

**TRICKLE UP PROGRAM
1988 GLOBAL REPORT**

by

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REPORT FROM THE DIRECTORS:

A Decade of Helping People Help Themselves

This year the Trickle Up Program (TUP) celebrates its tenth anniversary. With the arrival of 1989, TUP has reached a milestone: the creation of its 10,000th business. To mark this occasion TUP's second Global Summary Report briefly reviews TUP's achievements over the past decade as well as developments in 1988.

Since its small beginnings in 1979, more than 292,000 people have directly benefited from the Trickle Up Program. It has been introduced into 100 countries and has become operational in 83. The 10,709 businesses started by TUP as of 31 December, 1988 have produced more than \$10 million in revenue. These businesses have given people struggling for survival the opportunity to create their own self-initiated, self-sustaining solutions to poverty. The TUP process has taught people how to start and continue businesses. It has not only increased income but has also inspired new confidence, revived communities, and improved the quality of life. These are benefits that are hard to measure but truly do "trickle up." As one TUP Entrepreneur in the Philippines told us, "We all have dreams, but now we have hope."

TUP began as a tiny experiment with ten businesses on the island of Dominica, but its vision was far-reaching: a belief in people. We believed that even in the poorest parts of the world, people have energies and abilities, and that if development funds could only reach them directly, the results would be startling.

With the help of over 2,000 dedicated volunteer Coordinators, TUP has confirmed this belief, proving that if we respect people, they can find their own ways to realize their goals. Indeed the results of this decade, summarized in this report, demonstrate the transforming power of the TUP process.

These results are the product of the process TUP has developed, linking field-based volunteers and computer software with potential Entrepreneurs. An essential component of this process is the long-term partnership TUP has fostered with development organizations through its integrated approach to local agency participation. Such interaction has nurtured a reciprocal sharing of ideas and efforts that has expanded the effectiveness not only of TUP, but the development community.

On this anniversary we pay special tribute to our many partners around the world - the multitude of contributors, friends, volunteers and supporters - who, over the years, have helped TUP reach the poor. Your time, your efforts, and your skills have helped to make a difference in people's lives and produce the benefits described in this report.

The main value of looking back is to learn from the past and shape our directions for the future. We hope that TUP's partners - old and new - will continue their commitment to reducing poverty, building self-reliance, and creating choices and opportunities for the poor. We invite you to incorporate the TUP process into your own work, and to send us your comments and ideas.

Mildred Robbins Leet and Glen Leet

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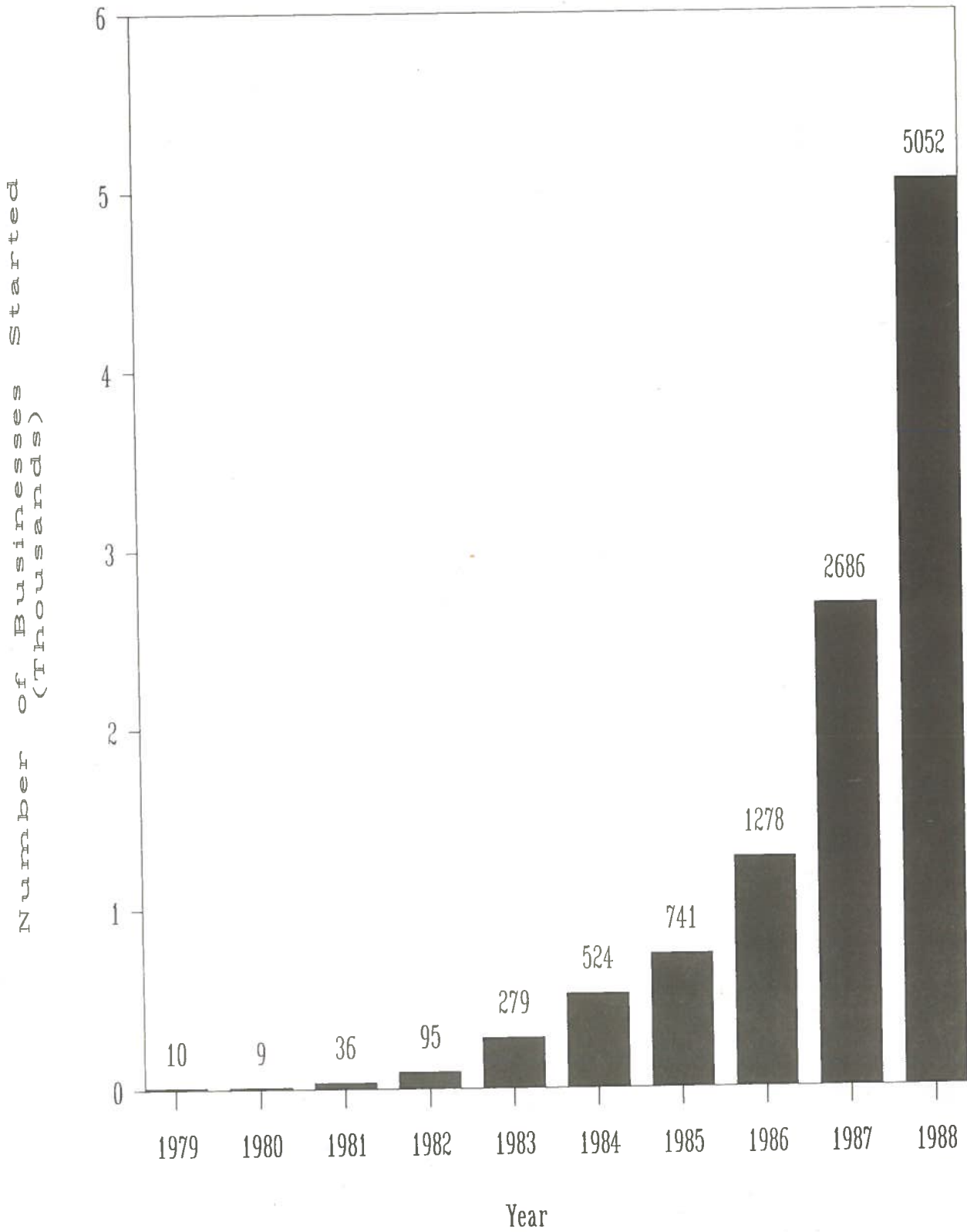
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Under the general direction of the Co-Founders of the Trickle Up Program, this report was prepared by Joseph Harkness, Christine Costello-Vaughn, and Laura Lopez with the support of other TUP staff.

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10,709 TUP Businesses Started

1979 - 1988



I. The First TUP Decade

The road to the 10,000th business started with \$1,000 from the co-founders. The program grew rapidly during the first decade, nearly doubling in the number of businesses funded each year. Contributions from TUP supporters grew quickly as well, making it possible to fund almost all Business Plans as they were received.

The TUP process has served as a vehicle for development education. Through its publications, participation in development conferences, workshops and meetings with Coordinators, and field visits in Asia, Africa and the Americas, TUP has shared the lessons from its experience in working with people with the public, governments, non-governmental organizations and development professionals. During the past decade the TUP process has been applied in 83 countries by more than 2,000 Coordinators representing 915 organizations.

The media have played a major role in this process. Following initial articles in the United Nations publication *Development Forum*, articles and editorials have appeared over the past decade in the *New York Times*, the *Christian Science Monitor*, *Reader's Digest*, *Asahi Shimbun*, *Lear's*, and *Parade*, among other journals. TUP has also been featured in each of the last two years in the UNDP World Development Annual Report, twice in the Congressional Record, and on CBS and CNN television.

This coverage has generated substantial public support for TUP. In 1988 about 84% of the number of contributions received by TUP came from individuals who contributed \$100 or less. Many people have volunteered their time, money, and skills to Trickle Up. Supporters have raised funds in a variety of ways. Some have written and published information about TUP in trade journals, such as *Crain's New York Business*. Others have offered challenge grants or organized fund-raising events. Some periodicals have contributed space to TUP.

Among the largest contributions to TUP were those made by the Government of the Netherlands, the Donner Foundation, Trinity Church, the Stanley Foundation, and the United Nations Development Programme (UNDP). A list of contributing organizations is provided in Report O. Some bank branches have waived service charges on TUP checks and consider this as their contribution to Trickle Up. The Standard Chartered Bank and its branches in 18 countries have greatly facilitated the cashing of TUP checks, as has the Manufacturers Hanover Trust Company.

In 1988, 5,052 businesses were started, bringing the total to 10,709 businesses started over the decade 1979-1988. Also in 1988, businesses were started in nine new countries, including the People's Republic of China, Burkina Faso, Burundi, Madagascar, Malawi, and four Pacific Island nations (See Report A), and 615 new Coordinators joined TUP's network of cooperating organizations.

Box 1: TUP Goes Right to People

"TUP is unique in that it goes right to the people who are helpless...How has this happened? Firstly, the TUP plan is laid down in plain facts; that by following them, they work. Five people is a good number to work with. Lastly, the money goes right to the people themselves. It shocks the environment when all at once the others see people united and pushing off poverty. This is what makes the difference."

Humphrey Sikuku,
TUP Coordinator, Kenya

Over the years the number of TUP staff has increased from one secretary and the two founders of the program to five full-time and six part-time staff, assisted by volunteers and interns in New York, as well as the more than 2,000 volunteer Coordinators in the field. In 1988 a separate office was opened for the first time to accommodate staff and ten computers.

TUP has received numerous awards (See Appendix H) in recognition of its visionary approach to grassroots development and its contribution to "creating a future for thousands of impoverished people around the globe."

II. How Trickle Up Works

A. The TUP Proposition

How does TUP help people become Entrepreneurs, and help themselves out of poverty?

The Program is targeted to those in the informal sector who are generally overlooked when development plans are made. TUP directly involves people in planning, working, selling, saving, and reinvesting. TUP's strategy is based on respect for the ability of men and women to plan and work together and on the assumption that people already possess the skill and ingenuity to create income-producing enterprises. What they need is confidence, business insight, and start-up capital.

TUP grants increase the range of choice and opportunity for the poor. For many, the TUP grant is the first seed capital they have ever received. The first choice made by TUP Entrepreneurs is the business product or service they will provide and sell. TUP does not tell people what to make, or how to make or sell it, but helps them to start businesses they decide will be successful, based on their knowledge of their markets. Businesses started through TUP meet local needs, for food (64.3%), clothing (10.6%), household goods (15.8%), crafts (5%), and miscellaneous supplies and services (4.2%). (See Report D.) It is common for successful Entrepreneurs to start one business and use the profits to expand into larger or different enterprises.

The TUP process respects the valuable abilities and skills of people in pre-literate cultures. Lack of formal education is not a barrier. Many who are not literate start and succeed in TUP businesses. Coordinators listen, and when data is recorded on TUP's simple one-page forms, the basis is laid for responsible administration. The group is then on its way out of the informal sector.

The success of TUP businesses has a "demonstration effect" which inspires and encourages others in the community to start their own businesses. The first few TUP businesses in a village serve as models for subsequent enterprises. Their success, spread by word of mouth, generates additional demand for TUP grants and extends the TUP concept to many others.

The TUP proposition: TUP provides \$100 grants in two \$50 installments to groups of five or more people who have joined together to start a business. Grantees are required to complete TUP's one-page Business Plan, in which they are committed to begin a business enterprise:

- 1) that they have planned themselves;
- 2) for which they have or can secure any necessary approvals or resources;
- 3) where the 1,000 hours of self-employment can be completed within 3 months;
- 4) where a profit is anticipated;
- 5) where not less than 20% of the profit will be reinvested;
- 6) where continuing and expanding levels of self-employment are anticipated;
- 7) for which they will send reports on their enterprise and results to TUP.

The second grant installment is contingent on receipt of the completed one-page TUP Business Report, which shows the progress of the business after a minimum of 1,000 hours of work. TUP provides conditional grants, instead of loans, in order to avoid an additional burden on the very poor when embarking on business ventures and the disproportionate administrative cost of disbursement and collection. TUP's function is to help Entrepreneurs get started. Additional funding for expansion can be derived from capital they create from the work, savings and reinvestment required by the TUP proposition.

THE TUP PROCESS:

THE TEN STEPS

1. An organization or an individual affiliated with an organization dedicated to helping the poorest of the poor applies to become a TUP Coordinator.

People find out about TUP in a variety of ways. Word of mouth, international and local publications, and through international and national organizations are some of the ways that people find out about TUP.

2. TUP reviews the applications and sends the new approved Coordinators the TUP Guidelines.

Along with the Guidelines, TUP may send 1, 2, or 3 checks to enable the new Coordinators to make immediate first payments to the new Entrepreneurs to enable them to start work immediately.

3. The Coordinator identifies a group of five or more people who want to start a business.

When Coordinators become known in the area, groups with ideas for businesses will often approach them and request Business Plan forms.

4. The group elects a leader and plans its business using the TUP Business Plan Form.

TUP businesses are planned by the groups themselves. Coordinators listen to the group, help to record the group's ideas on the Business Plan, and offer their guidance and advice when needed.

5. The Coordinator certifies the Business Plan, mails it directly to TUP, and issues a TUP check of \$50 to the Group Leader.

The Coordinator is responsible for making sure that the Business Plan is properly filled out and that it meets the conditions set forth in the TUP Proposition. The conditional TUP grants go directly to the group.

6. With the \$50, the group purchases the necessary materials and supplies, and the business begins.

Examples of materials and supplies purchased by groups to get themselves started are: needles and thread, seeds, chicks, baking supplies, a cart, tools, etc.

The TUP Process

7. After three months in business the group becomes eligible to receive the second and final \$50 installment of the conditional \$100 TUP grant.

The TUP proposition states that if - in a three month period - a group invests 1,000 hours of its time in a profit-making enterprise and reinvests 20% of the profits in the continuing enterprise, the group qualifies for the second and final \$50 installment.

8. The group completes the TUP Business Report. The Coordinator certifies that the group has met the conditions of the TUP proposition and sends it to TUP headquarters in New York.

Using the records it has kept, the group reports on its hours worked, sales, expenses, reinvestment, and benefits received. These responses are all entered into the TUP computer information system. This assists the Coordinators in their record-keeping, provides for TUP's financial accountability and allows for continuing monitoring and evaluation.

9. The Coordinator receives the check and presents the group with the final \$50 payment.

Approximately 65% of the Entrepreneurs who receive the initial \$50 TUP checks qualify for the second \$50 installment. This represents the percentage of groups that have completed the initial, most difficult stage of their business. The second \$50 check is paid only when the sustainability of these groups is planned.

10. With the final payment the group purchases additional materials and supplies and is able to expand the business.

Groups that have gone through all ten stages of the TUP process have successfully learned how to create their own jobs and capital. The primary benefit reported by Entrepreneurs is that they have learned the basic skills necessary to run a business. Many of them are now reporting how they help others learn basic business skills.

What sets TUP apart from most programs is the fact that it has built in this kind of business planning system. In other words, it's not just a dole for today; it's a system for living tomorrow.

III. Regional Summaries for 1988

Africa

The TUP program in Africa grew enormously in 1988. Of the 3,336 businesses started in Africa since 1981, 1,300 were started in 1988 alone. The number of TUP Coordinators in the region increased from 364 in 1987 to 487 in 1988. TUP Coordinators are now particularly widely dispersed throughout Ghana, Sierra Leone and Kenya. TUP's growth in Ghana in 1988 is supported by a grant from the Trinity Church of New York, which enabled TUP to approve new Coordinators in Ghana's northern region.

A TUP Training Workshop for Coordinators in Africa was held in Kenya, from 14 to 20 August 1988 under the sponsorship of the Regional Bureau for Africa of the UNDP. The purpose of the Workshop was to design training materials that would enhance the effectiveness of TUP Coordinators and Entrepreneurs. The workshop was led by Dr. Lani Havens of the Church World Service, who produced two papers entitled "Africa Training Perspectives for TUP Entrepreneurs" and "Development of Training Materials for the Trickle Up Program." Dr. Ajaga Nji visited with TUP Coordinators in five West African countries - Cameroon, Ghana, Mali, Senegal and Togo - prior to the Workshop.

Participants in the 5-day workshop included 13 experienced TUP Coordinators from Benin, Cameroon, Ghana, Kenya, Lesotho, Nigeria, Rwanda, Sierra Leone, and Sudan. Two officers from the UNDP Regional Bureau for Africa also attended. One day of the Workshop was set aside for the 94 TUP Coordinators in Kenya who contributed their ideas and shared their TUP experiences.

Field visits and meetings with UNDP staff and TUP Coordinators were also made by the TUP Program Officer in Uganda, the United Republic of Tanzania, and Morocco. A more detailed report of the Workshop is available in the 15 September 1988 issue of the TUP Newsletter.

The Americas: Central, North, and South America, and the Caribbean

Tremendous growth marked TUP's tenth year of operations in 32 Central, North, and South American and Caribbean countries. In 1988, 1,188 new TUP business groups in the region planned and implemented a variety of businesses, giving substance to their dreams and more than a trickle of employment, income, basic business skills and hope to members, their families and communities. This exciting growth represented a 62 percent increase over 1987 in the number of businesses started.

These results are attributable to the dedicated Coordinators, including the 107 who joined TUP's operations in 1988. There are more than 200 active field coordinators representing over 100 local and international

Box 2: Partnerships

TUP Enterprises are partnerships in which those who work share in the benefits and in making decisions. The TUP proposition creates situations in which there is continuing growth in the capacity of people to think, plan, and work together.

non-governmental and governmental agencies, such as the Central de Cooperatives de Caficultores, in Colombia, which worked with a group of women who started a coffee seedling business that has quintupled its production since March 1988. Two other organizations that greatly expanded their aid to TUP groups merit special attention. One is the Ministry of Urban and Rural Development in Guatemala, which through its local extension workers, helped start 120 businesses in

1988, compared with 7 in 1987. The other group is the Corporacion Integral Para el Desarrollo Cultural y Social (CODECAL), in Colombia, which started 110 new businesses in 1988 compared to 39 in 1987.

As part of the year's monitoring and evaluation activities, TUP's Co-Directors travelled to Colombia, Ecuador and Argentina in October to visit TUP businesses and interview Entrepreneurs and Coordinators. Additional information about their activities is available in the 5 December 1988 issue of the TUP Newsletter. Other 1988 activities included a field evaluation of TUP businesses in southeastern Guatemala by the Program Officer for the Americas.

Since 1987, TUP has been involved in an experiment in entrepreneurship education with the New York public schools. To date, 88 businesses have been started throughout the greater New York metropolitan area. Entrepreneurs, using the same \$100 grants as in other countries, purchase initial inventory or publish fliers or business cards. Among the businesses started are elderly and child care, hot dog stands, lingerie sales, rap music, video production, auto repair, jewelry design, and commercial art. Coordinators report that TUP has been helpful in interesting students in enterprise and has helped break the dropout-welfare cycle of poverty. Also reported was a marked improvement in attitude and a sense of potential among grantees, who plan to complete their high school education.

Asia

In 1988, a total of 1,884 TUP businesses were started in 13 Asian countries. This is more than twice the number started in 1987, when 872 businesses were started in 10 countries.

This increase was largely attributable to increased activity in the Philippines and India. Compared with 1987, the number of new businesses started in 1988 doubled in the Philippines and tripled in India, from 100 to 387. The increased activity was also reflected in the growth of the TUP field network. By the end of 1987, there were 70 TUP Coordinators in India. There are now 123. In the Philippines, the number of Coordinators has climbed to 215.

A number of field visits to Asia were made during the year. At the invitation of the China International Center for Economic and Technical Exchange (CICETE) of the Ministry of Foreign Relations and Trade of the People's Republic of China, TUP's Directors visited China for a week-long series of meetings with the authorities and the designated Coordinator from Yunnan Province. (See also the TUP Newsletter of 23 May 1988.) By the end of 1988, 100 businesses had been started and all groups had submitted reports and received their second \$50 installment.

One TUP Program Officer visited TUP businesses in India, Indonesia and Thailand, and TUP's Chief Program Officer visited Nepal, Bangladesh, China and the Philippines. Their assessments are recorded in special reports available from TUP (see Appendix E) or in the August 1988 issue of the TUP Newsletter. Their first-hand observations confirmed how TUP has not only helped improve the quality of life of TUP beneficiaries, but has also strengthened the indigenous organizations through which the TUP grants are disbursed.

Europe

Together with the Institute for Cultural Affairs, TUP began a small income-generation program for more than 600 nearly landless rural inhabitants, mostly in the Montemuro region of Portugal. Since 1987, TUP Entrepreneurs in Portugal have started 103 apicultural businesses, 44 of which were formed in 1988. These businesses have provided a vital source of supplementary income and the impetus for building local organizational capacity; a large number of the Entrepreneurs have joined together to organize a bee cooperative and to market their honey under a single label.

IV. Achieving Effectiveness through Cooperation

The TUP network of cooperation with the development community is growing rapidly. Over the the past decade TUP has forged partnerships with 915 organizations in 100 countries. As word about the TUP proposition has trickled around the world, offers to help as volunteers have come unsolicited. A TUP Coordinator Application form is sent to interested Applicants. The form explains that "TUP does not pay Coordinators for their services or expenses." All those accepted must demonstrate their effectiveness from the first grants assigned. The result is a corps of great talent, dedication and competence who take great pride in their achievements.

Trickle Up businesses are monitored by community-based volunteer Coordinators who find that TUP can advance the work of their own organizations. Last year they included over 700 individuals and professional personnel of local and international voluntary organizations, governmental agencies, the UNDP, UNICEF, UN Volunteers, UNHCR, the UN Outer Space Affairs Division, UNIFEM, and volunteers of bilateral programs of the United Kingdom, Japan, Denmark, Sweden, Norway, and the United States.

A TUP priority is to respond to initiatives from indigenous NGOs. Over sixty percent of the organizations with which TUP cooperates are indigenous grassroots agencies representing a wide range of concerns: church groups, community agencies, small business training institutes, universities and women's organizations. TUP does not recruit Coordinators, but responds to those who are in direct contact with the development requirements of a region: locally based professionals.

In some instances TUP grants have helped government ministries, through their provincial or municipal officers serving as TUP Coordinators, to meet the needs of communities in agriculture, social services, forestry and small business development. The TUP process is especially relevant to countries whose governments give high priority to development of the rural economy and the informal sector. Some Coordinators facilitate the emergence of the Entrepreneurs from the informal sector by helping them to get registered and licensed.

Three positive trends in TUP's cooperation with the development community have been observed:

1) TUP complements other development work:

Many development organizations provide vocational or agricultural training, or teach bookkeeping and basic business management skills. However, they often lack the minimum start-up capital to enable trainees to profit from their new skills. TUP grants, used in conjunction with these programs, make it possible for newly trained Entrepreneurs to buy essential equipment and supplies.

2) TUP provides training concepts to development organizations:

The TUP process has proved an effective tool for organizations seeking to promote grassroots development. TUP procedures, involving the use of a one-page Business Plan and a one-page Business Report, provide development workers with important training tools and tracking methods.

3) TUP helps the organization representative gain the trust of the community:

Cooperation with TUP can enhance the credibility and effectiveness of local voluntary organizations, and help them achieve their goals. The TUP grant demonstrates to potential Entrepreneurs that the Coordinator believes in their ideas, and this trust is reciprocated. This opens doors for Coordinators to inform groups about innovations such as improved agricultural and animal husbandry techniques. TUP enables indigenous organizations to show practical and well-documented results which help them secure funding from other sources.

Reports J, K and L provide information about cooperating organizations and Coordinators.

V. Helping People Help Themselves

The TUP process, as reported by Coordinators, Entrepreneurs and observers, has produced not only economic benefits but a better quality of life and fundamental change in the Entrepreneurs themselves. The TUP process often increases income and savings, reduces unemployment, promotes business skills and develops village economies. The resulting cash flow also generates social benefits: better family nutrition and health, increased education of children and a security cushion for family emergencies. But TUP's most important and enduring result may be the empowerment of individuals and communities, manifested in an improved capacity for problem-solving, self-help, mutual support and planning for the future. The TUP process builds confidence and pride of accomplishment among communities as well as individuals.

A. Qualitative Benefits Reported as a Result of TUP Businesses

Employing unproductive time and generating increased income are the means to a better quality of life. In 1988 TUP created a new program procedure to measure more precisely the increase in the standard of living experienced by TUP Entrepreneurs. This information is collected through new question included in the Business Report forms (See Appendix B). This report represents the responses of 597 businesses as of 31 December 1988.

Box 3: Benefits of TUP Businesses As Reported By Entrepreneurs

Benefit	% Reported
A. We have more money	59.5%
B. We can send more children to school	42.4%
C. We are better clothed	36.0%
D. We can provided better food for our families	72.0%
E. We can afford better medical care	33.5%
F. We learned the basic skills needed to run a business	77.2%
G. We feel better about our future	73.7%

a. We Have More Money

Of the TUP Business Reports received during the last quarter of 1988, 61 percent reported increased incomes as a major benefit of the TUP process. For many Entrepreneurs, TUP is the first step up the ladder of economic growth. Learning to create their own capital helps Entrepreneurs become independent of money lenders and avoid high-interest debt. Entrepreneurs report savings from their business in addition to profit. The savings provide a cash pool which can later be used as additional capital.

In some instances TUP grants have increased the bargaining power of TUP Entrepreneurs. For example, a 1988 evaluation of TUP businesses in Andhra Pradesh, India, by TUP Coordinator Dr. G. N. Reddi, President of the Indian Rural Reconstruction Movement (IRRM), showed that wages for traditional agricultural workers rose because TUP provided competitive income-generating opportunities.

b. We Can Send More Children to School

Forty-two percent of TUP businesses reporting indicate that Entrepreneurs are able to send more children to school. Education is a high priority among many TUP Entrepreneurs, who often could not afford the necessary tuition, uniforms, or books. Increased income is often allocated to these educational expenses. In one case, the start-up of TUP businesses among 225 families in India was linked to a 600% increase in the number of children in school - from 28 to 187. According to the report by Dr. Reddi cited above: "...the first-generation educated community emerged due to the meaningful intervention of TUP."

c. We Are Better Clothed

More than one-third of the respondents reported being able to afford more clothes for the family.

d. We Can Provide Better Food for Our Families

Seventy-two percent of the reports received show that TUP Entrepreneurs are able to provide their families with more nutritious food. This is due to their increased purchasing power and, in some cases, to the fact that unsold food produced by vegetable-growing or selling ventures can be consumed by the Entrepreneurs' families.

e. We Can Provide Better Medical Care

Thirty-three percent of the reports received indicated that Entrepreneurs were able to purchase needed medical supplies as a result of TUP enterprises.

f. We Learned the Basic Skills Needed to Run a Business

TUP's two forms, the Business Plan and Business Report, take the new Entrepreneurs, step by step, through the process of starting and continuing a business. The development of the basic skills needed to start and maintain a business is the primary benefit reported by 77 percent of TUP businesses. In a number of cases, TUP businesses provide Entrepreneurs with their first contacts with commercial banks. The opening of a bank account often represents an important step in developing skills in money management and business planning. The business skills acquired through the TUP process promote sustainability.

Box 4: Sustainability

"Small-scale enterprises offer more potential for self-reliant and sustained development than those of large scale," concludes a study made by Dr. Ajaga Nji on rural development projects in Cameroon. Small-scale enterprises utilize local resources, develop indigenous technological capabilities and make substantial profits. For these reasons, Dr. Nji argues, the TUP approach is self-sustaining. Indeed, reports from TUP Coordinators show that more than two-thirds of TUP businesses continue for at least one year. Some have been in operation for four or more years. Some groups remain in the same business, while others go into different businesses or start businesses with other Entrepreneurs. The basic business skills learned by TUP Entrepreneurs enable them to become the leaders of their own development.

B. Empowering Women

The contribution of women to local and national economies has become increasingly apparent to development planners. Women are an important source of both food production and entrepreneurial talent in the informal sector. Income earned by women is crucial to improving their families' standard of living, to the development of the community and society as a whole, and to their independence and self-reliance.

Though they are vital economic contributors, women are often not included as full participants in development. The TUP process involves women in business planning and management from the outset, by encouraging group planning and group-elected leadership. A majority of 64 percent of TUP Entrepreneurs are women, as are 60 percent of the leaders elected by the Entrepreneurs. Many TUP businesses are composed entirely of women. Of the Business Reports received - the most important indicator of the success of TUP businesses - 59 percent are from business groups that have elected women as their leaders. The figures suggest that women's participation is an important factor in the success and sustainability of TUP businesses.

The TUP process can be instrumental in raising the status of women in many communities. A Coordinator in Nepal wrote of one TUP Entrepreneur: " ..since she brought money into the family, she has enjoyed the respect she had never before received from her husband in their twenty years of married life...She now holds a responsible position in the family and plays a major role in making the decisions for the upliftment of her family, which gives her immense satisfaction."

According to the 1988 Report of the United Nations Volunteers Programme, "Self-Reliance through Small Enterprise": "...all the women of the village feel that their status in society is now higher than it was previously due to the success of the women's TUP group, and that they should now not allow the men to dominate them in their daily lives any more." Reports H and I show the contribution women make to development through TUP.

Box 5: The Role of Women in Development

"For the last few years, the primacy of women in much of the development process has finally been acknowledged and in a variety of international declarations and forums supported. What has become increasingly clear, however, is the triumph of rhetorical tokenism over concrete public policy. If the Fourth Development Decade is to mean anything, it must mean categorically, unequivocally, and irreversibly the recognition that women as much as men are the means and ends of development and that indeed every conceptual view of human development, however defined, is a mockery without the centrality of the role of women."

Ambassador Stephen Lewis, Canada

C. Self-Help

The global summary reports in Section VII yield interesting findings about TUP businesses and Entrepreneurs. One is that the Entrepreneurs invest almost twice as much time in their new enterprises as is required by the TUP proposition. The average value of this time investment is \$798, which is nearly eight times the TUP grant. If the Entrepreneurs' other assets such as savings, equipment, materials, and skills were included, the value of their self-help would be even higher. (See Report E.)

