

# REACHING THE ULTRAPOOR IN INDIA

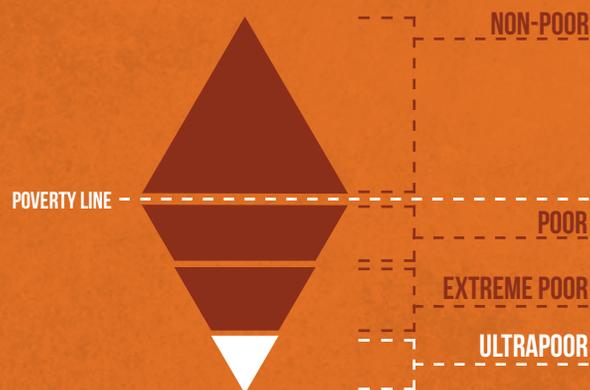
Trickle Up works to create a world in which it is unacceptable for anyone to live in ultrapoverly. We inspire and support the poorest and most vulnerable to build sustainable livelihoods and take their first transformative steps out of ultrapoverly. Working with local partners to reach the most vulnerable, we use the Graduation approach to promote sustainable livelihood development in Central America, West Africa and India. Trickle Up also seeks to increase effective outreach to populations living in ultrapoverly by supporting the policy and practice of governments and other organizations through technical assistance, advocacy and knowledge sharing.

trickleup

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# WE FOCUS ON THE MOST VULNERABLE

Since its inception in 1979, Trickle Up has reached over one million people, with a focus on the most vulnerable and marginalized families living in ultrapovertry. Often overlooked by larger development efforts, this includes people living in remote and rural areas who face multiple dimensions of poverty, with women, indigenous populations, people with disabilities, and scheduled castes overrepresented among the poorest.



People living in ultrapovertry tend to have insufficient and irregular income, are chronically food insecure, have minimal productive assets and savings, and often experience poor health, vulnerability and social marginalization. They typically must prioritize meeting immediate consumption needs over investing in livelihood development, thus severely limiting their opportunities to break the cycle of poverty. Families living in ultrapovertry also tend to be harder to access, as poverty is often associated with geographic remoteness. Historical patterns of exclusion further contribute to isolation and poor access to services.

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# WE HAVE DEEP EXPERTISE IN THE GRADUATION APPROACH

Trickle Up is active in the CGAP-Ford Foundation Graduation consortium, which focuses on people living in ultrapoverty and seeks to move them out of extreme poverty through an approach that combines elements of social protection, livelihood development, and microfinance.

In 2007, Trickle Up implemented one of the first pilot projects in the Graduation initiative, which brought together 10 organizations in eight countries to demonstrate the effectiveness of integrating social protection and economic promotion for the world's poorest. In partnership with the Human Development Centre, Trickle Up supported 300 participants from communities in South 24 Parganas, West Bengal, to launch livelihood activities and establish self-help savings and credit groups, which resulted in significant economic, health, and social gains.

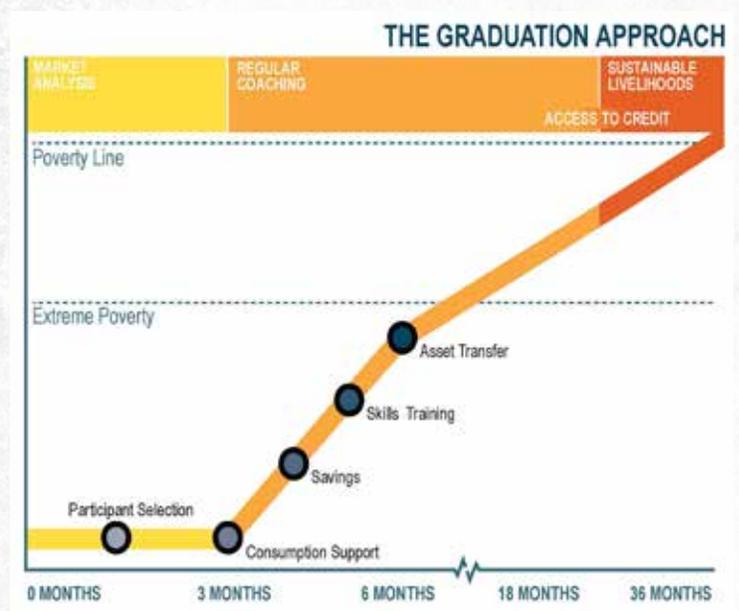
## TRICKLE UP'S GRADUATION COMPONENTS

### *Identifying Families Living in Ultrapoverty*

The most vulnerable and marginalized people rarely self-select into development programs, therefore deliberate selection strategies are required to identify the poorest families in communities. Trickle Up has refined the use of Participatory Rural Appraisal tools (social mapping and poverty wealth ranking) to ensure community members are engaged in helping identify the poorest households. The selection process includes multiple levels of verification of each household to ensure the poorest people in the community are selected. We also take deliberate steps to build trust over time and encourage risk-averse families to participate.

