

trickleUP

Trickle Up Program

ANNUAL REPORT 2019-20





Foreword

Last year, we were delighted to celebrate Trickle Up's 40th anniversary. The first step taken by Glen and Leet to empower 10 women in the Caribbean island of Dominica became a tested model for millions to escape from extreme poverty. Now, more than four decades later, Trickle Up has helped 1.5 million people create profitable businesses that feed their families, send their children to school, and provide enough to save for the future. With each Trickle Up business benefiting an average of five people, we estimate that we've touched more than a million lives since 1979. Our methods have evolved with the times, but unchanged is our focus on people living in conditions of extreme poverty, vulnerability, and marginalization. Trickle Up is committed more than ever to fighting poverty through strengthening the empowerment and influence of women and girls. This Annual Report highlights our interventions in financial year 2019-20.

Trickle Up in partnership with Odisha Livelihood Mission (OLM) designed a comprehensive intervention strategy to address the specific barriers faced by the

people living in ultra-poverty for ensuring the social, economic and financial inclusion of the communities. With this intervention we have created necessary dedicated community structure to nurture, mobilise and empower through promotion of sustainable livelihoods. Trickle Up not only ensures inclusion and participation of the most vulnerable communities in SHGs, CLFs and GPLFs but also promoted dignified and diverse livelihood activities among the project participants. We have targeted 1124 women living in ultra-poverty from Jajpur, Sundargarh and Bolangir to ensure their socio-economic inclusion in the mainstream development.

Today the digital transformation provides new avenues for the economic empowerment of women and can contribute to greater gender equality. The Internet, digital platforms, mobile phones and digital financial services offer "leapfrog" opportunities for all and can help bridge the divide by giving women the possibility to earn additional income, increase their employment opportunities, and access knowledge and general information. With financial

assistance from Tata Communications, we are helping 2800 participants to initiate sustainable livelihood activities with seed capital using mobile technology and customised applications as a tool to take informed decisions and improve well-being of life.

Although our work on eradicating extreme poverty is ongoing, we want to celebrate the life-changing impact of Trickle Up's interventions. It would not be possible without the commitment and support of our partners, donors, and stakeholders – thank you! I also want to thank everyone at Trickle Up for their wonderful commitment and great work.

Core to our work are our partnerships with civil society organisations, community leaders and activists in all that we do, and these networks and relationships allow us to continue to learn, grow and deliver greater impact. We are grateful to our partners, as we work hand-in-hand to help people living in extreme poverty and vulnerability to advance their economic and social well-being.



