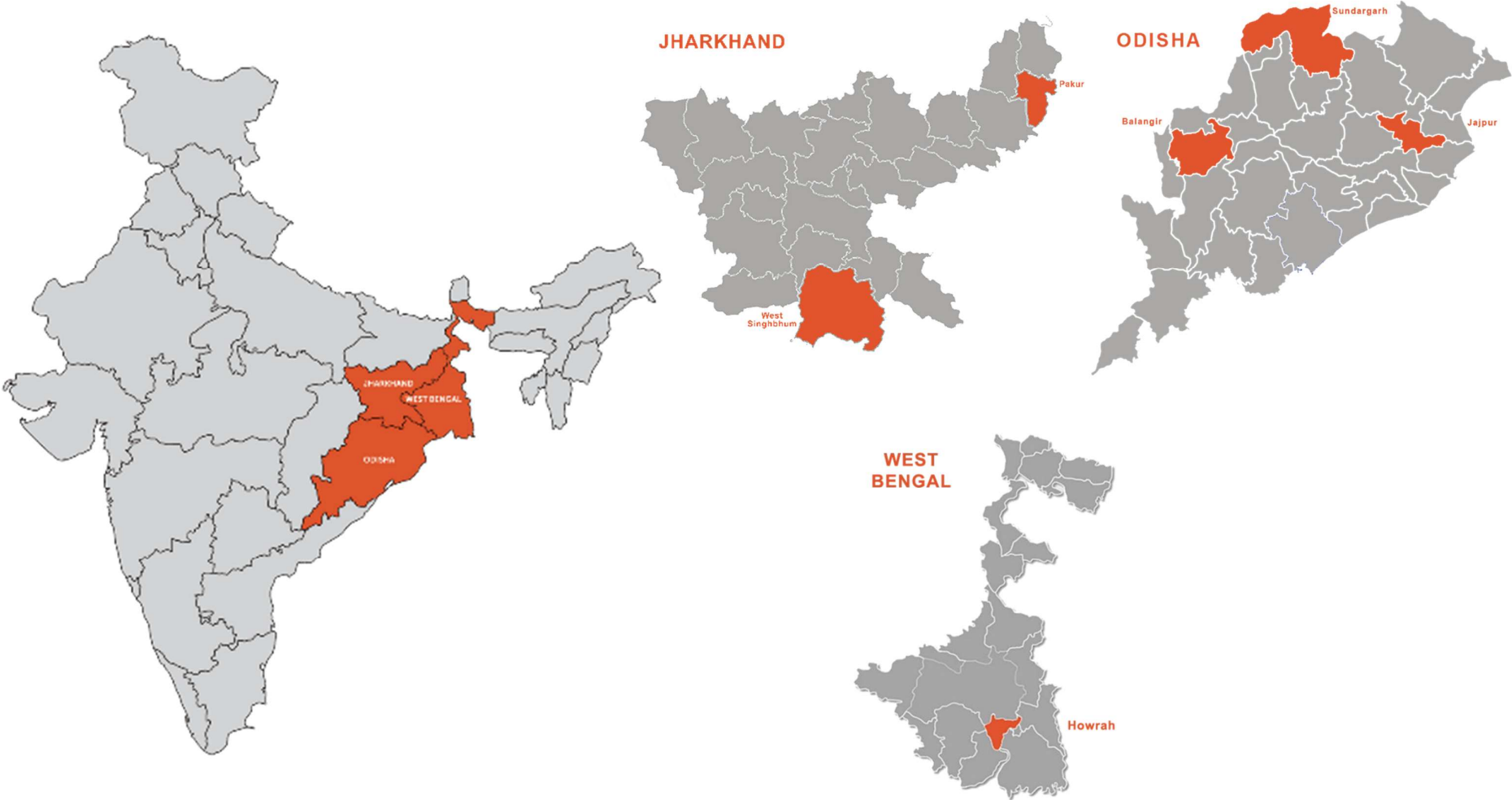
- **Financial Resilience:** This pillar focuses on equipping participants with the necessary skills and resources to **build savings**, ensuring stability and sustainable community progress.

- **Social Inclusion and Agency:** We enhance participant decision-making power and community engagement through **life skills training and strategic linkages**.

**Coaching** is a crucial element that intersects with all three pillars, offering tailored guidance and support through sessions founded on mutual trust, fostering personal growth, economic empowerment, and social inclusion.

We work collaboratively with **governments and local non-governmental organizations** to reach underserved women in remote, rural areas. Our programming enables these women to forge their own resilient pathways out of poverty for themselves, their families, and their communities, leading to profound individual transformation and positive ripple effects across generations. Trickle Up systematically collaborates with field-based partners to remove barriers, improve lives, and strengthen government programs for sustained improvements. Through strategic partnerships with governments, global agencies, and international organizations, we support research, data collection, and the development of training modules to improve service delivery and influence public policy, making an outsized impact in ending poverty. Currently, our programs reach communities in **rural and urban areas across 3 states: Odisha, Jharkhand, and West Bengal**.

# Where We Work



Trickle Up India Foundation operates in both rural and urban communities across four states: Odisha, Jharkhand, West Bengal, and Delhi. Our key projects, MPOWERED PLUS, WINGS, and the PwD Livelihoods Project, demonstrate our diverse geographical footprint and targeted interventions.

**MPOWERED Pilot Project Coverage (as of March 2024)** - The MPOWERED Pilot project is currently working with **2800**

**vulnerable participant families** across **133 villages in 25 Gram Panchayats** in West Singhbhum and Pakur districts of Jharkhand and Sundergarh, Balangir and Jajpur districts of Odisha. It engages a team of approximately 27 staff members from 5 field-based NGO partners, supported by 136 Smart Sakhis or frontline coaches.

State	District	Block	Details	Project Participant	AA Participant	Aspirational District	Status
Jharkhand	Pakur	Maheshpur	GP-05, Village-25	400	324	Yes	Cohort I transition completed 2024
Jharkhand	West Singhbhum	Manoharpur	GP-03, Village-28	1050	965	Yes	Cohort I transition completed 2024, Cohort II ongoing
Odisha	Balangir	Muribahal	GP-07, Village-40	650	363	Yes	Cohort II ongoing
Odisha	Sundargarh	Balisankara	GP-09, Village-31	500	420	Yes	Cohort I transition completed 2024
Odisha	Jajpur	Sukinda	GP-01, Village-09	200	200	No	Cohort III ongoing
<p><i>Note: AA (Affirmative Action Group) refers to members of Scheduled Castes (Dalits) and Scheduled Tribes (Adivasis).</i></p>							

**MPOWERED Scale-Up Project Coverage (Mid-2023 to March 2026):** The Scale-Up phase aims to reach around **4871 women** approximately benefiting from 440 Self-Help Groups (SHGs).