Entrepreneurs also tend to reinvest a much larger percentage of their profit into their businesses than the minimum required by the TUP proposition. The average rate of reinvestment is nearly 70 percent, while the TUP proposition requires that the Entrepreneurs reinvest only 20 percent of their profits in order to be eligible for the second \$50 payment.

VI. Planning for the Next TUP Decade

A. Research and Development

The TUP process is the result of a continuing and evolving process of refinement based on experience and feedback from Coordinators and Entrepreneurs. TUP continues to seek ways of improving the effectiveness of its program.

Recent improvements in monitoring, training, communication and evaluation tools have been instituted with the help of special grants from the Donner Foundation and the UNDP Regional Bureau for Africa. These grants helped finance the field visits by TUP Program Officers to more than 100 TUP businesses in Africa and Asia and to convene 11 meetings in 9 countries with more than 300 Coordinators in 1988. These visits contribute to the fine-tuning of the TUP process.

The meetings with Coordinators in Bangladesh, China, India, Indonesia, Thailand, the Philippines, Morocco, Nepal, Uganda, the United Republic of Tanzania, Argentina, Ecuador, Colombia, Guatemala, and the UNDP-sponsored Training Workshop for TUP Coordinators held in Kenya in August 1988 enabled Coordinators to share information so that those new to the Program could benefit from the knowledge of those with more experience. The field visits and meetings with Coordinators also provided opportunities for identifying new Coordinators, for training by visiting staff and for Coordinator feedback to TUP/NY on the TUP process. This feedback helped TUP improve the Business Plan and Business Report forms and the TUP Guidelines. The data on qualitative benefits reported by Entrepreneurs and shown in Section V originate from modifications made to the Business Report as a result of field visits made by a volunteer Program Officer.

B. Monitoring Results

The TUP process strives for simplicity to make it easier for Entrepreneurs to learn about business and to facilitate administration by Coordinators. Reporting requirements and administration of TUP grants are judged by Coordinators to "integrate well with other development activities and to be relatively simple," according to feedback from individual Coordinators and Dr. Lani Havens' assessment. The training workshop background paper she prepared, entitled "Africa Training Perspectives for Trickle Up Enterprises", is listed in Appendix E.

Among the innovations TUP introduced in 1988 was the inclusion in its Business Report form of questions requesting qualitative information. The answers will reveal the impact of TUP businesses in improving the lives of the new Entrepreneurs.

TUP has designed and distributed a TUP Coordinator Survey to selected Coordinators who have had at least six months' experience. The purpose of the questionnaire is to obtain information from our more experienced volunteers that could help TUP evaluate and improve its program. Previously, the duration of TUP businesses was observed in the field or reported voluntarily by Coordinators in their correspondence. TUP Entrepreneurs are now being requested, through their TUP Coordinator, to complete 12-month reports so that TUP can track the longevity of TUP businesses for longer periods.

C. Training

Completing the Business Plan and Business Report forms is a learning process for new Entrepreneurs. Dr. Havens has reported that numerous Entrepreneurs have found creative ways of using the TUP forms to plan their businesses. The Villagers' Cartoon Manual was originally designed by a former Coordinator as a training tool for new Entrepreneurs. It has been translated by volunteers into 14 languages and dialects. The TUP Guidelines, as well as the Business Plan and Business Report forms, are now available in English, French, Spanish, Chinese and a number of indigenous languages. The languages are listed in Appendix E.

The United Nations Division for Technical Cooperation for Development will translate the 1988 revised

TUP Coordinator Guidelines into the official languages of the United Nations, so that they will be available in English, Spanish, French, Arabic and Chinese. This will not only facilitate the work of many TUP Coordinators and Entrepreneurs but also spread the message of TUP through the United Nations system, its members, and its specialized agencies, as well as non-governmental agencies.

Tales of TUP, inspired by the African Training Workshop held in August 1988, will be published this year. Based on experiences and stories contributed by TUP Coordinators, *Tales of TUP* is aimed at helping new as well as experienced Coordinators to better understand the process and potential of TUP. It will help Entrepreneurs gain confidence in building their businesses. It will help development personnel see how the TUP process can help in implementing their own programs. And it will demonstrate to donors the difference TUP makes in the lives of the poorest.

Interviews of TUP Coordinators videotaped at the TUP Training Workshop in Africa in 1988 will be reviewed in the hope of providing new training tools for Coordinators. Training materials are being developed by Dr. Lani Havens with assistance from the Africa Training Bureau of UNDP.

A film produced by UNDP focusing on TUP businesses in Nepal and Guatemala will be available for distribution this year. This will be a valuable tool for development education and orientation of Coordinators, volunteers and staff.

D. Communications: Employing Innovations in Computer Technology

Additional computers and refinement of our computer software, funded by special grants, have enabled TUP to extract, summarize and evaluate data, and to analyse and improve the results of the TUP process. Improvements in programming have made the processing of grants more efficient, flexible and rapid; they enable TUP/NY to produce information for Coordinators; and they have enhanced TUP's capacity to track program trends and expenditures, provide more and better information to donors, and assure continued meticulous financial accountability.

Our enhanced computer capability made possible the production and distribution of the first Global Summary Report in 1987. A *Computerland* article entitled "Carinet - Computers for Developing Nations" describes how TUP uses computers to communicate with its Coordinators, issue grants, and track and report on businesses started and continuing.

Computerization has played an important role in keeping administrative costs low and managing an expanding program, which last year processed \$450,000 in grants with a modest number of staff.

TUP will continue to encourage governmental and non-governmental organizations to use the TUP process and adapt it to their own programs. To facilitate this, TUP is planning to make its procedures and computer software available to development organizations that may find it useful in implementing and monitoring their own programs. For donor organizations that are contributors to TUP, TUP can provide a full service, enabling them to apply the TUP information system.

E. Future Needs

Today TUP can barely keep pace with the number of grant requests. Applications from potential Coordinators with new Business Plans are pouring in. TUP has responded by budgeting its initial grants for new businesses and allocating them more selectively. While the program continued to grow in 1988, the number of applications from people eager to invest 1,000 hours in good business plans increased at a faster rate. This is why increased funding is being sought. TUP's challenge for the next decade is to generate enough support to enable it to extend the benefits of the TUP process to many more of the poorest, hopefully generating 100,000 businesses in the next ten years.

VII. REPORTS

Through careful record keeping in its computer data base system, TUP is able to maintain and retrieve detailed information, and produce up-to-date reports on current and cumulative results throughout its international network. The background information for these reports is now being transferred to CD-ROM disks by Decade Media: Libraries-To-Go. Interested individuals can retrieve this information with an IBM PC XT or AT-compatible computer and a CD-ROM drive.

The information in the following reports is derived from the TUP computer data base. Information is entered into the database from three sources: the Business Plans and Business Reports received from Entrepreneurs and certified by TUP Coordinators, and from the TUP checks issued.

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COUNTRIES PARTICIPATING IN THE TRICKLE UP PROGRAM

This report lists the countries in which Trickle Up businesses were started. The countries are listed in chronological order by date of the first business started.

COUNTRY	DATE OF FIRST BUSINESS STARTED	COUNTRY	DATE OF FIRST BUSINESS STARTED
1. DOMINICA	09-May-79	43. NEPAL	02-Apr-84
2. BOLIVIA	02-Jan-80	44. GHANA	03-Apr-84
3. SRI LANKA	25-May-80	45. BARBADOS	05-Apr-84
4. MONTSERRAT	01-Sep-80	46. FIJI	24-May-84
5. ANTIGUA - BARBUDA	18-Oct-80	47. PAKISTAN	30-May-84
6. ST. KITTS - NEVIS	20-Oct-80	48. IRELAND	18-Jun-84
7. COSTA RICA	09-Jul-81	50. ZAMBIA	25-Jul-84
8. KENYA	25-Jul-81	49. TOGO	25-Jul-84
9. HAITI	18-Nov-81	51. BRAZIL	30-Jul-84
10. PERU	20-Nov-81	52. BURMA	07-Aug-84
11. SOLOMON ISLANDS	04-Jan-82	53. EL SALVADOR	31-Aug-84
12. SENEGAL	25-Mar-82	54. BENIN	11-Sep-84
13. INDONESIA	16-Jun-82	55. SURINAME	26-Oct-84
14. CAMEROON	25-Jun-82	56. ZAIRE	07-Mar-85
15. BANGLADESH	21-Jul-82	57. SIERRA LEONE	25-Apr-85
16. SWAZILAND	08-Oct-82	58. MICRONESIA	20-Jun-85
17. GUADELOUPE	18-Oct-82	59. ETHIOPIA	23-Aug-85
18. GUYANA	19-Oct-82	60. GRENADA	30-Aug-85
19. PHILIPPINES	26-Nov-82	61. TANZANIA	28-Sep-85
20. PANAMA	20-Dec-82	62. SOMALIA	17-Oct-85
21. UNITED STATES	01-Jan-83	63. PORTUGAL	28-Oct-85
22. TURKS & CAICOS	19-Feb-83	64. MALI	11-Mar-86
23. JAMAICA	08-Mar-83	65. LESOTHO	09-May-86
24. ZIMBABWE	18-Mar-83	66. NIGERIA	03-Sep-86
25. BELIZE	15-Apr-83	67. RWANDA	11-Sep-86
26. NICARAGUA	18-Apr-83	68. MEXICO	30-Sep-86
27. DOMINICAN REPUBLIC	12-May-83	69. EQUATORIAL GUINEA	16-Oct-86
28. THAILAND	17-May-83	70. SUDAN	17-Nov-86
29. INDIA	01-Jun-83	71. CENTRAL AFRICA REP.	08-May-87
30. GAMBIA	18-Jul-83	72. VANUATU	12-May-87
31. ARGENTINA	29-Jul-83	73. CHAD	15-Jul-87
32. GUATEMALA	12-Aug-83	74. MALAYSIA	24-Dec-87
33. ST. LUCIA	06-Sep-83	75. MADAGASCAR	05-Jan-88
34. ANGUILLA	13-Oct-83	76. WESTERN SOMOA	14-Mar-88
35. BOTSWANA	29-Nov-83	77. CHINA	28-Apr-88
37. ECUADOR	12-Dec-83	78. MALAWI	28-Apr-88
36. COLOMBIA	12-Dec-83	79. MARSHALL ISLANDS	09-May-88
38. CHILE	30-Dec-83	80. BURUNDI	19-May-88
39. UGANDA	09-Jan-84	81. TONGA	07-Oct-88
40. PARAGUAY	02-Feb-84	82. KIRIBATI	10-Oct-88
41. ST. VINCENT	22-Feb-84	83. BURKINA FASO	15-Dec-88
42. HONDURAS	21-Mar-84		

TRICKLE UP PROGRAM GLOBAL SUMMARY REPORT MAY 1979 - DECEMBER 1988

This report provides a summary of TUP activity worldwide from the first grants issued in May 1979 through December 1988. It contains important summary information pertaining to the number of grants assigned, businesses started, persons employed, sales income, reinvestment, and expenses. Each item is also accompanied by a brief description of its relevance to the TUP process.

	TOTAL 1979 - 87	TOTAL 1988	TOTAL 1979 - 88
1. COUNTRIES The numbers recorded show the number of countries in which, during the period indicated, TUP businesses have either been started or have reported on their results. Activity continues in most of the 83 countries in which TUP Businesses have been started.	74	56	83
2. COORDINATORS This shows the number of individuals who have been accepted as TUP Coordinators during the period indicated.	1395	615	2,010
3. NET GRANTS ASSIGNED (INITIAL \$50 CHECK ISSUED) TUP checks are written in the computer, producing a full record for each check printed. The net number of conditional grants assigned equals the total number of initial \$50 checks issued minus the number voided. TUP usually assigns grants to Coordinators in advance of a Business Plan. This enables the Coordinator to make an immediate payment when a Business Plan is approved, so that work can start immediately. The immediate payment is one of the reasons why a small payment can have a big impact. If a check has been outstanding for six months or more, it is voided in the computer.	6,860	4,875	11,735
4. NUMBER OF BUSINESSES STARTED When a Coordinator approves a Business Plan, he or she can then issue an initial \$50 check to the group. Although approval of Business Plans are made on the spot by the Coordinator, TUP makes the decision to assign further grants to the Coordinator based on the results of the first enterprises. The conditional grants for most of these businesses were assigned in advance.	5,657	5,052	10,709
5. FIRST TUP CHECK - AMOUNT PAID This figure represents the amount of initial \$50 payments made by TUP upon receipt of a Business Plan and used by Entrepreneurs to start businesses.	\$282,850	\$252,600	\$535,450

		TOTAL 1979 - 87	TOTAL 1988	TOTAL 1979 - 88	
6.	NUMBER OF BUSINESSES REPORTING	2,814	3,118	5,932	
	In order to be eligible for the second \$50 installment of the conditional grant, the Entrepreneurs must report on the progress of their enterprise after three months in business. The first three months are usually the most difficult period for the new enterprise.				
7.	NUMBER OF FINAL CHECKS ISSUED (BUSINESS REPORTS APPROVED)	2,755	3,080	5,835	
	This is the number of final \$50 TUP checks that were issued based on Business Reports received indicating that the conditions of the grant have been met. The conditions include the requirement that the group invest at least 1,000 hours of its time, reinvest 20% of its profits, and that the activity be continuing as an as an income-producing enterprise.				
8.	SECOND TUP CHECK - AMOUNT PAID	\$137,750	\$154,000	\$291,750	
	This figure represents the amount of second \$50 checks paid to Entrepreneurs.				
<u>BUSINESS PLAN AND REPORT DATA</u>					
The information below is taken from Business Plans and Reports received from Entrepreneurs and certified by Coordinators. For most items, both the average for each business and the total for all businesses is presented. All of these quantities have been annualized from reports received. That is, reported results for the first 3 to 6 months of a business are projected for a year.					
All currency figures are given in U. S. dollars. These are calculated from the local currency figures and exchange rates which are provided by Entrepreneurs in their Business Report.					
9.	NUMBER OF PLANNERS	A. AVERAGE	8.02	6.30	7.21
	To encourage full participation, each group is asked to record the number and gender of the people who have participated in the planning.	B. TOTAL	45,386	31,805	77,191
		C. PERCENT FEM.	65.0%	61.2%	63.4%
10.	NUMBER OF WORKERS	A. AVERAGE	8.04	6.31	7.22
	When a group fills out the Business Plan, it records the number and gender of the people expected to work in the enterprise. Usually the number of workers corresponds closely to the number of planners.	B. TOTAL	45,463	31,858	77,321
		C. PERCENT FEM.	65.2%	61.5%	63.5%
11.	NUMBER OF BENEFICIARIES	A. AVERAGE	28.47	26.05	27.33
	This includes all those who Entrepreneurs report as directly benefitting from the enterprise. It includes those who benefit from the increased income, and improvements in business and technical skills.	B. TOTAL	161,068	131,590	292,658
		C. PERCENT FEM.	45.8%	61.4%	52.8%
12.	AVERAGE VALUE OF ONE HOUR OF WORK	\$0.39	\$0.41	\$0.40	
	On each Business Report, the group records how they value their time per hour. The question is asked to encourage groups to realize that their work has value and that they are investing much more in their business than the TUP grant. The figures reported can also serve as an indicator of the level of poverty of the groups reached by TUP grants.				

			TOTAL 1979 - 87	TOTAL 1988	TOTAL 1979 - 88
13.	HOURS OF WORK A condition of the TUP grant is that the group invest at least 1,000 hours of its time during the first 3 months. On average groups report that they invest nearly 2,000 hours of work in first three months of the business. This is twice that which is required by the TUP proposition.	A. AVERAGE: B. TOTAL:	6,723 18,918,374	6,750 21,046,588	6,737 39,964,962
14.	VALUE OF HOURS WORKED This is the number of hours worked multiplied by the value of one hour of work. It shows the value of the Entrepreneurs' time-investment in their businesses.	A. AVERAGE: B. TOTAL:	\$2,622 \$7,378,166	\$2,768 \$8,629,101	\$2,695 \$16,007,267
15.	GROSS INCOME FROM SALES This reflects not only the increased gross income earned by some of the poorest people in the world, it also shows the increase in the total goods and services available, which benefits not only the group, but the larger society as well.	A. AVERAGE: B. TOTAL:	\$1,349 \$3,795,117	\$1,603 \$4,997,527	\$1,482 \$8,792,644
16.	EXPENSES In calculating annualized expenses, TUP estimates that half of expenses reported for the first months of business involve start-up costs. Expenses are annualized based on this estimation.	A. AVERAGE: B. TOTAL:	\$546 \$1,537,267	\$588 \$1,832,793	\$568 \$3,370,060
17.	TUP GRANT PAID The first \$50 check is used by the group during the first three months and is reported as part of the group's profits on the Business Report. The group's total income for the year will include the \$100 TUP grant.	A. AVERAGE: B. TOTAL:	\$100 \$281,400	\$100 \$311,800	\$100 \$593,200
18.	TOTAL PROFIT (INCLUDES TUP GRANT) This is the total increase in the income of Entrepreneurs as a result of their TUP activity. When groups accept the TUP challenge, they have the potential to create their own capital and work their way out of poverty.	A. AVERAGE: B. TOTAL:	\$902 \$2,539,250	\$1,115 \$3,476,534	\$1,014 \$6,015,784
19.	SAVINGS AND REINVESTMENT This figure is the amount groups reported they had saved and/or reinvested. TUP requires that the group reinvest at least 20% of the profit earned during the first 3 months in order to be eligible for the final \$50 payment. Most groups reinvest a far higher percentage than is required.	A. AVERAGE: B. TOTAL: C. PERCENT:	\$453 \$1,274,800 50.2%	\$596 \$1,859,123 53.5%	\$528 \$3,133,923 52.1%

This report format in simplified form is used for comparative analysis, such as the Global Summary by Gender of Group Leader and the Global Summary by Type of Organization, which appear on pages 29 and 31, respectively.

TRICKLE UP PROGRAM RESULTS BY REGION AND COUNTRY 1979 - 1988

I. Number of businesses started, reports received, business planners, workers, and beneficiaries.

NO.	COUNTRY	NO. OF	NO. OF	PLANNERS			WORKERS			BENEFICIARIES		
		BUSINESSES STARTED	REPORTS RECEIVED	AVE	TOTAL	%FEM.	AVE	TOTAL	%FEM.	AVE	TOTAL	%FEM
	TOTAL - 83	10,709	5,932	7.2	77,191	63%	7.2	77,321	64%	27.3	292,658	53%
	AFRICA - 29	3,989	2,383	8.0	31,794	65%	8.0	31,826	65%	22.9	91,410	55%
1.	BENIN	273	147	7.5	2,041	59%	7.3	1,989	56%	8.9	2,428	54%
2.	BOTSWANA*	1		7.0	7	71%	7.0	7	71%			
3.	BURKINA FASO*	2		8.5	17	0%	8.5	17	0%			
4.	BURUNDI	1	1	6.0	6	67%	6.0	6	67%	150.0	150	50%
5.	CAMEROON	99	82	10.5	1,038	47%	6.5	641	54%	43.1	4,264	24%
6.	CENT. AFRICAN REP.*	2		5.0	10	20%	5.0	10	20%			
7.	CHAD	8	6	4.1	33	61%	5.4	43	56%	13.3	107	53%
8.	EQU. GUINEA*	1		6.0	6	17%	6.0	6	17%			
9.	ETHIOPIA*	6		6.2	37	62%	6.2	37	62%			
10.	GAMBIA	7	2	7.0	49	89%	7.0	49	89%	15.0	105	87%
11.	GHANA	148	115	6.9	1,028	72%	6.0	892	67%	8.7	1,291	67%
12.	KENYA	2,257	1,472	7.2	16,246	65%	7.5	16,845	65%	14.0	31,581	53%
13.	LESOTHO	120	43	10.7	1,281	92%	10.0	1,206	91%	109.9	13,189	76%
14.	MADAGASCAR	16	2	6.1	97	46%	6.1	97	46%	5.0	80	60%
15.	MALAWI*	21		4.9	102	27%	5.0	105	27%	5.0	105	27%
16.	MALI	29	17	5.4	156	71%	7.0	202	70%	8.1	234	46%
17.	NIGERIA	70	45	5.7	397	68%	5.7	400	68%	12.6	880	68%
18.	RWANDA	8	7	8.0	64	17%	10.3	82	17%	24.6	197	19%
19.	SENEGAL	50	30	17.1	856	61%	23.7	1,183	73%	33.8	1,690	61%
20.	SIERRA LEONE	435	213	10.6	4,631	61%	9.7	4,213	61%	48.0	20,876	45%
21.	SOMALIA	41	30	5.0	204	77%	5.4	222	77%	14.2	584	65%
22.	SUDAN	13	4	13.2	171	95%	11.1	144	94%	25.8	335	31%
23.	SWAZILAND	23	5	7.4	170	54%	7.6	174	55%	7.7	176	39%
24.	TANZANIA	70	45	6.7	470	53%	6.5	454	55%	77.4	5,420	61%
25.	TOGO	10	4	8.0	80	60%	8.4	84	64%	27.3	273	16%
26.	UGANDA	218	103	8.5	1,861	70%	9.0	1,967	69%	31.0	6,754	70%
27.	ZAIRE*	1		5.0	5	60%	5.0	5	60%			
28.	ZAMBIA	33	7	7.4	243	55%	8.0	264	59%	11.0	363	34%
29.	ZIMBABWE	26	3	18.7	486	79%	18.5	482	80%	12.7	329	97%
	ASIA - 19	3,547	1,760	6.3	22,399	58%	6.4	22,575	58%	40.0	141,729	53%
30.	BANGLADESH	151	109	6.8	1,034	53%	6.7	1,015	53%	13.2	1,988	51%
31.	BURMA	18	14	5.6	100	28%	5.4	97	40%	7.1	129	29%
32.	CHINA	100	70	1.9	187	35%	5.7	571	34%	5.7	571	34%
33.	FIJI	10	9	10.8	108	67%	10.6	106	70%	29.9	299	45%
34.	INDIA	510	226	6.3	3,196	59%	5.9	3,005	60%	128.8	65,682	57%
35.	INDONESIA	290	161	7.2	2,085	43%	7.0	2,040	46%	13.1	3,809	45%
36.	KIRIBATI*	2		6.0	12	33%	6.0	12	33%			
37.	MALAYSIA	41	4	5.0	205	37%	5.0	205	38%	137.2	5,623	52%
38.	MARSHALL ISLANDS*	2		17.0	34	85%	17.0	34	85%			
39.	MICRONESIA	3	2	14.0	42	14%	15.3	46	22%	10.5	32	48%
40.	NEPAL	85	46	5.8	494	48%	5.7	488	49%	12.0	1,018	44%
41.	PAKISTAN	2	2	6.0	12	50%	5.5	11	55%	11.5	23	26%
42.	PHILIPPINES	2,087	987	6.2	13,014	60%	6.3	13,050	60%	28.2	58,833	52%
43.	SOLOMON ISLANDS	50	16	8.6	431	69%	8.0	401	66%	32.8	1,638	24%
44.	SRI LANKA	155	100	7.1	1,107	71%	7.3	1,127	71%	11.4	1,765	54%
45.	THAILAND	35	10	6.1	213	63%	5.9	206	65%	5.2	182	58%
46.	TONGA	1	1	12.0	12	100%	23.0	23	96%	60.0	60	70%
47.	VANUATU	3	3	17.7	53	49%	26.0	78	68%	26.0	78	68%
48.	WESTERN SAMOA*	2		29.5	59	31%	29.5	59	31%			

*Indicates that Business Report Data are not yet available.

II. Hours of work, sales income, expenses, profit, and reinvestment.

NO.	HOURS WORKED		SALES INCOME		EXPENSES		PROFIT		REINVESTMENT		
	AVE	TOTAL	AVE	TOTAL	AVE	TOTAL	AVE	TOTAL	AVE	TOTAL	%
	6,737	39,964,962	\$1,482	\$8,792,644	\$568	\$3,370,060	\$1,014	\$6,015,784	\$528	\$3,133,993	52%
	7,722	18,402,564	\$1,789	\$4,264,038	\$600	\$1,429,467	\$1,289	\$3,072,871	\$818	\$1,950,398	63%
1.	5,552	816,143	\$562	\$82,603	\$314	\$46,187	\$348	\$51,116	\$185	\$27,237	53%
2.											
3.											
4.	5,280	5,280	\$1,920	\$1,920	\$750	\$750	\$1,270	\$1,270	\$893	\$893	70%
5.	5,535	453,889	\$1,383	\$113,389	\$681	\$55,817	\$802	\$65,772	\$351	\$28,805	44%
6.											
7.	4,355	26,133	\$880	\$5,279	\$528	\$3,170	\$452	\$2,709	\$109	\$655	24%
8.											
9.											
10.	20,727	41,455	\$258	\$515	\$30	\$60	\$328	\$655	\$282	\$565	86%
11.	7,301	839,657	\$1,398	\$160,780	\$615	\$70,668	\$884	\$101,612	\$347	\$39,878	39%
12.	8,109	11,935,997	\$1,633	\$2,403,852	\$628	\$923,833	\$1,105	\$1,627,218	\$733	\$1,078,970	66%
13.	6,779	291,504	\$2,199	\$94,571	\$806	\$34,644	\$1,494	\$64,228	\$1,371	\$58,954	92%
14.	6,252	12,504	\$664	\$1,328	\$188	\$376	\$576	\$1,152	\$476	\$952	83%
15.											
16.	4,639	78,856	\$736	\$12,517	\$175	\$2,978	\$661	\$11,239	\$427	\$7,257	65%
17.	7,728	347,768	\$2,706	\$121,768	\$510	\$22,968	\$2,296	\$103,300	\$1,545	\$69,545	67%
18.	12,596	88,172	\$1,382	\$9,675	\$423	\$2,960	\$1,059	\$7,415	\$426	\$2,985	40%
19.	7,736	232,085	\$448	\$13,428	\$225	\$6,760	\$322	\$9,667	\$202	\$6,049	63%
20.	8,738	1,861,263	\$3,748	\$798,231	\$564	\$120,050	\$3,284	\$699,481	\$1,841	\$392,204	56%
21.	5,618	168,550	\$992	\$29,755	\$373	\$11,183	\$719	\$21,571	\$498	\$14,938	69%
22.	4,500	18,000	\$432	\$1,730	\$80	\$319	\$453	\$1,811	\$202	\$808	45%
23.	2,722	13,610	\$1,921	\$9,605	\$446	\$2,228	\$1,575	\$7,877	\$833	\$4,164	53%
24.	6,076	273,412	\$1,698	\$76,412	\$318	\$14,309	\$1,480	\$66,603	\$1,387	\$62,397	94%
25.	4,505	18,018	\$461	\$1,844	\$268	\$1,070	\$294	\$1,174	\$173	\$691	59%
26.	7,383	760,469	\$3,054	\$314,561	\$1,035	\$106,641	\$2,119	\$218,220	\$1,424	\$146,690	67%
27.											
28.	11,563	80,942	\$725	\$5,077	\$279	\$1,955	\$546	\$3,823	\$254	\$1,779	47%
29.	12,952	38,856	\$1,732	\$5,197	\$181	\$543	\$1,651	\$4,954	\$1,327	\$3,981	80%
	6,681	11,758,109	\$1,330	\$2,340,575	\$611	\$1,074,696	\$819	\$1,441,879	\$289	\$508,616	35%
30.	7,212	786,138	\$644	\$70,241	\$258	\$28,090	\$487	\$53,052	\$228	\$24,818	47%
31.	4,022	56,314	\$1,401	\$19,607	\$645	\$9,034	\$855	\$11,973	\$442	\$6,186	52%
32.	4,680	327,600	\$869	\$60,849	\$259	\$18,111	\$711	\$49,738	\$640	\$44,828	90%
33.	11,529	103,763	\$473	\$4,259	\$126	\$1,135	\$447	\$4,024	\$406	\$3,654	91%
34.	8,063	1,822,281	\$2,762	\$624,100	\$1,371	\$309,765	\$1,491	\$336,935	\$348	\$78,551	23%
35.	7,255	1,167,990	\$1,282	\$206,322	\$545	\$87,811	\$836	\$134,611	\$328	\$52,811	39%
36.											
37.	4,093	16,372	\$4,473	\$17,893	\$1,375	\$5,498	\$3,199	\$12,795	\$1,662	\$6,649	52%
38.											
39.	6,133	12,267	\$10,520	\$21,040	\$2,559	\$5,119	\$8,061	\$16,121	\$3,869	\$7,739	48%
40.	5,655	260,141	\$927	\$42,655	\$352	\$16,182	\$676	\$31,073	\$312	\$14,366	46%
41.	8,757	17,514	\$1,638	\$3,277	\$678	\$1,356	\$1,060	\$2,121	\$261	\$523	25%
42.	6,530	6,445,145	\$1,159	\$1,144,379	\$545	\$538,196	\$714	\$704,882	\$239	\$236,027	33%
43.	4,823	77,175	\$642	\$10,277	\$359	\$5,744	\$383	\$6,133	\$231	\$3,692	60%
44.	5,708	570,769	\$1,057	\$105,736	\$453	\$45,328	\$704	\$70,408	\$262	\$26,156	37%
45.	5,460	54,600	\$778	\$7,784	\$289	\$2,887	\$590	\$5,897	\$171	\$1,710	29%
46.	6,000	6,000	\$1,473	\$1,473	\$125	\$125	\$1,448	\$1,448	\$333	\$333	23%
47.	11,347	34,040	\$228	\$683	\$105	\$315	\$223	\$668	\$191	\$572	86%
48.											

Figures for hours worked, sales income, expenses, and profit are annualized figures based on those actually reported. Hours worked, sales income, and reinvestment are all straight-line projections. Annualized expense is calculated by assuming that one half of initial expenses involved start-up costs. Profit is equal to sales minus expenses plus the \$100 TUP grant.

