

I stood up for myself, I worked hard, followed a plan, and now I am a leader in the community.

Mungli Lohar

CHHOTA NAGRA, JHARKHAND

When Mungli married into a big family, she became responsible for five new in-laws, including her husband Gura's ailing father. Mungli and Gura struggled to make ends meet from day one.

In 2016, Mungli was selected by Trickle Up as an MPOWERED project participant. She joined a savings group and invested her INR 3000 (\$42) seed capital into livestock and opened an eatery in the local market.

Today, Mungli runs the business with Gura's help.

Every week, she is able to invest INR 1800 (\$25)

towards supplies and makes an average profit of INR 3000 (\$42). With her earnings, Mungli

bought a bicycle that Gura uses to deliver food to keep up with growing demand.

Mungli even has three additional employees at the eatery she pays using her profits.

Mungli's skill and comfort with her smartphone led to her selection as an MPOWERED peer teacher, known as a "Smart Sakhi."

She trains other women on smartphone use, including Trickle Up's interactive livelihoods coaching application.

Once unsure how to make ends meet, Mungli is now a leader in her own right. She is not just a role model in her own village, but also in three nearby villages where she works as a Smart Sakhi. She is also inspiring her daughter, who is watching her superhero mother run a business, teach peers, and support a family.

"I feel confident and independent," says Mungli. "Life gave me one chance and I made the best use of it."

Upwardly Mobile

Trickle Up launched the MPOWERED (Mobile Connections to Promote Economic Development of Women) project with Tata Communications and India's National Rural Livelihoods Mission in 2016. The project applied Trickle Up's proven Graduation Approach to building sustainable livelihoods, but with the addition of putting the power of mobile smartphones directly into the hands of women striving daily to overcome conditions of extreme poverty and vulnerability.



Subodhini Hansda

LALCHUA, JHARKHAND

"I know I can move ahead in life and I can help others move ahead in life as well."



Participants' median income doubled over 3 years



Golapi Devi

NARANGA, JHARKHAND

"The savings group has completely changed the way I think. It has made me believe that if others can, so can I."



Participants went from having negligible savings to INR 3,000 (US \$42) on average



Kuntala Pradhan

SUDERGARH, ODISHA

"My communication skills have improved so much and I am not the same shy person anymore."



Participants generated INR 8.3 million (US \$117,000) in loans through group savings



Prafulla Chhatra

BEHERABAHAL, ODISHA

"I am grateful for the phone. In emergencies with my sick child, getting in touch with the doctor has become so easy."

The Most Vulnerable

1,800 women participated in the MPOWERED pilot. They generally live at the deepest levels of poverty – well below the US \$1.90/day global threshold for extreme poverty. Often left out of mainstream government programs, they have few assets and little or no savings. They depend on sporadic and unreliable sources of income—75% of participants were primarily reliant on daily wage or migrant labor. Their families often don't have enough to eat, access to decent health care, or the ability to send their children to school.

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