State	District	Block/Taluka	House No/Locality/City/Village	Project Participant	AA Participant	Aspirational District
Odisha	Rayagada	Ramanaguda	GP-3, Vill- 23	1005	969	No
Odisha	Rayagada	Kalyansinghpur	GP-4, Vill- 35	842	835	No
Odisha	Kandhamal	Daringbadi	GP-4, Vill-37	954	953	No
Jharkhand	Dumka	Raneshwar	GP-4, Vill-24	1010	968	Yes
Jharkhand	Dumka	Ramgarh	GP-11, Vill-35	1060	1011	Yes

*Note: AA (Affirmative Action Group) refers to members of Scheduled Castes (Dalits) and Scheduled Tribes (Adivasis).*

**WINGS Project Coverage (November 2023 to March 2024):** The WINGS project focuses on combating urban poverty in the **Kidderpore slums of Kolkata, West Bengal**, targeting 400 direct participants.

State	Districts	Ward No.	Name of the Area
West Bengal	Kolkata	80	Sick Line
West Bengal	Kolkata	80	Khalbari
West Bengal	Kolkata	80	B. B. Hall
West Bengal	Kolkata	80	Sonai
West Bengal	Kolkata	80	Brace Bridge

**Sightsavers PwD Livelihoods Project Coverage (August 2023 to July 2024):** This partnership project is implemented in the **Amta I block of Howrah district in West Bengal**, focusing on persons with Disabilities (PwDs).

# Program Overview

Trickle Up India Foundation implements several flagship programs, each tailored to address specific dimensions of poverty and vulnerability.

## **MPOWERED PLUS Project (Mobile Connections to Promote Women's Economic Development)**

The MPOWERED PLUS project, initiated in **2016** in association with **TATA Communication**, aims to make significant and replicable contributions towards eradicating extreme poverty. Its core objective is to provide **extremely poor women with appropriate mobile technologies** to improve their access to information and services, subsequently enhancing their livelihoods and well-being. Furthermore, the program seeks to enable major national and state anti-poverty programs to be more efficient, effective, and responsive to the needs of women and their households.

The project is a product of TATA Communications' vision to empower **25,000 women** with information access, as part of a larger vision to reach **100 million women globally**. It has successfully completed three implementation cycles: Phase 1 (October 2016 - May 2019), Phase 2 (September 2019 - August 2021), and Phase 3 (September 2021 - March 2023). As of March 2024, the MPOWERED Pilot works with **2800 most vulnerable participant families** across 133 villages in 25 Gram Panchayats of West Singhbhum & Pakur districts of Jharkhand and Sundergarh, Balangir and Jajpur districts of Odisha.

The **Scale-Up Phase**, which began in mid-2023 and will continue until March 2026, involves co-creating and designing interventions that are adapted to the local context and particular needs of participants. This phase focuses on reaching approximately **4871 women** through around **440 Self-Help Groups (SHGs)** in new areas, specifically Rayagada and Kandhamal districts of Odisha, and Dumka district in Jharkhand.

## **Sightsavers PwD Livelihoods Project**

This project represents a crucial partnership between Trickle Up India Foundation and **Sightsavers**, a **global development organization** dedicated to eliminating avoidable blindness and promoting equality for persons with disabilities. Sightsavers India, operational since 1966, focuses on economic empowerment, institution building, and creating an enabling environment for all 21 disabilities, with a specific focus on eight prominent ones.

Recognizing the potential of the **Graduation Approach**, Sightsavers India has integrated it into its social inclusion and economic empowerment programs. The partnership, which officially commenced in **August 2022** and is slated to continue until **July 2024** for this report's scope, aims to understand and implement a disability-inclusive economic empowerment and livelihood project using the Graduation Approach as its core.

The overall objective is to ensure improved livelihoods, economic empowerment, and greater social inclusion for Persons with Disabilities (PwDs). Trickle Up supports Sightsavers by providing technical assistance for implementing disability-inclusive livelihood programs, developing relevant modules, implementation and M&E tools, and offering training and capacity-building support to the Sightsavers team and master coaches/trainers.

## Women's Initiative for Nurturing Growth & Sustainability (WINGS)

The WINGS project, funded by ITC, officially started in September 2022 and is scheduled to conclude in March 2025. This initiative is designed to address the complex challenges of urban poverty in the Kidderpore slums of Kolkata, West Bengal.

The project's primary objective is to enable sustainable economic inclusion of the 'coping poor' and 'declining poor' in urban areas. This is achieved by fostering self-reliant enterprises (both group and

individual), leveraging entitlements, and mitigating risks through a structured, non-linear, and participatory approach. The strategy integrates market intelligence, enterprise resilience, leveraging the money ecosystem (debts, grants, and later equity), and stakeholder collaboration.

Urban poverty, unlike its rural counterpart, is characterized by insecure and informal livelihoods, limited access to basic entitlements, and fragile social safety nets, compounded by high population density, competitive job markets, poor housing, and acute vulnerability to economic shocks. "Coping Poverty" describes households struggling to meet basic needs but maintaining stability through coping mechanisms, while "Declining Poverty" refers to those transitioning from extreme or coping poverty towards instability, often lacking productive assets. TUIF aims to create a replicable model to combat these issues by empowering women through individual and collective livelihood initiatives, leading to increased incomes, resilience, agency, and food security.

# Program Impact – Indicators, Outcomes, Cohort Data

Trickle Up India Foundation's programs are designed to achieve measurable impacts across economic, social, and empowerment dimensions, aligned with various UN Sustainable Development Goals (SDGs).

## MPOWERED PLUS Project Impact

The MPOWERED PLUS project tracks programmatic achievements and key outcomes through various indicators:

### Inclusion and Participation:

- **Inclusion of Project Participants in SHGs:** 93% of project participants were engaged in Self-Help Groups (SHGs).
- **Leadership in SHGs & Micro Enterprise Groups (MEGs):** 67% of Project Participants selected for leadership positions within SHGs and MEGs since project inception.
- **Participation in Gram and Pally Sabha:** 89% of Project Participants attended at least one Gram Sabha and Palli Sabha meeting and shared their views regarding community well-being.
- **Household Decision Making:** 96% of Project Participants engaged in household decision-making.