TRICKLE UP PROGRAM RESULTS BY REGION AND COUNTRY 1979 - 1988

I. Number of businesses started, reports received, business planners, workers, and beneficiaries.

NO.	COUNTRY	NO. OF BUSINESSES STARTED	NO. OF REPORTS RECEIVED	PLANNERS			WORKERS			BENEFICIARIES		
				AVE	TOTAL	%FEM.	AVE	TOTAL	%FEM.	AVE	TOTAL	%FEM.
	CARIBBEAN - 14	638	311	7.3	4,667	66%	7.0	4,486	66%	12.7	8,072	54%
49.	ANGUILLA	6	3	6.0	36	86%	7.0	42	88%	8.7	52	62%
50.	ANTIGUA - BARBUDA	33	27	5.7	187	91%	5.0	165	80%	5.0	165	80%
51.	BARBADOS	1	1	9.0	9	56%	12.0	12	8%	12.0	12	8%
52.	DOMINICA	55	28	11.7	644	46%	8.7	479	43%	17.3	953	23%
53.	DOMINICAN REP.	168	76	9.9	1,667	72%	10.3	1,726	74%	18.4	3,084	61%
54.	GRENADA*	3		5.0	15	60%	5.0	15	60%			
55.	GUADALOUPE*	1										
56.	HAITI	77	44	4.8	371	79%	4.7	360	82%	4.4	336	77%
57.	JAMAICA	209	85	5.4	1,139	61%	5.5	1,153	61%	11.5	2,405	59%
58.	MONTSERRAT	20	9	6.4	127	21%	6.2	124	21%	6.5	130	15%
59.	ST. KITTS - NEVIS	36	26	7.8	279	77%	5.7	204	59%	12.3	444	51%
60.	ST. LUCIA	7	2	7.0	49	67%	7.4	52	71%	17.5	123	34%
61.	ST. VINCENT	13	4	6.6	86	65%	6.6	86	64%	6.3	81	68%
62.	TURKS & CAICOS	9	6	6.4	57	59%	7.6	68	72%	31.8	287	17%
	CENTRAL AMERICA - 7	1,394	789	8.2	11,378	72%	8.2	11,445	72%	19.5	27,207	47%
63.	BELIZE	5	2	6.5	33	23%	8.5	43	35%	12.0	60	25%
64.	COSTA RICA	340	187	7.6	2,580	63%	7.3	2,482	66%	12.3	4,193	48%
65.	EL SALVADOR	13	2	5.3	69	77%	5.3	69	77%	9.0	117	39%
66.	GUATEMALA	744	437	7.0	5,232	69%	7.2	5,328	68%	19.1	14,221	52%
67.	HONDURAS	278	151	12.2	3,400	83%	12.4	3,439	82%	30.2	8,409	39%
68.	NICARAGUA	9	9	5.6	50	34%	5.6	50	32%	9.7	87	18%
69.	PANAMA	5	1	2.8	14	50%	6.8	34	79%	24.0	120	100%
	EUROPE - 2	105	78	6.3	658	54%	6.0	630	51%	6.6	688	54%
70.	IRELAND	2	1	9.5	19	58%	13.5	27	81%	17.0	34	100%
71.	PORTUGAL	103	77	6.2	639	54%	5.9	603	50%	6.4	654	51%
	NORTH AMERICA - 2	90	57	5.6	505	68%	6.1	549	66%	19.7	1,770	21%
72.	MEXICO	10	9	9.4	94	87%	12.3	123	80%	134.7	1,347	9%
73.	UNITED STATES	80	48	5.1	411	63%	5.3	426	62%	5.3	423	59%
	SOUTH AMERICA - 10	946	554	6.1	5,790	61%	6.1	5,810	62%	23.0	21,783	58%
74.	ARGENTINA	35	17	6.7	233	75%	6.6	232	74%	13.1	459	44%
75.	BOLIVIA	110	74	6.7	741	61%	6.3	695	60%	9.1	1,001	58%
76.	BRAZIL	21	11	6.2	130	65%	5.8	122	69%	11.0	231	58%
77.	CHILE	10	7	7.3	73	71%	11.5	115	82%	24.1	241	51%
78.	COLOMBIA	395	213	5.9	2,334	61%	5.8	2,289	63%	34.9	13,799	61%
79.	ECUADOR	301	187	5.9	1,773	53%	5.9	1,780	52%	16.7	5,034	52%
80.	GUYANA	14	13	9.7	136	82%	14.0	196	86%	32.3	452	68%
81.	PARAGUAY	43	30	5.4	233	68%	5.7	244	69%	7.3	314	59%
82.	PERU	14	2	8.8	123	83%	8.8	123	83%	18.0	252	48%
83.	SURINAME*	3		5.0	15	80%	5.0	15	80%			

*Indicates that Business Report Data are not yet available.

II. Hours of work, sales income, expenses, profit, and reinvestment.

NO.	HOURS WORKED		SALES INCOME		EXPENSES		PROFIT		REINVESTMENT		
	AVE.	TOTAL	AVE.	TOTAL	AVE	TOTAL	AVE.	TOTAL	AVE.	TOTAL	%
	6,927	2,154,415	\$1,305	\$405,802	\$479	\$148,981	\$926	\$287,921	\$477	\$148,423	52%
49.	4,680	14,040	\$1,306	\$3,919	\$255	\$765	\$1,151	\$3,454	\$1,098	\$3,295	100%
50.	4,568	123,349	\$1,159	\$31,299	\$436	\$11,783	\$823	\$22,215	\$365	\$9,844	55%
51.	4,257	4,257	\$27	\$27	\$224	\$224	(\$97)	(\$97)	\$0	\$0	0%
52.	14,380	402,631	\$604	\$16,918	\$310	\$8,680	\$394	\$11,038	\$893	\$24,994	100%
53.	5,278	401,126	\$945	\$71,817	\$528	\$40,144	\$517	\$39,272	\$212	\$16,134	71%
54.											
55.											
56.	5,272	231,960	\$684	\$30,093	\$315	\$13,855	\$469	\$20,639	\$187	\$8,228	49%
57.	8,635	734,006	\$1,973	\$167,694	\$429	\$36,491	\$1,644	\$139,703	\$609	\$51,753	41%
58.	2,720	24,481	\$360	\$3,240	\$183	\$1,647	\$277	\$2,493	\$223	\$2,009	61%
59.	6,294	163,636	\$2,330	\$60,592	\$968	\$25,168	\$1,462	\$38,024	\$992	\$25,792	100%
60.	5,520	11,040	\$1,952	\$3,903	\$856	\$1,712	\$1,196	\$2,392	\$571	\$1,142	73%
61.	5,405	21,622	\$3,373	\$13,492	\$1,518	\$6,073	\$1,955	\$7,819	\$961	\$3,843	86%
62.	3,711	22,267	\$468	\$2,808	\$406	\$2,439	\$162	\$969	\$231	\$1,386	0%
	5,549	4,378,173	\$1,077	\$849,600	\$462	\$364,288	\$715	\$564,213	\$332	\$261,721	46%
63.	4,457	8,914	\$13,543	\$27,086	\$9,568	\$19,136	\$4,075	\$8,150	\$1,200	\$2,400	78%
64.	5,896	1,102,520	\$1,313	\$245,613	\$489	\$91,361	\$925	\$172,952	\$505	\$94,487	69%
65.	5,707	11,413	\$1,627	\$3,254	\$898	\$1,795	\$829	\$1,659	\$140	\$281	31%
66.	5,080	2,219,942	\$748	\$326,721	\$317	\$138,316	\$531	\$232,105	\$232	\$101,537	55%
67.	6,226	940,142	\$1,388	\$209,549	\$593	\$89,475	\$895	\$135,174	\$384	\$58,027	59%
68.	9,271	83,442	\$4,042	\$36,378	\$2,673	\$24,058	\$1,469	\$13,221	\$517	\$4,652	100%
69.	11,800	11,800	\$1,000	\$1,000	\$148	\$148	\$953	\$953	\$337	\$337	35%
	4,391	342,496	\$116	\$9,024	\$96	\$7,522	\$119	\$9,303	\$102	\$7,932	85%
70.	1,020	1,020	\$712	\$712	\$389	\$389	\$424	\$424	\$297	\$297	75%
71.	4,435	341,476	\$108	\$8,312	\$93	\$7,133	\$115	\$8,879	\$99	\$7,635	100%
	4,381	249,721	\$2,205	\$125,695	\$615	\$35,041	\$1,690	\$96,353	\$904	\$51,512	53%
72.	5,292	47,624	\$1,398	\$12,586	\$471	\$4,236	\$1,028	\$9,250	\$360	\$3,236	42%
73.	4,210	202,097	\$2,356	\$113,108	\$642	\$30,805	\$1,815	\$87,103	\$1,006	\$48,276	65%
	4,837	2,679,484	\$1,440	\$797,910	\$560	\$310,066	\$981	\$543,243	\$371	\$205,391	38%
74.	4,935	83,900	\$4,176	\$70,984	\$935	\$15,888	\$3,341	\$56,796	\$2,181	\$37,082	76%
75.	4,556	337,137	\$1,753	\$129,758	\$833	\$61,679	\$1,020	\$75,480	\$405	\$29,955	61%
76.	6,623	72,849	\$2,914	\$32,055	\$462	\$5,079	\$2,552	\$28,077	\$814	\$8,949	34%
77.	4,037	28,258	\$2,269	\$15,884	\$886	\$6,202	\$1,483	\$10,382	\$854	\$5,975	76%
78.	4,916	1,047,081	\$2,032	\$432,802	\$760	\$161,946	\$1,372	\$292,157	\$422	\$89,863	41%
79.	4,660	871,375	\$463	\$86,584	\$256	\$47,840	\$307	\$57,444	\$133	\$24,815	55%
80.	5,217	67,820	\$584	\$7,596	\$172	\$2,240	\$512	\$6,656	\$253	\$3,292	51%
81.	5,405	162,155	\$232	\$6,951	\$116	\$3,473	\$216	\$6,478	\$120	\$3,589	51%
82.	4,454	8,909	\$7,648	\$15,295	\$2,860	\$5,720	\$4,887	\$9,775	\$935	\$1,871	30%
83.											

Figures for hours worked, sales income, expenses, and profit are annualized figures based on those actually reported. Hours worked, sales income, and reinvestment are all straight-line projections. Annualized expense is calculated by assuming that one half of initial expenses involved start-up costs. Profit is equal to sales minus expenses plus the \$100 TUP grant.

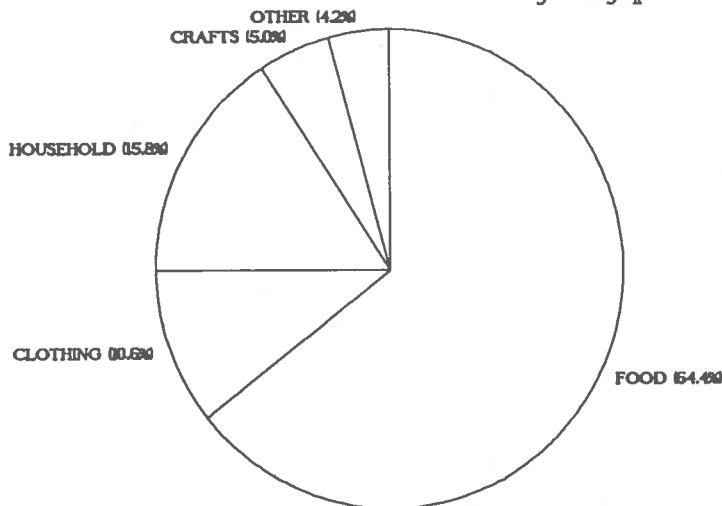
PRODUCTS AND PROFITS

This report details the relationship between the average profit of TUP businesses and the type of product or service produced. A total of 5,932 Business Reports received during the period May 1979 through December 1988 were grouped into 90 categories, with the results tabulated below. The table is sorted in descending order by estimated annual profit, which includes the \$100 TUP grant.

RANK ORDER	PRODUCT	NO. OF	AVERAGE		AVERAGE	AVERAGE	AVERAGE	AVERAGE
		ENTER- PRISES	FEMALE	MALE	HOURS REPORTED	SALES INCOME	EXPENSES	PROFIT
	ALL BUSINESSES	5,932	4.6	2.6	1,993	\$1,482	\$568	\$1,014
1.	LEATHER GOODS	9	4.0	4.0	1,948	\$3,994	\$1,458	\$2,636
2.	UTENSILS, COOKWARE	32	5.5	4.1	2,727	\$2,818	\$366	\$2,552
3.	CONSTRUCTION SERVICES	15	0.9	4.6	3,815	\$4,261	\$1,917	\$2,445
4.	METAL WORKING	7	2.9	2.7	2,089	\$3,840	\$1,558	\$2,383
5.	BABY CLOTHES	17	4.4	1.0	1,821	\$3,087	\$1,155	\$2,032
6.	BRICK, TILE, STONE	77	6.5	7.8	1,567	\$2,602	\$729	\$1,972
7.	BAGS	58	4.5	2.1	1,834	\$2,422	\$605	\$1,917
8.	SOAP	46	4.3	2.0	1,360	\$2,287	\$497	\$1,890
9.	MATS	39	5.1	2.3	2,243	\$1,789	\$239	\$1,650
10.	WOODCRAFTS	19	2.2	3.7	1,738	\$2,282	\$843	\$1,539
11.	WOMEN'S CLOTHING	84	5.2	1.2	1,989	\$2,668	\$1,243	\$1,525
12.	MEN'S CLOTHES	2	4.0	1.5	1,692	\$3,630	\$2,226	\$1,504
13.	HATS	16	5.8	2.3	2,309	\$2,185	\$789	\$1,495
14.	SNACKS AND DRINKS	166	4.3	1.8	1,962	\$2,613	\$1,228	\$1,485
15.	CONDIMENTS	110	5.2	2.1	1,868	\$1,972	\$628	\$1,443
16.	ROPE, TWINE, AND FIBERS	25	7.0	2.0	2,923	\$2,079	\$745	\$1,434
17.	FRUIT AND NUTS	193	4.4	2.9	2,149	\$1,995	\$676	\$1,418
18.	TOYS, GAMES, DOLLS	43	5.2	1.6	1,844	\$2,013	\$721	\$1,392
19.	CEREALS, GRAINS	211	5.4	3.2	2,085	\$2,108	\$825	\$1,383
20.	CLOTHING (GENERAL)	224	6.0	1.6	2,215	\$2,206	\$927	\$1,379
21.	STATIONARY SUPPLIES	19	4.5	2.3	1,635	\$2,484	\$1,209	\$1,375
22.	DYES AND DYEING	17	13.9	1.1	2,717	\$1,667	\$453	\$1,313
23.	FOODS (GENERAL)	137	6.3	2.1	2,272	\$1,786	\$606	\$1,280
24.	PREPARED FOOD ITEMS	129	4.3	1.8	2,116	\$1,971	\$821	\$1,250
25.	BLOUSES, SHIRTS	27	4.9	1.3	1,782	\$2,207	\$1,072	\$1,235
26.	WEAVING	30	5.4	2.9	2,216	\$1,660	\$564	\$1,196
27.	BICYCLE PARTS AND REPAIRS	5	1.2	4.2	1,829	\$1,418	\$332	\$1,187
28.	CAFES, CANTEENS, CAFETERIA	23	4.9	2.1	2,892	\$1,803	\$720	\$1,183
29.	TAILORING, SEWING	22	6.9	3.5	3,057	\$1,864	\$782	\$1,182
30.	KNITTED AND WOOLEN ITEMS	68	5.9	1.3	1,776	\$1,696	\$624	\$1,172
31.	CHILDCARE	7	4.2	0.5	1,215	\$1,315	\$243	\$1,172
32.	BOOKS, LITERATURE	16	3.5	3.7	2,969	\$1,932	\$875	\$1,157
33.	SHOES	48	2.5	3.6	2,294	\$1,737	\$698	\$1,139
34.	FLOWERS, HORTICULTURE	51	4.7	2.7	1,672	\$1,612	\$582	\$1,129
35.	FURNITURE	84	2.4	3.9	2,358	\$1,784	\$757	\$1,127
36.	BEDDING	37	6.3	1.2	2,121	\$1,535	\$517	\$1,118
37.	HANDICRAFTS (GENERAL)	100	6.3	2.4	1,948	\$1,736	\$744	\$1,092
38.	EMBROIDERY, NEEDLEWORK	20	8.5	0.6	2,203	\$1,606	\$618	\$1,088
39.	HOUSEHOLD ITEMS (GENERAL)	54	6.4	2.1	1,976	\$1,466	\$494	\$1,072
40.	UNCLASSIFIED AND OTHER	174	5.0	2.2	1,953	\$1,483	\$526	\$1,058
41.	TABLECLOTHS	48	6.8	2.6	2,538	\$1,381	\$429	\$1,052
42.	BEAUTY SERVICES, COSMETIC	19	4.3	1.5	1,621	\$1,265	\$317	\$1,048
43.	STOVES	7	3.3	4.3	2,787	\$1,389	\$452	\$1,038
44.	APRONS	11	7.0	0.5	2,036	\$1,663	\$740	\$1,023
45.	CANDLES	3	8.0	8.0	1,495	\$1,163	\$259	\$1,004
47.	CERAMICS, POTTERY	24	4.9	3.1	2,355	\$1,150	\$246	\$1,004
48.	FISH, SEAFOOD	174	3.6	3.2	2,174	\$1,570	\$672	\$998
49.	FUELS	121	4.1	2.5	2,424	\$1,512	\$618	\$994
50.	COFFEE, TEA	44	4.1	2.1	2,198	\$1,369	\$481	\$988
51.	BASKETS	83	4.5	2.7	2,096	\$1,211	\$360	\$951

RANK ORDER	PRODUCT	NO. OF ENTER- PRISES	AVERAGE WORKERS		AVERAGE HOURS REPORTED	AVERAGE SALES INCOME	AVERAGE EXPENSES	AVERAGE PROFIT
			FEMALE	MALE				
52.	COATS, JACKETS, SHAWLS	6	5.7	0.7	1,571	\$1,108	\$264	\$944
53.	ARTWORK	31	2.2	3.3	2,240	\$1,446	\$611	\$935
54.	CLOTH, FABRIC, THREAD	30	5.0	4.7	1,627	\$1,346	\$524	\$922
55.	BREAD, BAKED ITEMS	210	5.5	2.0	1,805	\$1,408	\$589	\$919
56.	CANDY	86	4.0	1.5	1,661	\$1,419	\$615	\$904
57.	TUBORS AND ROOT-CROPS	95	3.9	3.2	1,954	\$1,241	\$440	\$901
58.	TIMBER, LUMBER	30	3.0	3.5	1,547	\$1,212	\$420	\$892
59.	WHOLESALE/RETAIL TRADE	151	4.7	2.2	1,951	\$1,374	\$595	\$878
60.	BEANS	105	5.3	3.0	2,551	\$1,078	\$302	\$876
61.	PERFORMING ARTS	15	2.6	2.5	1,494	\$1,220	\$473	\$847
62.	BABY FOOD	2	5.5	0.5	2,810	\$1,375	\$637	\$838
63.	CARPENTRY	10	3.0	4.1	2,634	\$989	\$252	\$837
64.	BROOMS	20	4.2	3.2	1,899	\$1,060	\$325	\$835
65.	VEGETABLES, PRODUCE	670	4.5	3.0	2,056	\$1,189	\$476	\$813
66.	CHILDREN'S CLOTHES	62	7.1	1.3	1,823	\$1,031	\$322	\$809
67.	DAIRY PRODUCTS	44	4.7	1.8	1,888	\$1,080	\$375	\$805
68.	CLEANING SERVICES	4	3.3	1.8	1,630	\$952	\$258	\$794
69.	RABBITS	79	3.8	3.8	1,504	\$917	\$235	\$782
70.	CROCHETED ITEMS	12	9.5	0.4	2,635	\$1,106	\$458	\$749
71.	CATTLE	9	8.9	5.4	1,819	\$1,242	\$607	\$735
72.	AGRICULTURAL SUPPLIES	11	7.2	3.9	1,415	\$1,131	\$500	\$731
73.	BLACKSMITHING	4	2.0	3.8	1,938	\$833	\$231	\$702
74.	TOBACCO	51	2.0	3.0	1,570	\$839	\$246	\$693
75.	DUCK, FOWL, GAMEBIRDS	42	3.3	3.7	1,691	\$1,049	\$463	\$686
76.	ASSORTED REPAIR SERVICES	6	0.7	4.7	1,919	\$814	\$245	\$669
77.	ANIMAL HUSBANDRY, FEED	12	3.8	3.8	2,033	\$2,092	\$1,523	\$669
78.	RECYCLING	2	1.5	3.5	1,343	\$997	\$436	\$661
79.	COOKING OILS	48	5.2	1.8	2,138	\$957	\$437	\$620
80.	BUTCHERIES, MEAT	6	2.8	2.5	2,456	\$889	\$393	\$596
81.	EGGS	196	3.4	2.9	1,994	\$801	\$318	\$583
82.	CHICKENS FOR MEAT	390	3.5	2.7	1,613	\$788	\$326	\$562
83.	PIGS, PORK PRODUCTS	242	4.3	2.4	1,562	\$843	\$383	\$561
84.	AUTOMOTIVE PARTS, REPAIRS	18	2.4	4.1	3,242	\$734	\$314	\$520
85.	SCHOOL UNIFORMS, SUPPLIES	22	5.8	2.2	1,680	\$610	\$201	\$508
86.	POSTERS, SIGNS, ADVERTISING	8	2.5	3.4	1,728	\$572	\$197	\$475
87.	ORNAMENTS, DECORATIONS	15	5.3	1.9	1,365	\$703	\$346	\$457
88.	GOATS AND SHEEP	65	3.0	2.5	1,987	\$700	\$350	\$451
89.	BEEES, HONEY	124	3.6	3.2	1,619	\$303	\$146	\$257
90.	MEDICINAL ITEMS	4	1.5	3.3	1,291	\$287	\$160	\$226

Product Distribution by Type



This chart illustrates the overall distribution of the major TUP product classifications. Each product in this report has also been classified under one of the four major headings: food, clothing, household goods, crafts, and other (such as services).

SELF-HELP PERCENT

COUNTRY	1 NO. OF REPORTS RECEIVED	2 AVERAGE VALUE OF ONE HOUR OF WORK	3 AVERAGE HOURS WORKED	4 AVERAGE VALUE OF GROUP IN- VESTMEN	5 SELF- HELP PERCENT
<i>ALL COUNTRIES</i>	<i>5,932</i>	<i>\$0.40</i>	<i>1,993</i>	<i>\$798.00</i>	<i>88.9%</i>
UNITED STATES	48	\$4.45	1,308	\$5,828.54	98.3%
GAMBIA	2	\$0.35	9,500	\$3,325.00	97.1%
NIGERIA	45	\$1.28	1,932	\$2,464.40	96.1%
BARBADOS	1	\$1.49	1,419	\$2,114.31	95.5%
VANUATU	3	\$0.72	2,837	\$2,042.40	95.3%
DOMINICA	28	\$0.42	4,793	\$2,013.15	95.3%
PORTUGAL	77	\$1.03	1,829	\$1,874.56	94.9%
BOLIVIA	74	\$1.18	1,579	\$1,871.08	94.9%
IRELAND	1	\$1.50	1,190	\$1,785.00	94.7%
UGANDA	103	\$0.66	2,654	\$1,764.31	94.6%
ZAMBIA	7	\$0.47	3,441	\$1,602.72	94.1%
ZIMBABWE	3	\$0.46	3,238	\$1,497.58	93.7%
JAMAICA	85	\$0.63	2,284	\$1,433.18	93.5%
HONDURAS	151	\$0.71	1,993	\$1,405.68	93.4%
NICARAGUA	9	\$0.33	4,206	\$1,392.80	93.3%
TURKS & CAICOS	6	\$1.09	1,175	\$1,280.97	92.8%
TONGA	1	\$0.83	1,500	\$1,250.00	92.6%
FIJI	9	\$0.27	4,697	\$1,247.34	92.6%
PANAMA	1	\$0.40	2,950	\$1,180.00	92.2%
MONTSERRAT	9	\$0.75	1,541	\$1,151.63	92.0%
PARAGUAY	30	\$0.73	1,444	\$1,053.71	91.3%
LESOTHO	43	\$0.56	1,866	\$1,050.97	91.3%
ST. LUCIA	2	\$0.76	1,380	\$1,041.90	91.2%
ST. VINCENT	4	\$0.82	1,239	\$1,019.85	91.1%
ANTIGUA - BARBUD	27	\$0.50	2,025	\$1,019.08	91.1%
ARGENTINA	17	\$0.75	1,331	\$1,001.15	90.9%
KENYA	1,472	\$0.39	2,438	\$944.69	90.4%
COSTA RICA	187	\$0.55	1,623	\$886.17	89.9%
HAITI	44	\$0.30	2,862	\$868.21	89.7%
RWANDA	7	\$0.24	3,599	\$848.83	89.5%
EL SALVADOR	2	\$0.36	2,140	\$759.70	88.4%
SENEGAL	30	\$0.34	2,245	\$756.44	88.3%
ST. KITTS - NEVIS	26	\$0.38	1,748	\$664.34	86.9%
ANGUILLA	3	\$0.56	1,170	\$655.20	86.8%
SOMALIA	30	\$0.44	1,405	\$613.80	86.0%
INDIA	226	\$0.26	2,113	\$556.62	84.8%
CAMEROON	82	\$0.26	2,084	\$542.84	84.4%
COLOMBIA	213	\$0.34	1,584	\$542.28	84.4%
INDONESIA	161	\$0.27	1,882	\$505.67	83.5%
SIERRA LEONE	213	\$0.22	2,280	\$497.95	83.3%
MALAYSIA	4	\$0.49	1,023	\$497.69	83.3%
CHILE	7	\$0.32	1,538	\$485.52	82.9%
TOGO	4	\$0.36	1,220	\$442.25	81.6%
DOMINICAN REP.	76	\$0.31	1,407	\$435.29	81.3%
GUATEMALA	437	\$0.27	1,584	\$428.79	81.1%
SOLOMON ISLANDS	16	\$0.25	1,558	\$389.39	79.6%
SWAZILAND	5	\$0.33	1,134	\$374.29	0.0%
TANZANIA	45	\$0.23	1,586	\$372.55	78.8%
PHILIPPINES	987	\$0.20	1,828	\$371.74	78.8%
PERU	2	\$0.39	928	\$362.50	78.4%
MEXICO	9	\$0.29	1,225	\$353.86	78.0%
GHANA	115	\$0.16	2,017	\$331.64	76.8%
BENIN	147	\$0.19	1,642	\$311.34	75.7%
MALI	17	\$0.26	1,184	\$305.80	75.4%
THAILAND	10	\$0.23	1,314	\$300.86	75.1%
GUYANA	13	\$0.21	1,383	\$295.40	74.7%
CHINA	70	\$0.18	1,560	\$286.39	74.1%
BURUNDI	1	\$0.20	1,320	\$264.00	72.5%
BRAZIL	11	\$0.14	1,756	\$242.92	70.8%
ECUADOR	187	\$0.19	1,301	\$241.97	70.8%
BANGLADESH	109	\$0.10	2,215	\$220.33	68.8%
NEPAL	46	\$0.13	1,639	\$208.84	67.6%
SRI LANKA	100	\$0.13	1,608	\$206.13	67.3%
PAKISTAN	2	\$0.14	1,460	\$197.03	66.3%
BURMA	14	\$0.13	1,077	\$143.14	58.9%
CHAD	6	\$0.05	1,270	\$69.16	40.9%
SUDAN	4	\$0.05	1,125	\$56.25	36.0%

SELF-HELP PERCENT

This report shows the value of the group's investment of its time as a percentage of the total investment. The overall 9-to-1 ratio of self-help to external funding (the TUP grant) makes it clear that in every country Entrepreneurs are the senior partners in their own development, and that the amount invested by TUP is small in comparison to what the Entrepreneurs invest of themselves.

It is important to note that this table includes only the group's time-investment and does not include any investment of other resources owned by the group such as equipment or savings. If these assets were accounted for and included, the percentage of self-help would be even higher.

EXPLANATORY NOTES

1. "The Number of Reports Received" is the number of Business Reports received during the period 1979 through 1988.
2. "The Average Value of One Hour of Work" is the average of what was reported by Entrepreneurs as their evaluation of their time. This is one of the questions on the TUP Business Report Form.
3. "The Average Hours Worked" is the average of the hours of work reported by Entrepreneurs. Most Entrepreneurs report to TUP within four months after they have started their business. Thus, this figure shows the time-investment made by Entrepreneurs in the initial stages of the business.
4. "The Average Value of Group Investment" is equal to the value of one hour of work (Item 2) multiplied by the hours of work reported (Item 3). It shows the monetary value of the group's investment of its time.
5. "The Self-Help Percent" is equal to the value of a group time-investment divided by the value of the time investment plus \$100. It is the ratio of a group's time investment to the total investment. "Total Investment" here meaning a group's time investment plus the \$100 TUP grant.

THE VALUE OF A TUP GRANT

This report addresses the question of what a \$100 grant means to the poorest of the poor in the developing countries of the world by showing what a comparable grant would be for an entrepreneur in the United States. It uses the figures that Entrepreneurs report as the value of their time per hour to show how many hours a TUP grant recipient would have to work to earn \$100 in their own country. The figure for the number of hours to earn \$100 is then multiplied by 4.455 (which is the average self-evaluation that Entrepreneurs made of their time in the United States) to arrive at a figure for an comparable grant in the U.S.

