



Unstoppable  
**Women**

Breaking the cycle of poverty

trickleup

May 2021

Published by

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Trickle Up Communications

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# TATA COMMUNICATIONS

Tata Communications is a global digital ecosystem enabler with its roots in the emerging markets. Headquartered in Mumbai, its network-associated services have operations in more than 200 countries and territories. Over the past decade, Tata Communications has evolved from a wholesale service provider serving the Indian market to a digital ecosystem enabler, accelerating the success of its enterprise customers and service providers worldwide by providing integrated digital solutions for a digital-first approach in a rapidly evolving world. CSR at Tata Communications envisions to create empowered and connected societies for sustainable development through next practices.

# trickle<sup>up</sup>

Trickle Up goes further to create breakthrough opportunities for the world's poorest people. We've been working nonstop for more than forty years to help resourceful but marginalized people start and run profitable businesses. Our unique approach helps people in poverty turn their passion into profit so they can build better lives for themselves. We focus on reaching vulnerable people that others leave behind—women, indigenous people, refugees, and people with disabilities. Our dedicated staff comes from all over the world. We have teams based in Guatemala, Uganda, and India, so we're always close to the communities we serve.



## PREFACE

Tata Communications is committed to enhancing the life situations of underserved women and young girls, especially from Dalit and Tribal communities, and has been co-creating and supporting entrepreneurship and vocational training programs in both urban and rural landscapes, through a mix of grassroots initiatives and digital enablement.

Tata Communications and Trickle Up initiated MPOWERED in 2016 as a step towards empowering some of the poorest and most vulnerable women (the ultra-poor) who live on less than USD 1.25 per day, through mobile technology and interventions that support sustainable livelihood development with digital, social and financial inclusion. The project compliments the efforts of state chapters of National Rural Livelihoods Mission (NRLM) through livelihood training, seed grant support, facilitation and capacity building along with provision of mobile technology, and training on application and usage of smartphone for livelihood generation and for availing services of government and other state programs.

This compendium tells the stories of 15 women from the project who have crafted successful journeys with support from the project. With determination to bring change in their lives, they have adopted digital technology to attain financial independence, and greater agency. And in the process, have gone on to become community peer leaders inspiring more women to come out of the poverty trap.





## FOREWORD

A breakout opportunity comes with an immense prospect of achieving a transformative ambition. It makes your heart race and your palms sweat. It's big, even life-changing. For women and families living in extreme poverty, such an opportunity comes from gaining the financial skills and acumen that can turn a smart idea into a reliable income. It's the ability to send their children to school and to visit a doctor when they are ill. Such an opportunity is necessarily characterised by elimination of the worry of providing their family's next meal. For Mungli Lohar of Chhota Nagra village of Jharkhand, the breakout opportunity was MPowered project. Like Mungli, Trickle Up supported more than 190,000 extreme poor women to start and run successful businesses, save for the future, and eat sufficient and better food. These in turn also directly or indirectly benefitted to more than 901,000 family and community members in some of the hardest to reach places on earth.

Access to digital tools and mobile technology has been a priority for Trickle Up for several years. With the MPOWERED program, Trickle Up has been bridging the gender based digital divide by providing digital solutions in their livelihood practices

and enhancing their informed access to various state-sponsored social protection mechanisms. We would like to convey our sincere gratitude to the Tata Communications team for their generous financial assistance for testing this one-of-a-kind project. Thanks to our field staff for their tireless service and commitment to make MPowered program a great success. The Smart Sakhis (digital coaches), participants and families who shared their stories and experiences also deserve a big applause.

This compendium showcases the process of transformation of vulnerable but extremely courageous ultra-poor women who could rise above their difficult situations with the thoughtful and timely intervention of Trickle Up backed by several partner organisations. The following pages provide brief insights into the lives of some indomitable and high-spirited women, who have scripted their own unique success stories with assistance from Trickle Up.

**What happens when the world's poorest women have a wealth of information at their fingertips? Trickle Up tested this hypothesis by putting the power of mobile phones into the hands of women in India who strive daily to overcome conditions of extreme poverty and vulnerability.**



The **MPOWERED** project (Mobile Connections to Promote Women's Economic Development) is a product of TATA Communications' vision to empower 25,000 women with access to information—part of a greater vision to ultimately reach 100 million women across the globe. In 2015, Trickle Up has collaborated with Tata Communications and has envisioned to empower women living in extreme poverty by enhancing their livelihoods through mobile technology and providing better means of livelihood.



## Objective

The **MPOWERED** project aims to make significant and replicable contributions towards the eradication of extreme poverty by providing extremely poor women with appropriate mobile technologies in order to improve their access to information and services, subsequently enhancing their livelihoods and well-being. In addition, the program aims to enable major national and state anti-poverty programs to be more efficient, effective, and responsive to the needs of women and their households.



## Participants

The 2800 most vulnerable 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.