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Our Mission

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

Our Vision

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

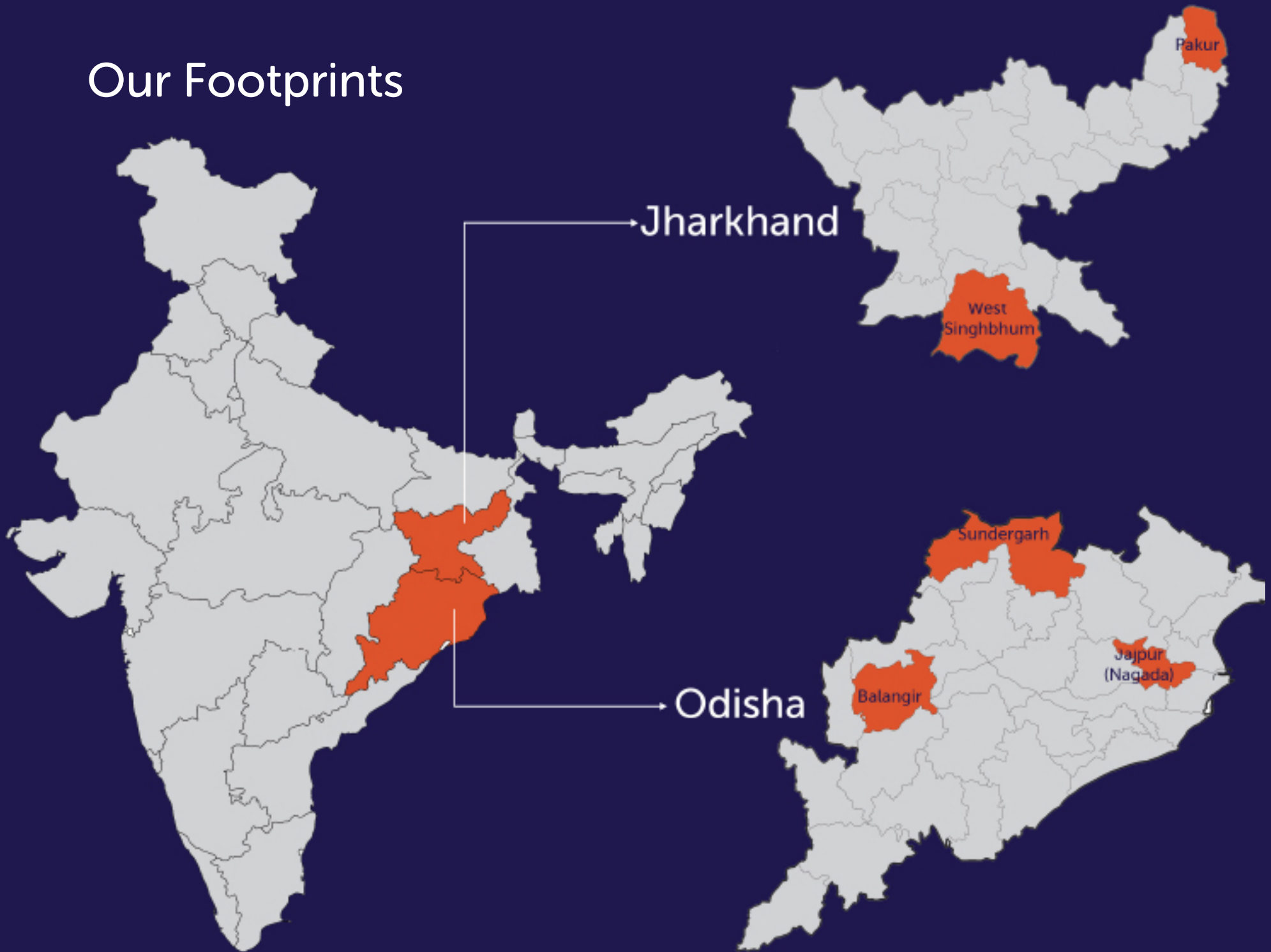
Our Objectives

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.

Our Footprints



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, Bolangir and Sundargarh districts 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

1124

participants impacted through the partnership with Odisha Livelihoods Mission in Jajpur, Sundargarh & Bolangir districts

2800

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

- Ensure inclusion and participation of the most vulnerable communities in SHGs, CLFs and GPLFs
- Promote dignified and diverse livelihood activities
- Sensitize community institutions in addressing vulnerabilities of the communities living ultra-poverty, including food security.
- Facilitate financial inclusion with improved access to and utilization of savings and credit.

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

764

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

LIVELIHOODS

1,110

households have involved in various sustainable livelihood activities.

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

14,59,800

Indian Rupees saved by 418 Self Help Groups (SHGs).

1,26,00,000

Indian Rupees of Community Investment Fund disbursed to each of the 252 Self Help Groups

2,03,80,000

Indian Rupees worth of Internal Credit taken by Self Help Groups

CONVERGENCE WITH GOVERNMENT SCHEMES

99%

households have availed the Public Distribution System scheme

50%

households have availed the Rural Housing scheme

99%

households have Job Cards

75%

households have registered for Life Insurance

100%

households have Bank Accounts



One dream
at a time...

"We used to migrate to Hyderabad to work in brick kilns. It was back-breaking work and we were away from home. Even the pay was terrible. We could hardly sustain ourselves financially and I feel that was the toughest period of my life," thirty year old Chhatria still looks melancholic when she looks back at her days as a migrant worker.

Prabhasini, lives in a remote village Beherabahal in Bongomunda block of Balangir district in Odisha with her husband, a four year old daughter and two year old son. The couple stopped migrating when in 2015, Trickle Up and Odisha Livelihoods Mission started working in their village with an aim to eradicate extreme poverty. The objective of this partnership was to contextualise Trickle Up's Graduation Approach to the existing framework of the National Rural Livelihoods Mission, thereby helping households living in extreme poverty graduate out of it by practising sustainable livelihood options.

When the Self Help Group 'Nari Shakti' was formed in Prabhasini's village, she was chosen as one of the ultra-poor participants for this initiative. As a participant, she received a seed grant which helped her to start her own small business as a vegetable vendor. In the small

patch of land they owned, she started cultivating lady fingers, bitter gourd and long beans. Following the trainings she received from OLM and Trickle Up, soon the quality of her produce made news in the locality. The amount of profit Prabhasini started earning was unprecedented in her life.