### Financial Inclusion & Livelihoods:

- **Aadhar Card Enrolment:** 99% of Project Participants had Aadhar cards, a crucial step for accessing government services.
- **PDS Card Access:** 91% of Project Participants or their households had a PDS (Public Distribution System) card.
- **MGNREGA Job Cards:** 80% of Project Participants or family members had MGNREGA job cards.
- **Access to Bank Loans (SHGs):** 75% of the 688 targeted SHGs accessed loans from banks.
- **Cumulative Savings Targets:**
  - **Cohort I (target Rs 12,000 for 80% PPs):** Achieved INR 45,292 average savings (including assets), with 70% of PPs reaching the target of 12000 and above savings.
  - **Cohort II (target Rs 10,000 for 70% PPs):** Achieved INR 43,062 average savings (including assets), with 78% of PPs reaching the target of 10000 and above savings.
  - **Cohort III (target Rs 6,000 for 70% PPs):** Achieved INR 29,461 average savings (including assets), with 70% of PPs reaching the target of 6000 and above savings.
- **Overall Savings Increase (Pilot):** A 173% increase in saving compared to the initial year of the project was observed.

- **Diversified Livelihoods:** 96% of Project Participants were engaged in more than one livelihood activity, and 96% of households conducted at least two self-employed livelihood activities in different sectors (e.g., agriculture, animal husbandry) that are climate adaptive.

- **Income Increase (Pilot):** A 211% increase in income from 2021 to 2024 was recorded from different livelihood activities practiced by PPs.

- **Micro Enterprise Group (MEG) Savings Increase:** 47% of PPs engaged in MEGs achieved a 25% increase in savings when comparing Round II and Round III data collection.

#### **Food Security & Nutrition:**

- **Household Food Security:** 94% of Project Participants' households had round-the-year food security or were mildly food insecure as of March 2024.

- **Nutrition Garden:** 77% of Project Participants were practicing nutrition gardens.

#### **Digital & Technological Enablement:**

- **Smartphone/App Access:** 63% of Project Participants (633 PPs) were regularly accessing Smartphones and/or the PoP app and other suitable applications in connection to their livelihood activities (at least once every week during the last month).

- **Digital Payment Systems:** 6% of women micro-enterprises had digital payment systems for their enterprises, and 100% of the 50 Micro Enterprise Groups (MEGs) formed in Cohort I were using

digital tools (customized excel-based tools/PoP app/other digital platforms) for business-related activities.

- **YouTube for Skill Building:** 88% of Project Participants having Smartphones were using YouTube to learn and develop skills pertinent to their livelihoods.

- **PoP App Utilization:** 63% of PPs having Smartphones utilized the PoP App in the last six weeks to enhance their livelihood practices, with 57% using it at least once a week or every fortnight. The Money Manager feature of the PoP App enabled PPs to better manage finances.

- **Smart Cook Stoves:** 95% of Project Participants who received smart cook stoves continued to use them as their primary cooking stove. 91% of these reported a reduction in cooking time and fuel use.

### **WINGS Project Impact**

The WINGS project, focusing on urban poverty, has demonstrated notable impacts:

- **Transparent Participant Selection:** A comprehensive **Exclusion and Inclusion Tool** was developed and used during area assessments to ensure a transparent and participatory process for selecting project participants based on occupational, environmental, social, and habitat vulnerabilities.

- **Strong Partnerships & Community Engagement:** Stakeholder consultations led to partnerships with four NGOs, ICDS centers, and local schools. Extensive interaction with **Mohalla Committees**

(27 meetings with 191 women) generated significant interest in entrepreneurial opportunities among women.

- **Enhanced Self-Confidence & Business Skills:** Capacity-building training sessions focused on enhancing participants' self-confidence and self-esteem, empowering them for entrepreneurial success. A four-day training program on **group enterprise and business plan management** equipped 50 participants with skills in time management, teamwork, financial record-keeping, and market engagement.

- **Diverse Skill Building:** 228 participants received skill-building training in areas such as envelope, Thonga, and paper bag making, costume jewellery, dressing accessories (Lotkon), and tailoring (mainly blouse stitching), providing them with technical knowledge for sustainable enterprises.

- **Ownership and Dedication:** The project has fostered a strong sense of ownership and dedication among participants, with many showing a willingness to invest their own time, skills, and financial resources to ensure the success of their enterprises.

- **Preference for Collective Enterprises:** A key learning and impact is the clear preference shown by women in targeted slums for **collective enterprises over individual ventures**, reflecting their belief in community collaboration. Participants also exhibit strong self-confidence and high learning ability.

## Sightsavers PwD Livelihoods Project Impact

This project has made significant strides in improving the lives of Persons with Disabilities (PwDs):

- **Livelihood Commencement:** 106 PPs (76 previously reported) have commenced livelihood activities, with **37% in farm-related activities** and **63% in non-farm activities** as of June 2024.

- **Increased Access to Social Entitlements:**

- The percentage of participants receiving **disability pensions increased from 76.2% to 85%** between August 2023 and June 2024.

- **Health card ownership improved by 9%**, reaching 93%.

- Almost all PPs had Aadhar cards (99.4%) and PDS cards (100%).

- **Enhanced Financial Inclusion:**

- An increase of **1.4% in PPs linked to banks**, reaching 97%.

- **SHG Inclusion:** A **5% increase in PPs enrolled in SHGs** (from 12% to 17%) and a **9% increase in family members enrolled in SHGs** (from 48% to 57%) were observed.

- **Savings Growth:** A significant **45% increase in average savings** was observed, rising from INR 2858 in August 2023 to **INR 4156** in June 2024.

- **Improved Food Security:** **93% of PPs were food secure**, and **7% were mildly food insecure**. This was achieved through linking PwDs with government schemes and coaching on holistic diets.

- **Livelihood Planning Completion:** For **532 interested PPs (out of 1072 willing PPs)**, livelihood planning was successfully completed.



In Partnership with  
TATA Communications

## **MPOWERED Program (Tata Communications) – Detailed Achievements, Challenges, Way Forward**

The MPOWERED PLUS project, in collaboration with Tata Communications, has made substantial progress in empowering ultra-poor women through a multi-faceted approach.