# Introduction

# Coverage

**2800**

PARTICIPANTS



**100%**

WOMEN



**2**

STATES



Jharkhand & Odisha



**4**

DISTRICTS

Pakur and West Singhbhum districts of Jharkhand

Sundergarh and Balangir districts of Odisha

**5**

BLOCKS

Maheshpur and Manoharpur blocks of Jharkhand

Balisankara, Bongomunda and Muribahal blocks of Odisha

**100%**

LIVELIHOODS

Participants diversified livelihood activities in different sectors supported by the project



INCOME

**2X**

Participants' median income over 3 years

**76%**

TECHNOLOGY

participants demonstrated better technological literacy

## Approach

The Graduation Approach provides women risk-free start-up capital, livelihoods skills training, and follow-up coaching to strengthen financial literacy, build successful livelihoods, and create the means to save and access credit. Using a smartphone, the beneficiaries can manage their businesses more effectively, link to bank accounts and financial systems, report emergencies, learn online, and communicate with family and friends.

Trickle Up engaged 132 Smart Sakhis as digital coaches in this project to facilitate concurrent training and handholding of project participants towards increasing their technical capacity with Package of Practices (PoPs) of different livelihood plans.



- 1** Participants receive a smartphone & digital training
- 2** Participants use seed capital to jump-start a sustainable livelihood.



- 3** An interactive coaching app provides steps & guidance for crops & livestock
- 4** Participants receive livelihoods training & regular coaching to support their businesses



- 5** Participants digitally connect to their bank accounts & government social programs
- 6** Participants join a savings group where they save, access credit, share advice, & build relationships



- 7** Using mobile phones, women can contact peers, coaches, markets, services, report emergencies, & access online tools, such as Youtube, to learn skill
- 8** Participants graduate out of extreme poverty & continue to grow their businesses

MPOWERED demonstrated that smartphones, when coupled with effective coaching, can help women gain access to information that can boost the productivity and profitability of their livelihoods. The new connectivity allowed them to access their personal bank savings, connect to government programs, and link to markets. Mobile connectivity also gave participants greater access to healthcare and family services. Healthcare workers, doctors, and Anganwadi centers—government centers for childcare and health services—were now just a call away, making families safer and more secure during Covid-19.

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Champi Lagori, Randay Lagori,  
Srimati Nag and Lilmoni Nag



**Dreams never end**

Golapi Devi

**1**

One of the busiest little shops situated on the highway passing through the Naranga village in the Pakur district of Jharkhand, is run by Golapi Devi and her husband Nandlal Maraiya. Parents to two sons and a daughter, this couple's days are now all about taking turns to run this shop selling daily consumables while other household chores are also attended to.

It wasn't however, always like this. Till 2016, Nandlal used to migrate outside his state in search of work that would help him sustain his family. Golapi was a homemaker, busy taking care of her three children while he was away, and sometimes working in others' fields as a daily wage worker. When Trickle Up intervened with its program on livelihoods intervention in Naranga, Golapi refused to join the Self-Help Group (SHG) as she was scared and unsure of how it would help her. Several stories of how women attached to SHGs were unable to return the credit they owed, and the consequences of these incidents had made her extremely suspicious of such activities. It took the field staff of Trickle Up quite a few conversations for her to start envisioning a future where her husband could stay with her and help her sustain their family.

Once Golapi became a part of the group, she was also selected to become a participant for MPOWERED, a project run by Trickle Up in partnership with Tata Communications. As an MPOWERED participant, she was eligible for a seed grant of INR 3000 and a smartphone as well. While a lot of women in her group opted for agricultural practices or livestock rearing, Golapi expressed a desire to run a shop of her own. Initially, she started selling only edibles like chocolates and biscuits.

Slowly, she moved on to selling most items required to run households, from edibles, to stationery, to costume jewelry and even toiletries. Not to mention, this is also the most popular tea and paan (a mouth freshener made with betel leaf) joint in the area, where most vehicles would stop for a bit of friendly chatter and a break.

"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 can check and let him know over the phone if I've missed mentioning items on our list. I can also get to know if he is going to be late or is stuck somewhere. Sometimes, I even call up the distributors to send the stock to my shop. That saves us a lot of time and conveyance cost," says Golapi.

Her eldest son is in the twelfth standard, the younger son has just appeared for his tenth standard examination and her daughter, the youngest one is now studying in the eighth standard. She

makes a profit of about INR 300-400 from her shop every day. This makes her confident that she will be able to give them access to quality education. What makes this journey more special for Golapi, is that her husband is an equal partner in every sense of the term. "I have always supported her. She has never been alone in her struggle. And I will support her always. With this smartphone, we are now better connected, and we also get additional information from it. That helps a lot in running our shop," smiles Nandlal.

**"I feel most women around me also feel the same way, but don't have the means. I have been in talks with the field staff of Trickle Up to help me start the second business. Then my husband can run the shop and I can run the beauty parlour."**

**- Golapi Devi**

From being a simple homemaker, who was content with whatever life had offered her and convinced, that a life full of struggle is what she was supposed to endure, Golapi has certainly come a long way. Today she has her own dreams and big ones.