COUNTRY	1 VALUE OF ONE HOUR OF WORK	2 VALUE OF US \$100 IN HOURS	3 EQUIVALENT IN UNITED STATES
AVERAGE	\$0.400	250.00	\$1,113.65
1. SUDAN	\$0.050	2,000.00	\$8,909.24
2. CHAD	\$0.054	1,836.73	\$8,181.95
3. BANGLADESH	\$0.099	1,005.26	\$4,478.03
4. NEPAL	\$0.127	784.90	\$3,496.43
5. SRI LANKA	\$0.128	779.92	\$3,474.26
6. BURMA	\$0.133	752.69	\$3,352.94
7. PAKISTAN	\$0.135	740.74	\$3,299.72
8. BRAZIL	\$0.138	722.88	\$3,220.14
9. GHANA	\$0.164	608.33	\$2,709.87
10. CHINA	\$0.184	544.71	\$2,426.47
11. ECUADOR	\$0.186	537.57	\$2,394.67
12. BENIN	\$0.190	527.25	\$2,348.68
13. BURUNDI	\$0.200	500.00	\$2,227.31
14. PHILIPPINES	\$0.203	491.66	\$2,190.18
15. GUYANA	\$0.214	468.27	\$2,085.99
16. SIERRA LEONE	\$0.218	457.94	\$2,039.95
17. THAILAND	\$0.229	436.89	\$1,946.19
18. TANZANIA	\$0.235	425.84	\$1,896.97
19. RWANDA	\$0.236	423.98	\$1,888.66
20. SOLOMON ISLANDS	\$0.250	400.00	\$1,781.85
21. MALI	\$0.258	387.12	\$1,724.48
22. CAMEROON	\$0.260	383.90	\$1,710.13
23. INDIA	\$0.263	379.55	\$1,690.76
24. FIJI	\$0.266	376.57	\$1,677.47
25. INDONESIA	\$0.269	372.20	\$1,658.01
26. GUATEMALA	\$0.271	369.32	\$1,645.18
27. MEXICO	\$0.289	346.15	\$1,541.98
28. HAITI	\$0.303	329.67	\$1,468.56
29. DOMINICAN REP.	\$0.309	323.34	\$1,440.34
30. CHILE	\$0.316	316.74	\$1,410.97
31. SWAZILAND	\$0.330	303.03	\$1,349.88
32. NICARAGUA	\$0.331	302.01	\$1,345.35
33. SENEGAL	\$0.337	296.82	\$1,322.23
34. COLOMBIA	\$0.342	292.15	\$1,301.40
35. GAMBIA	\$0.350	285.71	\$1,272.75
36. EL SALVADOR	\$0.355	281.69	\$1,254.82
37. TOGO	\$0.363	275.86	\$1,228.86

1. "Value of One Hour of Work" is the average of the evaluations of their time per hour made by Entrepreneurs on the Business Report.

2. "Value of US \$100 in Hours" is the number hours that TUP grant recipients would have to work in order to earn and save \$100. For many who are living in dire poverty, it is virtually impossible to achieve this.

3. "Equivalent in United States" gives a rough idea of what the TUP grant means to Entrepreneurs by showing what a comparable grant would be in the U.S..

Overall, TUP Entrepreneurs value their time at \$0.40 per hour on average. This means that they would have to work 250 hours to earn \$100. At 40 hours per week, this is equivalent to 6.25 weeks of work. Given this fact, it is easy to see how a TUP grant of \$100 can mean a great deal to a would-be Entrepreneur among the poorest of the poor.

Note: Some of the calculations may not appear to be correct because not all decimal places of Item 1 have been printed. (Ex. Value of One hour of work in Chad is actually \$0.5444444.)

THE VALUE OF A TUP GRANT

COUNTRY	1 VALUE OF ONE HOUR OF WORK	2 VALUE OF US \$100 IN HOURS	3 EQUIVALENT IN UNITED STATES
38. ST. KITTS - NEVIS	\$0.380	263.16	\$1,172.27
39. KENYA	\$0.387	258.09	\$1,149.67
40. PERU	\$0.391	256.00	\$1,140.38
41. PANAMA	\$0.400	250.00	\$1,113.65
42. DOMINICA	\$0.420	238.10	\$1,060.62
43. SOMALIA	\$0.437	228.83	\$1,019.36
44. ZIMBABWE	\$0.463	216.22	\$963.16
45. ZAMBIA	\$0.466	214.72	\$956.51
47. MALAYSIA	\$0.486	205.60	\$915.87
48. ANTIGUA - BARBUDA	\$0.503	198.68	\$885.02
49. COSTA RICA	\$0.546	183.11	\$815.69
50. ANGUILLA	\$0.560	178.57	\$795.47
51. LESOTHO	\$0.563	177.51	\$790.74
52. JAMAICA	\$0.628	159.34	\$709.78
53. UGANDA	\$0.665	150.43	\$670.12
54. HONDURAS	\$0.705	141.79	\$631.61
55. VANUATU	\$0.720	138.89	\$618.70
56. PARAGUAY	\$0.729	137.09	\$610.66
57. MONTSERRAT	\$0.747	133.84	\$596.22
58. ARGENTINA	\$0.752	132.91	\$592.05
59. ST. LUCIA	\$0.755	132.45	\$590.02
60. ST. VINCENT	\$0.823	121.46	\$541.07
61. TONGA	\$0.833	120.00	\$534.55
62. PORTUGAL	\$1.025	97.55	\$434.54
63. TURKS & CAICOS	\$1.090	91.74	\$408.68
64. BOLIVIA	\$1.18	84.40	\$375.96
65. NIGERIA	\$1.276	78.40	\$349.23
66. BARBADOS	\$1.490	67.11	\$298.97
67. IRELAND	\$1.500	66.67	\$296.97
68. UNITED STATES	\$4.455	22.45	\$100.00

Note: The information contained in this report is based on business reports received from May 1979 through December 1988. In some countries where TUP businesses have been started, Business Reports have not yet been received.

PROGRAM COST-BENEFIT EVALUATION

This report provides quantitative measures for the benefits achieved in the first year of business by Entrepreneurs relative to the costs incurred by TUP. It shows that by spending less than \$1.6 million, TUP has enabled Entrepreneurs to earn nearly \$7 million in profit, generate more than \$10 million in sales revenue, and invest more than 45 million hours of their time in productive work. This means that for every TUP dollar spent, in the first year alone Entrepreneurs earn almost \$4.50 profit from their businesses, produce nearly \$6.50 worth of useful goods and services for local markets, and invest nearly 30 hours in productive self-employment.

<p>1. TOTAL PROFIT GENERATED FOR EVERY TUP DOLLAR SPENT</p> <p>This shows that there is better than 4-to-1 ratio of total profit earned annually by Entrepreneurs to total spending by TUP. Since the profit from their businesses constitutes the income Entrepreneurs receive as a result of their enterprises, this figure shows that the impact of a \$100 TUP is greater than its face value. It shows that spending by TUP is multiplied almost five times in terms of additional income for Entrepreneurs. This figure is arrived at by dividing total profit generated (Item 6) by total TUP expense (Item 15).</p>	\$4.37
<p>2. TOTAL SALES REVENUE GENERATED FOR EVERY TUP DOLLAR SPENT</p> <p>This shows that there is nearly a 6.5-to-1 ratio of total sales revenue generated by TUP businesses to total spending by TUP. Since the total sales revenue represents the total value of goods and services sold in local markets by TUP Entrepreneurs, sales revenue represents an additional benefit insofar as it shows the increase in goods and services available as a result of TUP enterprises. Among these goods and services are such essential commodities as vegetables, meat, clothing, and household items, the availability of which is essential to continued development. This figure is obtained by dividing total sales revenue (Item 9) by total TUP expense (Item 15).</p>	\$6.48
<p>3. TOTAL HOURS OF WORK GENERATED FOR EVERY TUP DOLLAR SPENT</p> <p>This shows that for every TUP dollar spent, Entrepreneurs invest nearly 30 hours of work in their businesses in the first year. This means that every \$100 spent by TUP generates the equivalent of one-and-a-half full-time jobs, and it therefore reveals TUP's effectiveness as a means of generating employment. In addition, it shows the degree to which individuals among the poorest of the poor can be motivated to create their own sustainable development when they are given the opportunity to use their own ideas and skills. This figure is obtained by dividing total hours of work generated (Item 12) by total TUP expense (Item 15).</p>	29.4

CALCULATION OF TOTAL PROFIT

<p>4. Profit From Reports Received</p> <p>This figure is taken from the TUP Global Summary Report Item 18-B. It shows the aggregate annual profit of businesses for which TUP has received Business Reports from May 1979 through December 1988.</p>	\$6,015,784
<p>5. Estimated Profit From Reports Not Yet Received*</p> <p>This is the estimated additional amount of income earned annually by TUP Entrepreneurs who had started businesses in 1988 with TUP funding, but had not yet sent a Business Report as of the end of the year.</p>	\$914,000
<p>6. TOTAL PROFIT</p> <p>This is the total profit generated by all TUP businesses started. It is the sum of Items 4 and 5 above, and it represents the total annual income that Entrepreneurs receive as a result of their businesses.</p>	\$6,929,784

CALCULATION OF TOTAL SALES REVENUE

7. Sales Revenue From Reports Received This figure is taken from the TUP Global Summary Report Item 15-B. It shows the total annual sales revenue (or gross income from sales) of TUP businesses for which TUP had received Business Reports between May 1979 and December 1988.	\$8,792,644
8. Estimated Sales Revenue From Reports Not Yet Received* This is the estimated amount of additional sales revenue annually earned by TUP businesses that were started in 1988 and had not yet sent Business Reports to TUP as of the end of the year.	\$1,482,000
9. TOTAL SALES REVENUE This is the total sales revenue generated annually by TUP businesses started as of December 1988. It is the sum of Items 7 and 8 above.	\$10,274,644

CALCULATION OF TOTAL HOURS WORKED

10. Hours of Work From Reports Received This figure is taken from the TUP Global Summary Report Item 13-B. It shows the total number of hours worked by TUP Entrepreneurs annually by businesses for which TUP has received Business between May 1979 and December 1988.	39,964,962
11. Estimated Hours of Work From Reports Not Yet Received* This is the estimated number of additional hours of work that will be obtained when Business Reports are sent for those businesses started in 1988 for which TUP had not received reports as of December 1988.	6,737,000
12. TOTAL HOURS OF WORK This is the total number of hours of work generated annually by TUP businesses started between May 1979 and December 1988. It is the sum of Items 1 and 2 above.	46,701,962

CALCULATION OF TOTAL TUP EXPENSES

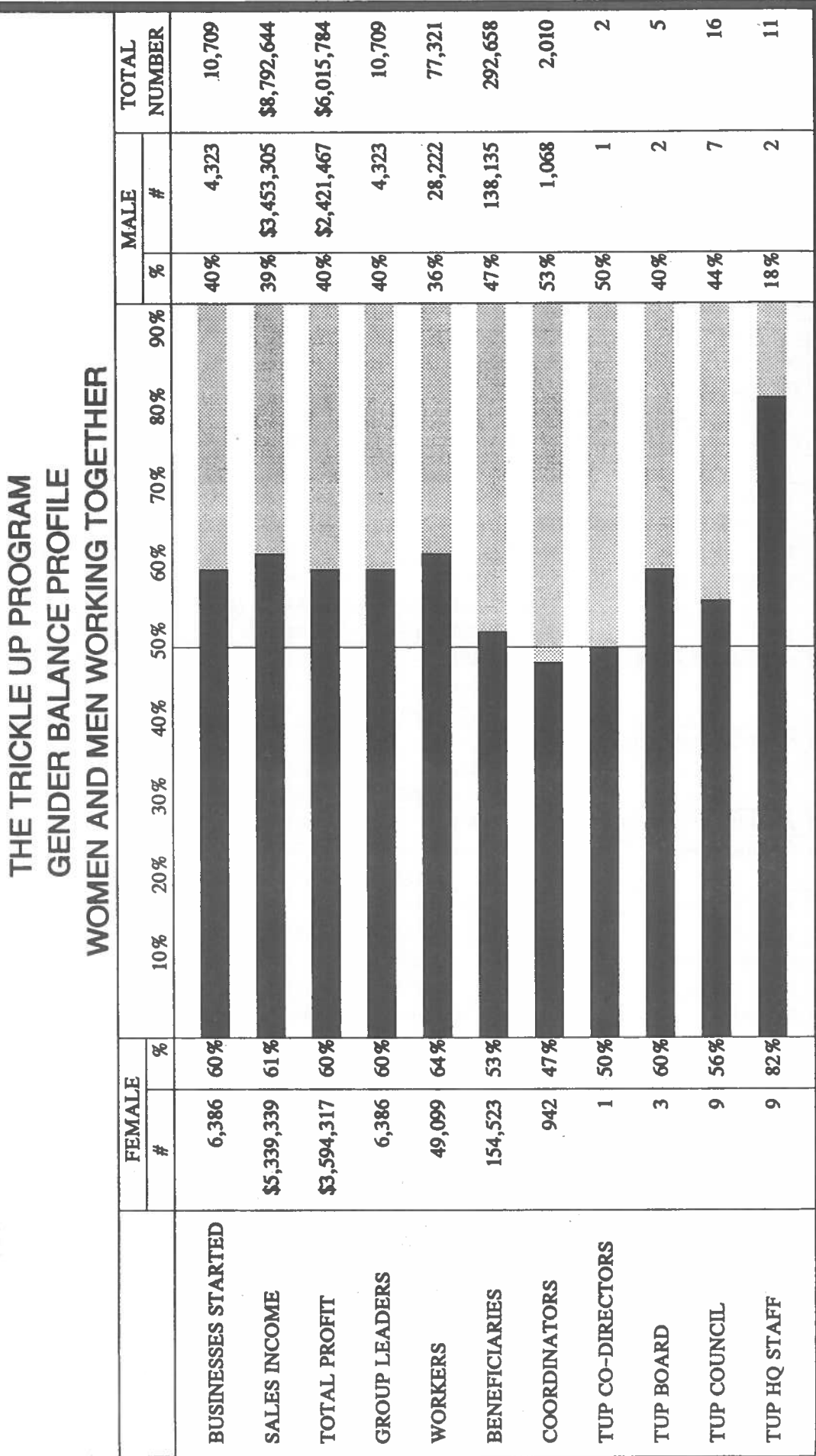
13. TUP Expenses 1979-88* This figure is taken from the TUP Financial Report (See Report N). It shows TUP's total grant and non-grant expenses from 1979 through 1988.	\$1,585,907
14. Additional Cost of Servicing Reports Not Yet Received (Est.)* Even though funds for providing the second \$50 installment of the \$100 grant are allocated at the time that the first check is written, there will be the additional cost of servicing the Business Report when it is received. This includes the costs of writing the check, entering the data, etc.. This cost amounts to \$5 per report.	\$5,000
15. TOTAL TUP COSTS This is the sum of Items 10 and 11 above. It represents the total TUP costs of generating the benefits in Items 6, 9, and 12 above.	\$1,590,907

* Due to the time-lag between the initial funding of a business and the time a Business Report is received, less than half of those started were able to report on their results as of December 1988. When a Business Plan is funded, TUP issues a \$50 dollar check for the initial payment and holds as a liability an additional \$50 to cover the cost of issuing the second check when the Business Report is received. This means that included in TUP's total expenses for 1979-1988 (Item 13) is a reserve to cover second grant commitments amounting to approximately \$105,000. Therefore, in order to arrive at the correct cost-benefit evaluation TUP must make an estimate of the results that will be achieved when all the Business Reports for businesses started in 1988 are in, since TUP has already assumed the cost of the second grant check as a liability. TUP estimates that approximately 60% of the businesses started in 1988 will eventually send in Business Report on results. Since 40% of the 5,052 businesses started in 1988 sent in Business Reports on results before the end of the year, TUP expects to receive in 1989 at least 1,000 more Business Reports from businesses started in 1988. The figures in Items 5, 8, and 11 were derived by multiplying 1,000 by items 18-A, 15-A, and 13-A, respectively from the Global Summary Report on page 15.

TRICKLE UP PROGRAM GLOBAL SUMMARY BY GENDER OF GROUP LEADER

This report presents the same items as Report A comparatively for groups with a male or female group leader. For more detail on the meaning or derivation of any particular item, please refer to Report B on page 15.

	WITH FEMALE LEADER		WITH MALE LEADER		TOTAL
		%		%	
1. COUNTRIES	77		70		83
2. COORDINATORS	942	47%	1,068	53%	2,010
3. NET GRANTS ASSIGNED (INITIAL CHECK ISSUED)	6,991	60%	4,744	40%	11,735
4. NUMBER OF BUSINESSES STARTED	6,386	60%	4,323	40%	10,709
5. FIRST TUP CHECK - AMOUNT PAID	\$319,300	60%	\$216,150	40%	\$535,450
6. NUMBER OF BUSINESSES REPORTING	3,476	59%	2,456	41%	5,932
7. NUMBER OF FINAL CHECKS ISSUED (BUSINESS REPORTS APPROVED)	3423	59%	2412	41%	5,835
8. SECOND TUP CHECK - AMOUNT PAID	\$171,150	59%	\$120,600	41%	\$291,750
9. NUMBER OF PLANNERS					
A. AVERAGE	7.43		6.88		7.21
B. TOTAL	47,442	61%	29,749	39%	77,191
C. PERCENT FEM.	78%		41%		63%
10. NUMBER OF WORKERS					
A. AVERAGE	7.46		6.87		7.22
B. TOTAL	47,630	62%	29,691	38%	77,321
C. PERCENT FEM.	78%		41%		64%
11. NUMBER OF BENEFICIARIES					
A. AVERAGE	28.95		24.93		27.33
B. TOTAL	184,885	63%	107,773	37%	292,658
C. PERCENT FEM.	55%		51%		53%
12. AVERAGE VALUE OF ONE HOUR OF WORK	\$0.38		\$0.43		\$0.40
13. HOURS OF WORK					
A. AVERAGE:	6,792		6,660		6,737
B. TOTAL:	23,607,396	59%	16,357,566	41%	39,964,962
14. VALUE OF HOURS WORKED					
A. AVERAGE:	\$2,603		\$2,833		\$2,698
B. TOTAL:	\$9,048,570	57%	\$6,958,697	43%	\$16,007,267
15. GROSS INCOME FROM SALES					
A. AVERAGE:	\$1,536		\$1,406		\$1,482
B. TOTAL:	\$5,339,339	61%	\$3,453,305	39%	\$8,792,644
16. EXPENSES					
A. AVERAGE:	\$602		\$520		\$568
B. TOTAL:	\$2,092,622	62%	\$1,277,438	38%	\$3,370,060
17. TUP GRANT PAID					
A. AVERAGE:	\$100		\$100		\$100
B. TOTAL:	\$347,600	59%	\$245,600	41%	\$593,200
18. TOTAL PROFIT (INCLUDES TUP GRANT)					
A. AVERAGE:	\$1,034		\$986		\$1,014
B. TOTAL:	\$3,594,317	60%	\$2,421,467	40%	\$6,015,784
19. SAVINGS AND REINVESTMENT					
A. AVERAGE:	\$518		\$543		\$528
B. TOTAL:	\$1,799,301	57%	\$1,334,692	43%	\$3,133,993
C. PERCENT:	50.1%		55.1%		52.1%



TRICKLE UP PROGRAM GLOBAL SUMMARY BY TYPE OF ORGANIZATION

This report presents the same items as Report A comparatively for different types of organizations that have coordinated TUP businesses. In performing this analysis we found that businesses coordinated by local non-governmental organizations earned profits at least 50% higher on average than any other type.

"Government" organizations are those supported by governmental or intergovernmental bodies. Ministries, governmental offices, and United Nations agencies are examples of governmental organizations.

"Government Volunteer" organizations are those whose staff consist primarily of volunteers, such as the Peace Corps and United Nations Volunteers. "Regular Government" organizations are those staffed by civil servants.

"Non-Governmental" organizations are those supported from private sources. "International Non-Governmental" organizations are those working in more than one country, while "Local Non-Governmental" organizations are those working on a local or national scale.

For more detail on the meaning or derivation of any item in this report, please refer to Report B on page 15.

	GOVERNMENTAL		NON-GOVERNMENTAL		TOTAL	
	VOLUNTEER	REGULAR	INT'L	LOCAL		
1. COUNTRIES	39	37	35	55	83	
2. COORDINATORS	884	329	151	646	2,010	
3. NET GRANTS ASSIGNED (INITIAL CHECK ISSUED)	2,742	1,780	1,032	6,181	11,735	
4. NUMBER OF BUSINESSES STARTED	2,764	1,459	964	5,522	10,709	
5. FIRST TUP CHECK - AMOUNT PAID	\$138,200	\$72,950	\$48,200	\$276,100	\$535,450	
6. NUMBER OF BUSINESSES REPORTING	1,635	695	573	3,029	5,932	
7. NUMBER OF FINAL CHECKS ISSUED (BUSINESS REPORTS APPROVED)	1,595	685	567	2,988	5,835	
8. SECOND TUP CHECK - AMOUNT PAID	\$79,750	\$34,250	\$28,350	\$149,400	\$291,750	
9. NUMBER OF PLANNERS	A. AVERAGE	7.57	7.08	8.09	6.91	7.21
	B. TOTAL	20,911	10,333	7,798	38,149	77,191
	C. PERCENT FEM.	61%	69%	69%	62%	63%
10. NUMBER OF WORKERS	A. AVERAGE	7.71	7.20	8.23	6.80	7.22
	B. TOTAL	21,307	10,507	7,933	37,574	77,321
	C. PERCENT FEM.	62%	67%	69%	63%	64%
11. NUMBER OF BENEFICIARIES	A. AVERAGE	17.80	17.42	16.82	36.55	27.33
	B. TOTAL	49,195	25,410	16,211	201,842	292,658
	C. PERCENT FEM.	48%	58%	51%	55%	53%
12. AVERAGE VALUE OF ONE HOUR OF WORK	\$0.29	\$0.30	\$0.61	\$0.43	\$0.40	
13. HOURS OF WORK	A. AVERAGE:	5,380	6,911	6,816	7,415	6,737
	B. TOTAL:	8,797,052	4,803,411	3,905,411	22,459,088	39,964,962
14. VALUE OF HOURS WORKED	A. AVERAGE:	\$1,569	\$2,082	\$4,173	\$3,171	\$2,698
	B. TOTAL:	\$2,564,877	\$1,447,170	\$2,391,198	\$9,604,022	\$16,007,267
15. GROSS INCOME FROM SALES	A. AVERAGE:	\$783	\$1,327	\$1,127	\$1,963	\$1,482
	B. TOTAL:	\$1,280,077	\$922,130	\$645,692	\$5,944,745	\$8,792,644
16. EXPENSES	A. AVERAGE:	\$347	\$523	\$425	\$725	\$568
	B. TOTAL:	\$567,790	\$363,157	\$243,436	\$2,195,677	\$3,370,060
17. TUP GRANT PAID	A. AVERAGE:	\$100	\$100	\$100	\$100	\$100
	B. TOTAL:	\$163,500	\$69,500	\$57,300	\$302,900	\$593,200
18. TOTAL PROFIT (INCLUDES TUP GRANT)	A. AVERAGE:	\$536	\$904	\$802	\$1,338	\$1,014
	B. TOTAL:	\$875,787	\$628,473	\$459,556	\$4,051,968	\$6,015,784
19. SAVINGS AND REINVESTMENT	A. AVERAGE:	\$253	\$468	\$393	\$716	\$528
	B. TOTAL:	\$412,962	\$325,425	\$225,415	\$2,170,191	\$3,133,993
	C. PERCENT:	47.2%	51.8%	49.1%	53.6%	52.1%

THE COUNTRIES OF TUP COORDINATORS

The TUP Process has been proven effective in a wide variety of countries and it has been implemented by a diverse group of organizations and individuals, many from countries other than their own. TUP Coordinators are from the following countries:

ANGUILLA	MALAWI
ANTIGUA - BARBUDA	MALAYSIA
ARGENTINA	MALI
AUSTRALIA	MARSHALL ISLANDS
BANGLADESH	MAURITANIA
BARBADOS	MEXICO
BELGIUM	MICRONESIA
BELIZE	MONTSERRAT
BENIN	MOROCCO
BOLIVIA	MOZAMBIQUE
BOTSWANA	NEPAL
BRAZIL	NETHERLANDS
BURKINA FASO	NICARAGUA
BURMA	NIGERIA
BURUNDI	PAKISTAN
CAMEROON	PANAMA
CANADA	PARAGUAY
CENTRAL AFRICAN REPUBLIC	PEOPLE'S REPUBLIC OF CHINA
CHAD	PERU
CHILE	PHILIPPINES
COLOMBIA	PORTUGAL
COSTA RICA	RWANDA
DENMARK	SENEGAL
DOMINICA	SIERRA LEONE
DOMINICAN REPUBLIC	SOLOMON ISLANDS
ECUADOR	SOMALIA
EL SALVADOR	SRI LANKA
EQUATORIAL GUINEA	ST. KITTS - NEVIS
ETHIOPIA	ST. LUCIA
FEDERAL REPUBLIC OF GERMANY	ST. VINCENT
FIJI	SUDAN
FRANCE	SURINAME
GAMBIA	SWAZILAND
GHANA	SWEDEN
GRENADA	SWITZERLAND
GUADELOUPE	TANZANIA
GUATEMALA	THAILAND
GUYANA	TOGO
HAITI	TONGA
HONDURAS	TURKS & CAICOS
INDIA	UGANDA
INDONESIA	UNITED KINGDOM
IRELAND	UNITED REPUBLIC OF TANZANIA
JAMAICA	UNITED STATES
JAPAN	VANUATU
KENYA	WESTERN SAMOA
KIRIBATI	ZAIRE
LESOTHO	ZAMBIA
LIBERIA	ZIMBABWE
MADAGASCAR	

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

This report lists by country those organizations that have incorporated the TUP process into their activities. It lists the name of the organization along with the number of TUP Coordinators and businesses started. All organizations with members who have been accepted as TUP Coordinators from May 1979 through December 1988 are included in this report.