Detailed Achievements

### **Key Deliverables & Milestones (FY 2023-24):**

- **Inclusion in SHGs:** 93% of project participants were included in Self-Help Groups against a target of 2692.
- **Diversified Livelihoods:** 96% of project participants were engaged in diversified livelihood activities against a target of 2692.
- **Climate Resilience:** 70% of Smart Sakhis practiced at least one climate resilience livelihood practice against a target of 136.
- **Community Participation:** 89% of project participants participated in Gram and Pally Sabha meetings against a target of 2692.
- **Identity & Entitlements:** 99% of project participants were enrolled with Aadhar cards (against a target of 2692), and 94% of project participants' households had round-the-year food security.
- **Financial Access:** 75% of the 688 targeted SHGs accessed loans from banks.
- **Employment Linkage:** 80% of project participants and their family members were engaged in MGNREGA.
- **Nutrition:** 77% of project participants were engaged in Kitchen Gardens.

- **Empowerment:** 96% of project participants were engaged in household decision-making.

### **Programmatic Achievements (Outcome Indicators):**

- **Increased Inclusion in SHGs:** 67% of Project Participants were selected in leadership positions within SHGs & Micro Enterprise Groups (MEG), achieving 100% leadership in Ultra poor SHGs.
- **Increased Financial Inclusion:**
  - Significant progress in cumulative savings: Cohort I achieved an average of **INR 45,292** (70% target achievement), Cohort II **INR 43,062** (78% target achievement), and Cohort III **INR 29,461** (70% target achievement).
  - **99%** of Project Participants' household members had an Aadhar card.
  - **91%** of Project Participants/households had a PDS card.
  - **80%** of Project Participants/other members had MGNREGA job cards.
- **Increased Livelihood Productivity, Sustainability, Dignity, and Diversity:**
  - **47%** of Project Participants engaged in MEGs achieved a 25% increase in savings.

- **96%** of PPs engaged in diversified income-generating activities (climate resilient).

- **96%** of Project Participants (Households) conducted at least two self-employed livelihood activities in different sectors.

- **Improved Food Security & Nutrition:**

- **94%** of Project Participants (households) showed progress in food security (food secure or mildly food insecure).

- **77%** of Project Participants were practicing nutrition gardens.

- **Increased Participation in Local Governance & Decision Making:** **89%** of Project Participants attended at least one Gram Sabha and Palli Sabha meeting.

- **Increased Access and Usage of Smart Cooking Facilities:**

- **95%** of Project Participants (who received Smart cook stoves) continued to use them as primary stoves.

- **91%** reported a reduction in cooking time and fuel use.

- **Facilitated Technological Literacy, Access, Usage, and Ownership:**

- **63%** of Project Participants regularly accessed Smartphones and/or PoP and other suitable apps for livelihood activities.

- **6%** of women micro-enterprises had digital payment systems.

- **100%** of Group Enterprises used digital tools (customized excel-based tools/PoP app/other digital platforms) for business decisions.

- **88%** of Project Participants used YouTube for skill-building.

- **79%** were actively using PoP and other apps for livelihood purposes, and **33%** engaged on social media platforms.

- **75%** of PPs used their smartphones every day or more than three times a week.

## **Key Outcomes (Pilot Project):**

- **Saving:** 173% increase in saving compared to the initial year of the project. This indicates improved savings habits and access to basic services.

- **Diversified Livelihood:** 96% of Project Participants are practicing more than two livelihood activities, leading to different scopes of livelihood activities and increased income.

- **Income:** 211% increase in income from 2021 to 2024 from different livelihood activities.

- **Decision Making:** 96% of Project Participants are able to take decisions regarding savings and other household-related matters, either by themselves or with household members, indicating greater role in family and community empowerment.

- **Food Security:** 94% of Project Participants are food secure and mildly food insecure, leading to improved health conditions.

## Challenges & Issues

### MPOWERED Pilot Project:

- **Atypical Graduation Project:** Requires more time for implementation and behavior change, especially when working with Particularly Vulnerable Tribal Groups (PVTG).
- **Digital Intervention Efforts:** Challenges in continuing digital intervention efforts when functional devices are absent or inadequate.
- **Aspiration vs. Resources Mismatch:** Project Participants' aspirations sometimes do not align with available resources, necessitating better linkages to credit facilities.
- **Seed Support:** Inadequate or no seed support for livelihood activities presents a significant challenge.
- **Attrition:** High attrition rates among cadres and project staff impact continuity and progress.
- **Compliance & Fund Release:** Adhering to the Detailed Implementation Plan (DIP) and timelines is challenging for projects requiring convergence with other programs. Delays in fund release severely impact project execution.

### MPOWERED Scale-Up Project:

- **Ambitious Deadlines:** Given the methodical process and heavy reliance on convergence, project deadlines are often ambitious and difficult to meet.

- **Cascading Training Model:** The cascading training model has shown lower effectiveness, suggesting a need for more direct and intensive training.

- **Thematic Expertise:** A continuous need for thematic expertise across different value chains and consistent input is observed.

- **Coaching Expectations & Cadres:** Mismatches between coaching expectations and the capabilities of community-level cadres, as well as human resource engagement versus desired outcomes, pose challenges.

- **Budgetary Constraints:** Group coaching materials for both thematic and non-thematic subjects are not adequately accounted for in the project budget. There are also resource constraints for Digital Inclusion and Monitoring & Evaluation (M&E) budgets.

- **Inadequate Seed Money:** Similar to the pilot, the scale-up phase faces challenges due to inadequate seed money for group enterprises.

- **Project Duration:** Learning indicates that given the intricacy of the design, the project should ideally span at least five years to ensure a thorough turnaround and sustainable impact.

## Way Forward

### MPOWERED Pilot:

- **Strengthening MEGs:** Focus on strengthening 15 Micro Enterprise Groups (MEGs) through trade-based training, enterprise management training, and business plan development.

- **Fund Mobilization:** Actively mobilize funds for Group Micro Enterprises.
- **Progressive PP Training:** Provide targeted training to progressive Project Participants (PPs) across agriculture, livestock, and small business enterprises.
- **PoP Usage Improvement:** Continue updating the PoP application and work closely with Smart Sakhis to improve its usage.
- **Market Access & Scaling:** Provide handholding support for individual entrepreneurs to enhance market access and scale their livelihood activities.
- **Exit Strategy:** Roll out a comprehensive exit strategy to ensure smooth phasing out from the field locations while sustaining gains.

#### **MPOWERED Scale-Up:**

- **Trade Finalization:** Finalize specific trades across Self-Help Groups (SHGs) to align with market opportunities.