"The next step is to make a pukka house for ourselves, and of course, to open my beauty parlour. There are no parlours in the vicinity, and I love looking good," she smiles,

"This (self-help) group has completely changed the way I think. It has made me believe that if others can, so can I. I am trying, and I am going to make it happen," she signs off.

“

I had no knowledge of services and schemes that I was entitled to and I feared the bank. It was through the Self Help Group that my bank account was created. Not only that, in the Self Help Group, I found a huge support system that stood by me.

”



## Keeping hope afloat

Kuntala Pradhan

Kuntala, the President of the Malati SHG from Khampur village of the Balisankara block in Sundergarh district of Odisha, is an unassuming woman of around thirty years of age. She merely smiles a grateful smile when one mentions that Malati won the Best SHG award from the Block Administration recently. A quiet woman, her eyes speak of a steely resolve. Her life has been a huge uphill struggle.

Today Kuntala sends both her eleven year old daughter and nine year old son to school in the hope that the cycle of inter-generational poverty would stop with them. About a decade back, Kuntala was not even sure where life would lead her to. Having just lost her husband to tuberculosis, this single mother of a toddler, was then pregnant with her second child and life had come to a standstill. Though the family was already living in poverty, this sudden demise pushed Kuntala's back to the wall. She was struggling to make her ends meet and raise her children when Trickle Up started working in the Sundergarh district in 2015. It was through this intervention that the SHG called Malati was formed and despite facing a lot of issues, Kuntala decided that she would have to find a way to save INR 10 every week as per the norms of the group.

"I was always a very shy person. I did not speak much, and I was extremely depressed thinking about the way life had treated me. I had no knowledge of the government sponsored services and schemes that I was entitled to and I feared the bank. It was through the SHG that my bank account was created and I started understanding the process of monetary transactions. Not only that, in the SHG, I found a huge support system that stood by me and my young children. I was not alone anymore," says Kuntala.

In 2016, she was also chosen as a participant for the MPOWERED project implemented by Tata Communications in partnership with Trickle Up. Through this project, she was handed over a seed grant of INR 3000 and a mobile phone which came with a preloaded application called Package of Practices (PoP). This application helped her understand how to cultivate her land to yield optimum results. She started growing rice and onions using the PoP

and has had amazing results from it! She is now a whole-time vegetable vendor.

"Last year, I bought one kilogram of seeds and with the help of the PoP, I could produce 250 kg of onions from it. Imagine the kind of profit I was able to make! The regular trainings are also very helpful, but what happens with the PoP is that it is like a ready reference. Now that I know how to use my phone, I can refer to PoP whenever and wherever I am stuck. 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. Having this app that I can refer to all the time, has helped me give enough time to cultivation, to my children and my duties as the President of the SHG," Kuntala looks confident.



Kuntala also uses her phone in different ways. "It helps me network with people and coordinate meetings and trainings. I also like the fact that I can pick up the phone and discuss my problems. Even other women in my group call me sometimes and ask for my help. My communication skills have improved so much, and I am not the same shy person anymore. To be honest, I love my phone. Listening to music or watching videos has become a hobby and my free time is much more entertaining now!"

Today, Kuntala owns two bullocks and two goats and is trying her hand at livestock rearing as well. She follows the instructions on the livestock rearing section of the PoP and regularly vaccinates her livestock so that they remain healthy and a viable source of income for her. "Given the way the weather is changing very frequently, I do not want to be dependent only on agriculture anymore. Livestock gives me an option to stay afloat even if the monsoon is late and my crops are affected. My children are dependent on me. See I am not that educated, but I do dream that my children will grow into good and successful human beings. Today, I can say that I am trying my best to ensure that they have every opportunity to turn their lives around," says the proud mother.

A woman wearing a vibrant pink sari with gold borders is kneeling on the ground, feeding a group of chickens. She is holding a white bowl in her left hand and scattering feed with her right hand. The background shows a rustic structure made of vertical wooden poles. The overall scene is set in a rural, outdoor environment.

## Failure, the pillar of success

Mirju Champia

“

I was empowered with my smart phone and the PoP app that not only guided me with the best way to raise livestock, but I also got very important tips on how to save them from diseases. All my fear was washed away and I felt confident.

”

Mirju Champia, a mother of two, lives with her husband in the village of Churgi, which is about 25 km from the Manoharpur block of West Singhbhum district of Jharkhand state. Here she lives with her husband and two children.

A few years back, one of her main worries, was how to feed her two children well every day. Being one of the most poor families in her village, there were days at a stretch when the entire family had to sleep on empty stomach. Not only was she weak and tired all the time, but also lacked the confidence to talk to anyone. She had no knowledge about any government scheme or service her family qualified for, or how to win the struggle for existence she was faced with.

She spent sleepless nights, stressed and unsure of what the future held for her family.

In 2012, her life started to turn around when a field worker from Andhra Pradesh SERP (Society for Elevating Rural Poverty) met her to inform her that the Jharkhand State Livelihood Promotion Society (JSLPS) would be forming a SHG with her and 12 other extremely poor women of her village. The new members named their group "Sarna Mahila Samuh." The group started meeting weekly and saving INR 10 at every meeting.

