

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

Kuntala Pradhan

SUDERGARH, ODISHA

Kuntala is the proud, but humble, president of her savings group. Ten years ago, she was struggling to make ends meet for herself and two children after her husband suddenly died of tuberculosis.



In 2016, Kuntala became a participant in the MPOWERED project. She received a seed grant of INR 3000 (US \$42) and a mobile smartphone that came preloaded with Trickle Up's specialized livelihoods coaching application that provides step-by-step instructions on cultivating various crops and raising livestock. The app helped Kuntala to better cultivate her land and she is now a vegetable vendor.

"Last year, I bought one kilogram of seeds, and, with the help of the coaching app, I could produce 250 kilograms of onions from it. Imagine the kind of profit I was able to make!"

"Now that I know how to use my phone, I can refer to the coaching app whenever and wherever I am stuck," says Kuntala. "I do not have to wait for anyone to come and help me solve my problem. Being a single parent, this is extremely time saving for me."

Kuntala now sends both her children to school.

"I dream that my children will grow into good and successful human beings.

Today, I can definitely say that I am trying my best to ensure that they have every opportunity."

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



Mungli Lohar

CHHOTA NAGRA, JHARKHAND

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



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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