

# Trickle Up India Foundation

ANNUAL REPORT 2020-21



# Foreword

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 2020-21.

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 1000 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.

ଓଡ଼ିଶା ପ୍ରାଥମିକ ବିଦ୍ୟାଳୟ  
ସ୍ଥାନ: ୫୫-୨-୧୧୦୩  
ଗଜାବାହାଲ  
ବ୍ଲକ୍: ବରଗୋପାଳ, ଜିଲ୍ଲା: ବାଲିକାନ୍ତ



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# 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.

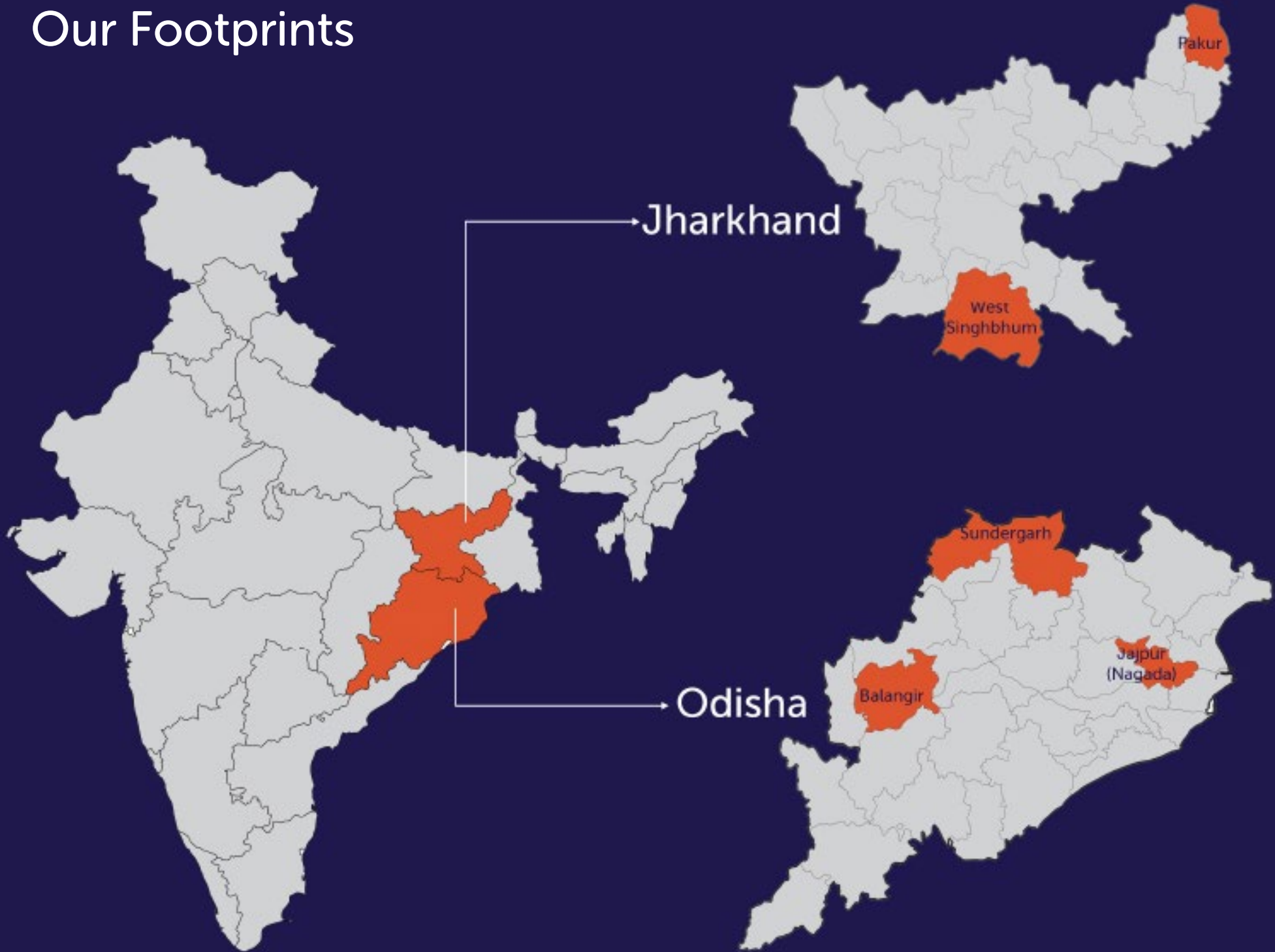
# Our Objectives

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.