Moving forward, she took out a loan of INR 4000 from the Community Investment Fund of her SHG to start her livelihood activity, spent some of it for her household expenditure and used the rest to buy chickens for rearing. Unfortunately for her, all the chickens died of flu. This was a major setback for Mirju and she was heartbroken.

However, at this critical juncture, Trickle Up started surveying the area to select participants for its intervention, and Mirju was selected as a participant. This gave her the opportunity to attend the training sessions Trickle Up organised on livelihood planning, vegetable cultivation, small business management and livestock management. Mirju took a lot of interest in vegetable cultivation and planted tomato, chili and lady finger in her garden. From this she earned around INR 8000 of which she spent INR 5000 on construction of her house and INR 3000 for her household expenses.



The next step to follow was opening of a bank account in her name at the Canara Bank branch of Chhotanagra. She could not contain her joy when she received the first instalment of the seed grant of INR 1000. Never had she thought about having a bank account in her name!

She immediately bought chickens for rearing and used the rest of the money to cultivate long beans and tomato, making a profit of INR 6000. With this, she bought two sheep. When she received the second instalment of INR 2000, she

promptly bought a goat to add to her livestock.

"I never thought that after the first setback with the poultry, I would ever have the courage to invest in livestock again. But this time, I was empowered with my smart phone and the Package of Practices (PoP) app, that not only guided me with the best way to raise livestock but I also got very important tips on how to save them from diseases. All my fear was washed away and I felt confident. I feel proud to own a smart phone," smiles Mirju.

The PoP application is like a pocket coach that helps Mirju understand how to raise her livestock properly, what kind of vaccinations they need, how to care for them in the right way and also helps her understand their market value. She is now an informed user. She knows where to access the information from, how to procure the things that can keep her livestock healthy and help them grow.

From not even knowing what a mobile phone is, and spending her days in worry, to using a smart phone to learn best practices and starting to dream big, Mirju certainly has come a long way. She is currently planning to cultivate more vegetables and use the money she earns from it to invest in buying more goats and finally starting a small business.

"Everyone in my village respects and likes me. Members of our SHG are like one family. We share our happiness and find comfort in our sorrows when we meet each other. My confidence and strength have grown over this time. I feel different inside. The old shy and withdrawn Mirju has changed into a new person who has friends and a strong support system," Manju says proudly.



“

My constant endeavour is to grow my business, and I will keep at it. I use leaves from the Sal trees to make bio-degradable plates and bowls and use them to serve my food. I also sell the surplus of the Sal utensils in the market to add to my profits.

”

## Leading the way

Mungli Lohar

The Chhota Nagra village in the Saranda forest of West Singhbhum district of Jharkhand is home to a chirpy, ever positive young woman who goes by the name of Mungli Lohar. Married into a big family where she immediately became responsible for her two younger brothers in law, two small sisters in law and ailing father in law, Mungli and her husband Gura struggled to make their ends meet from day one. Caring for her in-laws kept Mungli busy at home all day while Gura pursued several daily wage labour jobs to provide for the family.

However, the one thing that makes Mungli stand out from the rest of the women in her village, is her positive attitude towards life, the inherent indomitable spirit she has. Coupled with her enterprising nature, this attitude helped her turn around the story of her entire family, when in 2016 she was selected by Trickle Up as an ultra-poor project participant.

A key component of Trickle Up's approach is to help participants make connections with others outside their household and encourage broader social inclusion. Mungli became a member of the Maskal SHG, a safe place to save, access credit, and share advice with other women in her community. Through project MPOWERED, supported by the CSR division of Tata Communications, she also received a grant of INR 3,000 and a smartphone to choose a livelihood option. Following the advice of her coach, Mungli not only decided to invest in livestock, but also took the bold step of starting a small business. She also bought stock and supplies to open a fast food shop that runs every Saturday at the local market in Chhota Nagra.

Her membership with the group helped her to network and promote her food stall. Initially, she was only able to break even or saw little income. To improve her business, she used her new MPOWERED smart phone to learn and access the information she needed to make more informed decisions about her business. With word spreading about her fast food joint, she began supplying food to the SHG for their snack breaks during their regular meetings. The trend caught on, and she now takes orders and delivers her food

to other SHGs in and around her village during their meetings or training sessions.

Today, Mungli runs the food business with Gura's help. Every week, she is able to invest INR 1800 into buying the supplies for the shop and makes a profit of INR 3000 on average. With their earnings, she has purchased a bicycle that Gura uses to deliver food faster to keep up with demand.

"I now have one employee who helps me make the food. My husband and I take care of the serving and the cash. I have also employed two young boys who help with the cleaning of the utensils. I pay all of them from the profit I make. I ensure that the kids use their money for their school fees, books, uniforms and stationery. They work with me on Sundays as schools are closed over the weekend. My constant endeavour is to grow my business, and I will keep at it. I use leaves from the Sal trees to make bio-degradable plates and bowls and use them to serve my food. I also sell the surplus of the Sal utensils in the market to add to my profits," says the confident young woman. Saranda forest is the largest Sal forest in Asia.