ORGANIZATION CODE: INT = INTERGOVERNMENTAL
 GOV = GOVERNMENTAL
 NGO = NON-GOVERNMENTAL

ILV CODE: I = INTERNATIONAL
 L = LOCAL
 V = VOLUNTEER

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED	TOTAL
			1979-87	1988	
***** GLOBAL TOTAL - 915 *****			2,010	5,657	10,709
***** AFRICA - 337 *****			526	2,133	3,989

BENIN - 3			46	162	273
PEACE CORPS	GOV	I/V	15	126	188
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	15	18	43
UNITED NATIONS VOLUNTEERS	INT	I/V	16	18	42

BOTSWANA - 4			4	1	1
NORWEGIAN VOLUNTEER CORPS	GOV	I/V	1	1	1
PEACE CORPS	GOV	I/V			
INDEPENDENT	NGO	L	1		
O.O. Ditsheko					
Dan Reimer				2	2

BURKINA FASO - 3			5		2
FOSTER PARENTS PLAN INC.	NGO	I	2		2
GARU AGRICULTURAL STATION	NGO	L	1	2	2
SAVE THE CHILDREN FEDERATION	NGO	I	2		1

BURUNDI - 1			3	1	1
PEACE CORPS	INT	I/V	3	1	1

CAMEROON - 8			14	89	99
ACTION AGRICOLES FEMININES	NGO	L	1		5
MINISTRY OF AGRICULTURE	GOV	L	1		
PEACE CORPS	GOV	I/V	3	75	81
RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES	NGO	I	1	3	3
SAVE THE CHILDREN FEDERATION	NGO	L	1		4
THE APOSTOLIC CHURCH	NGO	L	1		
UNIVERSITY CENTRE FOR HEALTH SCIENCES	NGO	L	1	6	6
INDEPENDENT	NGO	L			
Moto-Poh Abel			2	2	2

CENTRAL AFRICA REPUBLIC - 1			2	2	2
PEACE CORPS	GOV	I/V	2	2	2

CHAD - 4			5	8	8
BLACK ROSES OF SARH	NGO	L	1		
COMITE DES FEMMES	NGO	L	1		
UNICEF	INT	I	1		
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2		

EGYPT - 1			1		1
INSTITUTE FOR CULTURAL AFFAIRS	INT	I	1		1

EQUATORIAL GUINEA - 1			1	1	1
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1	1	1

ETHIOPIA - 3			3	6	6
ETHIOPIAN EVANGELICAL CHURCH MEKENE	NGO	L	1	1	1
RUAI CHRISTIAN CENTER	NGO	L	1	1	1
INDEPENDENT	NGO	L	1	5	5
Nel Allnp					

GABON - 1			1		
PEACE CORPS	GOV	I/V	1		

GAMBIA - 3			4	7	7
PEACE CORPS	GOV	I/V	1		
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2	2	2
WOMEN'S BUREAU	GOV	L	1	5	5

GHANA - 26			36	64	148
ANGELICAN CHURCH OF GHANA	NGO	L	2	3	3
APPLE	NGO	L	1		
DEVELOPMENT VOLUNTEERS ASSOCIATION	NGO	L	2	3	3
EBENEZER SECONDARY SCHOOL	GOV	L	1	56	76
EVANGELICAL PRESBYTERIAN CHURCH	NGO	L	4		132

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		TOTAL
				1979-87	1988	
FAMILY HEALTH IN GHANA	NGO	L	1			
FOOD AND AGRICULTURAL ORGANIZATION	INT	L	1		2	2
GARU AGRICULTURAL REHABILITATION CENTER FOR THE BLIND	NGO	L	2			
GARU HEALTH POST	GOV	L	2			
GARU REHABILITATION CENTRE	NGO	L	1			
GHANA BAPTIST CONVENTION	NGO	L	1			
GHANA COOPERATIVE BANK LIMITED	NGO	L	1			
GHANA EDUCATION SERVICE	GOV	L	1			
KPONG IRRIGATION COLLEGE	NGO	L	1			
LANGRENSI PRESBYTERIAN AGRICULTURAL STATION	NGO	L	2		3	3
MISSION HOUSE	NGO	L	1			
NATIONAL WOMEN'S TRAINING GROUP	GOV	L	1	1		1
NUTRITION DIVISION	GOV	L	1			
PRESBYTERIAN CHURCH OF GHANA	NGO	L	1			
SANDEMA AGRICULTURAL STATION	NGO	L	1			
SEKOMABIA RURAL RENAISSANCE ORGANIZATION	NGO	L	1			
SMALL SCALE AGRICULTURAL EXTENSION SUPPORT UNIT	NGO	L	1			
ST. PAUL'S ANGLICAN CHURCH	NGO	L	1			
TECHNOLOGY CONSULTANCY CENTER	NGO	L	1	1		1
TRAX PROGRAM SUPPORT	NGO	L	1			
INDEPENDENT	NGO	L	1			
Miriam Arkaah			1			
IVORY COAST - 2			3			
INSTITUTE FOR CULTURAL AFFAIRS	NGO	L	2			
MUTUELLE POUR LE DEVELOPEMENT D'AHOUNAN	NGO	L	1			
KENYA - 90			148	1,235	1,022	2,257
ABC KIVI	NGO	L	1	4	2	6
AHMED SCREEN WRITER ORGANIZATION	NGO	L	1			
BAHATI COMMUNITY CENTRE	NGO	L	1			
BIBLE AND LITERACY LEAGUE OF KENYA	NGO	L	1			
BUKHAYO WEST JOINT WOMEN GROUP	NGO	L	1		39	39
CATHOLIC DIOCESE OF ELDORET	NGO	L	1		6	11
CENTER FOR ACTION RESEARCH	NGO	L	1	9	29	38
CHURCH OF THE PROVIDENCE OF KENYA	NGO	L	1	5	15	20
CHURCH WORLD SERVICE	NGO	I	2			
COMMITTEE FOR NATIONAL DEVELOPMENT	NGO	L	1	65		65
COMPASSIONATE DEVELOPMENT PROJECT	NGO	L	1		17	17
COUNCIL FOR HUMAN ECOLOGY OF KENYA	NGO	L	3	4	3	7
DAIMA WOMEN GROUP	NGO	L	1	21		21
DARAJA TRUST CO.	NGO	L	1			
DEPARTMENT OF SOCIAL SERVICES	GOV	L	1	2	9	11
DIOCESE OF MASENO SOUTH	NGO	L	1	5		5
DIOCESE OF MT. KENYA	NGO	L	2			
EAST AFRICAN SCHOOL OF THEOLOGY	NGO	L	1	21	39	60
EAST BOSAMARO WOMEN'S GROUP	NGO	L	1		7	7
ESTABALA VILLAGE DEVELOPMENT COMMITTEE	NGO	L	1	4	8	12
FAMILY PLANNING ASSOC. OF KENYA	NGO	L	1			
GRAIL-CATHOLIC WOMEN ORG.	NGO	L	1	3		3
ICEMBE NA KIONDO WOMEN'S GROUP	NGO	L	1	6	15	21
INSTITUTE FOR CULTURAL AFFAIRS	NGO	I	2	3		3
INSTITUTE OF AFRICAN STUDIES	GOV	L	1			
KAMUKUNJI DISABLES GROUP	NGO	L	1			
KANU MAENDALEO YA WANAWAKE	NGO	L	1	7		7
KARIOKOR CHURCH WOMEN GROUP	NGO	L	1			
KENYA NATIONAL FARMERS UNION	NGO	L	2			
KENYA UNITED INDEPENDENT CHURCHES	NGO	L	1		9	9
KENYA WATER FOR HEALTH ORGANIZATION	NGO	L	1		10	10
KENYAN ASSEMBLY OF GOD CHURCHES	NGO	L	4	69	128	197
KIMOLWET SECONDARY SCHOOL	NGO	L	1			
LUANDA TRADING CENTRE	NGO	L	1			
LUTHERAN WORLD RELIEF	NGO	I	1	1		1
MALIKI CHURCH	NGO	L	1			
MANYAKA SECONDARY SCHOOL	GOV	L	1	1		1
MARANATHA MISSION OF KENYA	NGO	L	1	3		3
MARIANIST COMMUNITY	NGO	L	1	1		1
MBAGA CATHOLIC CHURCH	NGO	L	1	27		27
MINISTRY OF CULTURE & SOCIAL SERVICES	GOV	L	1			
MLANGO KUBWA CHRISTIAN CENTRE	NGO	L	1	54	146	200
NAIROBI CITY COUNCIL	GOV	L	1	3		3
NAIVASHA CHRISTIAN CENTER	NGO	L	1	24	15	39
NATIONAL COUNCIL OF CHURCHES	NGO	L	1			
NATIONAL COUNCIL OF WOMEN	NGO	L	1	5	2	7
NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP	NGO	L	1	12	21	33
NGENIA SECONDARY SCHOOL	GOV	L	1			
NJIRU CHRISTIAN CENTRE	NGO	L	2		5	5
NYABONDO CATHOLIC CHURCH	NGO	L	1		2	2
OFFICE OF SOCIAL DEVELOPMENT	GOV	L	1			
ONE WORLD YOUTH DEVELOPMENT GROUP	NGO	L	1			
OWUR-DACHA WOMEN'S GROUP	NGO	L	1			
PARTNERS FOR PRODUCTIVITY	NGO	L	1	9		9
PEACE CORPS	GOV	I/V	25	55	20	75
PROVINCIAL BOARD OF CHRISTIAN COMMUNITY SERVICES	NGO	L	1			
PYRETHRIUM BOARD OF KENYA	GOV	L	1	1		1
RUAI CHRISTIAN CENTER	NGO	L	2	332	292	624
SCHOOL FOR INTERNATIONAL TRAINING	NGO	I	2	2		2
SURVEY OF KENYA REPORT	NGO	L	1	4		4
THE CHURCH OF AFRICA	NGO	L	1	1		1
TOTOTO HOME INDUSTRIES	NGO	L	1	7		7
U.N. HIGH COMMISSIONER FOR REFUGEES	INT	I	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2	25		25
UNITED NATIONS VOLUNTEERS	INT	I/V	1			
URIRI PRIMARY SCHOOL	NGO	L	1			
VOLUNTARY SERVICE OVERSEAS	NGO	L	1			
WAGOK NYAENDA DEVEL. GROUP	NGO	L	2	10	7	17
WORLD MISSIONARY EVANGELISM	NGO	L	2			

REPORT L

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
*****			1	2		2
WORLD TEACHER'S ORGANIZATION	NGO	I	1	3	1	4
WORLD VISION INTERNATIONAL	NGO	I	5	65	4	69
YOUNG MEN'S CHRISTIAN ASSOCIATION	NGO	L	6	7		7
YOUNG WOMEN'S CHRISTIAN ASSOCIATION	NGO	L				
INDEPENDENT			1	28	63	91
David Karaya			1	3		3
John Kimani			1	4		4
Ruth Kobia			1	67	2	69
Herb Lyon			1			
Charles Mbutia			1			
J. C. Mindo			1	20	37	57
Andrea Morara			1	15	12	27
Mercy Mwamburi			1		17	17
Maragaret Naliaka			1	33		33
Nkonge Silveria			1			
Francis Tabaruka			1			
Nellae Wgitao			1			
-----			26	55	65	120
LESOTHO - 23			1	3		3
ACADEMY FOR EDUCATIONAL DEVELOPMENT	NGO	L	1			
BASALI BOITEKONG (WOMEN IN SELF-HELP)	NGO	L	1	8	18	26
BOITEKO WOMEN'S ASSOC.	NGO	L	1			
CATHOLIC BISHOP'S CONFERENCE	GOV	I/V	2	7		7
DANISH VOLUNTEER SERVICE	NGO	L	2			
HOMEMAKERS ASSOCIATION	NGO	L	1	2		2
LESOTHO CHRISTIAN COUNCIL	NGO	L	1	8	3	11
LESOTHO NATIONAL COUNCIL OF WOMEN	NGO	L	1		2	2
LESOTHO ST. JOHN'S CHURCH	GOV	L	1			
MINISTRY OF AGRICULTURE	GOV	I/V	1	1		1
PEACE CORPS	NGO	L	1			
PLANNED PARENTHOOD ASSOCIATION	NGO	L	1		3	3
SEHONGHONG SECONDARY SCHOOL	INT	L	1	1		1
THABA THEKA IEMS CENTER	NGO	L	1	5	18	23
THABANA-LI-MELE PROJECT	NGO	L	1			
THABENY TYPING SCHOOL OF ACCOUNTANCY	NGO	L	1			
THABI-KHLIPA ECUMENICAL CENTRE	NGO	L	3	1		1
TRANSFORMATION RESOURCE CENTRE	NGO	L	1			
INDEPENDENT			1			
E. Dineo Marathane			1			
Agnes Mohaka			1			
Selina Sopeno			1	22	18	40
Tsokolo Tsoho			1			
Madeleine Wilkens			1			
-----			5			
LIBERIA - 3			1			
FOUNDATION OF LIBERIAN YOUTH	NGO	L	1			
PEACE CORPS	GOV	I/V	2			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1		16	16
-----			5			
MADAGASCAR - 4			1			
DEPARTMENT OF AGRICULTURE	GOV	L	2			
MALAGASY BAPTIST ASSOCIATION	NGO	L	1		11	11
MALAGASY EPISCOPAL CHURCH	NGO	L	1		5	5
MALAGASY LUTHERAN CHURCH	NGO	L	1			
-----			13		21	21
MALAWI - 7			1			
CHITUKUKO CHA AMAI M'MALAWI	NGO	L	1		2	2
MINISTRY OF HEALTH	GOV	L	1			
NATIONAL FAMILY PLANNING BOARD	NGO	L	1			
PEACE CORPS	GOV	I/V	5		19	19
UNITED NATIONS DEVELOPMENT PROGRAM	INT	I/V	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	1			
UNIVERSITY OF MALAYSIA	NGO	L	1			
-----			3	14	15	29
MALI - 3			1			
CORNERSTONE ENTERPRISES	NGO	L	1	13	10	23
MALIAN ASSOCIATION OF RESEARCH, ACTION, AND DEVELOPMENT	NGO	L	1			
SAVE THE CHILDREN FEDERATION	NGO	I	1	1	5	6
-----			4			
MAURITIUS - 3			1			
AFRICA ISLAND MISSION	NGO	L	1			
AFRO AMERICAN LABOR CENTER	NGO	L	1			
SAVE THE CHILDREN FEDERATION	NGO	I	2			
-----			3			
MOROCCO - 3			1			
PEACE CORPS	INT	I/V	1			
UNION DES FEMMES MAROCAINES	NGO	L	1			
INDEPENDENT	NGO	L	1			
Najia Hitmi			1			
-----			6			
MOZAMBIQUE - 5			1			
AGRICOM	GOV	L	1			
CENTRO DE TREINAMENTO DOS MOTIVADORES	NGO	L	2			
ORGANIZATION OF MOZAMBIKAN WOMEN	NGO	L	1			
RURAL DEVELOPMENT AGENCY	GOV	L	1			
SWEDISH EMBASSY	GOV	L	1			
-----			3			
NIGER - 2			1			
DIRECTION DE LA CONDITION FEMININE	NGO	L	1			
PEACE CORPS	GOV	I/V	2			
-----			24	13	57	70
NIGERIA - 19			1			
AFRICAN-AMERICAN INSTITUTE	NGO	I	1		8	11
CENTER FOR APPLIED RELIGION AND EDUCATION	NGO	L	1		4	4
CHRISTIAN HELP ASSOCIATION	NGO	L	2			
CHRISTIAN SUPPORT COUNCIL	NGO	L	3		3	3

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
CHRISTIAN YOUTH FELLOWSHIP	NGO	L	1			
CHURCH OF CHRIST IN NIGERIA	NGO	L	1		4	4
CHURCH OF CHRIST OF CENTRAL NIGERIA	NGO	L	1		7	7
COMMUNITY DEVELOPMENT ASSOCIATION	NGO	L	1			
DIOCESE OF OVERRI	NGO	L	2		6	6
GRASS ROOTS LTD.	NGO	L	1			
IGOGO COMMERCIAL HIGH SCHOOL	NGO	L	2			
INSTITUTE OF FOUNDATION STUDIES, UNIVERSITY OF SCIENCE AND TECHNOLOGY	NGO	L	1		10	10
NIGERIAN ASSN OF SPECIAL ED. TEACHERS	NGO	L	1			
OYO STATE WOMEN AND DEVELOPMENT	NGO	L	1			
PEACE CORPS	GOV	I/V	1			
RIVERS STATE COMMITTEE ON WOMEN AND DEVELOPMENT	GOV	L	1			
UNITED NATIONS OUTERSPACE AFFAIRS DIVISION	INT	I	1			
UNITED SELF HELP ORGANIZATIONS	NGO	L	1	10	15	25
INDEPENDENT	NGO	L	1			
Jerry Parhot			1			

RWANDA - 4			4	7	1	8
CARE	NGO	I	1	7	1	8
CARITAS RWANDA	NGO	L	1			
MINISTERE DE L'ENSEIGNEMENT	GOV	L	1			
INDEPENDENT	NGO	L	1			
John Upson			1			

SAO TOME - 1			1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			

SENEGAL - 3			9	48	2	50
PEACE CORPS	GOV	I/V	6	45	1	46
UNITED NATIONS DEVELOPMENT FUND FOR WOMEN	INT	I	1		1	1
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2	3		3

SIERRA LEONE - 23			29	152	283	435
ADOPT ALPHEUS DEVELOPMENT INITIATIVES	NGO	L	1			
AFRICAN METHODIST EPISCOPAL CHURCH	NGO	L	1		4	4
BO ANGLICAN DIOCESE	NGO	L	1		24	24
BO NORTH-EAST DEVELOPMENT ASSOCIATION	GOV	L	1			
BOYS SOCIETY OF SIERRA LEONE	NGO	L	1			
BRYDO SOAP MAKING PROCESS	NGO	L	1		25	25
COMMUNITY AWARENESS PROJECT	NGO	L	1	18	20	38
DEPARTMENT OF EDUCATION	GOV	L	1			
JANGEE ALL AGE COMMUNITY EDUCATION	NGO	L	1	42	104	146
KAMAKWIE WESLEYAN SECONDARY SCHOOL	GOV	L	1			
MADINA SECONDARY SCHOOL	GOV	L	1			
MARENKA SECTION FARMERS' ASSOCIATION	NGO	L	1		5	5
MASANGA COMMUNITY YOUTH BRIGADES	NGO	L	1	12	19	31
MINISTRY OF NATIONAL DEVELOPMENT & ECONOMIC PLANNING	GOV	L	1		10	10
MINISTRY OF SOCIAL WELFARE AND RURAL DEVELOPMENT	GOV	L	3		3	3
OPHTHALMIC AND TRAINING CENTRE	NGO	L	1			
PEACE CORPS	GOV	I/V	5	3		3
RURAL COUNSELLORS FOR CHRISTIAN CHURCHES IN AFRICA	NGO	L	1			
TONGEA RURAL DEVELOPMENT PROGRAMME	NGO	L	1		21	21
UNITED CHRISTIAN COUNCIL	NGO	L	1	19	12	31
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1	44	36	80
UNITED NATIONS VOLUNTEERS	INT	I/V	1			
YEA ORGANIZATION FOR RURAL DEVELOPMENT	NGO	L	1	14		14

SOMALIA - 3			6	11	30	41
PARTNERS FOR PRODUCTIVITY	NGO	I	1	2		2
SAVE THE CHILDREN FEDERATION	NGO	I	3	9	30	39
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2			

SUDAN - 8			13	4	9	13
AMUPE PROJECT	NGO	L	1			
DIOCESAN SUDANAID	NGO	L	2			
OXFAM	NGO	I	1			
SAVE THE CHILDREN FEDERATION	NGO	I	3	3	7	10
SUDAN COUNCIL OF CHURCHES	NGO	L	1	1		1
U.N. EMERGENCY OPERATION IN SUDAN	INT	I	1			
UNICEF	INT	I	1		2	2
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	3			

SWAZILAND - 9			13	10	13	23
ENTFONJENI RURAL EDUCATION CENTER	GOV	L	1			
LUTHERAN WORLD FEDERATION	NGO	I	1			
PEACE CORPS	GOV	I/V	3	8		8
RURAL EDUCATION CENTER	NGO	L	2	2		2
SAVE THE CHILDREN FEDERATION	NGO	I	1			
SWAZILAND YOUTH DEVELOPMENT CONSUMER COUNCIL	NGO	L	1			
U.N. HIGH COMMISSIONER FOR REFUGEES	INT	I	2			
UNITED NATIONS VOLUNTEERS	INT	I/V	1		13	13
WOMEN IN DEVELOPMENT	NGO	L	1			

TANZANIA - 9			11	43	27	70
ALL AFRICA EVANGELISM CENTER	NGO	L	1	6		6
ASSEMBLIES OF GOD	NGO	I	1	32		32
CATHOLIC MISSION	NGO	L	1	5		5
COMMUNITY BASED HEALTH CARE PROGRAM	NGO	L	1		4	4
MEMONITE CHURCH	NGO	I	1			
MINISTRY OF CULTURE, YOUTH, AND SPORTS	GOV	L	1			
NYEGEZI ASSEMBLIES OF GOD CHURCH	NGO	L	1			
TANZANIA ENVIRONMENTAL SOCIETY	NGO	L	3		11	11
UNITED NATIONS VOLUNTEERS	INT	I/V	1		12	12

TOGO - 4			10	10		10
APPLE	NGO	L	1	3		3

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LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COOR-DINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
MINISTRY OF YOUTH AND SPORTS	GOV	L	1			
PEACE CORPS	GOV	I/V	7	7		7
UNION DES FEMMES TOGOLAISES	NGO	L	1			

TUNISIA - 1	NGO	I	1			
CATHOLIC RELIEF SERVICES						

UGANDA - 24			29	148	70	218
4-H CLUBS OF UGANDA	NGO	L	1	1		
BISHOP TUTU REFUGEE FUND	NGO	L	1			
BULONDO PRIMARY SCHOOL	NGO	L	1			
CHRISTIAN FRIENDSHIP YOUTH ASSOCIATION	NGO	L	1			
CHURCH OF UGANDA	NGO	L	1	1		1
GOSPEL MISSION TO UGANDA	NGO	L	1		9	9
MAPEERA CO-OP SAVINGS & CREDIT SOCIETY LTD.	NGO	L	1	4		4
MASAKA FULL GOSPEL CHURCH	GOV	L	1			
MINISTRY OF AGRICULTURE	NGO	L	1			
MITYANA DIOCESE	NGO	L	1			
NAAVA CHILDREN'S FOSTER HOME	NGO	L	1	13	11	24
SPIRITS COOPERATIVE SOCIETY	NGO	L	1	3	14	17
ST. ANTHONY'S HEALTH CLINIC	NGO	L	1	6	5	11
THE FRIENDLY HANDS	NGO	L	1	5		5
UGANDA COOP SAVINGS AND CREDIT UNION	NGO	L	1			
UGANDA CULTURAL WOMEN'S ASSOCIATION	GOV	L	1		25	25
UGANDA DEVELOPMENT BANK	NGO	L	1	63		63
UGANDA MEDIA WOMEN'S ASSN.	NGO	L	1			
UGANDA WOMEN FEDERATION FUND	INT	I	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	NGO	L	1	3		3
VISON TESO RURAL DEVELOPMENT ORGANIZATION	NGO	L	1	1		1
INDEPENDENT						
Jeanne Marie Col			1	48		48
Warren Harrison			1			
Teresa Newburn			1			

ZAIRE - 5			4	1		1
BUREAU DIOCESAIN POUR LE DEVELOPPEMENT	GOV	L	1			
FOMETRO	NGO	L	1			
PARTI A LA CONDITION FEMININE ET FAMILLE	GOV	I/V	1	1		1
PEACE CORPS	GOV	I/V	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	1			

ZAMBIA - 12			17	23	10	33
AFRICAN LINK	NGO	I	1	6	4	10
CHRISTIAN COUNCIL OF ZAMBIA	NGO	L	1			
DEPARTMENT FOR SOCIAL DEVELOPMENT	GOV	L	1		1	1
EURO ACTION ACCORD	NGO	L	1			
MINISTRY OF HEALTH	GOV	L	1		5	5
SAVE THE CHILDREN FEDERATION	NGO	I	4			
SMALL INDUSTRIES DEVELOPMENT ORGANIZATION	GOV	L	1	5		5
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I/V	3	11		11
UNITED NATIONS VOLUNTEERS	INT	I/V	1	1		1
VOLUNTARY SERVICE OVERSEAS	NGO	I	1			
WOMEN'S FINANCE TRUST ZAMBIA	NGO	L	1			
ZAMBIA YOUTH FOR CHRIST	NGO	L	1			

ZIMBABWE - 8			10	19	7	26
DEVELOPMENT TECHNOLOGY CENTRE	NGO	L	1			
MINISTRY OF COMMUNITY DEVELOPMENT & WOMEN'S AFFAIRS	GOV	L	2	14		14
SHAMVA RURAL COUNCIL	NGO	L	1	3		3
SOLIDARITY CREDIT UNION	NGO	L	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	L	1	2	7	9
UNIVERSITY OF ZIMBABWE	NGO	L	1			
VOLUNTARY SERVICE OVERSEAS	NGO	I	2			
ZIMBABWE WOMEN'S BUREAU	GOV	L	1			

ASIA - 368			752	1,585	1,960	3,545
=====						
AUSTRALIA - 1	NGO	L	1			
VICTORIA WOMEN'S TRUST						

BANGLADESH - 11			22	59	92	151
BANGLADESH SAMAJ UNNAYAN SAMITY	NGO	L	1			
BANGLADESHI DEVELOPMENT SERVICE CENTER	NGO	L	1	3		3
DEPARTMENT OF YOUTH DEVELOPMENT	GOV	L	2	3	6	9
HUMAN DEVELOPMENT CENTER	NGO	L	1	16		16
MANABIK SHAHAJYA SANGSTHA	NGO	L	1	5		5
MAUCHAK	NGO	L	1			
UBINIG	NGO	L	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	11	32	57	89
VOLUNTARY ASSISTANCE TO RURAL DEVELOPMENT	INT	I/V	1		20	20
YOUTH TRAINING CENTER	NGO	L	1			
INDEPENDENT	NGO	L	1			
Abdul Matin						

BURMA - 1	NGO	L	1	14	4	18
BAPTIST CHURCH				14	4	18

CHINA - 1	GOV	L	1		100	100
CHINA-YUNNAN CORPORATION FOR TECHNICAL-ECONOMIC COOPERATION					100	100

FIJI - 6			7	2	8	10
ASSOCIATION OF DISTRICT RURAL YOUTH COUNCILS	NGO	L	1			
COUNCIL OF SOCIAL SERVICES	NGO	L	2	2		2
PEACE CORPS	GOV	I/V	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
WOMEN'S ADVISORY COUNCIL	GOV	L	1			
YAVULEVU YOUTH CLUB	NGO	L	1		8	8

INDIA - 147			158	151	359	510
ANIMATORS FOR COMMUNITY DEVELOPMENT	NGO	L	1		3	3
ARCHBISHOP'S HOME	NGO	L	1			
ASSOCIATION FOR COMMUNITY TRAINING	NGO	L	1			
ASSOCIATION FOR INTEGRATION AND DEVELOPMENT	NGO	L	1		5	5
ASSOCIATION FOR RURAL INVOLVEMENT AND SOCIAL EDUCATION	NGO	L	1			
ASSOCIATION FOR SARVA SEVA FARMS	NGO	L	1			
AUDDY BAGAN BUSTEE WELFARE SOCIETY	NGO	L	1			
BARATHA SEVA TRUST	NGO	L	1		10	10
BECK BAGAN WELFARE SOCIETY	NGO	L	1		5	5
BHARAT CHAMBER OF COMMERCE	GOV	L	1			
BHARATHI WOMEN DEVELOPMENT CENTRE	NGO	L	1			
CATHOLIC RELIEF SERVICES	NGO	L	1			
CENTER FOR ACTION IN RURAL DEVELOPMENT	NGO	L	1			
CENTER FOR INDIGENOUS RURAL DEV. & AWARE	NGO	L	1	13		13
CENTRE FOR DEVELOPMENT OF DISADVANTAGED PEOPLE	NGO	L	1			
CENTRE FOR OPPRESSED'S LIBERATION AND DEVELOPMENT	NGO	L	1		2	2
CENTRE FOR SOCIAL SERVICE & RESEARCH	NGO	L	1			
CHAK-KUMAR MILAN SANGHA	NGO	L	1			
CHRISTIAN COMMUNITY CENTER	NGO	L	1			
CHRISTU RAJAPURAM CHURCH	NGO	L	1	7	20	27
CO-EVOLUTION-AUROVILLE	NGO	L	1	15	33	48
COMM. HEALTH RESEARCH PROG.	NGO	L	1			
COMMUNITY ACTION FOR DEVELOPMENT	NGO	L	1		3	3
COMMUNITY DEVELOPMENT SOCIETY	NGO	L	1			
COUNCIL OF SOCIAL SERVICES	NGO	L	1			
CRESCENT TRUST	NGO	L	1		3	3
CULTURAL & RECREATIONAL ASSOCIATION FOR THE BENEFIT OF THE HAVE-NOTS	NGO	L	1			
DINDIGUL MULTIPURPOSE SOCIAL SERVICE SOCIETY	NGO	L	2		5	5
DIVYA SHANTHI CHRISTIAN ASSOCIATION	NGO	L	1	2		2
EDUCATION FOR INTEGRATED SOCIAL ACTION	NGO	L	1		2	2
ENTALLY NETAJI SUBHAS CLUB	NGO	L	1			
FAMILY WELFARE CENTRE	NGO	L	1			
FELLOWSHIP OF BELIEVERS	NGO	L	1		3	3
GERMAN LEPROSY RELIEF	NGO	L	1		3	3
GIRAMA MUNNETRA KALVI NIRUVANAM	NGO	L	1			
GOA ENVIRONMENT ORGANIZATION	NGO	L	1	9		9
GRAMA SEVA KENDRA	NGO	L	1		12	12
GRAMA SUYARAJ	NGO	L	1			
GRAMA SWARAJ SEVA KENDRA	NGO	L	1		3	3
GRAMMALAYA	NGO	L	1			
GSVRRHECS PROJECT	NGO	L	1	9		9
HATINAGAR NIVEKUNANDA PHABOCHARA	NGO	L	1			
HEALTH EDUCATION AGRICULTURAL DEVELOPMENT SOCIETY	NGO	L	1		2	2
HOINA LEPROSY RESEARCH	NGO	L	1			
INDIAN INSTITUTE FOR HUMAN RESEARCH & DEVELOPMENT	NGO	L	1		3	3
INDIAN INSTITUTE FOR SOCIAL DEVELOPMENT	NGO	L	1			
INDIAN INSTITUTE OF MANAGEMENT CALCUTTA	NGO	L	4	6		14
INDIAN INSTITUTE OF YOUTH & DEVELOPMENT	NGO	L	1			
INDIAN INSTITUTE OF YOUTH WELFARE	NGO	L	1			
INDIAN RURAL RECONSTRUCTION MOVEMENT	NGO	L	1	45		45
INDIAN SOCIAL SERVICE INSTITUTE	NGO	L	1			
INSTITUTE FOR CULTURAL AFFAIRS	NGO	L	1			
INSTITUTE FOR CULTURAL UNITY	NGO	L	1			
INSTITUTE OF HUMAN DEVELOPMENT	NGO	L	1			
INTEGRAL DEVELOPMENT EDUCATION ASSOC.	NGO	L	1			
KURUKSHETRA	NGO	L	1			
LAMP TRUST	NGO	L	1			
LEAGUE FOR EDUCATION AND DEVELOPMENT	NGO	L	1			
LIBERATION ACTION MOVEMENT OF THE PEOPLE	NGO	L	2		5	5
MAHALIR MUNNETRA SANGAM	NGO	L	1			
MALIPUKUR SAMAJ UNNAYAN SAMITY	NGO	L	1			
MARTEC TRUST	NGO	L	1			
MASS WELFARE SOCIETY	NGO	L	1		5	5
MCLEOD STREET BUSINESSMAN ASSOCIATION	NGO	L	1			
MOHALLAH SHANTI COMMITTEE	NGO	L	1			
MONTFORT YOUTH RESEARCH & DEVELOPMENT CENTER	NGO	L	1		2	2
MOVEMENT FOR LIFE DEVELOPMENT	NGO	L	1		4	4
MOVEMENT FOR RURAL DEVELOPMENT	NGO	L	1			
MOVEMENT FOR THE DEPRESSED SOCIETY	NGO	L	1			
MURURIA SATYA SANDHA SANGHA	NGO	L	1			
NATIONAL COUNCIL OF WOMEN	NGO	L	1			
NAUGACHHIA JAN VIKAS LOK KARYAKRAM	NGO	L	1	20		20
OHM HURABURI NETAJI SUBHASH JANAKALYAN SANGHA	NGO	L	1			
ORGANIZATION FOR WOMEN EMANCIPATION AND ERADICATION OF POVERTY	NGO	L	1		5	5
PAROO PRAKHAND SAMAGRA VIKAS P	NGO	L	2		11	11
PEOPLE ORGANIZATION FOR PLANNING AND EDUCATION	NGO	L	1		5	5
PEOPLE'S ACTION FOR DEVELOPMENT	GOV	L	1	4		4
PEOPLE'S ASSOCIATION FOR COMMUNITY TRANSFORMATION	NGO	L	1			
PEOPLE'S ASSOCIATION FOR LIBERATION	NGO	L	1		6	6
PEOPLE'S EDUCATION AND ACTION SOCIETY	NGO	L	1			
PEOPLE'S EDUCATION FOR RURAL DEVELOPMENT	NGO	L	1			
PEOPLE'S SERVICE SOCIETY, PALGHAT	NGO	L	1			
R. C. CHURCH	NGO	L	1		3	3
RAYALASEEMA SEVA SAMITHI	NGO	L	1			
REDEEMED EDUCATION & AGRICULTURAL DEVELOPMENT OF RURAL SOCIETY	NGO	L	1			
REGIONAL RESEARCH LABORATORY	NGO	L	1	13		13
RURAL ASSOC. FOR DEVELOPMENT & RECONSTRUCTION	NGO	L	1			
RURAL COMMUNITY DEVELOPMENT SOCIETY	NGO	L	1			
RURAL ECONOMIC LIBERATION & ILLITERACY ERADICATION	NGO	L	1		3	3

