

Trickle Up India

ANNUAL REPORT 2018-19



Foreword

The year of 2018-19 for Trickle Up India has been a year of program innovations and also long term commitments from our Government partnerships to work towards the common goal of evolving families out of ultra poverty. In reaching 1,924 women in 5 districts of 2 states of the country, Trickle Up worked with the State Rural Livelihoods Mission in Odisha and the CSR team of TATA Communications. Our programs have offered adaptability to various contexts, we have ventured into behavior change initiatives and smartphone applications have been customized and updated to meet the new requirements coming from the grassroots levels. Our participants have used the smartphones and its applications in varied ways, including marked increases in their profits and in diversifying their livelihood options.

We have impacted 1924 ultra poor households across the country in achieving their goals of working towards a well oriented life with sustainable income. At the heart of our journey remains the mission to reach the poorest and most vulnerable people. We continue to work with those who are often overlooked and unreachable by governments and other poverty agencies. Our focus on women as the drivers of economic progress is at the center of our work and we continue to trust that even those with few assets or little formal education dramatically improve their lives by using Trickle Up's catalytic potential.

Understanding that poverty is not onedimensional is the very important first step towards an effort to lift people out of it. There is a large section of people living with a variety

of barriers to reaching their full potential in life. Not having access to healthcare, proper nutrition, water resources and sanitation, markets and livelihoods are some factors that contribute to extreme poverty. What perpetuates it, are discriminatory attitudes based on gender, class, caste and disability. People living in extreme poverty endure instability due to conflict, climate change, and lack of economic opportunity. In India, Trickle Up works with women living in ultrapoverty in some of the most resource-poor states. These women are not only deprived of a better life due to their economic conditions, but also on the basis of being the second sex. Needless to say, gender dynamics play a huge role in the position of women in the country.

Trickle Up adopted a three-fold technology component through the M-Powered project working with 1800 participants in Jharkhand and Odisha - a) provision of a smartphone to ultrapoor women program participants and training in its use and care; b) the development of a custom "Packets of Practices" application to support cultivation, including management of associated basic finance; and c) access to other apps and text and voice-based information to support livelihood development and linkage to entitlements.

Our commitment towards continuously updating and upgrading the digital systems continues. Based on the feedback we receive from the grassroots – field staff and the ultimate users, our participants - the applications and the ways in which the mobile phone experience can be better suited to our goal keeps constantly changing for the better.

An important intervention in Nagada, in the Jaipur district of Odisha, remains around curbing malnutrition in the Particularly Vulnerable Tribal Group of the Juang tribe living there. The first step was to generate awareness about the importance of wholesome nutrition especially for children and pregnant and lactating mothers, to be able to prevent the vicious cycle of intragenerational malnourishment from being propagated. What followed was an intervention to build nutrition gardens that would help families sustain themselves with nutritious vegetables from their own backyard. We are looking forward to a more widespread adoption of this practice.

The very basic requirement of scaling up our impact would to influence the government machinery at different levels – from the village level, to the central one – to adopt our programs, or models of it. In optimizing the government's existing poverty alleviation programs by integrating Trickle Up's approach. In this way, we are able to reach out to and impact more lives.

The way forward from here will present itself with more challenges and more ways in which we can improve ourselves, look for more creative and cost-effective solutions and reach out to more people. We are thankful in our journey to our dedicated staff and board, our partners, our friends and well-wishers and the donors who enable our work. But mostly, we are indebted to each one of our participants, who have used and continue to use Trickle Up as their stepping stone towards a brighter future for themselves, and for their families.



Contents

oreword	0
about Us	03
Vhere we Work	04
Program Overview	0;
Program Impact	0;
n Partnership with Odisha Livelihoods Mission (OLM)	07
Program Impact	09
tory of Change from Nagada	1
n Partnership with TATA Communications	13
Program Impact	15
tory of Change from M-Powered	17
rickle Up Financials	19
Balance Sheet (as at 31 March, 2018)	20
statement of Profit and Loss (2017-18)	2:
Details of Staff Remuneration and Travel	22
Vhy Trickle Up India?	24
Dur Donors	24

Our Vision

A world where no one lives in extreme poverty and vulnerability.