### *Livelihood Development Planning and Training*

In order to ensure livelihood interventions are successful, it is essential to help families plan a series of livelihood activities to address food security and other financial needs of the household. Trickle Up has developed an innovative livelihood planning process for field workers and participants to develop the best sequence of livelihood activities according to a family's strengths, productive assets, and the local market. Financial training on basic



bookkeeping and market analysis are coupled with technical trainings on specific income-generating activities, such as animal husbandry, agriculture, and small-trade, to give participants the necessary tools and knowledge to build and sustain successful livelihoods.

### *Seed Capital Grants*

In order to avoid placing a debt burden on households, the Graduation approach operates on the assumption that it is critical to provide seed capital grants to families as they begin their livelihood activities and establish a steady and sustainable income stream. Furthermore, direct grant distribution to individual households, rather than larger groups, is essential in ensuring that the most vulnerable households identified through our targeting efforts truly obtain the support they require. The seed capital grant is invested after a series of trainings to identify and launch livelihood activities that lead to immediate income, as well as longer-term livelihood investments such as livestock and agriculture. Eventually, participants expand and sustain their livelihood activities with profits from their activities and/or loans from their savings and credit groups.

### *Savings Group and Credit Mobilization*

Trickle Up trains local partners on Self-Help Group (SHG) and Village Savings and Loan methodologies so they can enable

women living in ultrapoverly to establish self-managed savings and credit groups. Weekly participation in SHGs builds and reinforces discipline as participants establish a safe place to save and access credit in flexible amounts and at reasonable interest rates. Group meetings can also serve as a platform to deliver training to participants on other non-financial topics such as nutrition and good health practices, while providing a vital opportunity for participants to build social capital by working with their peers. Partner agency staff are trained to facilitate vertical linkages with municipal development committees, government programs, and other development organizations so that participants can seek support for themselves and their communities. Participation in SHGs increases confidence and solidarity, builds awareness and access to available programs and services, and often leads to collective action by the groups to address barriers they encounter, either at the household level, such as domestic violence, or at the community level, where they have advocated with local officials for increased services.

### **Coaching**

Sustainable success for the most marginalized families comes only with the self-confidence to plan effective livelihood strategies and to recover from the inevitable shocks that families living in ultrapoverly periodically confront. Regular visits from field staff are critical to help family members apply and adapt their training, troubleshoot issues that arise with livelihoods or health, and build the confidence to take small risks and try new opportunities. As confidence grows, coaches focus on longer-term vision and planning for the household, and ensure that ongoing support from other family members and the savings group will endure. Trickle Up developed training materials and monitoring and evaluation systems designed to aid partner agency staff in selecting and training successful field workers and integrating effective coaching into the overall program approach.



## **TRICKLE UP IN INDIA**

In collaboration with local Indian partners – currently, Jamgoria Sevabrata (JS), Lohardaga Gram Swarajya Sansthan (LGSS), Lokadrusti (LOKA), Network for Enterprise Enhancement and Development Support (NEEDS), Pravah, Rajarhat Prasari (PRASARI), and Self Employed Workers Association Kendra (SEWAK) – Trickle Up utilizes the Graduation approach with women living in ultrapoverly in West Bengal, Jharkhand, and Odisha. Simultaneously, in order to reduce the vulnerability of the poor who are at risk of falling into ultrapoverly, Trickle Up India also implements a modified, less intensive program with additional poor households living in the same villages. This is achieved by engaging in community-level planning processes that help increase access to government resources for livelihood-related infrastructure and address community-level health needs. Trickle Up India has reached over 34,000 households living in ultrapoverly, primarily tribal and scheduled caste populations, with the goal to move them into sustainable livelihoods and a better quality of life.

### **GRADUATING OUT OF ULTRAPOVERTY**

The graduation approach seeks to create a pathway out of poverty by strengthening livelihoods to reduce economic vulnerability and increase resilience to shocks. In addition to economic indicators, the graduation approach monitors food security, social empowerment and access to health services to better understand how these dimensions interact. Efforts to increase economic resilience are strengthened by a government social protection outreach. Trickle Up has seen an increase in government services to families living in ultrapoverly, particularly in health and education, however a significant gap still remains. Linking the graduation approach – with metrics that include livelihood diversification, increased savings, access to credit, and SHG attendance – to government flagship programs provides an important opportunity to increase efficacy, scale, and sustainability in reaching the ‘last mile’ populations.