Gura is now one of the rare men in the village to be known by his wife's identity and is referred to as Mungli's husband. In the traditional set up of rural India, it was a huge breakthrough for young Mungli to establish her identity so.

From being a young bride with a huge burden on her shoulders, Mungli today is a leader in her own right. She is not just a role model for her own village, in her community, but also for her five-year old daughter, who is growing up watching her superhero of a mother handling her business and her family affairs with élan.

"I sometimes feel if I did not take charge of the situation, maybe today I would be just any other woman. But I stood up for myself, I worked hard, followed a plan, and now I am a leader in the community. I feel confident and independent. Life gave me one chance and I made the best use of it," says Mungli.





“

My dreams are simple. I just want my children to become educated, stand on their own two feet and escape a life of poverty. They should not have to experience what we did. I also want to keep farming; there is a great sense of satisfaction when people from around the village appreciate the quality of your produce.

”

## Fighting against extreme poverty

Nira Chhatria

Tucked away in one of the remote corners of the Bongomunda block of Balangir district in Odisha, is a little village called Beherabahal. Nira Chhatria is a woman in her mid-forties who married into this village about 20 years ago. Since then, Beherabahal has been home to her. She lives here with her husband and three sons aged fifteen, eleven and nine years.

Life was a simple equation for Nira till her elder son reached school-going age. The husband-wife duo would migrate to Raipur, a city about 500 km away, to work as daily wage labourers for six months every year. For the other half of the year, they would be dependent on whatever little they could grow in their small patch of land, or the work they would find as agricultural labourers in other people's fields. From the money they earned by migrating to Raipur and the other odd jobs they did the year round, they barely survived.

Life went on smoothly till the couple's eldest son started going to school. They had to take an immediate call on this. If they kept migrating, their son's education would take a serious hit, and he would grow up to become exactly like them, living in extreme poverty and continuing the vicious cycle. They were determined that this was not the future that they wanted for their children. The decision to stay back in the village and not to migrate to Raipur for livelihood, however, had huge financial implications and hardship. The family was now confined to earning from the odd jobs that came their way in and around their small village.

What they were not aware of, was that their luck was about to turn around in a few years. In 2015, Trickle Up started working with ultra-poor women in the Bongomunda block; and Nira was chosen as a project participant. Soon, a SHG was formed in the village and Nira became an active member of it. They named it Nari Shakti. "At that point in time, it was not easy to save even INR 10 every week. But the field staff kept encouraging us and telling us that this was all for a better future, and slowly we started to believe in them. We started keeping that money aside," says Nira.

She was also chosen as a participant when in 2016, Trickle Up and Tata Communications intervened through the MPOWERED project. She then received a seed grant of INR 3000 and a smartphone. The smartphone came to her with the Package of Practices (PoP), a preloaded application

developed by Trickle Up with support from Tata Communications. She was coached on agricultural practices and trained to use the PoP application as a part of the intervention.

From the app, she learnt how, when and the optimum amount to use organic manure for agriculture. She also learnt how to till the land for best results. She came to know details like how much distance she should keep between seeds and how to save them from pests. Naturally the quality of the produce improved significantly. Even if one plant gets infected somehow, the others don't get infected from it because of the distance. There is a huge water crisis in their area, and people say that it will only become worse in the coming years. Nira is glad that she has learnt how to use water responsibly and has been trained to re-use the water they use for bathing and washing for the farming as well. The vegetables she now grows in her patch of land have become sellable products. She started selling them in the weekly markets of Bongomunda, Sindhikhela and sometimes even in the daily markets around her village. The quality of this organic produce was so good, that soon people started buying vegetables from her directly.

"I love ornaments. They're so beautiful to look at! I've always wanted to have some of my own. They're assets too, you know. So one of the first few things I did with the money I earned from my farming was to buy some gold! I am looking forward to getting some pretty earrings made. I also bought two goats and two cattle. This will help me expand my channels of earning and I won't be dependent on agriculture alone," beams Nira.

Not only is she earning way more than she used to, she has also started seeing the benefits of saving with the SHG. The savings have according to her, been a lifesaver. "We are going through a major climatic change it seems. There is very little rain and agriculture is badly affected. If it hadn't been for the money I would have been able to save, or the alternate livelihood options I have learnt like livestock rearing, we would have gone back to being poverty stricken. I would not have been able to buy any gold this year, but my family eats well, and I can buy all the stationery and books my children need in school. I shudder to think how things would be otherwise," she states.

The intervention also connected her to the Pradhan Mantri Awas Yojana and she's proud of the pukka house built under this scheme in 2017.



**Crucial connections**  
Prafulla Chhatria

Like most of the families in the small village of Beherabahal of the Bongomunda block, Bolangir district in Odisha, Prafulla Chhatra and her husband too migrated to Raipur for six months every year in order to sustain themselves and survive. In Raipur, both husband and wife worked as daily wage labourers in the fields. They spent the rest of the year in Beherabahal merely surviving on the little bit of farming they did on their land, complementing it with some earnings from working odd jobs.