The Self Help Group taught her the value of savings. Along with saving INR 10 every week with the group, she started saving a part of the profits she earned from her business. Soon, she was able to take out a loan from her group, add it to her savings, and buy two bullocks with INR 20000. Immediately, she worked out an alternate livelihood plan with the field staff working in her village, and started to use her bullocks to till her land for better results, and renting them out to others at INR 300 per day.

"I have only studied till the third standard. But I am definitely going to ensure that my daughter completes her education. If with the education I have, I am being able to run this business and run my home, imagine what she could do if she studied! I am going to make her capable enough to stand on her own two feet. Through this process of forming groups, making livelihood plans, starting our own businesses and improving our lives, I have realised the

amount of power and strength we women have. I want my daughter to grow up knowing the same," Prabhasini smiles her infectious smile.

One of the things Prabhasini always wanted to own was a television set. With the profits she earned from her business, that was one of the first things she bought.

"I can't sit idle unless I am watching TV. That is one thing I love doing. Otherwise, I am always wondering what next. So next on my list is a motorbike. I want to become a mobile vegetable vendor. Now that I know that the organic vegetables I produce are of great quality and are popular with the customers, I want to be able to reach more customers in different places without the involvement of middlemen. Not only will this help me increase my profits, but it will also help me create a good amount of savings for my young children. After all, everything I do, is to give them a comfortable and happy life," she is confident.

Prabhasini is one of those young women in her village who have set an example by being unapologetically driven about her dreams and passionate about her desires.



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 well-being. 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

DIRECT OUTREACH

2800

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

INDIRECT OUTREACH

12,600

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

STRENGTHENING COMMUNITY INSTITUTIONS

100%

participants integrated into Self Help Groups

100%

participants are engaged in savings and credit activities in their SHG

97%

participants engaged in community participation activities

CONVERGENCE WITH GOVERNMENT SCHEMES

95%

households have availed the Public Distribution System scheme

71%

households have availed the Rural Housing scheme

84%

households have Job Cards

75%

households have registered for Life Insurance

100%

households have Bank Accounts

ସଦା ମନେ ଆଶା
ହିତାଧିକାରୀମାନଙ୍କ ପାଇଁ
ଗ୍ରାମ: କେ...
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ଆର୍:କେ...

Crucial
Connections



Like most of the families in the small village of Beherabahal of the Bongomunda block, Bolangir district in Odisha, Prafulla Chhatria and her husband too migrated to the village of Raipur for six months every year in order to sustain themselves and survive. In Raipur, both husband and wife worked as daily wage labourers in the fields. They spent the rest of the year in Beherabahal merely surviving on the little bit of farming they did on their land, complementing it with some earnings from working odd jobs.

Prafulla has two sons, one four and the other two years old. Life threw a curveball at her when her younger son started falling sick regularly. He suffers from bouts of fever, hiccups and convulsions and there are hardly a few days in the month when he is well. With such a child, it became difficult for Prafulla and her husband to keep migrating to earn. Needless to say, the financial condition kept worsening as well.

After Trickle Up and TATA Communications started working in their village in 2016, quite a few of Prafulla's challenges seemed to become manageable. Selected as one of the ultrapoor participants in the project, she received a seed grant of INR 3000 and a

mobile phone. Thus began Prafulla's journey as a farmer. On the small patch of land she owns, she started cultivating long beans, eggplants, tomato and bitter gourd following the instructions on the Package of Practices (PoP) application developed by Trickle Up and preloaded on her phone. The fact that each crop comes with its own set of instructions, and audio-visual guides for participants who cannot read, the PoP has really helped Prafulla grow marketable organic products. Today, her husband is still a wage labourer and works in the farms of others in and around the village, and she is a farmer in her own right.

"The vegetables I grow are consumed by us and I sell some as well. Whatever I earn from selling the vegetables goes towards my younger son's medical costs. I have to spend at least INR 1000 a week on his medicines as his condition is chronic. If not for the regular source of income I have now, I don't even know how I would manage such a large sum of money. Honestly, I am more grateful for the phone. In cases of emergency with my sick child, getting in touch with the Asha didi or the doctor has become so easy now. I can explain symptoms over the phone and we can take immediate measures to keep my child alright

till we reach them or they reach us. That's been a boon," says Prafulla.

Given her child's health conditions, she has neither been able to invest in other livelihood options, nor has she been able to scale up her produce, as a lot of the money she earns is spent over medical expenses. In the absence of this source of income as a farmer, life would be extremely difficult for her. The Self Help Group she belongs to is called "Nari Shakti" and according to her, this group has been a major mental support during her tough times. They've stood by her while she has spent sleepless nights over her child's health, always lending a helping hand when required or a shoulder to lean on when she felt weak.