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LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
RURAL EDUCATION AND ECONOMIC DEVELOPMENT TRUST	NGO	L	1			
RURAL INSTITUTE FOR SOCIAL EDUCATION AND DEVELOPMENT	NGO	L	1		5	5
RURAL ORGANIZATION FOR MASS ACTION	NGO	L	1			
SAMUTHAYA MATRA DENGALUKKANA ARAKKATTALAI	NGO	L	1		3	3
SARBIK GRAM BIKASH KENDRA	NGO	L	1		3	3
SARBIK GRAM UNNAYAN SANGH	NGO	L	1			
SARBIK PALLI KALYAN KENDRA	NGO	L	2		3	3
SARVADHANA SANGAM	NGO	L	1			
SEVA BHARATI	NGO	L	1		2	2
SEVA KENDRA CALCUTTA	NGO	L	2		6	6
SHARADA HEALTH AND SOCIAL SERVICES	NGO	L	1			
SHERAB-LIDG INST. OF BUDDHIST STUDIES	NGO	L	1		3	3
SLUM AND RURAL DEVELOPMENT SOCIETY	NGO	L	1		20	20
SLUM DEVELOPMENT SOCIETY	NGO	L	1		5	5
SOCIAL ACTION FOR INTEGRATED DEVELOPMENT SERVICES	NGO	L	1		21	21
SOCIAL ACTION FORUM	NGO	L	1		10	10
SOCIAL INTEGRATION AND REHABILITATION SOCIETY	NGO	L	1		3	3
SOCIAL WELFARE SERVICE SOCIETY	NGO	L	1			
SOCIETY FOR COMMUNITY CONSCIOUSNESS AND RURAL DEVELOPMENT	NGO	L	1			
SOCIETY FOR DEVELOPMENT ACTION	NGO	L	1			
SOCIETY FOR MENTAL HEALTH	NGO	L	1			
SOCIETY FOR RURAL DEVELOPMENT	NGO	L	1		2	2
SOCIETY FOR SERVING HUMANITY	NGO	L	1		3	3
SOCIETY FOR TRIBAL DEVELOPMENT	NGO	L	1		8	11
SOCIO-ECON & EDUC. DEVELOP. TRUST	NGO	L	1	3	3	3
SOCIO-ECONOMIC EDUCATION AT ATTUR	NGO	L	1			
SONATALA MILAN SANGHA	NGO	L	2			
SRI SRI MA SARADA SANGHA	GOV	L	1			
ST. FRANCIS DE SALES CHURCH	NGO	L	1		2	2
ST. MARY'S CATHOLIC CHURCH	NGO	L	1			
ST. PAUL'S CHURCH	NGO	L	1			
SUNDAR TECHNICAL TRAINING INSTITUTE	NGO	L	1			
SUNDARESAN	NGO	L	1	5	14	19
UNITED BUGTEE DEVELOPMENT ASSOCIATION	NGO	L	1		17	17
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	2		4	4
VARIORE VAZHVIYAKKA SANGAM	NGO	L	1		3	3
VERALA DAIRY PROJECT SOCIETY	NGO	L	1			
VILLAGE DEVELOPMENT SEVA CENTRE	NGO	L	1		3	3
VILLAGE EDUCATION & DEVELOPMENT SOCIETY	NGO	L	1			
VILLAGE PEOPLE'S ASSOCIATION	NGO	L	1		2	2
VOLUNTARY SERVICE AND REHABILITATION ORGANIZATION	NGO	L	1			
WAKFS WELFARE SOCIETY	NGO	L	1			
WEAL ORGANIZATION	NGO	L	1			
WELFARE ASSOCIATION FOR THE RURAL MASS	NGO	L	1			
WOMENS UPLIFT ORGANIZATION & RURAL DEVELOPMENT SOCIETY	NGO	L	1		4	4
WORKERS ASSOCIATION FOR SOCIAL ACTIVITIES	NGO	L	1			
XAVIER INSTITUTE OF SOCIAL SERVICE	NGO	L	1			
YOUSUF MEMORIAL WELFARE SOCIETY	NGO	L	1			
YOUTH CHARITABLE ORGANIZATION	NGO	L	1			
YOUTH MOVEMENT	NGO	L	1		2	2
YOUTH SOCIAL SERVICE ASSOCIATION	NGO	L	1			
INDEPENDENT	NGO	L	1			
Lawrence Ephraem			1			
Kaur Jatinda			1			
F. Joseph			1			

INDONESIA - 13			35	180	110	290
BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL CARE	NGO	L/V	1		22	22
INDONESIAN GOVERNMENT - DISTRICT HEAD	GOV	L	2	63		63
LEMBAGA PENGEMBANGAN KENELAYANAN	NGO	L	1	4		4
SAVE THE CHILDREN FEDERATION	INT	I	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	21	67	25	92
WRDS PROJECT	NGO	L	1		21	21
YAVASAN INDONESIA SEJAHTRA	NGO	L	2		15	15
YAVASAN KARYA SOSIAL	NGO	L	1	3	20	23
INDEPENDENT	NGO	L	1			
Lyn Hopkins			1	7	1	8
Helen Lok			1	36	6	42
Bambang Sutomo			1			

JORDAN - 2			2			
NOOR AL-HUSSEIN FOUNDATION	NGO	L	1			
SAVE THE CHILDREN FEDERATION	NGO	I	1			

KIRIBATI - 1			1		2	2
PEACE CORPS	GOV	I/V	1		2	2

LEBANON - 1			1			
INDEPENDENT	NGO	L	1			
Jacqueline Sader			1			

MALAYSIA - 2			3	4	37	41
LEMBAGA PERNCANG KEUARGA NEGARA	NGO	L	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	2	4	37	41

MARSHALL ISLANDS - 2			3		2	2
PEACE CORPS	GOV	I/V	2		2	2
INDEPENDENT	NGO	L	1			
Nancy Supanich			1			

MICRONESIA - 1			4	3		3
PEACE CORPS	GOV	I/V	4	3		3

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
NEPAL - 8						
MIN BAHADUR KUNWAR	NGO	L	21	51	34	85
NEPAL JUNIOR RED CROSS	NGO	L	1	3		3
PEACE CORPS	GOV	I/V	2	2		2
REGIONAL RESEARCH LABORATORY	NGO	L	1			
RURAL ENERGY PLANNING STUDIES	NGO	L	1		2	2
UNITED MISSION TO NEPAL	NGO	L	1	8		8
UNITED NATIONS VOLUNTEERS	INT	I/V	13	37	32	69
INDEPENDENT Pushpa Paudyal	NGO	L	1	1		1
PAKISTAN - 3						
ALL PAKISTAN WOMEN'S ASSOCIATION	NGO	L	3	2		2
HOMELAND ASSOCIATES	NGO	L	1	1		1
TANAUL (WELFARE) TRUST	NGO	L	1	1		1
PAPUA NEW GUINEA - 4						
DEPARTMENT OF YOUTH AND HOME AFFAIRS	GOV	L	4			
HABITAT FOR HUMANITY	NGO	I	1			
PONDETTA VILLAGE DEVELOPMENT CENTER	NGO	L	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			
PHILIPPINES - 127						
ACTUATOR FOR SOCIO-ECONOMIC PROGRESS	NGO	L	376	921	1,166	2,087
AGRICULTURAL MANAGERS & SERVICES FOUNDATION	NGO	L	1	18		18
AKAY SA MALILIIT NA SAMBAYANAN INC.	NGO	L	1	3		3
ARCHBISHOP GABRIEL M. REYES MEMORIAL FOUNDATION	NGO	L	1		4	4
ASSOCIATION OF THE NEW PILIPINA	NGO	L	2	5	3	8
BAGONG NILALANG CHILD CENTER	NGO	L	1		14	14
BAGONG PAG-ASA CHILD CENTER	NGO	L	1		3	3
BAYAGONG ASSOCIATION FOR COMMUNITY DEVELOPMENT	NGO	L	1		9	9
BICOL BUSINESS DEVELOPMENT FOUNDATION	NGO	L	1	7	43	50
BICOL COMMUNITY DEVELOPMENT FOUNDATION	NGO	L	1	7	25	32
BICOL GOOD SAMARITAN SCHOOL FOR THE DEAF	NGO	L	6	7	10	26
BICOL INTEGRATED COMMUNITY ORGANIZATION'S LEAGUE	NGO	L	1		10	10
BICOL RIVER BASIN DEVELOPMENT PROGRAM	GOV	L	4	35	8	43
BICOL SMALL BUSINESS INSTITUTE	GOV	L	1	6	19	25
BLISS HOUSING PROJECT ASSOCIATION	NGO	L	1	2		2
BUHI ECUMENICAL DEVELOPMENT ASSOCIATION, INC.	NGO	L	1			
BUREAU OF FOREST DEVELOPMENT	GOV	L	3	8	5	13
BURNAY ELEMENTARY SCHOOL	GOV	L	1	2	11	13
CAPIZ DEVELOPMENT FOUNDATION	NGO	L	1		5	5
CARCAR CITIZENS ORGANIZATION FOR PROGRESS	NGO	L	2	5	8	13
CATHOLIC MISSION	NGO	L	1	11		11
CENTRAL UNITED METHODIST CHURCH	NGO	L	1		9	9
CHRISTIAN CHILDREN'S FUND	NGO	I	1	16		16
COGON SUBDIVISION	NGO	L	1	10	26	36
COMMUNITY WELFARE MINISTRY, COMMONWEALTH COMMUNITY CHURCH	NGO	L	1			
CONCERNED CITIZENS OF ABRA FOR GOOD GOVT	NGO	L	1	11		11
CONSOLACION CONCERNED CITIZENS MOVEMENT	NGO	L	1		17	17
COUNTRYSIDE DEVELOPERS GROUP, INC.	NGO	L	1			
DEPARTMENT OF AGRICULTURE	GOV	L	19	37	95	132
DEPARTMENT OF EDUCATION, CULTURE AND SPORTS	GOV	L	2		3	3
DEPARTMENT OF HEALTH	GOV	L	2	7	11	18
DEPARTMENT OF LOCAL GOVERNMENT	GOV	L	2		21	21
DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT	GOV	L	8	20	7	27
DEPARTMENT OF TRADE AND INDUSTRY	GOV	L	1	5	2	7
DON MARIANO MARCOS MEMORIAL POLYTECHNIC STATE COLLEGE	GOV	L	2	31	21	52
EPISCOPAL CHURCH WOMEN	NGO	L	1		22	22
EPISCOPAL DIOCESE OF CENTRAL PHILIPPINES	NGO	L	1	3		3
FAMILY PLANNING ORGANIZATION OF THE PHILIPPINES	NGO	L	1			
FARMERS LINKAGE FOR AGRO-INDUSTRIAL DEVELOPMENT, INC.	NGO	L	1			
FATIMA CENTER FOR HUMAN DEVELOPMENT	NGO	L	1			
FEDERATION OF LAND REFORM FARMERS	NGO	L	1			
FELY'S HAWZ OF NATIVE HANDIES	NGO	L	1			
FIBER INDUSTRY DEVELOPMENT AUTHORITY	GOV	L	1			
FIESTA COOPERATIVE	NGO	L	1		3	3
FOREST RESEARCH INSTITUTE	GOV	L	1	2		2
HOLY CROSS PARISH	NGO	L	1		3	3
IMELDA MODEL COMMUNITY ASSOCIATION	NGO	L	1		3	3
INSTITUTE FOR CULTURAL AFFAIRS	NGO	I	5	10		13
INTERNATIONAL INSTITUTE OF RURAL RECONSTRUCTION	NGO	I	1			
J & J OUTREACH FOUNDATION	NGO	L	1		3	3
JESUIT SEMINARY & MISSION BUREAU	NGO	L	1			
JOVENBICOL	NGO	L	1	16	15	31
KABALIKAT SA PAG-UNLAD NG BUHAY	NGO	L	1		3	3
KAIBIGAN CHILD CENTER	NGO	L	1	5		5
KATIN-ARAN CENTER, CENTRAL PHILIPPINES UNIVERSITY	NGO	L	1			
KOSOG	GOV	L	1	6	18	24
LAM-AN	NGO	L	1		6	6
LAND BANK OF THE PHILIPPINES, SOUTHERN BICOL FIELD OFFICE	GOV	L	1		3	3
LAY APOSTOLATE MUTUAL AID ORGANIZATION	NGO	L	1		30	30
MABUA VILLAGE COMMUNITY	NGO	L	1		1	1
MAGDADARO FOUNDATION	NGO	L	1		6	6
METRO MANILA COUNCIL OF WOMEN	NGO	L	2	3		3
MUNICIPAL AGRICULTURAL AND FISHERIES COUNCIL	GOV	L	1			
MUNICIPAL OFFICE OF LOCAL GOVERNMENT	GOV	L	1	6		6
MUNICIPAL TRIAL COURT OF OCAMPO, CAMARINES SUR	GOV	L	1		2	2
NAGA CITY ALLIANCE CHURCH	NGO	L	1	3		3
NATIONAL COMMITTEE ON ROLE OF FILIPINO WOMEN	GOV	L	4	10		10
NATIONAL COMMITTEE ON STATUS OF WOMEN	GOV	L	1			
NATIONAL COTTAGE INDUSTRIES DEVELOPMENT AUTHORITY	GOV	L	2	20	42	62
NATIONAL HOUSING AUTHORITY	GOV	L	1			
NATIONAL MANPOWER & YOUTH COUNCIL	GOV	L	1		6	6
NATIONAL SPIRITUAL ASSEMBLY OF BAHAIS	NGO	L	1	3	37	40

REPORT L

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
*****			1		5	5
NORFIL FOUNDATION, INC.	NGO	L	1			
PAGDAHICON DEVELOPMENT ORGANIZATION	NGO	L	1	1	5	6
PARENT TEACHERS ASSOCIATION	NGO	L	1	13	48	61
PARISH OF LORENZO RUIZ	NGO	L	1			
PARISH OF SAN NICOLAS DE TOLENTINO	NGO	L	1		3	3
PARISH OF ST. PASCUAL BAYLON	NGO	L	1		3	3
PEACE CORPS	GOV	I/V	162	371	168	539
PENTACOSTAL CHURCH	NGO	L	1	2		2
PEOPLE'S ECONOMIC COUNCIL OF CATANDUANES	NGO	L	1		25	25
PEOPLE'S ECONOMIC COUNCIL OF MALILIPOT	NGO	L	1		22	22
PEOPLE'S WELFARE FOUNDATION	NGO	L	1		7	7
PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY, INC.	NGO	L	1		4	4
PHILIPPINE BUSINESS FOR SOCIAL PROGRESS	NGO	L	1			
PHILIPPINE EXCHANGE ASSISTANCE CENTER FOUNDATION	NGO	L	1			
PHILIPPINE INTERNATIONAL AID	NGO	L	1			
PHILIPPINE NATIONAL VOLUNTEER SERVICES COORDINATING AGENCY	GOV	L	17	38	20	58
PROVINCIAL POPULATION OFFICE, NEGROS, ORIENTAL	GOV	L	2			
RAGAY SMALL FISHERMAN'S ASSOCIATION	NGO	L	1		22	22
REACH FOUNDATION	NGO	L	1		5	5
REGIONAL MANPOWER TRAINING CENTER	GOV	L	1	22	8	30
RIVER, LAND & SEA DEVELOPMENT CORPORATION	NGO	L	1	3		3
RURAL HEALTH STATION	NGO	L	1			
RURAL HEALTH UNIT	GOV	L	1	2		2
RURAL IMPROVEMENT CLUB	NGO	L	2		6	6
SAMAHANG FCCS AT COVS NG MAKATO	NGO	L	1		4	4
SAN REMIGIO UNIFIED COOPERATIVE, INC.	NGO	L	1		5	5
SANGGUNIANG BAYAN	NGO	L	1	7	7	14
SAVE THE CHILDREN FEDERATION	NGO	L	1		6	6
SOCIAL ACTION CENTRE	NGO	L	1	82	40	122
ST. MICHAEL INTEGRATED FARMERS ASSN.	NGO	L	1		12	12
ST. PETER AND PAUL SUBDIVISION	NGO	L	1			
TEXON MINI-WELFARE AGENCY	NGO	L	1		8	8
TOUCH FOUNDATION	NGO	L	1			
UNICEF	INT	I	1			
UNITED CHURCH OF MEN	NGO	L	1	3		3
UNITED FARMERS AND FISHERMAN'S ASSOCIATION	NGO	L	1			
UNITED NATIONS VOLUNTEERS	INT	I/V	18	21	30	51
UNIVERSITY COMMUNITY OUTREACH PROGRAMME, PHILIPPINES	NGO	L	1	3	5	8
WOMEN'S UNIVERSITY	NGO	L	1			
UNIVERSITY OF NUEVA CACERES	NGO	L	2	3	22	25
UNIVERSITY OF SAN CARLOS	NGO	L	1		5	5
VICE-GOVERNOR'S OFFICE, NEGROS OCCIDENTAL PROVINCE	GOV	L	1		7	7
WESLEYAN UNIVERSITY	NGO	L	1			
YEECON FOUNDATION, INC.	NGO	L	1		3	3
YOUNG MEN'S CHRISTIAN ASSN OF CAMARINES SUR (LAGONOI), INC.	NGO	L	1			
INDEPENDENT	NGO	L	1			
Concordio Abierra			1		6	6
Teresa Benas			1			
Steven Blattner			1			
Barry & Alice Doolittle			1	1		1
Fe A. Gamutan			1		10	10
John Gest			1	1		1
Primo C. Gregorio			1		5	5
Fatima Pinuto			1	8	5	13
Jose Tayaban			1		10	10
Epifania Toledo			1			
-----			23	45	5	50
SOLOMON ISLANDS - 7						
MINISTRY OF NATIONAL DEVELOPMENT	GOV	L	1			
PEACE CORPS	GOV	I/V	16	30		30
SOCIAL DEVELOPMENT DIVISION	GOV	L	1	13	5	18
ST. MARTINS RURAL TRAINING CENTER	NGO	L	1	1		1
TASIA TRAINING CENTER	NGO	L	2			
INDEPENDENT	NGO	L	1			
Lyn Hopkins			1	1		1
Simon Peter Tuhuna			1			
-----			55	142	13	155
SRI LANKA - 15						
CENTER FOR INDIGENOUS RURAL DEVELOP.	NGO	L	1			
INTERNATIONAL ASSOCIATION FOR APIARY DEVELOPMENT	NGO	I	1	25		25
OVERSEAS EDUCATION FUND	NGO	I	3	22		22
PEACE CORPS	GOV	I/V	5			
SARVODAYA SHRAMADANA SANGAMANYA	NGO	L	10	26		26
SAVE THE CHILDREN FEDERATION	NGO	I	3	6		6
SCHOOL FOR INTERNATIONAL TRAINING	NGO	I	1	2		2
STRIWARDENA	NGO	I	1			
ST. JAMES RELIEF AND REHABILITATION CENTRE	NGO	I	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	3			
UNITED NATIONS VOLUNTEERS	INT	I/V	21	43	13	56
VATHIRY DEVELOPMENT FOUNDATION	NGO	L	1	3		3
WOMEN'S BUREAU OF SRI LANKA	GOV	L	1			
YOUNG WOMEN'S CHRISTIAN ASSN.	NGO	L	1			
-----			26	10	25	35
THAILAND - 10						
4-H SECTION, DEPARTMENT OF AGRICULTURAL EXTENSION	GOV	L	2		3	3
CARE	NGO	I	1		10	10
CHRISTIAN CHILDREN'S FUND	NGO	I	2		4	4
GIRL GUIDES ASSOCIATION OF THAILAND	NGO	L	1			
INTERGOVERNMENTAL COMMITTEE FOR MIGRATION	NGO	L	1			
NORTHERN AGRICULTURAL EXTENSION OFFICE	GOV	L	1		4	4
PAYAP UNIVERSITY	NGO	L	1			
PEACE CORPS	GOV	I/V	11	7	4	11
THAI DHARRA FOUNDATION	NGO	L	1	1		1
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	4	2		2

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
TONGA - 2			2		1	1
JAPAN OVERSEAS COOPERATION VOLUNTEERS	GOV	I/V	1			
PEACE CORPS	GOV	I/V	1		1	1
TURKEY - 1			1			
INDEPENDENT	NGO	L	1			
Charles Hickman			1			
VANUATU - 1			1	3		3
UNITED NATIONS VOLUNTEERS	INT	I/V	1	3		3
WESTERN SOMOA - 1			1		2	2
YOUNG MEN'S CHRISTIAN ASSOCIATION	NGO	L	1		2	2
CARIBBEAN - 84			180	452	186	638
ANGUILLA - 1			1	6		6
INDEPENDENT	NGO	L	1	6		6
Raymond Guishard			1	6		6
ANTIGUA - BARBUDA - 10			14	33		33
ANGLICAN YOUNG PEOPLE'S ASSOCIATION	NGO	L	1	5		5
COORDINATING COUNCIL OF WOMEN OF ANTIGUA	NGO	L	1	4		4
DEPARTMENT OF COMMUNITY DEVELOPMENT	GOV	L	1	1		1
DEPARTMENT OF EDUCATION	GOV	L	1	6		6
PEACE CORPS	GOV	I/V	1			
SMALL FARMERS ASSOCIATION	NGO	L	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1	2		2
UNIVERSITY OF THE WEST INDIES	NGO	L	1			
WOMEN'S ACTION GROUP	NGO	L	1	5		5
WOMEN'S DESK	GOV	L	5	8		8
BARBADOS - 3			3	1		1
BAHAI INTERNATIONAL	NGO	I	1	1		1
NATIONAL ORGANIZATION OF WOMEN	NGO	L	1			
PEACE CORPS	GOV	I/V	1			
DOMINICA - 9			18	55		55
BRITISH VOLUNTEER SERVICE ORGANIZATION	GOV	I/V	1			
MANAGEMENT CONSULTANTS LTD.	NGO	L	1	5		5
MINISTRY OF AGRICULTURE	GOV	L	1	6		6
MINISTRY OF EDUCATION	GOV	L	2	6		6
MINISTRY OF HOME AFFAIRS	GOV	L	2	10		10
PEACE CORPS	GOV	I/V	7	6		6
SAVE THE CHILDREN FEDERATION	NGO	I	2	11		11
SOCIAL LEAGUE	NGO	L	1	11		11
INDEPENDENT	NGO	L	1			
Elizabeth Meyers			1			
DOMINICAN REPUBLIC - 9			64	101	67	168
CENTRO REGIONAL DE ESTUDIOS DE ALTERNATIVAS RURALES	NGO	L	1		1	1
CONSEJO NACIONAL PARA LA NINEZ	NGO	L	1	5		5
FUNDACION	NGO	L	1	6		6
INSTRAW	INT	I	1			
MUJERES EN DESARROLLO	NGO	L	1			
PEACE CORPS	GOV	I/V	55	82	66	148
PLAN SIERRA	NGO	L	1	5		5
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			
VOLUNTEERS IN INT'L. SERV. & AWARENESS	NGO	I	2	3		3
GRENADA - 1			1	3		3
MINISTRY OF WOMEN'S AFFAIRS	GOV	L	1	3		3
GUADELOUPE - 1			2	1		1
AGPAF	NGO	L	2	1		1
HAITI - 13			18	73	4	77
CARE	NGO	I	1			
CENTRE D'HYGIENE FAMILIALE	NGO	L	1			
CHAMBER OF COMMERCE OF HAITI	NGO	L	2	3		3
CHREPROF	NGO	L	2	30		30
EGLISE EPISCOPALE D'HAITI	NGO	L	2	5	4	9
FRIENDS OF THE CHILDREN LASCAHOBAS HAITI INC.	NGO	L	1			
GREEK ORTHODOX CHURCH	NGO	L	1			
HAITIAN DEVELOPMENT FOUNDATION	NGO	L	1	26		26
PARTNERS OF THE AMERICAS	NGO	L	1	1		1
PEACE CORPS	GOV	I/V	3			
UNICEF	INT	I	1	6		6
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			
INDEPENDENT	NGO	L	1			
Yolaine Armand			1	2		2
JAMAICA - 12			23	101	108	209
HOOLEBURY ALL AGE SCHOOL	NGO	L	1	1		1
MINISTRY OF AGRICULTURE	GOV	L	1	2		2
NATIONAL DEVELOPMENT FOUNDATION	NGO	L	1			
OLYMPIC GARDEN SKILLS	NGO	L	1	1		1
PEACE CORPS	GOV	I/V	8	1	4	5
SOCIAL DEVELOPMENT COMMISSION	GOV	L	1			
THINGS JAMAICAN	NGO	L	3	71	100	171
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	3	17	4	21
YOUNG MEN'S CHRISTIAN ASSOCIATION	NGO	L	1			
YOUNG WOMEN'S CHRISTIAN ASSOCIATION	NGO	L	1			
YOUTH & COMMUNITY DEVELOPMENT	GOV	L	1	4		4
INDEPENDENT	NGO	L	1			
Eugenie Smith			1	4		4

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED			
				1979-87	1988	TOTAL	
*****				10	19	1	20
MONTERRAT - 6			1	2		2	
BETHEL WOMEN'S COOPERATIVE	NGO	L	1	1	1	2	
MINISTRY OF AGRICULTURE	GOV	L	1	5		5	
MINISTRY OF EDUCATION	GOV	L	5	7		12	
PEACE CORPS	GOV	I/V	1	2		3	
SOCIAL LEAGUE OF WOMEN	NGO	L	1			1	
INDEPENDENT	NGO	L	1	2		3	
Sister Marie Millecamps							2
-----				11	36		36
ST. KITTS - NEVIS - 9			1			1	
ASSISTANT SECRETARY FOR NEVIS AFFAIRS	NGO	L	1			1	
COMMUNITY AFFAIRS	GOV	L	1	3		4	
EARLY CHILDHOOD EDUCATION, MINISTRY OF EDUCATION	GOV	L	1	1		2	
MINISTRY OF EDUCATION	GOV	L	1			1	
NATIONAL COUNCIL OF WOMEN	NGO	L	2	9		11	
NEVIS JOB SKILLS TRAINING PROGRAM	NGO	L	2			2	
PEACE CORPS	GOV	I/V	1	18		19	
UNIVERSITY OF THE WEST INDIES	GOV	L	1	5		6	
YOUNG WOMEN'S CHRISTIAN ASSOCIATION	NGO	L	1			1	
-----				6	7		13
ST. LUCIA - 3			1	1		2	
CANADIAN UNIVERSITY OVERSEAS	NGO	I/V	1	2		3	
PARTNERS OF THE AMERICAS	NGO	I	2	2		4	
PEACE CORPS	GOV	I/V	3	4		7	
-----				7	7	6	13
ST. VINCENT - 5			1			1	
BRITISH VOLUNTEER SERVICE ORGANIZATION	GOV	I/V	1			1	
MINISTRY OF TOURISM & CULTURAL AFFAIRS	GOV	L	1		3	4	
ORGANIZATION FOR RURAL DEVELOPMENT	NGO	L	1	1		2	
PEACE CORPS	GOV	I/V	3	5	3	11	
SCHOOL FOR CHILDREN WITH SPECIAL NEEDS	NGO	L	1	1		2	
-----				2	9		11
TURKS & CAICOS - 2			1	5		6	
MINISTRY OF HEALTH EDUCATION & SOCIAL SERVICES	GOV	L	1	4		5	
TURKS & CAICOS DEVELOPMENT TRUST	NGO	L	1			1	
=====				395	942	452	1,394
CENTRAL AMERICA - 56							
=====				8	5		13
BELIZE - 6			1			1	
BAHAI INTERNATIONAL	NGO	I	1	1		2	
BELIZE NATIONAL YOUTH COUNCIL	NGO	L	1			1	
FUNDACION CENTROAMERICANA	NGO	I	3	1		4	
PEACE CORPS	GOV	I/V	1	3		4	
UNICEF	INT	I	1			1	
INDEPENDENT	NGO	L	1			1	
Christine Mahler							1
-----				102	255	85	342
COSTA RICA - 16			1	12		13	
ALIANZA DE MUJERES COSTARRICENSES	NGO	L	2	1	26	29	
ASOCIACION DESARROLLO ECONOMICO LABORAL FEMENINO	NGO	L					
FEMENINO INTEGRAL	NGO	L	1			1	
ASOCIACION COSTARRICENSE DE ORIENTACION INTEGRAL	NGO	L	1	2		3	
CATHOLIC RELIEF SERVICES	NGO	I	4	12		16	
CENTRO ECUMENICO DE FORMACION PASTORAL Y ACCION SOCIAL	NGO	L	1	1		2	
COOP INDUSTRIAL DE MUJERES DE HATILLO	NGO	L	7	11		18	
FEDERACION ORGANIZACIONES VOLUNTARIAS	NGO	L	5		30	35	
FOUNDATION FOR INTERNATIONAL COMMUNITY ASSISTANCE	NGO	L	1			1	
FUNDACION CENTROAMERICANA	NGO	I	1			1	
MINISTRY OF AGRICULTURE	GOV	L	1	40		41	
ORGANIZATION OF WOMEN OF LIMON	NGO	L	4			4	
OVERSEAS EDUCATION FUND	NGO	I	4	8		12	
PEACE CORPS	GOV	I/V	68	158	29	255	
TECHNOSERVE	NGO	I	1			1	
UNICEF	INT	I	1			1	
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	3	10		13	
-----				5	13		18
EL SALVADOR - 5			1	3		4	
CATHOLIC RELIEF SERVICES	NGO	I	1	6		7	
COMPANEROS DE LAS AMERICAS	NGO	L	1	4		5	
EMPRESARIOS JUVENILES DE EL SALVADOR	NGO	I	1			1	
FUNDACION CENTROAMERICANA	NGO	I	1			1	
PARTNERS OF THE AMERICAS	NGO	I	1			1	
-----				164	415	329	744
GUATEMALA - 12			1	12		13	
ALIANZA PARA DESARROLLO JUVENIL COMUNITARIO	NGO	I	3	8		11	
CATHOLIC RELIEF SERVICES	NGO	I	1			1	
FUNDACION CENTROAMERICANA	NGO	I	1			1	
FUNDACION PARA EL DESARROLLO DE LA MUJER	NGO	L	1		6	7	
IGLESIA UNIDA DE GUATEMALA	NGO	L	11	7	120	138	
MINISTRY OF DEVELOPMENT	GOV	L	1		16	17	
NATIONAL YOUTH PLAN	GOV	I/V	135	367	182	664	
PEACE CORPS	GOV	L	1			1	
PROYECTOS EDUCATIVOS REGIONALES DE AUTOAYUDA	NGO	L	1	15		16	
UNICEF	INT	I	7	6	5	18	
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			1	
INDEPENDENT	NGO	L	1			1	
Bessy Ramos							1
-----				108	240	38	278
HONDURAS - 11			1	5		6	
CATHOLIC RELIEF SERVICES	NGO	I	1			1	
FUNDACION CENTROAMERICANA	NGO	L	1			1	
FUNDACION HORIZONTES DE AMISTAD	NGO	L	1	1		2	
INSTITUTO NACIONAL DE FORMACION PROFESIONAL	GOV	L	1	3		4	
MINISTRY OF NATURAL RESOURCES	GOV	L	1			1	
PARTNERS OF THE AMERICAS	NGO	I	1			1	