Our Mission

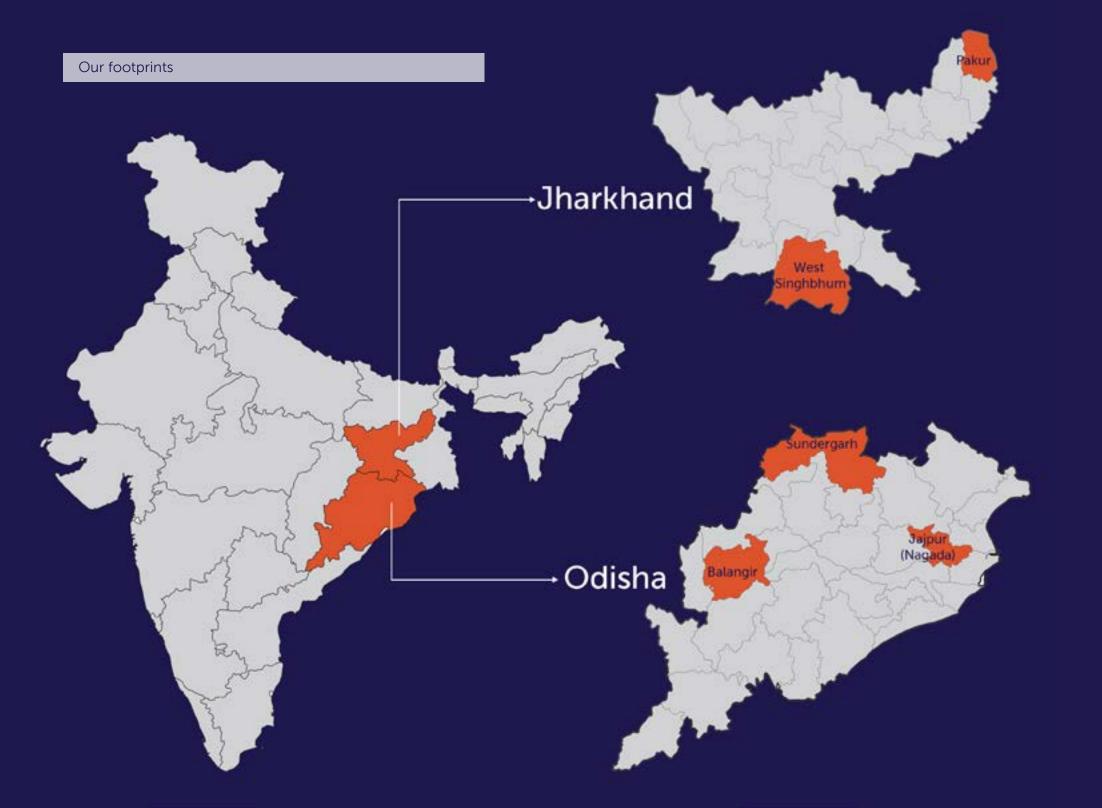
Trickle Up helps people in extreme poverty and vulnerability advance their economic and social well-being.

Our Objectives

Trickle Up drives large-scale change by partnering with governments, global institutions, and local organizations, specializing in serving highly vulnerable populations: women, people with disabilities, refugees and other forcibly displaced people, indigenous populations, and youth.

Trickle Up is a catalyst for transformational change – both for households and the institutionalized policies and practices that support their exit from extreme poverty.

Trickle Up never stops improving. Building on 40 years of experience and enduring mission, Trickle Up constantly pursues ways to improve program quality, develop innovations that can improve outcomes and cost-effectiveness, and adapt to local conditions.