"There isn't much I look forward to now except for my child getting healthier. But I do know that I can do so much more when he gets better. That's my aim now. Thankfully, I am able to afford his healthcare now. It feels I will soon be on my way to improve my financial condition. I just want my children to have a healthy life. They should never have to face the kind of challenges I struggle with every day. I'm confident that I will be able to do that much for them," Prafulla signs off.



Trickle Up Program Financials

BALANCE SHEET AS ON 31 MARCH, 2020

	Particulars	Note No.	As at 31-03-2020	As at 31-03-2019
I.	EQUITY AND LIABILITIES		Amount INR	Amount INR
1	Shareholders' Funds			
	(a) Share Capital	2	2,00,000.00	2,00,000.00
	(b) Reserves and Surplus	3	14,87,316.00	3,40,777.00
			16,87,316.00	5,40,777.00
2.	Restricted Fund	4	2,25,06,142.00	38,68,782.00
3	Current Liabilities	5	1,97,179.00	75,389.00
	Total		2,43,90,637.00	44,84,948.00
II.	ASSETS			
1	Non-Current Assets			
	(a) Fixed Assets	6	84,635.00	1,59,565.00
	(b) Long-Term Loans and Advances	7	1,00,000.00	1,04,000.00
			1,84,635.00	2,63,565.00
2	Current Assets			
	(a) Current Investments	8	-	2,00,000.00
	(b) Cash and Bank balances	9	2,41,47,722.00	28,23,073.00
	(c) Other Current Assets	10	58,280.00	11,98,310.00
			2,42,06,002.00	42,21,383.00
	Total		2,43,90,637.00	44,84,948.00

Company Information & Significant Accounting Policies

Notes to Accounts

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm Registration No. 316112E



(S. K. KEJRIWAL)

Membership No.052768

UDIN : 20052768AAAABB2134



Place : Kolkata

Date : 6th September, 2020

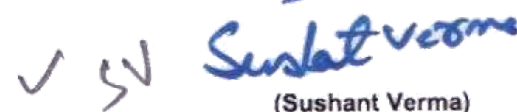
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02-17

For and on behalf of the Board


(PRABHAKAR VARMA PENUMETSA)

Director

DIN: 02934281


(Sushant Verma)

Director

Din: 0008195378



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2020

Particulars	Note No	For the year ended 31st March, 2020	For the year ended 31st March, 2019
		AMOUNT (INR)	AMOUNT (INR)
I REVENUE FROM OPERATION			
Donation / Grants	11	58,72,142.00	1,13,97,397.00
II. Other Income	12	2,72,632.00	1,71,267.00
III.TOTAL REVENUE		61,44,774.00	1,15,68,664.00
IV EXPENSES			
a) Program Expenses	13	40,49,394.00	55,45,292.00
b) Employee Benefits expenses	14	10,00,313.00	40,47,549.00
c) Depreciation and Amortization Expenses		74,930.00	93,672.00
b)Other Expenses	15	9,63,870.00	17,82,948.00
V TOTAL EXPENSES		60,88,507.00	1,14,69,461.00
VI Surplus before Prior period Items and Tax (III - V)		56,267.00	99,203.00
Add: Prior period Income	16	10,90,272.00	-
		11,46,539.00	99,203.00
VII Surplus/Deficit for the year		11,46,539.00	99,203.00

Company Information & Significant Accounting Policies

Notes to Accounts

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm Registration No. 316112E



(S. K. KEJRIWAL)

Membership No.052768

UDIN : 20052768AAAABB2134



Place : Kolkata

Date : 6th September, 2020

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02-17

For and on behalf of the Board


(PRABHAKAR VARMA PENUMETSA)

Director

DIN: 02934281


(Sushant Verma)

Director

Din: 0008195378



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	1	2
50000 <	0	0	0

Name	Designation	Year of joining	Gross Monthly Salary Plus Benefits	Remarks
Chandan Kumar Mishra	Technical Coordinator	2018	INR 35483	Highest Paid Staff
Debashish Sahoo	Associate - technical	2018	INR 22794	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
Bhaswati Ganguly	Accounts and Admin Associate	Odisha	Official Field visit for Program and monitoring purpose. Official meeting and as per Donor requirements.	INR 1,34,221	For TATA M-Powered Project
Chandan Kumar Mishra	Technical Officer	Jharkhand			
Debashish Sahoo	Associate - Technical	Delhi			



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

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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