# 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

# 1000

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

717

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

## LIVELIHOODS

968

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.

1. Capacity building of CRPs, MBKs, Krushi mitra, Prani mitra and project participants on Agriculture, livestock and micro enterprise development.
2. Sensitization of GPLF and CLF members on social issues i.e. liquor movement, early child marriage and distress migration related issues.
3. Observation of nutrition week at Anganwadi Centre level covering AWW, ASHA, CRPs, MBKs, Pregnant mother, lactating mother and adolescent girls group.

## STRENGTHENING COMMUNITY INSTITUTIONS

11,524,079

Indian Rupees saved by 398 Self Help Groups (SHGs).

21,240,000

Indian Rupees of Community Investment Fund disbursed to each of the 383 Self Help Groups

564,000

Indian Rupees worth of Internal Credit taken by Self Help Groups

2,425,000

Indian Rupees of Vulnerability Reduction Fund disbursed to each of the 485 project participants.

210,000

Indian Rupees of Covid assistance package disbursed to each of the 14 project participants.

## CONVERGENCE WITH GOVERNMENT SCHEMES

94.7%

households have availed the Public Distribution System

46.9%

households have availed the Rural Housing scheme

86.6%

households have Job Cards

100%

households have registered for Life Insurance

99.9%

households have Bank Accounts



Adding diversity to  
escape poverty

Meta Bag hails from Khaliapali, the most backward, remote and migration prone village of Badsaimara Gram Panchayat of Muribahal block (Bolangir District, Odisha). Her 7-member family that include her husband and three children is one of the poorest families in Khaliapali. She didn't have any productive asset for cultivation or any means for livelihood opportunity. Meta and her husband completely depended on migration and daily wage labour to meet both ends.

But unfortunately, all of a sudden, her husband fell sick and for his treatment they spent nearly Rs.15000/- which they borrowed from her relatives and from the money lender with a monthly interest rate of 10 per cent. "Due to pressure from money lender, I tried all various options to repay a portion the borrowed loan. Without getting any other option of survival, I kept my sons with my relatives and migrated to Hyderabad with my husband," says Meta. In Hyderabad both of them engaged in construction wage work and stayed there for 6 months and earned up to 20,000/- twenty thousand and came back home and repay to money lender. After working for three months, she returned back to her village. The economic condition of her family was really very worse at that time.

During those difficult times, Trickle Up approached her to enroll in the ultra-poor project as a participant. Trickle Up initiated this project to empower the ultra-poor women in the Balangir district of Odisha. As a first step towards empowerment, the team motivated Meta to join the Women Self-Help Group (WSHG) in 2018, which was formed under TU-OLM program named as Jai Maa Metakani WSHG. Meta says, "Though I joined SHG, but I remained absent frequently in weekly meetings as I was working as a daily wage laborer and sometimes, I had no money to deposit in the group." Regular visit and motivation by the Trickle Up team members gradually created an interest in her to be part of the SHG meeting. Looking at the other SHG members, Meta realized that she could

earn her livelihood by staying at village and her children will continue their study.

While developing livelihood plan for each participant, Meta and her husband suggested the staffs for goat rearing and agriculture. After detail discussion on livelihood opportunities, she planned for digging a Ring well to cultivate vegetables round the year. Her investment plan was developed, and it was estimated that nearly Rs.11,500/- required to start the goat rearing and vegetables vending from these activities. She got Rs.5,000/- from Kalia Yojna, Rs.5,000/-from Community Investment Fund (CIF) and Rs.1500/- from Revolving Fund (RF).. From the first day sale, she could be able to earn up to Rs.100/- as her profit. From that day she had not failed to carry out the vegetables vending. Besides that, she has developed a nutrition garden and also purchased two goats on the profit. Trickle up also supported her with five poultry chicks. With facilitation and support from the Trickle Up team, Meta constructed a pucca house under Prime Minister Awaas Yojana (PMAY) and received a new job card. In partnership with Whole Planet Foundation (WPF), she was supported to dig a ring well. Now, she is cultivating vegetables in the patch of 30 decimal of land round the year.