- **Field-Level Training:** Conduct field-level training on trade and MEG Management for coaches and Project Participants.
- **Value Chain Training:** Provide training to the field team on product value chain analysis.
- **Business & Financial Planning:** Deliver training to coaches and Project Participants on Business Plan development and Financial Planning.
- **SEED Money Transfer:** Facilitate the transfer of SEED money to support enterprise initiation.
- **Market & Buyer Identification:** Identify potential markets and buyers for the products developed by the groups.
- **Government Liaison:** Strengthen liaisons with Government and other stakeholders for convergence, ensuring access to broader support schemes.

## Story of Change – MPOWERED

Smt. Rajani Bagarty aged about 27 years of old is living with her husband (Sri Harihara Bagarty) & two daughters in village Podmundi under Bankel Gram Panchayat of Muribahal Block. They are living in the village by doing small works whatever they get and during winter season they go to other state in search of works and after working six months, they return to their village. In this way Smt. Rajani Bagarty maintains their livelihood of her family. In such a meager income, she failed to give proper nutrition food to her children and minimum education. In the mean time, the village Anganwadi worker made a meeting in that village regarding creating a SHG. With the help of Anganwadi worker the women of the Podmundi village created a Self Help Group namely "Maa Mahalaxmi" on 12-09-2017. Smt. Rajani Bagarty also participated in "Maa Mahalaxmi" SHG. She started saving Rs.100/- monthly in that SHG. During Covid-19 period she went to other states with her family in search of work and due to lockdown she returned to her village with her family in a very pathetic condition, she faced many problems due to Lockdown,



she did not get any work. After some time in the year 2020, a survey for selecting of Ultra-Poor Project Participants was conducted by NYDHEE and Trickle Up in village Podmundi by Field Staff of NYDHEE. The field staff of NYDHEE went to the house of Smt. Rajani Bagarty and selected her as Ultra-Poor Project Participant.

After joining in the MPOWERED Project, she attended several meetings conducted by field staff for encouraging the Projects Participants regarding earning in better way, saving their surplus in SHG and in banks and regularly attending meetings of SHG etc. After attending several meetings, she became confident & self motivated and started to earn income through MGNREGS work. She regularly saved money in SHG. With the help of Tata Communication and Trickle up she got a smart phone. Then she got rations and hygienic kit from Trickle up.

Smt. Rajani Bagarty learned how to use of Smart phone by Filed Staff. When She got Rs. 2300/- as seed grant from Trickle Up and Rs.5000/- from CLF. She purchased poultry birds from those amounts. She sold birds in the market & whatever income she got, saved that money in SHG and her Saving Bank account in Bank. She started a small grocery shop and purchase 1 Goat from those profit amounts. She has started Digital Payment in her grocery shop and also she is selling paneer in her grocery shop. In this way by doing grocery business, she made easier to maintain the livelihood of her family members. She started saving her income in both the accounts of her daughters in Sukanya Samridhi Yojana.

After she joined in this project, she became self-reliant and confident and helped her family members. Now her family is maintaining a very good life and she became able to provide proper education to her children. She is running her own business and became self-reliant and self-sufficient to maintain the

livelihood of her family members. She saves money in SHG every month and also deposit money in Banks for higher education of her children. She got many training from Field Staff and Smart Sakhis. Now she is regularly attending all Gram Sabhas and PalliSabhas. Now she wants to expand her grocery business and

to provide higher education to her children. She wants to become an example for other Project Participants' to make their life better and self-sufficient. She is very happy to join in this MPOWERED PROJECT.





In Partnership with  
Sightsavers India

## Sightsavers PwD Project – Detailed Achievements, Challenges, Way Forward

The Economic Empowerment of Ultra-poor Persons with Disabilities (PwDs) project, a collaborative effort between Trickle Up India Foundation and Sightsavers, focuses on implementing the Graduation Approach to improve livelihoods, economic empowerment, and social inclusion for PwDs.

### Detailed Achievements

The project has undertaken significant activities and achieved notable progress from August 2022 to July 2024:

#### Technical Support for Project Implementation:

- **Orientation on Graduation Approach:** Sightsavers team received orientation on the Graduation Approach.
- **Job Descriptions & Selection:** Developed job descriptions, selection criteria, and selection processes for coaches and master coaches, with preference given to PwDs, OPD members, or PwD family members.
- **Participant Profiling:** Developed participant profiles to identify and select PwD participants, and this process has been digitized for speed and accuracy.
- **Capacity Building Modules:** Developed comprehensive training modules for coaches, including "Module 1: Onboarding" and "Module 2: Self-esteem, self-confidence & vision building".

- **Participant Segmentation Tool:** Developed a segmentation tool to identify "FAST CLIMBER" participants, based on attributes like higher self-esteem, decision-making ability, mobility, and supportive family environments.

- **Data Analysis:** Conducted analysis of participant profile data and segmentation data.

#### Capacity Building:

- **Training of Coaches:** Provided capacity-building training to coaches on modules including onboarding, self-esteem, self-confidence, vision building, savings, credit, and livelihood planning.
- **Digital Application Orientation:** Coaches and Sightsavers district teams were oriented on the participant profile, digital application for data collection (CommCare), segmentation tool, and Monthly Progress Report (MPR).
- **Field Demonstrations:** Conducted field demonstrations for participant profiling using digital applications, segmentation exercises, and coaching sessions.

#### Strengthening of M&E System:

- **Digitization of Data Collection:** Participant profile data collection process was digitized to ensure speed and accuracy.

- **Outcome Indicators & MPR:** Developed and finalized outcome indicators and developed/digitized Monthly Progress Reports (MPR) to document project progress.

- **Participant Handbook:** Developed a comprehensive Project Participant (PP) Handbook to facilitate effective project monitoring and coaching. The handbook covers participant profile, access to social entitlements, financial inclusion, livelihoods, food security, and decision-making roles, with quarterly follow-ups. Its rollout was a significant step towards standardizing program information delivery.

#### **Onsite Support:**

- **Coach Engagement:** Provided support in identifying and selecting coaches.

- **Field Coordination:** Two Field Coordinators from TUIF were engaged in September 2023 to provide consistent support, monitor daily activities, and enhance coaching quality.

- **Digital Data Collection Support:** Oriented coaches on participant profiling and digital data collection application, with field demonstrations and supervision.

#### **Key Project Developments:**

- **Implementation Plan:** TUIF formulated an elaborate implementation plan for the second phase, detailing activities, timelines, and responsibilities for TUIF and Sightsavers India.