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
PEACE CORPS	GOV	I/V	23	28		28
SAVE THE CHILDREN FEDERATION	NGO	I	1			
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	14	78	13	91
INDEPENDENT Lisa Kisling	NGO	L	1			

NICARAGUA - 3			3	9		9
ASOCIACION DE COLECTIVOS DE REFUGIADOS SALVADORENOS	NGO	L	1	6		6
CATHOLIC RELIEF SERVICES	NGO	I	1	3		3
FUNDACION CENTROAMERICANA	NGO	I	1			

PANAMA - 3			5	5		5
CATHOLIC RELIEF SERVICES	NGO	I	3	5		5
FUNDACION CENTROAMERICANA	NGO	I	1			
PEACE CORPS	GOV	I/V	1			
=====						
EUROPE - 2			2	61	44	105

IRELAND - 1			1	2		2
SCHOOL FOR INTERNATIONAL TRAINING	NGO	I	1	2		2

PORTUGAL - 1			1	59	44	103
INSTITUTE FOR CULTURAL AFFAIRS	NGO	I	1	59	44	103

NORTH AMERICA - 15			24	42	48	90

MEXICO - 4			8	10		10
CATHOLIC RELIEF SERVICES	NGO	I	1			
CHRISTIAN CHILDREN'S FUND	NGO	I	1			
FEDERACION MEXICANA DE ASOCIACIONES PRIVADAS DE PLANIFICACION FAMILIAR	NGO	L	1			
SAVE THE CHILDREN FEDERATION	NGO	I	5	10		10

UNITED STATES - 11			16	32	48	80
ABENAKI INDIAN LABOR DEPARTMENT	GOV	L	1			
BOYS & GIRLS CLUBS OF NEWARK	NGO	L	3		14	14
CAMDEN URBAN WOMENS CENTER INC	NGO	L	1		1	1
GEORGE WASHINGTON HIGH SCHOOL	GOV	L	1			
JANE ADDAMS HIGH SCHOOL	GOV	L	3		15	15
MABEL DEAN BACON HIGH SCHOOL	GOV	L	1			
NATIONAL CONGRESS OF NEIGHBORHOOD WOMEN	NGO	L	1			
NATIONAL FOUNDATION FOR TEACHING ENTERPRISE	NGO	L	2	28	18	46
PUEBLO OF ACOMA	NGO	L	1			
VIRGINIA DEPARTMENT OF HEALTH	GOV	L	1			
VISTA	GOV	L	1	4		4

SOUTH AMERICA - 53			131	440	506	946

ARGENTINA - 3			3	19	16	35
CENTRO DE ESTUDIOS DE DINAMICA GRUPAL	NGO	L	1	1	12	13
FEDERATION OF BUSINESS & PROFESSIONAL WOMEN	NGO	L	1	12	4	16
INSTITUTO SUPERIOR DE EDUCACION	NGO	L	1	6		6

BOLIVIA - 7			8	45	65	110
INTERNATIONAL VOLUNTARY SERVICE	NGO	I	1	10		10
SOUTH AMERICA MISSION	NGO	L	2	2		2
INDEPENDENT	NGO	L				
Javier Cabero			1		5	5
Jorge Collett			1	1		1
Nancy Connor			1	5		5
Barbara Roose			1	26	60	86
Loring Waggoner			1	1		1

BRAZIL - 7			7	11	10	21
MAOS AO BARRO	NGO	L	1		10	10
PEQUENA CASA DE CRIANCA	NGO	L	1			
PROYECTOS DEL ALIMENTOS DA BACIA DO AMAZON	NGO	L	1			
SOCIEDADE BENEFICIENTE DE PROMOCAO DA MULHER E DA CRIANCA	NGO	L	1	3		3
INDEPENDENT	NGO	L				
Dalvina B. Da Silva			1	3		3
Rosemarie Muraro			1	3		3
Daszi Volpato			1	3		3

CHILE - 2			3	10		10
FUNDACION PARA EL DESARROLLO REGIONAL DE AYSEN	NGO	L	1	5		5
INSTITUTE FOR CULTURAL AFFAIRS	NGO	I	2	5		5

COLOMBIA - 11			26	216	179	395
ARQUIDIOCESIS DE BURACAMANGA	NGO	L	1			
CENTRAL DE COOPERATIVAS CAFICULTORES	NGO	L	2		3	3
COMUNIDAD POR LOS NINOS	NGO	L	1	1		1
CORPORACION INTEGRAL PARA EL DESARROLLO CULTURAL Y SOCIAL	NGO	L	6	150	108	258
FEDERACION NACIONAL DE CAFETEROS	NGO	L	7	21	25	46
SAVE THE CHILDREN FEDERATION	NGO	I	4	9	43	52
UNITED NATIONS DEVELOPMENT PROGRAMME	INT	I	1			
INDEPENDENT	NGO	L				
Norma Enriquez			1	25		25
María Salazar			1	5		5
Christina Velasquez			1			
Leonor Zubieta			1	5		5

LIST OF ORGANIZATIONS WORKING WITH TRICKLE UP

ORGANIZATION	ORGANIZATION CODE	ILV CODE	NO. OF COORDINATORS	NUMBER OF BUSINESSES STARTED		
				1979-87	1988	TOTAL
*****			65	122	179	301
ECUADOR - 10						
COORDINACION ECUATORIANA DE TRABAJO VOLUNTARIO	NGO	L	1			3
ESCUELA LAMANITAS DEL ECUADOR	NGO	L	1		3	
FUNDACION EUGENIO ESPEJO	NGO	L	1		10	10
MINISTRY OF AGRICULTURE	GOV	L	1	114	165	279
PEACE CORPS	GOV	I/V	56			
TIERRA DE HOMBRES	NGO	I	1			
INDEPENDENT	NGO	L	1			
Luisa Arambulo de Chang			1			
John Fleming			1			

GUYANA - 2			2	2	12	14
AGRICULTURAL DEVELOPMENT AUTHORITY	GOV	L	1		12	12
INDEPENDENT	NGO	L	1	2		2
Ovril Yaw						

PARAGUAY - 3			9	9	34	43
FUNDACION "LA CANDELARIA"	NGO	L	3	4	30	34
NEW TRIBES MISSION	NGO	I	1		3	3
PEACE CORPS	GOV	I/V	5	5	1	6

PERU - 7			7	3	11	14
CENTRO DE DESARROLLO RURAL	GOV	L	1			
INSTITUTE OF SMALL ENTREPRENEURS	NGO	L	1			
INSTITUTO DE ASUNTOS CULTURALES	NGO	I	1		5	5
INSTITUTO PERUANO DE EMPRESAS DE PROPIEDAD EXCLUSIVA	NGO	L	1		4	4
DE SUS TRABAJADORES						
MOVIMIENTO MANUELA RAMOS	NGO	L	1		2	2
ROMAN CATHOLIC CHURCH MISSION	NGO	L	1	1		1
INDEPENDENT	NGO	L	1			
Elsa F. Sanchez			1	2		2

SURINAME - 1			1	3		3
MINISTRY OF SOCIAL AFFAIRS, LABOUR, & HOUSING	GOV	L	1	3		3
=====						

REPORT M

NUMBER OF BUSINESSES STARTED BY EACH TYPE OF ORGANIZATION

The chart below shows the rate of growth in the number of TUP businesses coordinated by various types of organizations. Indigenous NGOs have coordinated the largest portion; more than half of the 10,709 TUP businesses started from May 1979 through December 1988 were started by indigenous NGOs. While the number of businesses started by all types of organizations has grown each year, the number started by indigenous NGOs has more than doubled. The growth rate in the number of businesses started by local and national governmental organizations ("regular" governmental organizations in the chart below) has also been strong.

Year	TOTAL	Governmental Organizations				Non-Governmental Organizations			
		Volunteer		Regular		International		Local	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
1979-88	10,709	2,764	25.8%	1,459	13.6%	964	9.0%	5,522	51.6%
1988	5,052	962	19.0%	812	16.1%	312	6.2%	2,966	58.7%
1987	2,685	700	26.1%	364	13.6%	247	9.2%	1,374	51.2%
1986	1,278	499	39.0%	93	7.3%	142	11.1%	544	42.6%
1985	741	306	41.3%	78	10.5%	142	19.2%	215	29.0%
1979-84	953	297	31.2%	112	11.8%	121	12.7%	423	44.4%

TRICKLE UP PROGRAM FINANCIAL REPORT FOR 1988

Statement of Income, Expenditures and Fund Balances

	Year Ending 31 December 1988		Cumulative from 1979-1988 (1)	
	Totals	% of Exp.	Totals	% of Exp.
Income	\$600,360		\$1,677,881	
Expenditures				
Program Grants & Services	\$638,860	91%	\$1,421,876	90%
Supporting Services				
Fund Raising	\$30,109	4%	\$63,995	4%
Management & general	\$35,150	5%	\$100,036	6%
Total Support Services	\$65,259	9%	\$164,031	10%
Total Expenditures	\$704,119	100%	\$1,585,907	100%
Excess (deficiency) of income over expendit	(\$103,759)		\$91,974	
Fund Balance - beginning of year	\$195,733 (2)		\$0	
Fund Balance - end of year	\$91,174		\$91,174	

1. Figures for 1979-1987 are taken from Certified Audit Reports. The 1988 Audit Report will be available upon request.

2. Beginning fund balance reflects a 40% reduction in the grant commitment liability from the previous year. This reduction reflects Trickle Up's experience that 60% of the recipients of initial grants request second grant checks within one year.

The Trickle Up Program, Inc. is a voluntary, non-profit organization. U.S. contributions are tax-deductible under the provisions of Sections 501(c)3 of the Internal Revenue Code.

TUP Staff

Total Staff: 5 full-time, 6 part-time

Co-Directors (pro-bono)
 Chief Program Officer
 Chief Reports Officer
 Data Entry Clerk
 Development/U.S. Program Officer
 Executive Assistant
 Finance Officer
 Program Officer for Africa
 Program Officer for the Americas
 Program Officer for Asia

TRICKLE UP PROGRAM

1979-1988 ORGANIZATIONAL SUPPORT OF \$1000 OR MORE

AGENCIES (8)

Bike Aid 1987
 Bishop Tutu Refugee Fund
 Bridgeport AAUW
 Embarcadero Ministries
 National Association of Negro Business & Professional
 Women's Clubs, Inc.
 Trinity Church
 University of Lowell Students
 Women's Fellowship of First Congregational Church

CORPORATIONS (16)

American Express
 Bernstein, Bogash & Serkin
 The Cadmus Group, Ltd.
 Caltex Petroleum
 Career Blazers
 Chemical Bank
 Chicago Land Processing Co.
 Hoegh Investments a/s
 IBM
 Manufacturers Hanover Trust
 Maya Corporation
 Morgan Guaranty Trust Company
 Payden & Rygel
 Phillips - Van Heusen Foundation
 United Brands Foundation
 Uplands Holdings, Inc.

GOVERNMENTAL AND INTERGOVERNMENTAL (5)

Benin
 Netherlands, Ministry of Economic Cooperation
 UNDP, Division of Global & Inter-regional Projects
 United Nations Division for Technical Cooperation
 for Development
 UNDP, Regional Bureau For Africa

FOUNDATIONS AND ESTATES (49)

Louis & Anne Abrons Foundation
 Americas Foundation
 Helen Ascher Estate
 Barr Foundation
 Henry & Joan Barry Foundation
 The Chanslor Family Trust
 David H. Cogan Foundation Inc.
 William H. Donner Foundation
 Arthur Dubow Foundation
 Edersheim Foundation
 Elowsky Foundation
 Fetzer Foundation
 Ford Development Foundation
 Harold & Sylvia Friedman Foundation
 Glen Eagles Foundation
 I & L Associates, Inc.
 Horace W. Goldsmith Foundation
 Herman & Estelle Goodman Foundation
 Hartless Foundation
 Joselow Foundation
 M & L Kessel Foundation
 Kobacker Foundation
 E.A. Kraft Trust
 The Lamport Foundation
 Mortimer Levitt Foundation
 Liss Foundation
 August Mertz Estate
 Leo Nevas Family Foundation Inc.
 Jerome & Estelle Newman Assistance Fund
 New York Community Trust
 Pinecrest Fund Inc.
 Peggy S. & Henry Hart Rice Fund
 The Scherman Foundation
 Elmina B. Sewall Foundation
 The Shoemaker Fund
 The Stanley Foundation
 Philip Stern Family Fund
 Szekely Foundation for American Volunteers
 Natalie Webster Trust

VIII. APPENDICES

- A. Fact Sheet
- B. Sample of Business Plan and Business Report
- C. Sample of TUP Checks
- D. Sample Data Base Letter
- E. TUP Publications
- F. Articles about The Trickle Up Program
- G. Selected Published Articles about TUP
- H. Awards for an Idea



TRICKLE UP PROGRAM, INC.

THE TUP DECADE 1979 - 1989

APPENDIX A

IN TEN YEARS THE TRICKLE UP PROGRAM (TUP) has designed and implemented a process, through which, in a cost-effective way, people have helped themselves out of poverty by creating their own business enterprises. Over 10,000 businesses have been started in 83 countries yielding over \$10 million in income from sales for the entrepreneurs.

TUP is dedicated to creating new opportunities for employment and economic and social well-being among the low-income populations of the world while demonstrating innovations in administration and communications that make the goal attainable at acceptable costs - and with sustained benefits for the entrepreneurs.

TUP BUSINESSES IN 83 COUNTRIES:

AFRICA - 29: Benin, Botswana, Burkina Faso, Cameroon, Central African Republic, Chad, Ethiopia, Gambia, Ghana, Guinea, Ivory Coast, Kenya, Lesotho, Madagascar, Malawi, Mali, Nigeria, Rwanda, Senegal, Sierra Leone, Somalia, Sudan, Swaziland, Tanzania, Togo, Uganda, Zaire, Zambia, Zimbabwe.

ASIA - 19: Bangladesh, Burma, China, Fiji, India, Indonesia, Kiribati, Malaysia, Marshall Islands, Micronesia, Nepal, Pakistan, Philippines, Solomon Islands, Sri Lanka, Thailand, Tonga, Vanuatu, Western Samoa.

CARIBBEAN - 14: Anguilla, Antigua-Barbuda, Barbados, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent, Turks & Caicos.

CENTRAL AMERICA - 7: Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama.

EUROPE - 2: Ireland, Portugal **NORTH AMERICA - 2:** Mexico, United States

SOUTH AMERICA - 10: Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Guyana, Paraguay, Peru, Suriname.

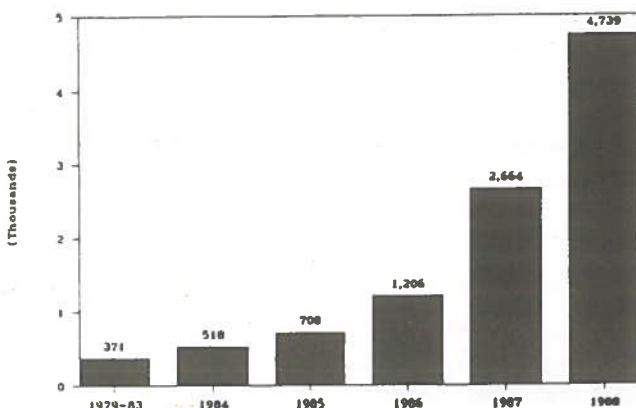
The **TUP PROPOSITION:** If groups of five or more people wish to invest 1,000 or more hours of their unemployed time, they may apply for a Trickle Up Program Grant of US\$100, to be paid in two \$50 installments, for a profit-making enterprise:

- 1) that they have planned themselves;
- 2) for which they have or can secure any necessary approvals or resources;
- 3) where the 1,000 hours of self-employment can be completed within 3 months;
- 4) where a profit is anticipated;
- 5) where not less than 20% of the profit will be reinvested;
- 6) where continuing and expanding levels of self-employment are anticipated; and
- 7) for which they will send reports on their enterprise and results to TUP.

People who accept this TUP challenge learn how to create their own capital and avoid debt.

PARTICIPATION is open to both women and men. TUP seeks to involve such groups as young people who have never had a job; women, many of whom have never earned money for the work they do; and people in the informal sector who are generally overlooked when development plans are made. More than one half of those who plan and work on TUP enterprises are women.

Over 10,000 TUP Businesses Started



TRICKLE UP ENTERPRISES are those that people can start with existing skills, locally available materials and equipment, which are labor-intensive, and for which there are local markets. People "learn by doing" how to start and continue in business. Many businesses yield a quick profit that, reinvested, helps them build up capital.

The greatest number of enterprises are those producing, processing, and marketing food; the second largest number involve clothing; and the third largest are those producing and marketing household goods. There are over 183 types of TUP enterprises ranging from auto repairs to zero grazing.



TRICKLE UP PROGRAM, INC.

THE TUP DECADE 1979 - 1989

TRICKLE UP PROGRAMS ARE INITIATED by Coordinators who find that TUP can enhance the work of their own organizations. They include over 1,200 individuals and professional personnel of local and international voluntary organizations, governmental agencies, the United Nations Development Programme, UNICEF, UN Volunteers, and the Peace Corps.

One Coordinator, Dr. Lani Havens, who completed a Ford Foundation funded evaluation of TUP in Kenya, reported, "The findings showed a positive affirmation of the Trickle Up process. Short-term benefits were identified as providing for basic family needs and an interest in self-employment business as a means of meeting those needs. Long-term benefits included improvements in the quality of life, development of business skills, and a hope for the future."

TUP demonstrates how, in a unique, cost-effective way, involuntary unemployment can be substantially reduced and productivity increased. As stated in a UN publication, "the Trickle Up Program has developed carefully designed forms and simple procedures, and with its creative use of microcomputers, TUP is able to manage a widely spread programme of activities in a large number of countries with a minimal staff, resulting in impeccable financial accountability and solid records and reports of accomplishments."

TUP businesses add to the goods and services that constitute the real Gross National Product, and add to the independence and self reliance of the women and men who participate. Evidence of sustainability is the fact that over two-thirds of the TUP businesses continue and over 100,000 people benefit. To multiply these results world-wide, the next decade should see the TUP process incorporated into the development strategies of governmental and non-governmental agencies.

AWARDS: 1987 and 1988 brought a number of awards to the Leets for Trickle Up:

- * The **ROSE AWARD** presented by Canada's World Media Institute was for "establishing a revolutionary concept in grass roots development assistance called Trickle Up, fully computerized, and with impeccable financial accountability."
- * The **GIRAFFE COMMENDATION** for "sticking your necks out to start your own grass roots foreign aid program."
- * The **PRESIDENTIAL END HUNGER AWARD** was presented at the White House for "continued demonstrated vision, initiative and leadership in the effort to achieve a world without hunger, for founding the Trickle Up Program in 1979."
- * An **AWARD FOR CREATIVE ALTRUISM** from the Institute of Noetic Sciences was given to the Leets in recognition of the "creative spirit of altruism, love and compassion which informs your life and work...You have demonstrated an extraordinary commitment, inspired by love, to creating a world where the full realization of human potential is possible."
- * The **1988 PRESIDENT'S MEDAL** from President Colette Mahoney, RHSM, of Marymount Manhattan College, for "creating a future for thousands of impoverished people around the globe."
- * **PEACE CORPS LEADERS FOR PEACE** Award to Glen Leet and Mildred Robbins Leet, "recognized as Leaders for Peace for their worldwide work in helping to better the lives of the poorest of the poor [through] the Trickle Up Program."

TRICKLE UP PROGRAM COUNCIL: Bolanle Awe, Harlan Cleveland, Pauline Frederick, Rev. Theodore M. Hesburgh, Aziza Husein, Mary Keane, Mary Burke Nicholas, Richard Pough, Aileen Robbins, Charles Robbins, Leticia R. Shahani, Helvi Sipila, and Carmen Delgado Votaw. Hon. Bertram Harnett, Counsel.

Should you wish to make a contribution, please fill out the form below, make your check payable to "Trickle Up Program, Inc." and send it to the address below. Contributions are tax-deductible.

Enclosed is my contribution of \$ _____ to help the Trickle Up Program.

Name: _____

Address: _____

Telephone: _____

TRICKLE UP PROGRAM, 54 Riverside Drive, PHE, New York, NY 10024-6509, USA. (212) 362-7958

Founders and Co-Directors: Glen Leet & Mildred Robbins Leet

Date: 22 / 10 / 87
 day month year

PROJECT NUMBER: TUP/ KEN/MCC/791
 (As recorded on TUP check)

PLEASE PRINT

TRICKLE UP PROGRAM
 BUSINESS PLAN AND APPLICATION

1. We plan to produce and market: CROCCERY
2. Our plan for selling our product(s) is: IN THE MARKET
3. Our location is: MLANGO KUBWA
4. The name of our group of 5 or more persons is: AKAMBA-CROCCERY
5. A total of 5 people are expected to participate in planning.
6. Of those, 3 are females, and: 7. 2 are males.
8. A total of 5 people are expected to work.
9. Of those, 3 are females, and: 10. 2 are males.
11. We plan more than 1,000 hours of self-employment within 13 weeks (three months). 5 people plan to work 12 hours a day, 6 days a week, making a total of 144 hours per week. In 13 weeks, this totals 1872 hours of self-employment planned.
12. The value of our work per hour, in local currency is: 6 Sh.
 Local Currency: Name: KENYA SHILLING. Exchange Rate: 16.8092 = US\$1.00.
13. We estimate that the profit in local currency will be: 4500 Sh including 800 Sh, the local currency equivalent of the initial TUP payment of \$US50.
14. We agree that 40% (not less than 20%) of the profit will be reinvested or saved for reinvestment by our group to ensure continuation of the enterprise.
15. Work can start on 11 / 87 and is expected to continue as a profit-making enterprise.
 day month year

WE HEREBY MAKE APPLICATION FOR A TRICKLE UP PROGRAM GRANT OF US\$100 FOR THIS ENTERPRISE

16. We understand that an initial payment of US\$50 will be made if this Application is accepted and that the final payment of US\$50 will be made only after TUP has received a completed TUP Project Report indicating that the terms of this Application have been met and the group is entitled to the final payment. The report, certified by the Coordinator, must include the profits, reinvestment and/or savings, hours of self-employment, and certification that the enterprise is continuing. The final payment is not due unless the enterprise is continuing. YES
17. We agree that the grant will be divided among those who work in proportion to the hours they work or that it may be used for any other purpose determined by those who work. YES
18. We understand that the Trickle Up Program, Inc., will have no further financial or other responsibility. YES
19. We agree that information on our activities may be shared with others. YES

20. Project Leader: AGNES KIVINYA *Agnes* signature Sex: FEMALE

21. Mailing Address: PO Box 41229 NBI

22. The names of the participants should be recorded on the back of the Original Application.

23. PAYMENT RECORD TO BE COMPLETED BY COORDINATOR: Rev. PAUL AKOYI Sex: M

24. Mailing Address: PO. Box 72580, NAIROBI

Date Sent to Coor. PL	Date Received by Coor.	Check No.	Amount	Payable to	Date Issued	Cleared Bank
<u>16 Feb 88</u>		<u>2159</u>	<u>50</u>	<u>A. Kivinya</u>		

25. One copy of this Application should be kept by the Project Group and one by the Coordinator. Send the Original to: Trickle Up Program, 54 Riverside Drive, NIE, New York, NY 10024, USA.

© Copyright 1987 Trickle Up Program
 Form TUP/AP/86/1 - HD:WAS

MLANGO KUBWA CHRISTIAN CENTRE
 P.O. BOX 72580, NAIROBI.

Date: / /
 day month year

Project Number: TUP: KEN MLCC / 179

Initial Check Number: 24159 .1

PLEASE PRINT

TRICKLE UP PROGRAM BUSINESS REPORT

1. Work on our group's business began on: 22 / 10 / 87.
 day month year
2. A total of 5 people actually worked.
3. Of these, 3 were females, and
4. 2 were males.
5. A total of 15 people benefited.
6. Of these, 8 were females, and
7. 7 were males.
8. We worked 1870 hours in 3 months. (Count only months in which you actually worked.)
9. We value our time per hour, in our country's currency, at: 6 Kshs.
 The name of our country's currency is: KENYA SHILLINGS. Exchange Rate: 16.2090 US\$1.00
10. We produced and sold: Vegetables/groceries
11. Unit of measure: 1 kilo gram
12. We have sold 110 units.
13. The price per unit was
14. Income from sales was
15. Income from TUP to date
16. Total income to date (Add lines 14 and 15)
17. Expenses
18. Profit after expenses (Deduct line 17 from line 16).
19. We have saved or reinvested.
20. That means we have reinvested 100 % of our profit (line 19 divided by line 18).
21. We put it in a bank [], credit union [], or keep it someplace else [], and/or we already bought:

Local Currency	US\$ Optional
70	4.375
6400	400.
800	50.
7200	450.
200	1.25
7000	437.5
7000	

22. Final TUP Payment anticipated. 800 | 50.
23. Total Profit: (Add lines 18 and 22). 7800
24. Was TUP helpful? YES 25. How? HELPFUL TO ALL IN COMMUNITY
26. Is the activity continuing as an income-producing business? YES!
27. The following things have changed in our lives because of our business: (Check any that apply.)
 - a. [] We have more money.
 - b. [] We can send more children to school.
 - c. [] We are better clothed.
 - d. [] We can provide better food for our families.
 - e. [] We can afford better medical care.
 - f. [] We learned the basic skills needed to run a business.
 - g. [] We feel better about our future.
28. Comments: TUP IS GOOD

NOTE: If you need more space for any item, please use the back of the Original sent to TUP.

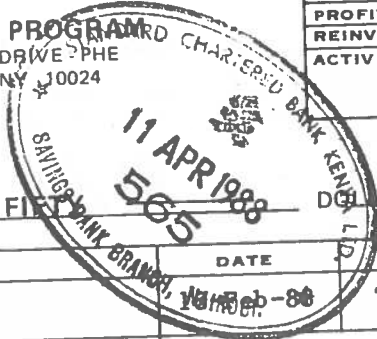
29. Name of Group: AKAMBA GROCERY
30. Group Leader: AGNES KIVIINYA 31. Certified by: _____
 print name Sex: F
32. Signatures: Agnes Kiviinya
33. Addresses: BOX 41209 NAIROBI
34. Payment Record to be Completed by Coordinator: _____ Sex: _____

DATE SENT TO COORD. PL.	DATE RECD BY COORD.	CK. NO.	AMOUNT	PAYABLE TO	DATE ISSUED	CLEARED BANK
18 Feb. 88		24159	50	AGNES KIVIINYA		Apr 88
Aug. 88		2890	50	AGNES KIVIINYA		Sep. 88

BR88MAY

APPENDIX C

TRICKLE UP PROGRAM
54 RIVERSIDE DRIVE PHE
NEW YORK, NY 10024



	PLANNED	ACTUAL
HOURS	1872	
PROFIT	4500	
REINVESTMENT	40%	
ACTIVITY	GROCERY	

1-30/210

0024159

MANUFACTURERS HANOVER TRUST COMPANY
200 WEST 79TH STREET, NEW YORK, NY 10024

PAY _____ FIFTY DOLLARS

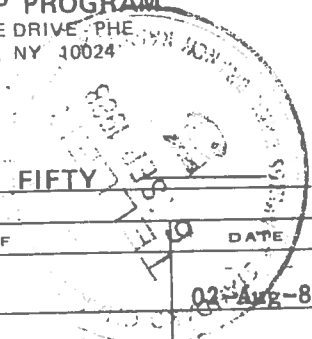
TO THE ORDER OF	DATE	PROJECT NO.	CHECK NO.	CHECK AMOUNT
AGNES KIVINYA	10 APR 88	TUP/ KEN/ MLCC/ 79	24159 .1	\$50.00
AKAMBA GROCERY				

Paul Akamba
CERTIFIED BY

⑈024159⑈ ⑆021000306⑆ 187060243065⑈

⑈0000005000⑈

TRICKLE UP PROGRAM
54 RIVERSIDE DRIVE PHE
NEW YORK, NY 10024



	PLANNED	ACTUAL
HOURS		1872
PROFIT		4500
REINVESTMENT		40%
ACTIVITY	CROCERY	

1-30/210

0028190

MANUFACTURERS HANOVER TRUST COMPANY
200 WEST 79TH STREET, NEW YORK, NY 10024

PAY _____ FIFTY DOLLARS

TO THE ORDER OF	DATE	PROJECT NO.	CHECK NO.	CHECK AMOUNT
AGNES KIVINYA	02 APR 88	TUP/ KEN/ MLCC/ 79	28190 .2	\$50.00
AKAMBA				

Paul Akamba
CERTIFIED BY

⑈028190⑈ ⑆021000306⑆ 187060243065⑈

⑈0000005000⑈

APPENDIX D

TRICKLE UP PROGRAM, 54 RIVERSIDE DRIVE, PHE, NEW YORK, NY 10024, USA. TEL: (212) 362-7958

Reverend Paul Akoyi
 Mlango Kubwa Christian Centre
 P.O. Box 72580
 Nairobi, Kenya

August 4, 1988

Dear Reverend Akoyi:

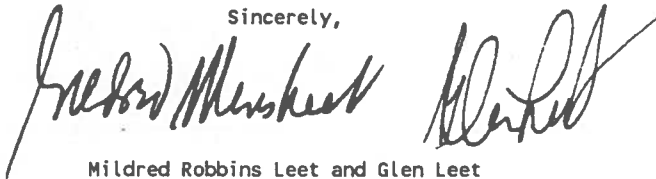
We recently received your letter enclosing 91 Reports (#66-157), and 182 Applications (#158-340).