Program Overview

In India, Trickle Up Program has two distinctive interventions:

In partnership with the Odisha Livelihoods Mission, the objective is to implement a focused ultra-poor intervention to connect the extremely poor community in the 6 hamlets of Nagada and Guiasal village of Jajpur district with the mainstream development initiatives of the Government. The intervention strategy looks at the nature of struggles faced by the communities of these hamlets - food insecurity, lack of livelihood opportunities and inadequate access to the entitlements, along with severe malnutrition among the children.

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.

In partnership with TATA Communications, the 'M-POWERED' 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.

Program Impact

124

participants impacted through the partnership with Odisha Livelihoods Mission in Jajpur district

1800

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



In Partnership with Odisha Livelihoods Mission

Trickle Up partners with the Odisha Livelihoods Mission (OLM) to ensure that its programs reach its poorest citizens, helps them establish self-help groups, and trains field staff. Working in 6 hamlets of Jajpur district of Odisha the intervention model of this partnership focuses on:

- Setting up a camp office in the community to engage dedicated human resources for the intervention, understand the community needs and issues and to build relationships and trust
- Identifying natural leaders from the community to help the project personnel connect with the community
- Creating a convergence with all government departments, especially the health department and collaborating with local NGO for inclusive development of the community
- Sensitizing the project personnel to initiate community mobilization to work with Particularly Vulnerable Tribal Groups (PVTGs), understanding and respecting their socio-cultural norms and practices
- Building the capacity of the project personnel to guide and coach natural leaders and ultimately build social capital in the community facilitating their own development process in the village
- Supporting the development of a synergy with the development initiatives taken by different departments of the government and ensuring the access to entitlements of the community people

Objectives of the intervention

- Connecting with the community through community mobilization and awareness generation on health and other social issues involving natural leaders in the community
- Promoting social institution for inclusion (social and financial)
- Reducing the vulnerabilities of the community people through sustainable livelihood opportunity creation

Our Approach

Trickle Up and OLM have been working together on Graduation Approach for the ultra-poor in the Sundergarh and Bolangir district of Odisha since 2015. The program in Jajpur incorporates the positive outcomes of that project.

- Vulnerability assessment of each family was done individually to provide customised problem resolution
- Each household was visited by field staff and natural leaders at least once a week
- The primary intervention to address household level poverty is with the head woman of each household and she was provided with regular guidance and coaching
- The main strategy was to build the capacity of the community for their own development. Natural leaders were continuously coached and supported so that they could support their community in 2-3 years and go on to become Community Resource Persons in 3-5 years



Outcomes

IMPROVED NUTRITION

60

households have raised nutrition gardens during the Kharif season to supplement their diets and improve nutrition.

Program Activities:

Community mobilization and awareness generation on health and other social issues involving Natural Leaders, adolescent girls group, pregnant and lactating mothers

STRENGTHENING COMMUNITY INSTITUTIONS

14635

Indian Rupees saved by 124 participants in 10 Self Help Groups

15000

Indian Rupees of Community Investment Fund disbursed to each of the 10 Self Help Groups

11450

Indian Rupees worth of Internal Credit taken by Self Help Groups

CONVERGENCE WITH GOVERNMENT SCHEMES

100%

households have availed the Public Distribution System scheme

99%

households have availed the Rural Housing scheme

100%

households have Job Cards

75%

households have registered for Life Insurance

75%

households have Bank Accounts



Story of Change from Nagada

The village of Nagada is situated in one of the remotest corners of the Mahagiri mountain range in the Jajpur district of Odisha.

582 people belonging to the Juang tribe live in Nagada. This tribe is one of the 13 Particularly Vulnerable Tribal Groups (PVTGs) in Odisha. One of the main reasons why Nagada remained untouched by development was it's inaccessibility due to a lack of roads. None of the government outreach services could reach the inhabitants. As a result, the tribal people of Nagada suffered from severe malnutrition and other health issues, while the village lacked the very basic amenities human beings need to live.

Nagada made headlines in July of 2016, when 19 children died from severe malnourishment in only a month's time.