- **Graduation Criteria:** Developed systematic Graduation Goals, Criteria, and Indicators in consultation with the M&E team, covering social entitlements, financial inclusion, livelihood, and food security.

- **Livelihood Planning Format & Training:** Initiated and completed a specialized livelihood planning format tailored for PwDs, considering their skills, resources, and potential financing. A comprehensive two-day training module (Module 3: Savings, Credit & Livelihood Planning) was developed and delivered to 37 coaches/master coaches in October 2023.

- **Livelihood Activities Initiated: 106 PPs (out of 532 interested)** have commenced livelihood activities until June 2024, despite the lack of seed grants. These include farm activities (livestock, vegetable vending) and non-farm activities (readymade garments, thonga making, meat selling, grocery, tailoring, toy making).

#### **Coach Monitoring & Gradation Tools:**

- Developed a **Daily Activity Checklist** for coaches to use in the field.

- Created a **Coach Monitoring Tool** to assess and enhance coach performance, evaluating competencies like communication, participant engagement, problem-solving, and relationship management.

- Designed a **PwD Coach Gradation Tool** to assess coach skills (technical/soft), align roles with project objectives, and identify training requirements.

- **Replication Strategy:** Developed a comprehensive **Replication Strategy Framework** for Sightsavers' Graduation Approach, based on the Amta pilot, outlining a roadmap, coaching mechanisms, individual focus interventions (identification, rapport building, awareness, self-esteem, segmentation, livelihood planning), and market access

strategies (market intelligence, readiness, integration). This framework aims to standardize processes and ensure replicability.

- **Market Integration:** Organized an **exposure visit** for PPs to understand market operations, interact with local vendors, and build connections for their enterprise growth. This focused on product demand, pricing, customer preferences, and supply chain management.
- **Enterprise Development Training:** A four-day training session was conducted in June 2024 for coaches, focusing on enterprise development, business planning, market analysis, financial management, and scaling strategies.

## Challenges & Issues

- **Lack of Seed Grant & Credit Linkage:** A significant challenge is that the program currently **lacks the provision of a "Seed Grant"** for livelihood activities. Participants are expected to rely on self-financing or loans, which can pose initial financial barriers. Strengthening linkages to schemes for improved access to credit facilities is a mitigation strategy.
- **Attrition:** Attrition in cadres and project staff can affect project continuity.

- **Adherence to Timelines:** Adhering to Detailed Implementation Plans (DIP) and timelines is challenging for projects that require convergence with multiple stakeholders.

- **Fund Release Delays:** Delays in fund release can have severe implications on project activities.

- **Training Effectiveness:** The cascading training model may have lower effectiveness, and there's a continuous need for thematic expertise for different value chains. Group coaching materials are not always accounted for in the budget.

- **Project Duration:** The intricacy of the project design suggests that a minimum of five years is needed for a thorough turnaround and sustainable impact.

## Way Forward

- **Enterprise Development Training:** While a training session for coaches on Enterprise Development was conducted in June 2024, ongoing and advanced enterprise development training sessions for coaches will be essential to further support participants.

- **Strengthening Credit Linkages:** Continued efforts are needed to facilitate stronger credit linkages for PwDs to overcome initial financial barriers in starting and sustaining livelihood activities.

## Story of Change – PwD Livelihoods

### Hope and Dignity for Bristi

*Bristi Manna*, a remarkable young girl has navigated life with an intellectual disability since birth. Despite innumerable challenges, Bristi has been unwavering in her determination to pursue her education and has successfully completed Class X at a nearby school. Currently residing in Raspur village near the Damodar River with her father, mother, and two sisters, Bristi acknowledges the crucial role her family plays in providing her unwavering support.

20-year-old Bristi's resilience shines through as she actively participates in her community and continues her education despite the hurdles posed by her disability. Her family, however, faces financial struggles, primarily due to her father's work as a daily wage laborer with an irregular income. The uncertainty of her household's earnings makes it challenging to meet the family's financial needs, further exacerbating their already difficult circumstances and potentially impacting their access to essential resources and services.

Enter Sightsavers *Didi* - Bristi's dedicated coach, who has been a consistent source of support (and, oftentimes, hope). Regular visits to the Manna household include valuable counselling sessions for both Bristi and her mother. Through these interactions, Sightsavers *Didi* has played a crucial role in boosting Bristi's confidence and helping her recognize her abilities and potential despite her disabilities.



This continued support from Sightsavers *Didi* has elevated Bristi's self-esteem and increased her overall confidence significantly. The coach's support has proven to be empowering - evident from Bristi's growing belief in her capabilities and a newfound sense of equality within her community. Bristi now perceives herself as equal to those around her, thanks to the encouragement and guidance received through these counselling sessions.

Several interventions by Sightsavers have contributed to Bristi's empowerment:

**1. Renewal of Disability ID Card and Bus Pass:** Sightsavers *Didi* guided Bristi's mother through the process of renewing the girl's lapsed Disability ID Card and bus pass, ensuring that her essential documents are up to date. This assistance has directly enhanced Bristi's access to public transportation, ultimately increasing her mobility, independence and sense of dignity.

**2. Livestock Training:** Bristi and her mother underwent transformative livestock training provided by Sightsavers. This experience expanded their knowledge on goat and hen rearing, providing them with newfound expertise. The acquired knowledge now serves as a



potential source of income and contributes to their economic empowerment, fostering a sense of self-sufficiency.

**3. Comprehensive Livelihood Planning:** With guidance from Sightsavers *Didi*, a comprehensive livelihood plan was developed, leading to the decision to engage in goat rearing as a livelihood activity - an initiative that holds the promise of economic sustainability and aligns with the practical skills acquired during the livestock training. The impact of these interventions extends beyond immediate benefits, laying the foundation for sustainable livelihood and increased self-reliance.



Bristi and her family's self-confidence has been rekindled, and they now harbor immense hope for her future. Understanding the importance of regular savings and the practical nuances of livelihood, the Manna family are equipped with the tools to progress towards a better life.

Through the guidance provided by Sightsavers India, Bristi is acquiring practical skills and gaining the requisite confidence to actively participate in economic activities, and even earn a living. This newfound sense of empowerment has enabled her to contribute meaningfully to her community, marking a positive shift in her journey towards self-reliance and community engagement.