Prafulla has two sons, one four and the other two years old. Life threw a curveball at her when her younger son started falling sick regularly. He suffered from bouts of fever, hiccups and convulsions and there were hardly a few days in the month when he was well. With such a child, it became difficult for Prafulla and her husband to keep migrating to earn. Needless to say, the financial condition kept worsening as well.

After Trickle Up and Tata Communications started working in their village in 2016, quite a few of Prafulla's challenges seemed to become manageable. Selected as one of the ultra-poor participants in the project, she received a seed grant of INR 3000 and a mobile phone. Thus began Prafulla's journey as a farmer. On the small patch of land she owned, she started cultivating long beans, eggplants, tomato and bitter gourd following the instructions on the Package of Practices (PoP) application developed by Trickle Up and preloaded on her phone. The fact that each crop comes with its own set of instructions, and audio-visual guides for participants who cannot read, the PoP has really helped Prafulla grow marketable organic products. Today, her husband is still a wage labourer and works in the farms of others in and around the village, and she is a farmer in her own right.

"The vegetables I grow are consumed by us and I sell some as well. Whatever I earn from selling the vegetables goes towards my younger son's medical costs. I have to spend at least INR 1000 a week on his medicines as his condition is chronic. If not for the regular source of income I have now, I don't even know how I would manage such a large sum

**"Honestly, I am more grateful for the phone. In cases of emergency with my sick child, getting in touch with the Asha didi or the doctor has become so easy now. I can explain symptoms over the phone and we can take immediate measures to keep my child alright."**

**- Prafulla Chhatra**

of money. Honestly, I am more grateful for the phone. In cases of emergency with my sick child, getting in touch with the Asha didi or the doctor has become so easy now. I can explain symptoms over the phone and we can take immediate measures to keep my child alright till we reach them or they reach us. That's been a boon," says Prafulla.

Given her child's health conditions, she has neither been able to invest in other livelihood options, nor has she been able to scale up her produce, as a lot of the money she earns is spent over medical expenses. In the absence of this source of income as a farmer, life would be extremely difficult for her. SHG she belongs to is called "Nari Shakti" and according to her, this group has been a major mental support during her tough times. They've stood by her while she has spent sleepless nights over her child's health, always lending a helping hand when required or a shoulder to lean on when she felt weak.

"There isn't much I look forward to now except for my child getting healthier. But I do know that I can do so much more when he gets better. That's my aim now. Thankfully, I am able to afford his healthcare now. It feels I will soon be on my way to improve my financial condition. I just want my children to have a healthy life. They should never have to face the kind of challenges I struggle with every day. I'm confident that I will be able to do that much for them," Prafulla signs off.

A woman with dark skin and hair, wearing a vibrant blue sari with gold floral patterns and a yellow shawl, is crouching in a field of dark brown soil. She is smiling warmly at the camera while her hands are near a small green plant growing in the ground. She is wearing several colorful bangles on her right wrist and a ring on her finger. The background shows more of the field with some green plants.

# A mother's dreams

Rangalata Chhatria

Rangalata came to the village of Beherabahal from Ailabhata about nine years ago after she got married. Beherabahal, a small village in the Bongomunda block of Balangir district in Odisha was very prone to distress migration. Families would migrate to Raipur where both partners would work as daily wage labourers in the fields and try to earn their sustenance. However, not only was the amount they managed to earn not enough to have a comfortable life, but also pushed them to living in ultra-poverty.



Once their elder son (now seven years old) was born, it became even more difficult for the husband and wife duo to continue migrating for work, as well as to sustain the family of three. The struggle continued till in 2015, Trickle Up started working in their village to uplift households living in ultra-poverty. After being chosen as a project participant, Rangalata became a part of the SHG formed in the village called "Nari Shakti." It was not easy for her to save even INR 10 every week, but with a lot of encouragement from the field staff, Rangalata was able to see the bigger picture and tried her best to save up.

When in 2016 Trickle Up partnered Tata Communications for the MPOWERED project, Rangalata was eligible to become a participant. As a participant, she was entitled to a smartphone and a seed grant of INR 3000. This smartphone was preloaded with an application developed by called the Package of Practices (PoP). This application was a ready reference on agricultural practices and helped her to adopt agriculture as a livelihood option.

"Today, we are being able to eat and sell our produce as well. Now I have two children, two boys. The younger one is three years old and goes to the Anganwadi. There the didi (anganwadi worker) keeps telling us how important it is for him to have nutritious food at this age. They tell me how critical the age group of 0-6 years is for children's development and I feel happy that I am being able to provide that for him," the mother is clearly relieved.

Rangalata's husband now has stopped migrating and works as a mason. Every day, after consumption and sale of the produce from her piece of land, Rangalata earns about INR

200-300. From this, she has even saved up some money to buy a goat, to expand her livelihood options. The rest of the money is spent on household expenditures and most importantly, on her children's education.