The government took immediate action to not only address malnutrition in Nagada, but also to improve issues related to infrastructural development, enhancement of livelihoods of the community, construction of metal roads, excavation of ponds, bringing electricity, establishing Anganwadis and providing nutritious food to children under the age of 6 years, providing food support, construction of houses under Indira Awas Yojona (mines) and more through its different line departments and social assistance schemes.

Odisha Livelihoods Mission (OLM) also took immediate action to address the needs

of this community. It was while working with this community that both the State Government of Odisha and OLM felt that a focused intervention was required to create an enabling environment for overall wellbeing of the people of Nagada. This called for combining the strategies for immediate as well as long-term intervention and Trickle Up was chosen as a partner by OLM to lead this initiative.

While working in Nagada, Trickle Up realised that while food security can be ensured for poor households through the Public Distribution System (PDS) by the government, it is not enough for the overall development of the mind and body. In order to get wholesome nutrition and to develop to a person's full potential, food diversity is required. It is most important for pregnant mothers, lactating mothers and absolutely critical for children below six years of age. Malnutrition being a huge challenge in Nagada, the people there lacked the resources and proper awareness which could ensure food diversity and optimum intake of nutritious food.

The Solution:

One of the best solutions to the challenging issue of malnourishment is a "Nutrition Garden" (Nutri Garden). According to a survey by Food and Agriculture Organization of the United Nations (FAO) in 2011, 70 % of the diseases caused by deficiency of vitamin A can be reduced by the promotion of Nutri Garden.

A Nutri Garden appropriately utilises the space at the front and rear ends of a house to grow fruits and vegetables that can not only sustain the family, but also support their dietary requirements. Seasonal vegetables are grown by utilising locally available wastes and other materials as manures or fertilisers. Once prepared, it can be used for a long period to fulfill the daily needs of the household.

Today, 60 households from Nagada have adopted the practice of having a Nutri Garden in their household during the Kharif season Azim Premji Philanthropic Initiatives (APPI) supported the training needs to start and maintain the gardens. They also supported the procurement of the seeds. These gardens ensures regular supply of the required amount of nutritious vegetables to the families.

Our aim is to have Nutri Gardens running throughout the year so that it actively contributes in reducing the malnourishment rates in the village.



In Partnership with TATA Communications

The 'M-POWERED' (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.

The M-Powered Project aims to make significant and replicable contributions towards the eradication of extreme poverty by providing extremely poor women with appropriate mobile technologies in order to improve their access to information and services, subsequently enhancing their livelihoods and wellbeing. In addition, the program aims 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 M-Powered project has been implemented in Jharkhand (Pakur and West Singhbhum districts) and in Odisha (Bolangir and Sundergarh).

Objectives of the Project

- Increase extremely poor households' access to information that will enable greater financial and social inclusion and sustainable livelihood development (with grant support to 1717 participants).
- Increase the responsiveness and accountability of governments and providers to the needs of extremely poor households by increasing their access to real-time data about these needs and strengthening households' ability to provide input and feedback about services provided.

Our Approach

In the M-Powered intervention areas, 1717 project participants were given seed grant to the amount of INR 3000 and 1000 participants are given mobile phones.