WINGS Program  
(ITC)

## WINGS Program (ITC) – Detailed Achievements, Challenges, Way Forward

The Women's Initiative for Nurturing Growth & Sustainability (WINGS) project, funded by ITC, focuses on enabling sustainable economic inclusion for women in urban poverty contexts, particularly in the Kidderpore slums of Kolkata, West Bengal.

### Detailed Achievements

The WINGS project, in its initial phase from November 2023 to March 2024, has made significant progress in laying the groundwork for empowering urban women:

#### Program Progress Highlights:

- **Area Assessment and Participant Selection:** A comprehensive area assessment was conducted in Sick Line and B.B. Hall slums to identify vulnerabilities (occupational, environmental, social, habitat). An **Exclusion and Inclusion Tool** was developed and used in a participatory process to ensure transparent and equitable selection of project participants, fostering community ownership.
- **Stakeholder Consultations:** The WINGS team engaged in extensive advocacy and community engagement. Meetings were held with local NGOs (Youth India Foundation, CRY, Bitan, Water for People), Integrated Child Development Services (ICDS) centers, and schools (Saraswati Vidyalaya, Gandhi Vidyalaya) to align activities and strengthen support.
- **Engagement with Local Governance:** The team met with the **Ward 80 Councilor** to explore collaboration avenues, ensuring local governance buy-in for the project's success.
- **Community-Led Initiatives:** Extensive engagement with **Mohalla Committees**, which manage communal toilet facilities (constructed by ITC), involved 27 meetings with **191 women**. These interactions built rapport and introduced the WINGS project, with many women expressing interest in entrepreneurial opportunities, laying the groundwork for future capacity-building.
- **Capacity Building Training:**
  - **Self-Confidence and Self-Esteem:** Several trainings were organized to empower participants by understanding their strengths and weaknesses, aiming to increase their self-confidence in running businesses.
  - **Group Enterprise and Business Plan Management:** A comprehensive four-day residential training program was conducted for **50 Project Participants (PPs)** on management of group enterprises and business plan development. This covered understanding the purpose of group enterprises, fundamentals in urban contexts, skill identification, conflict management, collective vision, financial management, and bookkeeping. Participants gained insights into time management, benefits of group enterprise, maintaining essential registers, and communication with shop owners.
- **Skill Building Training:** Diverse skill-building training sessions were organized for **228 PPs** in areas such as **Envelope, Thonga, and Paper Bag making, Costume Jewelry and dressing accessories (Lotkon), and Tailoring (mainly blouse stitching)**. The objective was

to provide essential knowledge, practical skills, and confidence for establishing sustainable individual and group enterprises.

- **Baseline Survey:** A baseline survey, utilizing external enumerators and the CommCare application for data collection, was initiated in March 2024 to gather essential information and is ongoing.
- **Women's Day Celebration:** WINGS team celebrated Women's Day with 65 PPs in March 2024, where participants shared personal stories and engaged in discussions on entrepreneurship, domestic violence, early marriage, and menstruation hygiene, fostering empowerment and advocacy.
- **Team Capacity Building:** TUIF organized capacity-building training on **result-based project management** for its staff, enhancing their expertise in strategic planning, execution, monitoring, and evaluation based on quantifiable outcomes.

#### **Project Impacts:**

- **High Engagement and Interest:** The project demonstrated notable impacts on participant engagement and interest in enterprise development. Active participation in training sessions underscores dedication to refining skills and capacities.
- **Fostered Ownership:** A significant achievement is fostering a sense of ownership and dedication, with many participants willing to invest their own time, skills, and financial resources to ensure enterprise success, highlighting the project's positive influence on self-reliance.
- **Collective Enterprise Preference:** Women in the targeted slums showed a clear preference for **collective enterprises** over individual

ventures, reflecting belief in community collaboration and shared responsibilities.

- **High Confidence and Learning Ability:** Participants exhibited strong self-confidence and self-esteem, serving as a solid foundation for entrepreneurial success, and their ability to learn quickly was evident in rapid mastery of skills.

#### **Challenges & Learnings**

- **Preference for Collective Enterprises:** A significant learning is the strong preference among women for collective enterprises, suggesting that future strategies should leverage this inclination to mitigate risks and enhance outcomes.
- **Existing Confidence Levels:** Participants already possess high levels of self-confidence and learning ability, which are valuable assets for entrepreneurial success.
- **Space Constraints:** A notable challenge identified is the **lack of physical space within participants' households**, making enterprises requiring extensive storage or production areas impractical. This implies that future business models should focus on assembling or compact operational setups.

#### **Way Forward (Planned Activities for FY 2024-25)**

The WINGS project has outlined a comprehensive action plan for the next fiscal year, focusing on empowering participants, fostering sustainable livelihoods, and expanding its impact:

- **Asset Transfer:** Facilitate the transfer of critical assets to both individual and group enterprises to operationalize business plans and achieve self-reliance.

- **Market Linkage:** Prioritize establishing robust market connections, including identifying and facilitating access to competitive markets, integrating enterprises into existing value chains, and exploring partnerships with buyers, wholesalers, and retailers.

- **Expanding Outreach:** Identify and engage participants in new geographic areas through community mapping, needs assessment, and advocacy to scale project impact.

- **Coaching Support:** Provide targeted coaching for personal and enterprise development, covering self-confidence, vision building, financial literacy, and microenterprise management.

- **Linkages to Social Entitlements:** Connect participants with available government and non-government social security programs, facilitating access to health insurance, pension benefits, education support, and livelihood promotion.

- **Innovative Livelihood Plans:** Pilot innovative livelihood plans such as creating **beautician groups**, training them in cosmetology and personal grooming services to establish viable enterprises, catering to growing market demand.