As the project commenced, Rangalata showed promise and a great deal of interest in learning how to operate the smartphone and turned out to be the fastest learner in her village. She soon graduated to become a "Smart Sakhi" or a digital coach for her fellow participants. "I feel great about myself when I can help the

other participants to understand the PoP and use it properly. I never thought I could become a trainer! People come to me for advice when they face any problem. I feel quite important. My husband also tries to help us solve the issues we face. Else the field staff from Trickle Up can always be contacted whenever we have a query that cannot be solved by anybody else," the thirty year old smiles as she tries to get hold of her naughty children, vying for her attention.

**"I want to build a house for my family and myself. I always think that my children's lives should not replicate mine. They must have a chance at a better life, a bright future and I am going to enable them to do that. I never went to school, but they will."**

**- Rangalata Chhatra**

Her dreams have started to become bigger. Becoming a Smart Sakhi has boosted her self-confidence and Rangalata feels that she can do more with her life. "I want to have a nutrition garden in my backyard, and also expand the area of agriculture so that I can grow more crops. I have started to think about owning a business, though I am still not sure what it will be for. I want to build a house for my family and myself. I always think that my children's lives should not replicate mine. They must have a chance to lead a better life, a brighter future and I am going to enable them to do that. I never went to school, but they will," she is sure of herself.



# Rewriting her story

Rupan Sandil

Rupan Sandil is not new to stepping up to fulfill her responsibilities. For over two decades, she has been running grocery shop from her home in the village of Duiya in Manoharpur block of West Singhbhum, Jharkhand. For over two decades, her shop has clothed, fed and helped shelter her family from all odds. Every single expense for the household is borne from the earnings of this shop. But for a few years now, other enterprises coming up in the area have reduced her sales.

Rupan is a mother to two daughters and a son. Her eldest daughter is married, the younger one is in college and her son is now looking for a job. Rupan's family owns 70 decimals (0.6 acre) of land, but they are not able to cultivate all of it since cannot hire enough labourers. So in addition to her shop, her family started growing paddy, wheat and mustard to feed themselves.

**“I used to focus on the problems, but now, I started looking for solutions. When my group members would complain that there was no water for irrigation, I would use the Package of Practices (PoP) mobile application to show them how to use stored water and waste water.”**

**- Rupan Sandil**

As business suffered, Rupan's family was identified as one of the ultra-poor families in the area and in 2014 she joined the Durga SHG. Her easily identifiable leadership skills enabled her to become the community resource person (CRP) soon and started motivating the other women in her village to save regularly for a better future.

“I encourage early morning SHG meetings. Say between six and seven. That way, everyone can go to work after having the meeting. It helps to keep regularity without disturbing

the members' daily routine,” she says.

Things were not yet looking up well for her family. But change was about to come. In 2016, Rupan was selected as a participant for MPOWERED, a project run by Trickle Up and Tata Communications that uses mobile connections to promote women's economic development. Rupan received a smartphone as a participant and her world opened up. She not only found ways to access more information through her phone, but also grew in confidence. This new attitude was going to help her turn her life around in a significant way. Owning a smartphone did wonders to the



self-esteem of Rupan and the rest of the members of her group.

It became easier for Rupan to regularly connect with the other members and as meetings regularised, savings also increased for the group. “I used to focus on the problems, but now, I started looking for solutions. When my group members would complain that there was no water for irrigation, I would use the Package of Practices (PoP) mobile application to show them how to use stored water and waste water,” she says. “Then I thought to myself that this was the ideal time to turn around my business. I took out a small loan from my savings group, invested in my grocery shop and expanded it to sell food items as well. Being situated on the road-side, the passers-by now often visit my shop for a quick meal or snacks and business has picked up again!”

Rupan is now even more confident that it is possible for women of her village to escape the cycle of poverty. “When we join SHGs, we start recognising our capabilities. Will power is what we need to get out of poverty and to give a bright future to our children. There is a turning point in everyone's life. It takes time. For me, it took six months to come up with the correct solution for my shop. Once I took the right decision, there was no turning back,” she muses.



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From being a shy homemaker, today I am not only someone who earns for their family, but also a role-model for my daughters. I have realised that I love working for people. If I can learn more and do better in life, that would be great. That's my dream. And I am not scared to dream anymore.

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**Dreams do come true**

Snehalata Soren

Among the 368 families living in the Abhua village (Maheshpur block, Pakur district) of Jharkhand, India, there's one that belongs to Snehalata Soren. She lives with her husband, three daughters and a son. Snehalata recalls the days when her husband was a migrant worker in Chennai, working in factories there. "It wasn't easy," she says, "raising four children on my own. I was completely dependent on the money my husband used to send me from Chennai."

In 2015, she was approached by Trickle Up to not just join a SHG in her village, but also help create it. Her proactive nature got her selected into the role of a Community Resource Person (CRP) and she was to work with 23 participants from her village. From undertaking the survey to enlist the households living in poverty to conducting interactive processes to identify the ultra-poor participants, she was part of the entire process.