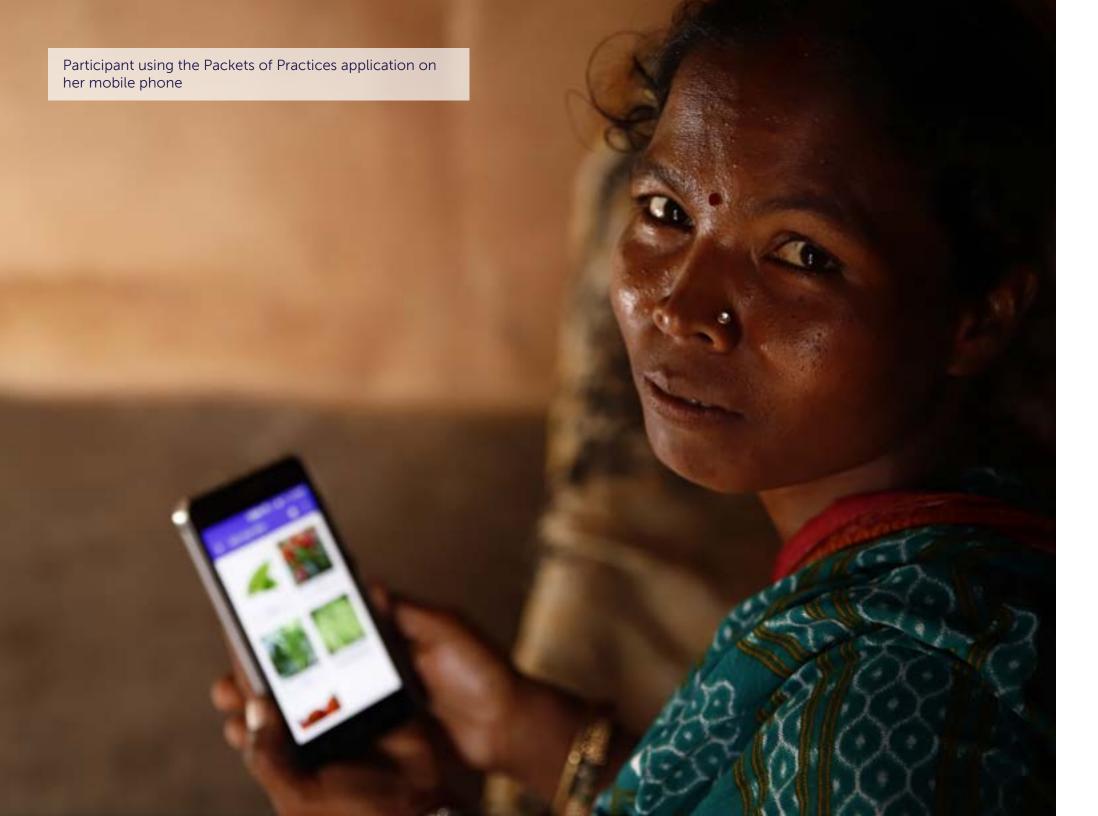
The grant distribution was made to aid the livelihood plans of individual project participants and monitored accordingly.

The phones came preloaded with 'Packets of Practices' (PoP) - an application conceptualized to use digital inclusion to mobilize project participants on livelihood development and improvement. This PoP application provides modules on organic cultivation techniques for 5 crops - Chilli, Tomato, Brinjal, Bitter gourd, and French Beans and aims at helping participants grow new crops and increase the yield of the crops they are already growing.

Training of trainers and follow up trainings were conducted with field staff, Community Resource Persons and Government officials at the block level to roll out the PoP.

Livelihoods were planned through a discussion of coaches with each household. The plan was finalised based on achievable and feasible targets, longer and sustainable goal of income generation and well being.

Smart Sakhis, digital coaches providing training and guidance to the project participants on mobile and PoP usage and bridging the information gap, were selected from the project areas to aid the process of technological inclusion.



Outcomes

71.43%

Participants adopted better agricultural and business practices

76.8%

Participants witnessed an increase in their income

6148

Indian Rupees increase in income

88.2%

Participants witnessed an increase in their savings

3247

Indian Rupees increase in savings

287
Migration sensitive households have choosen to stay back

76.8%

Participants benefited in terms of livelihood outcomes from the PoP application

38.64%

Participants are actively making household decisions

81.36%

Participants would recommend the purchase of smartphones, and would spend INR 1,500-2,000 amount to purchase one

6.7:1

SROI Value created as on 2018-19

For each rupee invested in the program, a social value of INR 6.7 is being generated, as on year 2019.

Data from SROI Evaluation of M-Powered Program by KPMG



Story of Change from M-POWERED

The President of the Malati Self Help Group from Khampur village of the Balisankara block in Sudergarh district of Odisha, is an unassuming woman, around thirty years of age. She merely smiles a grateful smile when one mentions that Malati won the Best Self Help Group award from the Block Administration recently. She is a quiet woman, but her eyes speak of a steely resolve. Her life has been a huge uphill struggle.