# Trickle Up India Foundation Financials

# BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2024

<b>Trickle Up India Foundation</b>				
4/2, Orient Row, 2nd Floor, Kolkata - 700 017, West Bengal, INDIA				
<b>Balance Sheet as at 31-Mar-2024</b>				
				Amount in Rs. hundred
	Particulars	Note No.	As at 31-03-2024	As at 31-03-2023
I.	EQUITY AND LIABILITIES		Amount INR	Amount INR
1	<b>General Fund</b>			
	(a) Share Capital	2	2,000.00	2,000.00
	(b) Reserves and Surplus	3	12,528.93	18,706.41
2.	<b>Restricted Fund</b>	4	863.10	2,714.23
3.	<b>Fixed Asset Fund</b>	5	2,751.07	-
3	<b>Current Liabilities</b>	6	4,287.31	4,251.82
	<b>Total</b>		<b>22,430.41</b>	<b>27,672.46</b>
II.	ASSETS			
1	<b>Non-Current Assets</b>			
	(a) Property Plant and Equipment Tangible Assets	7	2,751.07	2,838.49
	(b) Other Non Current Assets	8	1,000.00	1,000.00
			<b>3,751.07</b>	<b>3,838.49</b>
2	<b>Current Assets</b>			
	(a) Cash and Cash equivalents	9	18,678.58	23,749.48
	(c) Other Current Assets	10	0.76	84.49
			<b>18,679.34</b>	<b>23,833.97</b>
	<b>Total</b>		<b>22,430.41</b>	<b>27,672.46</b>

<p>Company Information &amp; Significant Accounting Policies</p> <p>Notes to Accounts</p> <p>The accompanying notes are an integral part of the Financial Statements</p> <p>As per our Report of even date attached.</p> <p>For <b>AGARWAL KEJRIWAL &amp; CO.</b></p> <p>Chartered Accountants</p> <p>Firm Registration No. 316112E</p> <p><i>S. K. Kejriwal</i></p> <p>(S. K. KEJRIWAL)</p> <p>Membership No.052768</p> <p>UDIN : 24062768BKCLXR9734</p> <p>Place : Kolkata</p> <p>Date : 17th day of August, 2024</p>	<p>01</p> <p>02-16</p>	<p>For and On behalf of the Board</p> <p style="text-align: right;"><i>Sushant Verma</i></p> <p style="text-align: right;">(Sushant Verma) Director DIN: 0008195378</p> <p style="text-align: right;"><i>Prabhakar Varma Penumetsa</i></p> <p style="text-align: right;">(Prabhakar Varma Penumetsa) Director DIN : 02934281</p>
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<b>Trickle Up India Foundation</b>			
4/2, Orient Row, 2nd Floor, Kolkata - 700 017, West Bengal, INDIA			
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 <sup>st</sup> MARCH 2024			
Amount in Rs. hundred			
PARTICULARS	NOTE	For the year ended 31st March, 2024	For the year ended 31st March, 2023
		Amount INR	Amount INR
<b>I REVENUE FROM OPERATION</b>			
Donation / Grants	11	3,77,281.24	3,22,400.77
II. Other Income	12	2,063.32	1,887.92
<b>III. TOTAL INCOME</b>		<b>3,79,344.56</b>	<b>3,24,288.69</b>
<b>IV EXPENSES</b>			
a) Program Expenses	13	2,85,660.09	2,47,112.80
b) Employee Benefits expenses	14	72,576.46	56,243.53
c) Depreciation and Amortization Expenses		1,602.42	1,846.42
d) Other Expenses	15	23,307.87	19,278.62
<b>V TOTAL EXPENSES</b>		<b>3,83,146.84</b>	<b>3,24,481.37</b>
<b>VI (Deficit) for the year before Tax (III - V)</b>		<b>(3,802.28)</b>	<b>(192.68)</b>
Less: Tax Expense			
Current tax		-	-
Deferred Tax		-	-
<b>VII Deficit for the year after tax</b>		<b>(3,802.28)</b>	<b>(192.68)</b>
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 <b>AGARWAL KEJRIWAL &amp; CO.</b>			
Chartered Accountants			
Firm Registration No. 316112E			
			<i>Sushant Verma</i>
(S. K. KEJRIWAL)		(Sushant Verma)	Director
Membership No. 052768		DIN: 0008195378	
UDIN : 24052768BKCLR9734			
Place : Kolkata		(Prabhakar Varma Penumetsa)	Director
Date : 17th day of August, 2024		DIN : 02934281	

# INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024

# F.Y.2024-25

## Staff Remuneration & Travel Expenses

The provided financial utilization tables include aggregated figures for Human Resource Cost and Travel & Equipment. A detailed breakdown of individual staff remuneration or specific travel expenses beyond these budget heads is not available in the sources.

## 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
<5000	0	0	0
5001-10000	0	0	0
10001-25000	1	0	1
25001-50000	1	2	3
50000<	4	0	4

Name	Designation	Year of Joining	Gross Monthly Salary Plus Benefits	Remarks
Himanshu Behera	Sr. Program Officer, Mpowered	2023	INR 98,484	Highest Paid Staff
Sudip Mukherjee	Director of Operations	2019	INR 20000	Lowest Paid Staff

### Staff. Board & Advisory Council Lists

Prabhakar Varma 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.	INR 5,28,751.00	For TATA MPowered Project
Sudip Mukherjee	Director of Operations	Jharkhand			For Sightsavers Project
Diganta Mohanty	Program Director	Delhi	Official meeting and as per Donor requirements.		For ITC - WINGS Project
Satyajit Ghosh	Sr. M&E Officer, Mpowered	Bangalore			For General
Himanshu Behera	Sr. Program Officer, Mpowered	Jaipur	To visit different Partner Organisations for handholding support.		
Laressa A Gomez	Communications Manager	Howrah			
Rasmi Ranjan Behera	Program Officer - Digital Inclusion		Board meeting.		
Bhaswati Ganguly	Accounts and Admin Officer				
Subhra Das	Program Officer				

# Donors & Partners

Trickle Up India Foundation collaborates with a diverse range of donors and implementing partners to achieve its mission of economic empowerment and social inclusion.

## Donors:

- **TATA Communication** (for MPOWERED PLUS)
- **ITC** (for WINGS)
- **Sightsavers** (for PwD Livelihoods Project)

**Logo Placeholder: TATA Communication Logo Placeholder: ITC**

**Logo Placeholder: Sightsavers**

## Implementing & Local Partners: MPOWERED PLUS Project (Pilot):

- Srijan (Manoharpur)
- Sewa (Balisankara)
- Pravaah (Maheshpur)
- Nydhee (Muribahal)
- Nirmaan (Nagada)

## MPOWERED PLUS Project (Scale Up):

- Chetna Vikas (Ramgarh)
- Gram Vikas (Raneshwar)
- Shakti (Ramnaguda)
- Jagruti (Daringbadi)
- Nirmaan (Rayagada)

## WINGS Project: ITC

**Sightsavers PwD Livelihoods Project:** Sightsavers India (Primary partner, acting as co-implementer)

**Acknowledgments:** We extend our deepest gratitude to all our donors, partners, community organizations, and local government bodies for their invaluable support, collaboration, and commitment. Your partnership is instrumental in enabling us to reach the most vulnerable populations and create lasting impact towards poverty eradication and social justice.





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