Engaging in different livelihood activities, now Meta is quite confident that her earnings can fulfill all the basic necessity of her family. In comparison to earlier days, now she is having two times nutrition food for her family. Both her children are going to school. "I did not get an opportunity to go the school but I will give all possible support to my children so that they can complete higher study of education, says Meta. So, she adds, "Today what I am it is because of team members of Trickle Up and Lokadrusti. Without their guidance, support, encouragement, counseling I could not do anything in my life. It is a life changing opportunity for me which transformed our life and livelihood."



In Partnership with  
TATA Communications

The 'MPOWERED' (Mobile Connections to Promote Women's Economic Development) project started in 2015 as a product of Tata Communications' vision to empower 25,000 women with access to information.

The MPOWERED 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 MPOWERED 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.



कोविड-१९ राहत कार्यक्रम  
trickleXP  
द्वारा प्रदान किया गया है

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

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



# Outcomes

## DIRECT OUTREACH



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

## INDIRECT OUTREACH



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

## STRENGTHENING COMMUNITY INSTITUTIONS



participants integrated into Self Help Groups



participants are engaged in savings and credit activities in their SHG



participants engaged in community participation activities

## CONVERGENCE WITH GOVERNMENT SCHEMES



households have availed the Public Distribution System scheme



households have availed the Rural Housing scheme



phase -I households have Job Cards



phase -II households have Job Cards



households have Bank Accounts



Reaping the rewards  
of empowerment

Ms. Budhani Cherwa, 42 years old, is a member of a scheduled tribe ultrapoor household in the Ho community. She is originally from Soda, a small village in the Manoharpur block of West Singhbhum district in Jharkhand. Budhani has three children, including a daughter who suffers from a visual impairment. Her husband is a daily wage earner.

Initially, Budhani was hesitant to participate in the MPOWERED project, supported by Tata Communications, as her community does not encourage women to actively engage in social activities. She also had her own inhibitions regarding her capacity to engage with others and voice her own opinions. As such, field staff provided regular coaching and training. After some time, Budhani integrated the Asha Self-help Group (SHG) and gained financial literacy skills. She has also received digitally-enabled support through a mobile phone equipped with the Package of Practices (POP) app. The 'Package of Practices (PoP)' mobile application developed and designed especially for women like Budhani having low literacy. The app provides planning tools, best practices and connection to livelihood coaches to help her grow a variety of lucrative crops. Trickle Up's Graduation Approach coupled with digitally enabled support through smartphones and PoP app empower her to become self-sufficient with diverse

livelihood choices. She is now aware of different types of vegetables, vegetable calendar and cultivation practices which help her to take right measures at the right time throughout the process of vegetable cultivation.

Budhani considers this a journey of recognition. Getting selected gave her immense confidence and pride that she could achieve something on her own and that her voice counts. Active participation in SHG meetings as well as regular training and coaching have strengthened her resolve to bring change to her life for herself and for her family.

She hopes to further strengthen her capacity in digital technology including gaining more experience using the PoP-enabled smartphone by which the MPOWERED program aims to bridge the digital divide by putting technology in the hands of women to provide them with means to communicate and make informed decisions about their livelihoods.

Budhani is happy to have learnt to participate in public, engage with other women, and voice her thoughts outside of her home. She feels happy when she is identified by her name, as she is recognized as person, which for her is a significant milestone.



₹500  
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
एक सौ रुपये  
500  
80325

₹250  
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
₹50  
OFA 858937

₹500  
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
पचास रुपये  
4FV 291072  
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# Trickle Up India Foundation Financials

# BALANCE SHEET AS ON 31 MARCH, 2021

	Particulars	Note No.	As at 31-03-2021	As at 31-03-2020
I.	EQUITY AND LIABILITIES		Amount INR	Amount INR
1	<b>Shareholders' Funds</b>			
	(a) Share Capital	2	200,000.00	200,000.00
	(b) Reserves and Surplus	3	990,019.00	1,487,316.00
			<b>1,190,019.00</b>	<b>1,687,316.00</b>
2.	<b>Restricted Fund</b>	4	<b>7,155,537.00</b>	<b>22,506,142.00</b>
3	<b>Current Liabilities</b>	5	<b>730,527.00</b>	<b>197,179.00</b>
4.	<b>Short term Provisions</b>	6.	<b>156,000.00</b>	-
	<b>Total</b>		<b>9,232,083.00</b>	<b>24,390,637.00</b>
II.	ASSETS			
1	<b>Non-Current Assets</b>			
	(a) Fixed Assets	7	129,445.00	84,635.00
	(b) Long-Term Loans and Advances	8	100,000.00	100,000.00
			<b>229,445.00</b>	<b>184,635.00</b>
2	<b>Current Assets</b>			
	(b) Cash and Bank balances	9	8,969,858.00	24,147,722.00
	(c) Other Current Assets	10	32,780.00	58,280.00
			<b>9,002,638.00</b>	<b>24,206,002.00</b>
	<b>Total</b>		<b>9,232,083.00</b>	<b>24,390,637.00</b>