### **PROGRAM IMPACT**

Continual evaluation and learning are cornerstones of the Trickle Up program. We measure and analyze the impact of our work with monitoring and evaluation systems that use both industry-standard and customized tools. Understanding *why* a change has taken place (or has not) is as important as understanding what change has occurred. We complement our quantitative evaluations with participatory qualitative assessments including focus group discussions and individual interviews that encourage participants, their families and communities to assess and analyze their own situations. The following key findings reflect a combination of results from a cohort of 1,093 participants who finished the three-year program cycle in 2012 and a cohort of 950 participants who completed the program in 2013.

# OUR IMPACT IN INDIA

## ECONOMIC EMPOWERMENT AND LIVELIHOODS

### *Building Livelihoods & Assets*

Engaging in multiple productive activities – such as a mix of agricultural, livestock, and vending – helps build women’s resilience to unfavorable weather, illnesses, and other shocks that are a part of daily life for families living in ultrapoverty. We met our target of helping participants establish at least one additional livelihood activity, with households diversifying their livelihood base from an average of 2.3 activities to 3.4.

The number of households that had two or more members migrating declined



### *Access to Savings & Credit*

Through their organization into SHGs, along with enhanced options to generate income, 99% of participants had savings at the end of the project, compared to only 6% before Trickle Up. At the end of the project, the average attendance rate was 88%, just short of our 90% target. The ability to take out loans from their SHGs and from formal savings institutions resulted in far fewer women with high-interest loans from informal moneylenders, falling from 51% at baseline to only 8% by the end of the project. The purposes of loans tended to shift from health care to investment in livelihood activities, another positive sign of economic improvement.



of women now hold savings in banks, post offices and other formal institutions.



in average savings per participant, from Rs. 88 before Trickle Up to Rs. 3,364 after the program.

## COMBATING HUNGER

Food insecurity takes its toll on the physical health, economic productivity and long-term human capital, and annual lean seasons can force households to liquidate productive assets and resort to dangerous and undignified coping mechanisms. After the three-year program, the vast majority of participants experienced dramatic changes in the quality and quantity of foods they grew, purchased and consumed, meeting Trickle Up’s target of 80% of participants exhibiting improved food security. Agricultural training and investments helped women grow more of their own crops, including higher-yielding rice, and reduce their hungry season by half, from an average of 3-5 months to 1-2 months.

The number of participants who reported eating at least 2 cooked meals per day increased



“Now all 12 months we have food. We are doing more agriculture and vegetable cultivation. Now we have stored food for the lean period and are eating fish or meat every week.”

Fulmani Murmu  
India



## SOCIAL EMPOWERMENT

Trickle Up participants are primarily from marginalized communities and social exclusion often reduces their ability to advocate for access to state entitlements. Participating in SHGs helps women build social capital, learn about their rights, identify problems affecting their lives, and seek solutions. SHGs are a critical forum through which women learn to take collective action, working as a group to advocate for improvements within their households and communities. Attending Panchayat meetings, for example, is an opportunity for women to provide input into local development priorities and receive important information on how to access government services.

The number of women who participated in local government Panchayat meetings increased

FROM **30%** → **82%** TO

Increased empowerment is also reflected in women's status in their households. At the end of the project, 82% of women reported an increase in household decision-making regarding their children's education, health care, family planning, and finances. In addition, the number of women who could sign their names doubled by the end of the program. Apart from affirming their individual identity, knowing how to sign their names increases their confidence in connecting with banks and other formal institutions.

**"My stake within the family has increased and my husband listens more for my opinions regarding household matters... I'm able to educate my children in good schools by providing them with the tuition they need."**

**Chanchala Mandi**  
India

## IMPROVED HEALTH & ACCESS TO HEALTHCARE

Health is a major vulnerability for families living in ultrapovertry. Minor illnesses often become serious due to inadequate treatment, and a single illness can deplete household assets through lost productivity and health expenses. We recruit and train health workers who provide preventive health care information and help families link with the government health care system. Participants were receptive to health messaging, with 76% of households using public health centers as their primary point of treatment at the end of the project, exceeding Trickle Up's benchmark of 70%. Improvements in preventative health measures are also apparent, including an increase in hand washing, boiling water, and the use of mosquito nets. Although we fell slightly short of our benchmark for 80% institutional deliveries, the emphasis on maternal and child health still resulted in a significant increase in institutional deliveries, from 18% of births prior to the program to 70%.



of households reported using public health centers as their primary point of treatment.



of eligible participants were registered with local public midwives by the end of the program compared to 17% at baseline.

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