Today Kuntala sends both her eleven year old daughter and nine year old son to school in the hope that the cycle of inter-generational poverty stops with them. About a decade back, Kuntala was not even sure where life would lead her. Having just lost her husband to tuberculosis, Kuntala, a single mother of a toddler, was then pregnant with her second child and life had come to a standstill. Though the family was living in ultra-poverty, this sudden demise pushed Kuntala's back to the wall. She was struggling to make ends meet and raise her children when Trickle Up started working in the Sundergarh district in 2015. It was through this intervention that the Self Help Group called Malati was formed and despite facing a lot of issues, Kuntala decided that she would have to find a way to save INR 10 every week as per the norms of the group.

"I was always a very shy person. I did not speak much and I was extremely depressed at the way life had treated me. I had no knowledge of services and schemes that I was entitled to and I was scared of the bank. It was through the Self Help Group that my bank account was created and I started understanding the process of monetary transactions. Not only that, in the Self Help Group, I found a huge support system that stood by me and my young children. I was not alone anymore," says Kuntala.

In 2016, she was also chosen as a participant for the M-Powered project implemented by TATA Communications in partnership with Trickle Up. Through this project, she was handed over a seed grant of INR 3000 and a mobile phone which came with a preloaded application called Packets of Practices (PoP). This application, developed by Trickle Up, helped her understand how to cultivate her land to yield optimum results. She started growing rice and onions using the PoP and has delivered amazing results from it! She is now a whole vegetable vendor.

"Last year, I bought one kilogram of seeds and with the help of the PoP. I could produce 250 kg of onions from it. Imagine the kind of profit I was able to make! The regular trainings are also very helpful, but what happens with the PoP is that it is like a regular reference. Now that I know how to use my phone, I can refer to PoP whenever and wherever I am stuck. I do not have to wait for anyone to come and help me solve my problem. Being a single parent, this is extremely time saving for me. Having this app that I can refer to all the time, has helped me give enough time to cultivation, to my children and also my duties as the President of the SHG," Kuntala looks confident.

Kuntala also uses her phone in different ways. "It helps me network with people and coordinate meetings and trainings. I also like the fact that I can pick up the phone and discuss my problems. Even the other women in my group call me sometimes and ask for my help. My communication skills have improved so much and I am not the same shy person anymore. To be honest, I love my phone. Listening to music or watching videos has become a hobby and my free time is much more entertaining now!"

Today, Kuntala owns two bullocks and two goats and is trying her hand at livestock rearing as well. She follows the instructions on the livestock rearing section of the PoP and regularly vaccinates her livestock so that they remain healthy and a viable source of income for her. "Given the way the rains are behaving, I do not want to be dependent only on agriculture anymore. Livestock gives me an option to stay afloat even if the monsoon is late and my crops are affected. My children are dependent on me. See I am not that educated, but I do dream that my children will grow into good and successful human beings. Today, I can definitely say that I am trying my best to ensure that they have every opportunity to turn their lives around," says the proud mother.



Trickle Up Program Financials

Balance Sheet as on 31 March, 2019

	Particulars	Note. No	e. No As on 31 March, 2019 As on 31 M		31 March, 2018	
I.	EQUITY AND LIABILITIES		Amount (INR)	Amount (INR)	Amount (INR)	Amount (INR)
1.	Shareholders' Funds (a) Share Capital (b) Reserves and Surplus	3.1 3.2	200,000 340,777	540,777	200,000 241,574	441,574
2.	Current Liabilities Income Received in advance Account Payable	3.3	4,166,407 28,189	4,194,596	14,593,280 574,758	15,168,038
	Total			4,735,373		15,609,612
II.	ASSETS					
1.	Non-Current Assets (a) Fixed Assets (i) Tangible Assets Less: Depriciation (b) Long-Term Loans and Advances Security Deposits (c) Other Non-Current Assets	3.4 3.5	159,565 398,338 -238,773 104,000 104,000	263,565	172,727 317,828 145,101 104,000 104,000	296,610
	Pre-Operative Expenses	3.5	-		19,883	
2.	Current Assets (a) Current Investments (b) Cash and Cash Equivalents (c) Other Current Assets	3.6	200,000 2,823,073 1,448,735	4,471,808	6,200,000 7,429,761 1,683,241	15,313,002
	Total			4,735,373		15,609,612