We are pleased to see the progress that has been made by businesses TUP/KEN/MLCC/66-157. Many groups have produced and sold quite a lot of goods. We wish all of the participants continued success in their businesses. It is wonderful to see that their efforts are paying off. We have enclosed final grant checks for businesses #66-157.

We appreciate all of your efforts in helping the poor to help themselves out of poverty. We look forward to meeting you at the Kenya Training Workshop, August 18th at the Methodist Guest House, Nairobi.

Until then, we wish you all the best!

Sincerely,



Mildred Robbins Leet and Glen Leet

COUNTRY: KENYA
 COORD: AKOYI
 FILENAME: KENMLCC-1015
 PAY TO: PROJECT LEADER
 COORD.SEX: M
 NATIONALITY: KENYAN
 AFFIL.: MLANGO KUBWA CHRIST. CTR.
 GOVT/NGO: NGO-L-V
 RECOMMENDED BY: L. HAVENS

APPLS. RECEIVED: 200
 REPORTS RECEIVED: 157

TOTAL OBLIGATED: \$0
 CHECKS ENCLOSED: \$6,750
 TOTAL CKS. ISSUED: \$17,850
 CLEARED BANK: \$3,350

REPORTED CONTINUING:
 YES: 157
 NO: 0
 PERCENT YES: 100%

PROJECT LEADERS:
 NUMBER FEMALE: 115
 PERCENT FEMALE: 61%
 NUMBER MALE: 85
 PERCENT MALE: 39%

/db
 Enclosures

PROJ NO.	SENT CHECK #	DATE SENT BY TUP	DATE CLEARED BANK	A/R		DATE APPLICATION RECEIVED	PRODUCT	GROUP LEADER		CONTINUING? YES OR NO
				A =	R =			NAMSEX	F/M-	
200	357		67							
1	8275.1	06-Apr-87	31-May-87	A		11-May-87	MEAT	JOS	M	Y
	9657.2	08-Jul-87		R		08-Jul-87				
2	8276.1	06-Apr-87	31-May-87	A		11-May-87	CAKES	SIL	M	Y
	9658.2	08-Jul-87	30-Aug-87	R		08-Jul-87				
3	8277.1	06-Apr-87	31-May-87	A		11-May-87	EGGS	FAI	F	Y
	9659.2	08-Jul-87	30-Aug-87	R		08-Jul-87				
4	9660.1	08-Jul-87	30-Aug-87	A		08-Jul-87	BEANS, ONIONS	EVA	F	Y
	20856.2	25-Sep-87	31-Oct-87	R		11-Sep-87				
5	9661.1	08-Jul-87	30-Aug-87	A		08-Jul-87	FISH	MAR	F	Y
	20857.2	25-Sep-87		R		11-Sep-87				
6	9662.1	08-Jul-87		A		08-Jul-87	BREAD/MBOGA	KIM	M	Y
	20858.2	25-Sep-87		R		11-Sep-87				
7	9663.1	08-Jul-87	30-Aug-87	A		08-Jul-87	CORN/BEANS	KAM	M	Y
	20859.2	25-Sep-87		R		11-Sep-87				
8	9664.1	08-Jul-87	30-Aug-87	A		08-Jul-87	MAKAA/MBOGA	MAR	F	Y
	20860.2	25-Sep-87		R		11-Sep-87				
9	9665.1	08-Jul-87	30-Aug-87	A		08-Jul-87	EGGS/VEG.	EST	F	Y
	20861.2	25-Sep-87		R		11-Sep-87				
10	9666.1	08-Jul-87	30-Aug-87	A		08-Jul-87	SUKUMA/VIAS	NJO	F	Y
	20862.2	25-Sep-87		R		11-Sep-87				
11	9667.1	08-Jul-87	30-Aug-87	A		08-Jul-87	MAIZE/CHARCOAL	ROD	F	Y
	20863.2	25-Sep-87		R		11-Sep-87				
12	9668.1	08-Jul-87	30-Nov-87	A		08-Jul-87	FOOD	YOH	M	Y

TUP Publications

(available from TUP unless otherwise indicated)

- TUP Coordinator Guidelines, 20 pages with forms for Business Plans, Business Reports, Coordinator Agreement and Coordinator Application, February 1989
(English, French, Spanish, Thai, Chinese)
- TUP Business Plan and Business Report forms
(English, French, Spanish, Thai, Indonesian, Luo, Portuguese, Chinese)
- Villager's Cartoon Manual
(English, French, Spanish, Thai, Javanese, Malagasy, Nepali, Sinhalese, Swahili, Pilipino and five Philippine dialects: Cebuano, Ilonggo, a Visayan dialect spoken in Romblon, and two Bicol dialects spoken in Naga City and Sorsogon)
- TUP Fact Sheet
- TUP Annual Report
- Role of the TUP Coordinator
- TUP Newsletter: Volume 1, No.1 of March 1981 to Volume 1, No. 4 of 5 December 1988
- Trickle Up Program: Global Report for the Year Ending December 1987 with Summary Information for the Period from the Start of the Program in 1979 through 1987
by Glen Leet and Mildred Robbins Leet
- The Trickle Up Program in Kenya: An Evaluation Report
by Lani van Ryzin-Havens and Ruth Kobia, April 1987
(Sponsored by the Ford Foundation)
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- Africa Training Perspectives for TUP Entrepreneurs
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- Start-Ups: A Survey of Trickle Up Program Businesses in India, Indonesia and Thailand (Winter 1988)
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- The Joint Trickle Up/Peace Corps Program in Honduras, March 1986 through March 1988,
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- Report of the Participatory Evaluation of the Trickle Up Program in Andhra Pradesh
by Dr. G. N. Reddi, President, Indian Rural Reconstruction Movement, 22 November 1988
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by Agaga Nji, Ph.D

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DEVELOPMENT FORUM

Volume IX No. 3

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Small grant—big impact

Cold hard cash usually takes the central role in development projects. Inputs are assumed to be synonymous with money, and success is measured in dollars and cents. A project begun in 1979, however, tries to reverse this approach to development—it places people in the driver's seat and uses money only as a catalyst for self-help activities.

The Trickle Up Programme (TUP) was founded by two consultants in the fields of community development and women in development and is currently being funded by several US-based non-governmental organizations and USAID. The TUP is designed to help reach the poorest in society and especially poor women, by encouraging them to apply their energies to small-scale businesses and other commercial activities. The small size and limited duration of each project are considered positive factors in helping people have an early, significant success.

Grants awarded under the programme are not large, at present a mere US\$100 per project, but it is the work which the money promotes that has made this programme a success. Moreover it is generally seen as a programme that can be expanded to have an impact on the basic causes of poverty—underemployment and low productivity.

For a project to be eligible for a TUP grant, a group of five or more people must be willing to invest 1,000 or more hours of their unemployed time during a three-month period. The project to be undertaken must have been self-planned and the people must be able to secure any necessary approvals or resources needed for the project. A profit must be anticipated, 20 per cent of which must be reinvested, and the project should foresee continuing and expanding levels of self-employment.

As of October 1980, 70 such grants had been awarded to projects mainly in the Caribbean, but in other parts of the world as well. Although \$100 is a relatively small sum, it can be large in its implications. The founders of the grant programme compare it to a handshake that signifies agreement. It serves as a practical and psychological catalyst, moving groups to action.

Throughout the life of a project the recipients must log their hours and file reports. Grants are distributed in increments at different stages of the project, helping to ensure proper use of funds.

An initial report from Sri Lanka indicates that a village group that planned to work 650 hours in a given month actually worked 1,667 hours—two and a half times the amount planned. A group that makes cement bricks in Dominica reported they have saved over \$1,000 for reinvestment in the first six months of their project. Also from Dominica, a beverage-producing group reports that despite the devastation of Hurricane David, they have sold all they produced in their first year and

anticipate increased profits in the future.

The grant programme operates on several basic assumptions: that every community has people with practical ideas that can increase productivity and improve the quality of life; that among these ideas, some can be implemented with the community's own resources; that some of these ideas could generate substantial income and trigger off other development activity; and that this type of grassroots activity can trickle up through the economy and advance national social and economic development.

Within a country Trickle Up Programmes can be initiated by organizations or agencies with experience in development and with the resources to provide administration and advice. Normally a national programme is begun with a training workshop, with field demonstrations and with a grant fund from which immediate payments can be made in the field as projects are approved.

Field workers generally carry out discussions with community groups to initiate individual projects. Together they examine the community's ideas and plans. If they agree to a project, the field worker then helps the group with the grant paperwork.

The Trickle Up Programme is a unique cost-effective way to reach the underemployed in urban and rural areas who, when motivated, can move towards economic independence. With traditional trickle down development projects, it can cost as much as \$20,000 to create one work place. With the trickle up process, \$20,000 can fund 200 project grants which can trigger over 200,000 hours of productive self-employment, involving over 2,000 people.

For further information contact: Leet and Leet Consultants, 54 Riverside Drive, New York, NY 10024, USA.

Robert W. Lawson

Benefits of TUP

- **COMBATS** inflation by increasing the total goods and services produced
- **BRINGS** about development with equity by involving the absolute poor in productive self-employment
- **HELPS** people develop economic skills in cultivation, marketing, and management which can, in turn, lead to their economic independence
- **REDUCES** imports by producing goods for domestic consumption and for the tourist trade
- **HELPS** retain more tourist dollars in the country involved
- **CONTRIBUTES** to reducing crime and violence by involving idle people in productive; constructive activity and providing them with earned income
- **ADVANCES** social development by enhancing the self-reliance of people who are increasingly enabled to make decisions that affect their own destinies

Trickle Up gives the very poor a chance to work for themselves. They start with a question:



Trickle Up founders Mildred and Glen Leet admire vegetables of now businesswomen Iluminada Penson and Rosalinda Catodan in Manila market.

Sandra Thrett

WHAT IS YOUR DREAM?

AT FIRST, IT SOUNDS SILLY: TO ASK the most unemployable people in the world what kind of business they would like to start, then give them a modest handout and expect them to do it.

But Mildred and Glen Leet, who founded the Trickle Up program in 1979, have done just that—more than 7000 times in 99 countries. They give two \$50 grants to those who are not only impoverished but often illiterate.

The theory behind Trickle Up is as practical as the old maxim "Give a man a fish, you feed him a meal; teach him to fish, and he can feed himself for a lifetime."

Say the Leets: "Every human being, no matter how beaten down, dreams of a better life and will work like a champion for it if given the opportunity."

A lifetime career in the United Nations Relief and Rehabilitation Agency, for which he traveled to 50 countries around the world, convinced Glen Leet that giving huge grants with the hope of

improving lives rarely worked. "A large amount of money put in at the top doesn't trickle down," he says. "Yes, huge sums have kept people from starvation, but after the money is spent, most are still as poor as before, because it didn't increase their individual productivity."

About 10 years ago, he and Mildred, whose background includes an association with the International Peace Academy as well as the presidency of both the National and the International Council of Women, devised a revolutionary plan. They would ask destitute people to articulate their dreams, then provide the seed money to help realize them. "We had to go into the field to test it out," says Mildred. "Our theory was nothing without a demonstration.

So we took \$1000 of our own money and..."

"We spent \$100 on 10 different projects so the experience would be more significant," Glen chimes in. "We chose the island of Dominica in the Caribbean because there was high unemployment

PARADE[®]

THE SUNDAY NEWSPAPER MAGAZINE

J U L Y 3 1, 1 9 8 8

and the lowest per capita income in the hemisphere, except for Haiti.

"We sought out the director of the Office of Local Government and Community Development, who assembled his people along with the field staffs of oth-

B Y S H E R R Y E H E N R Y

*On the island of
Dominica, 10 years
ago, an American
couple challenged 10
women to stop hoping
for work and to start
their own business.
They did—and
it's still in operation.*

er private agencies. That meeting was representative of the reception we've seen repeated so often through the years. Some showed polite interest. Some thought it ridiculous and were quite angry. But a few led us to a small community where we found a group of 10 women, all unmarried and unemployed. We asked them: "How long will you wait for some man to give you a job? Couldn't you devise your own?"

"That was a disturbing and exciting question. 'Yes,' they said, 'we might make wine. We know how to do it.' They wrote out a business plan, and we made the first payment. We had moved them from a dream to an idea—which was written down, which they signed and for which they were paid. Then they really felt obligated to do something."

"They're still operating," says Mildred, "and they make the best ginger wine I ever tasted."

The couple, both widowed, met in 1973 at a UN seminar on disaster relief. Their far-flung professional responsibilities necessitated an international romance: Glen proposed in Kenya, Mildred accepted in Japan, and their wedding took place in 1974 in Austria. "It wasn't until I married Millie," Glen says, "that I understood the poorest people in the world are women. And that they are determined to improve their status."

Two-thirds of their entrepreneurs are women. Says Glen, "All over the world, women are told, 'You make good bread—you should start a bakery.' Or, 'You sew so well, you should start a business.' The idea already exists in their heads. We come along and say, 'Write it down in a business plan, and we'll advance you \$50. After three months, if you have organized yourselves according to the plan and put in the required number of hours and planned to reinvest at least 20 percent of the profits in the business, we'll give you another \$50.'"

Says Mildred, "It's the first time poor people have been listened to and taken seriously. And then, for their ideas alone,

they're given \$50 to get started? That's heavy stuff. Here's how the plan looks."

She holds up a printed form. The first three lines read:

1. We plan to produce and market _____
2. Our plan for selling our product(s) is _____
3. Our location is _____

"Usually," adds Mildred, "one person within the group is literate. Often, it's a youngster, 11 or 12 years old, who writes it down. Otherwise, a volunteer from an agency like UNICEF or the Peace Corps will help."

The Leets' daily mail arrives with 474 canceled checks and newly completed business-plan forms. "This is how we know who has actually received the money," says Mildred. She rips into the letters as if they were treasure.

The Leets read aloud to each other like parents sharing letters from their children. "This is written by the United Nations resident representative in Sierra Leone," says Glen, and he quotes: "'Ten people come together to form this Gabwilman Vegetable Enterprise Project. We plan to grow vegetables on one acre at Benguena, near Waterloo Village... each member is expected to work at least two hours a day on the farm. We've decided to sell our produce in the markets around Benguena, to Waterloo Village and to hotels in Freetown. We hope to expand our enterprise to include the production of rabbits and pigs.'" Then, Glen notes, "All 10 sign their names."

Many of the towns and villages represented on the checks and applications are too small to be found on the average globe. Mildred reads from letters chosen at random: "Peanut-oil production in Chad... candle production in India... bakery products, Kenya. Here's one for shoemaking... and one for broiler chickens... another for perfume manufacture... coffee production... for onions."

The Leets are more concerned with starting up businesses than with checking up on their eventual success. After the second form is received—a sort of report card—the final payment of \$50 is made to the budding entrepreneurs, and then no one keeps track. "Once started, they're on their own, just as anybody would be here in the United States," says Glen. "But we estimate that roughly two-thirds of the businesses are ongoing. And if things don't work out as originally planned, we'll suggest that a group switch over in midstream. A group in Central America was making tacos, for example, but realized that more money was going out than was coming in. So they switched to tortillas and now are doing extremely well. We visited them. They'd built a new stove and were working hard—and they were saving money."

"A notebook and pencil are usually the first purchases of our new entrepreneurs," Mildred says. "They're for simple bookkeeping, which is a requirement for receiving the second \$50."

There was not a steady line of growth

after the Leets' first ginger wine-making project. The initial boost came from an article in the United Nations' *Development Forum* magazine about Trickle Up's earliest successes, netting both a deluge of requests for information from development agencies around the world and some contributions. "But word of mouth was the way we raised the money," says Glen, "because Millie is so articulate. We'd be at a dinner party, and people would ask, 'What do you do?' And she'd tell them. They'd become enthusiastic and tell their friends."

"We donated the original \$1000," Mildred recalls, "then the UN put in \$7000. They've contributed \$75,000 over the years. But last year we received a \$600,000 grant from the Netherlands to be disbursed over a four-year period. When you're growing, that's a great deal of money. Mostly, though, individuals give us small amounts, and that's how we've doubled in size yearly. In 1987, we started \$500,000 worth of new businesses. This year, we're determined to hit a million. That may not sound big, but for us it's enormous."

The heavy volume of mail put pressure on the Leets' already crowded apartment on New York's upper West Side, so they also rent ground-floor space in the building. Volunteers help a staff of five with the paperwork.

One can't help but think about our own American poor. Isn't it a pity that Trickle Up can't happen here?


For once, the Leets are speechless.

Finally, Mildred says, "But it is happening. Forty businesses have been started in one of New York's most impoverished ghettos through the Trickle Up process, just as you see it here—\$50 and \$50. Just one year into the experiment, some already are extraordinarily successful. We're reticent to say more."

"We really don't want the media 'discovering' these young people, making them stars of the moment and ruining their chances," she explains.

"One group began selling rap videos," says Glen. "How did they do it with \$50? They had a relative with a machine on which they could record, so they made what they called jingles, with street music. All the rhymes end up denouncing the evils of crack. They sell their cassettes to the schools."

"It's not the \$50," says Mildred. "It could be \$5, or \$500. The amount doesn't matter unless you also allow a person a feeling of self-respect and dignity. The world is littered with projects that never got off the ground because someone from the First World never told the Third World what to do."

She offers glasses of ginger wine. A toast is proposed to the continued growth and success of Trickle Up. Held to the light, the young golden wine, laced with dreams, tastes richly of the future. 

For more information, write to: Trickle Up, Dept. P, 54 Riverside Drive, New York, N.Y. 10024.

Cut-rate Capitalism

How to spend \$1,000 and start 6,000 businesses in 97 countries

Four years ago in San Augustin, as in so many Guatemalan hamlets, the kids were gaunt and hungry. For the really sick ones there was help: a clinic run by Peace Corps volunteer Lynn Spangler. But her strongest medicine was advising parents about nutritious food—gratuitous advice, considering their poverty. One day Spangler tried a new tack with the worried parents of a severely malnourished little girl named Maria Cruz Alonzo. If they couldn't afford decent food, why not grow it—at a profit?

Absurd? Not after Spangler told the Alonzos about something called the Trickle Up Program (TUP), a private American scheme that provides Third World entrepreneurs with \$100

grants for starting grass-roots businesses. Launched by New Yorkers Mildred and Glen Leet in 1979, TUP first sends each enterprise \$50; after the owners put in 1,000 hours of work on the project and reinvest some of the profits, TUP sends the second \$50. By now the Leets have capitalized over 6,000 businesses in 97 countries—everything from baking to beekeeping, palm oil rendering to poultry raising.

In San Augustin, Lynn Spangler became a TUP coordinator and helped Maria Alonzo's parents and friends begin a little fruit business that made an \$89 profit after four months; with that money the group bought chickens and set up an even more profitable enterprise. Within one year Spangler was able to send the Leets a photograph of a healthy Maria, with a satisfying caption: "She is well and gets an egg every other day."

"Thirty-five thousand people die of star-



Mildred and Glen Leet run a worldwide philanthropic organization called the Trickle Up Program.

vation every day," Mildred Robbins Leet says passionately, explaining how she and her husband came to start TUP. Their formula is simple: A group of five or more people submits plans for a business that can be launched with existing skills and materials. "It is vital," says Glen Leet, "to produce something for which there is an almost immediate return, like bread or eggs." Then a portion of the profits must be reinvested to keep the business going.

The Leets (who are both widowed from previous marriages) met in Mombasa in 1973. Glen was one of the experts at a UN seminar on disaster relief; Mildred was running the seminar. "She was not terribly impressed by what I said," Glen recalls. "Nothing happened until I asked her to dance with me."

Married in Vienna a year later, they took a honeymoon boat ride down the Danube to Bucharest, where they attended a UN

population conference. "There was a lot of talk about the need for participation in solving world poverty," says Mildred, a gray-haired, dark-eyed woman in her early 60s. "The poor were getting poorer, and we asked ourselves, 'How do you make a difference?' So we pooled our resources—namely our minds and experience—and decided we would start an organization to help poor people in Third World countries."

Both Leets had worked for the UN for many years; their experience has been invaluable to their new enterprise. Mildred's career had been largely concerned with women's issues. From 1964 to 1969 she was president of the National Council of Women, as well as vice president of the International Council of Women.

From 1951 to 1961 Glen was the UN's chief of community development; he left in 1961 to become executive director and later president of Save the Children. Twelve years later, Mildred says, "he met me and of course the whole world opened up."

When the Leets first introduced their TUP idea, potential backers were skeptical about funding a program they had not seen in action. So the Leets decided to use \$1,000 of their own money to test the idea.

They went to the island of Dominica in the Caribbean "because it had an adverse balance of trade, a deteriorating economy, a high level of unemployment, and the lowest per capita income in the hemisphere, next to Haiti," says Glen. With their

by Kate O'Callaghan

MONEY & WORTH

\$1,000 they helped start 10 small businesses in Dominica. "The idea has been that if massive aid is poured from the top, it will trickle down and benefit the poor," says Glen. "Unfortunately, very little of it *does* get down and benefit the poor." In contrast, TUP grants "go directly to the unemployed people at the grass roots. Their increased productivity benefits them, their community, and their nation."

TUP was a success from the start. Though the Leets do no formal advertising or public relations, word of their organization is spread through UN contacts around the world. And "in a village where everyone is poor and one person succeeds," says Glen, "the others want to know how he or she did it."

Because many of TUP's grant recipients are illiterate, business plans are prepared with the help of volunteer coordinators, who usually come to the program from other voluntary assistance organizations

like the Peace Corps. "They are the ones who make the decisions," says Mildred. "We feel it is vital that the decisions are made locally."

Seventy percent of those helped by the Leets are women. "That is because women are the poorest of the poor," says Mildred. "They're the last to receive anything, whether it's equipment, training, credit, or education. In most societies they are also left with the total care of the children."

The philosophy behind TUP is a respect for people. "Poor people can't hire specialists to help them," says Glen. "Consequently they have had to develop a lot of skills and abilities. They have to fix things themselves. They are also the ones who have survived under harsh conditions when others have died. So they have great resources."

Most of TUP's projects are concerned with food. "The food that stays in the fields never feeds people," Glen points out.

"Some people think you have to send trucks from the United States to move it, but traditionally more food has been moved by women walking and carrying it. In a great many projects we help, the women go out to the farmers and buy food and take it to the cities and sell it."

Glen and Mildred feel strongly that neither of them would have started this project without the other. "I'll think of an idea and then he'll think of an idea and then we'll build on it and we get very excited," Mildred says. "We're lucky to have found each other," Glen adds. "I think Glen and I were attracted to each other—apart from liking to dance with each other—because we shared the same values," Mildred continues. "We cared about people. It just bothered us that there was social injustice, that there was violation of peoples' rights, and we thought that maybe somewhere along the way we could help." ■

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With TUP, a little goes a long way

To many, US\$50 is not a lot. But for some 50,000 people around the world it has meant release from grinding poverty and the promise of "dreams come true." Trickle Up Program, Inc., or TUP, a New York-based NGO has found that \$50 is just enough start-up capital to enable poor people in developing countries to launch small businesses. TUP is now getting a helping hand from the United Nations Department of Technical Co-operation for Development, which is assisting in spreading the Trickle Up concept.

The \$50 grants have helped a number of people in 98 countries make and sell such products as bananas, baskets, beans and bread, as well as children's clothing, handicrafts, maize meal and sausages. Groups of at least five people are eligible to receive TUP grants if they are willing to work together using skills they already have to produce and sell goods. Once they plow back 20 per cent of their profits into the undertaking, they receive a second \$50 grant.

In Kenya, a group of women in a squatter settlement outside Nairobi began baking bread in an unused oil drum. Thanks to TUP and their own hard work they now have a proper bakery. Out of their profits they contributed 500 Shillings (\$27) to TUP to give others the same kind of chance they received. TUP relies on such voluntary contributions and distributes its funds via a network of volunteers, many of whom are attached to United Nations agencies and a variety of non-governmental organizations.

In order to help expand the benefits of TUP, the Department has earmarked \$10,000 from its Regular Programme of Technical Co-operation to fund the production of a report on the TUP process. This might enable governments and United Nations agencies working in developing countries to extend the concept. The document, now nearing completion will be available in Arabic, Chinese, English, French and Spanish.

**FOR AN IDEA
WHOSE TIME HAS COME**

The awards to Glen Leet and Mildred Robbins Leet, founders and Co-Directors of the Trickle Up Program, are valued because they give recognition to an idea, an idea epitomized in the name, Trickle Up.

1984:

- » **THE PAUL G. HOFFMAN AWARD** was the first endorsement of a non-traditional, innovative approach to development by eminent authorities in first and third world development. It was presented to the Trickle Up Program "for outstandingly significant work in national and international development which serves the human aspiration for a world based on universal opportunity and justice and demonstrates that mankind, through cooperative endeavor, can achieve this vision of the future society, and for encouraging people, through small grants and important advice, to invest in local businesses they plan themselves."

1987:

- » **The ROSE AWARD** presented by Canada's World Media Institute was for "establishing a revolutionary concept in grass roots development assistance called Trickle Up, fully computerized, and with impeccable financial accountability."
- » **The GIRAFFE COMMENDATION** for "sticking your necks out to start your own grass roots foreign aid program."
- » **The PRESIDENTIAL END HUNGER AWARD**, a Certificate of Outstanding Achievement, was presented at the White House for "continued demonstrated vision, initiative and leadership in the effort to achieve a world without hunger, for founding the Trickle Up Program in 1979."
- » **The TEMPLE AWARD FOR CREATIVE ALTRUISM** from the Institute of Noetic Sciences was given to the Leets in recognition of the "creative spirit of altruism, love and compassion which informs your life and work...You have demonstrated an extraordinary commitment, inspired by love, to creating a world where the full realization of human potential is possible."
- » **The FIRST ANNUAL HUMAN RIGHTS AWARD** from the US Committee for UNIFEM.

1988:

- » **The 1988 PRESIDENT'S MEDAL** from President Colette Mahoney, RHSM, of Marymount Manhattan College, for "creating a future for thousands of impoverished people around the globe."
- » **PEACE CORPS LEADERS FOR PEACE Award** to Glen Leet and Mildred Robbins Leet, "recognized as Leaders for Peace for their worldwide work in helping to better the lives of the poorest of the poor [through] the Trickle Up Program."

APPENDIX I

COUNCIL MEMBERS

Bolanle Awe, Professor, Institute of African Studies, University of Ibadan, Nigeria;

Dame Nita Barrow, Ambassador and Permanent Representative to the United Nations, Permanent Mission of Barbados;

Dr. Harlan Cleveland, Director, Hubert H. Humphrey Institute, University of Minnesota;

Pauline Frederick, Radio & Television News Reporter; formerly NBC's Correspondent at the UN;

Hon. Bertram Harnett, Counsel. Former Supreme Court Justice of the State of New York;

Rev. Theodore M. Hesburgh, C.S.C., Past President, University of Notre Dame;

Aziza Husein of Egypt, past President, International Planned Parenthood Federation;

* Mary Keane, Communications Consultant;

* Glen Leet, Founder and Co-Director of the Trickle Up Program;

* Mildred Robbins Leet, Founder and Co-Director of the Trickle Up Program;

Mary Burke Nicholas, past Director, Women's Division, State of New York, and past National President of the National Association of Commissions for Women;

* Dr. Richard Pough, past President, Natural Area Council; and distinguished environmentalist;

* Aileen Robbins, Author, Editor, and Public Relations Consultant;

Charles Robbins, former Editor of The Wall Street Journal;

Senator Leticia R. Shahani of the Philippines, former Assistant Secretary-General for Social Development and Humanitarian Affairs, United Nations;

Helvi Sipilä, President, National Council of Women of Finland, and former Assistant Secretary-General for Social Development and Humanitarian Affairs, United Nations; and

Carmen Delgado Votaw, Past President of the Inter American Commission for Women of the Organization of American States; currently Administrative Assistant to Congressman Jaime B. Fuster (PR).

* Members of the Board of Directors