Company Information & Significant Accounting Policies 01

Notes to Accounts 02-17

The accompanying notes are an integral part of the Financial Statements

As per our Report of even date attached.

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm Registration No. 316112E

(S. K. KEJRIWAL)

Membership No.052768

UDIN : 2105768AAAABU7842

Place : Kolkata

Date : 6th day of September, 2021



For and On behalf of the Board

(Prabhakar Varma Penumetsa)

Director

DIN : 02934281



(Sushant Verma)

Director

DIN: 08195378

# INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2021

PARTICULARS	NOTE	For the year ended 31st March, 2021	For the year ended 31st March, 2020
		AMOUNT (INR)	AMOUNT (INR)
<b>I REVENUE FROM OPERATION</b>			
Donation / Grants	11	16,372,893.00	5,872,142.00
II. Other Income	12	6,262.00	272,632.00
<b>III.TOTAL REVENUE</b>		<b>16,379,155.00</b>	<b>6,144,774.00</b>
<b>IV EXPENSES</b>			
a) Program Expenses	13	10,168,017.00	4,049,394.00
b) Employee Benefits expenses	14	1,486,809.00	1,000,313.00
c) Depreciation and Amortization Expenses		101,220.00	74,930.00
b) Other Expenses	15	4,964,406.00	963,870.00
<b>V TOTAL EXPENSES</b>		<b>16,720,452.00</b>	<b>6,088,507.00</b>
<b>VI Surplus before Prior period Items</b>		-341,297.00	56,267.00
<b>Add: Prior period Income</b>	16	-	1,090,272.00
		-341,297.00	1,146,539.00
<b>VII Surplus/Deficit for the year</b>		-341,297.00	1,146,539.00
<b>Less: Provision for Taxation</b>		156,000.00	-
<b>VII Surplus/Deficit for the year after tax</b>		<b>-497,297.00</b>	<b>1,146,539.00</b>

Company Information & Significant Accounting Policies

01

Notes to Accounts

02-17

The accompanying notes are an integral part of the Financial Statements

For and On behalf of the Board

As per our Report of even date attached.

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm Registration No. 316112E

(S. K. KEJRIWAL)

Membership No.052768

UDIN : 2105768AAAABU7842

Place : Kolkata

Date : 6th day of September, 2021



(Prabhakar Varma Penumetsa)

Director

DIN : 02934281



(Sushant Verma)

Director

DIN: 08195378

# 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	2	1	3
25001 - 50000	2	2	4
50000<	0	0	0

Name	Designation	Year of joining	Gross Monthly Salary Plus Benefits	Remarks
Sushant Verma	Director	2020	INR 43937	Highest Paid Staff
Sudip Mukherjee	Director of Operations	2020	INR 11081	Lowest Paid Staff

## STAFF, BOARD & ADVISORY COUNCIL LISTS

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

Remuneration and reimbursement have been given to Sushant Verma only.

## AIR TRAVEL

Name	Designation	Destination	Purpose	Gross Expenses	Remarks
Sushant Verma	Director	Odisha	Official Field visit for Program and monitoring purpose.	INR 90,000	For TATA MPOWERED Project
Prabhakar Varma Penumetsa	Director	Jharkhand			
Sudip Mukherjee	Director of Operations	Delhi			
Diganta Mohanty	Program Director	Bangalore	Official meeting and as per Donor requirements.		
Saswati Pattnaik	Program Manager				
Bhaswati Ganguly	Accounts and Admin Officer				





# Why Trickle Up India Foundation?

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

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

## The Indian Reality

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

## We Are Unique

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

## Our Approach

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

## Why Choose Us?

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

## What We Aim for

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

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

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

# Our Partners

## 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 ultrapoor 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 "MPOWERED" (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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