

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

Golapi Devi

NARANGA, JHARKHAND

Golapi Devi owns a small shop on a busy intersection of her village. In 2016, she joined a local savings group and became a member of MPOWERED, receiving a capital grant, training, and a smartphone which she used to start her business. Now, she and her husband trade off running the shop and making market runs to restock.

"This smartphone has changed the way I work. It has become very easy to coordinate with my husband when he goes to the wholesale market to buy stock for our shop. I even call up the distributors to send the stock directly to my shop. That saves us a lot of time and transportation cost."

Golapi makes a profit of about INR 300-400 (US \$5) from her shop each day. She is now confident that she will be able to provide her three children access to a quality education.

Golapi has certainly come a long way from being a struggling homemaker. Today she has her own dreams, big ones. "The next step is to make a permanent home for ourselves, and, of course, to open my beauty parlor," says Golapi. "There are no parlors in the vicinity, and I love looking good. I feel most women around me feel the same way but do not have the means. Then my husband can run the shop and I can run the beauty parlor."

"I am trying, and I am going to make it happen."

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



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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