SIGNIFICANT ACCOUNTING POLICIES & NOTES ON ACCOUNT - 1, 2 & 3 Signed in terms of our report of even date annexed

For A.S. Gupta & Company Chartered Accountants Firm Reg. No: 302077E

CA. S. C. Sen Partner

Membership No.: 013679

For and On behalf of the Board

Sushant Verma Director - DIN : 0008195378

Prabhakar Varma Penumetsa Director - DIN : 02934281

Place: Kolkata, India Date: 03 September 2019

Statement of Profit and Loss for the year ended 31st March, 2019

Particulars	Note. No	As on 31 March, 2019	As on 31 March, 2018
I REVENUE FROM OPERATION a) Donation / Grants b) Other Income III TOTAL REVENUE	3.7	11,397,397 171,267 11,568,664	18,522,370 1,465,461 19,987,831
IV EXPENSES a) Program Expenses b) Operation Expenses V TOTAL EXPENSES VI Profit/(Loss) before Extra Ordinary Items and Tax (III - V) VII Tax Expenses	3.8 3.9	5,545,292 5,924,169 11,469,461 99,203	11,493,459 8,131,723 19,625,182 362,649
VIII Profit/(Loss) for the period from continuing Operation(VI - VII)		99,203	362,649
IX Profit/(Loss) for the period		99,203	362,649

Signed in terms of our report of even date annexed

For A.S. Gupta & Company Chartered Accountants Firm Reg. No: 302077E

CA. S. C. Sen

Membership No.: 013679

For and On behalf of the Board

Sushant Verma Director - DIN : 0008195378

Prabhakar Varma Penumetsa Director - DIN : 02934281

Place: Kolkata, India Date: 03 September 2019

20

21

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 <	3	0	3

Name	Designation	Year of joining	Gross Monthly Salary Plus Benefits	Remarks
Ravindra Kumar Singh	Director of Operations	2017	INR 159,050	Highest paid staff and Head
Debashish Sahoo	Associate - Technical	2018	INR 22,794	Lowest paid staff

Staff, Board & Advisory Council Lists

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

No remuneration and reimbursement have been given to any board member.

Air Travel

Name	Designation	Destination	Purpose	Gross Expenses	Remarks	
Avik Dasgupta	Project Officer					
Bhaswati Ganguly	Accounts and Admin Associate	Ranchi	Ranchi	Official Field		
Chandan Kumar Mishra	Technical Officer			Visits for Program		For TATA
Debashish Sahoo	Associate - Technical	MumbaiPune	and Monitoring Purposes	INR 89087	M-Powered Project	
Mukesh Dubey	Program Coordinator	HyderabadDelhi	Official Meetings			
Ravindra Kumar Singh	Director of Operations		and Donor Visits			
Shinjini Chowdhury	Documentation Officer					



Why Trickle Up India?

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

Odisha Livelihood Mission:

Trickle Up and OLM have been working in partnership since 2015 with the ultrapoor community in Sundargarh and Bolangir district of Odisha. The project has seen some positive results in the life of the community with the linking of the ultra-poor community with the institution for social and financial inclusion and livelihoods enhancement. It was counting on that experience that OLM offered to support Trickle Up's focused intervention with the community in Nagada.

TATA Communications Limited

The project "M-POWERED" (Mobile Connections to Promote Women's Economic Development) was conceptualized as a step forward to materialize the greater vision of Tata Communications Service Provider Group to reach and empower 100 million women. The project was designed to empower project participants living in extreme poverty by providing them with custom-designed mobile technology to promote sustainable livelihoods, eventually contributing to the United Nation's Sustainable Development Goal to end poverty by 2030.





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