

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

Subodhini Hansda

LALCHUA, JHARKHAND

Subodhini is a small farmer who lives in a village of 1,150 people in Jharkhand, India, with her husband and her two children, a nine-year-old and a six-year-old.

In 2016, Subodhini held a smartphone in her hands for the first time as part of the MPOWERED project. Subodhini's enthusiasm to learn and the excitement of owning something as precious as a mobile phone made her an outstanding student. She quickly became proficient in phone basics, Trickle Up's interactive livelihoods coaching app, and additional mobile functions, so Trickle Up recruited Subodhini as a peer teacher, also known in the program as a "Smart Sakhi."

Smart Sakhis are women in the community who demonstrated success with the phones and apps and are committed to supporting a group of 25 peers in exchange for a stipend of INR 1,400 (US \$21) per month. They were provided with training and mentoring from field staff and effectively complemented the work of program coaches

"This mobile phone has changed my life. Not only do I learn how to farm properly through the coaching app, I also teach the other participants in my area," says Subodhini. "I am so confident handling the phone that I can now teach anyone the basic phone operations."

Subodhini also improved her agricultural output as a result of her inclusion in the livelihoods programs. "We eat well now," she says. "The food we eat comes from the garden in our backyard. With the help of the coaching app, I now know details like how much distance I should keep between seeds and how to save them from pests. Naturally, the quality of the produce has improved drastically. Now that I know how to produce quality crops, I want to turn this into an income generating option for my family."

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.



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' median income doubled over 3 years



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 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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