"The participants were extremely apprehensive to join SHGs. They were scared that if they take loan and are unable to repay it, they might even end up getting jailed! It took us a lot of time to convince them to join SHGs, and regular meetings to start happening. Then I started taking the issues from the village to the larger group during monthly meetings with other cadres. The participants felt heard, they felt someone was giving them attention," she recalls.

However, it wasn't until 2016 when Trickle Up and Tata Communications came together with project MPOWERED, that the situation got easier for Snehalata, in terms of coordinating with the participants. Her leadership skills and enthusiasm to learn new things, made her an easy choice for a Smart Sakhi (a digital coach) for this project working on Mobile connections to promote women's economic development. Her role expanded from being the CRP and she adjusted well!

"When I was chosen as a Smart Sakhi, the situation became much better. None of us had ever even dreamt of owning a mobile phone, let alone smart phones that operate on touch! The feeling of owning a smartphone completely changed the attitude of the project participants. Not only did they become more regular to the meetings, but they were happier to do so, knowing that they needed to be



consistent to keep being part of the program. It became much easier for me to coordinate among the 23 participants that I am responsible for, and the two SHGs that they are part of. When I started teaching them how to use the Package of Practices (PoP) mobile application for disciplined farming, it helped them produce better from the same piece of land where they were not being able to make any profit from before. Being able to see how to take the measurements and follow the instructions in such detail every time they need it, and being able to reach out to me whenever they need help, has been the biggest advantage for them," she talks about her journey.

When asked how her smartphone has helped her, she smiles.

"Let me just tell you one thing. We use the phone to contact the doctor. We use it to call the car owner, the car comes to our village and takes us to the doctor. This is the first time in our lives that we are getting medical attention on time. Being a mother of four children, this is my biggest relief."

Snehalata has undergone many capacity building programs as a participant, but for her the most helpful ones have been the ones on livestock rearing and care. She has chosen to raise livestock and also grow organic vegetables in her kitchen garden as her own sustainable livelihood options. With the help of the mobile application, she has also learnt to use organic fertilisers.

How has life changed for Snehalata?

"First things first, my husband has come back home. My children now have both the parents to look after them. Coming to myself, I have changed a lot. I have money always. I don't have to sell things to get money in emergency, I can always borrow from the group. I have not studied much, but I have so much after becoming a participant. Not only can I speak Hindi fluently, but I am not scared of public speaking anymore. Now, I am a confident person. From being a shy homemaker, today I am not only someone who earns for her family, but also a role-model for my daughters. I have realised that I love working for people. If I can learn more and do better in life, that would be great. That's my dream. And I am not scared to dream anymore," she beamed in joy.



**Life had different plans**  
Urmila Tiriya

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Like most other girls in Jharbeda, a village in Odisha, India, Urmila Tiriya was married at a young age. Now, with her husband Suresh, she has two children, Madhuri and Gorbari. Before her children were born, Urmila lived with her husband and in-laws performing household chores. "But for me, life had different plans," says Urmila.

Before the birth of their first child, Suresh supported the family as a laborer at a steel plant an hour away from Rourkela, the nearest industrial city. Once Gorbari was born, Suresh fell ill and could no longer make the journey to work. Without Suresh's income, the family could no longer meet their basic needs. "We seldom had two full meals a day," Urmila recalls.

**"Using this new smartphone, I am able to connect to government services and obtain a job card. I used the PoP app to learn how to cultivate chili peppers along with other members in my SHG, and began cultivating in my backyard."**

**- Urmila Tiriya**

Urmila was selected to participate in Trickle Up's MPOWERED project, due to her ultra-poor status which is the central mandate of the Trickle Up's work with women. As part of the program, she learnt how to create and sustain a livelihood with the help of her coach (Smart Sakhi) and a mobile phone loaded with a special app to guide her on her journey out of poverty. She was also connected with a group of other participants from her village in a SHG named Maa Jharbera SHG. In December 2016, with the help of Smart Sakhis Urmila made three-year plan and also received financial support of INR 3,000 to jumpstart her livelihood.

Urmila bought two hens with the livelihood support grant. Initially, caring for the hens and their offspring was tough because she had no experience rearing poultry. But with

the advice and support of her coach, Urmila could increase the size of her poultry farm. The mobile app also proved very useful. "Using this new smartphone, I am able to connect to government services and obtain a job card. I used the PoP app to learn how to cultivate chili peppers along with other members in my SHG, and began cultivating in her backyard," says Urmila.



Today, Urmila is proud of her hard work and quick to show off the source of her profits, backyard of her house alive with chickens and chili plants. She even says her ability to calculate has improved as she finds it necessary to calculate her profits every month and inform her coach of her progress. "I was always weak in Math; I could never get the tables correct," she told us, and with a sly grin, continued, "I remember I would always get sick just before the Mathematics exams." Now, however, she feels more confident with her tables and is earning a steady profit. "I earn around INR 8,000-10,000 a month," Urmila says, while fetching feed for her chicks, "My children go to school. I chose that both my daughters should learn Mathematics well so they can be independent in life."

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I teach other group members how to use the phone to make calls, save contacts, use various applications like YouTube or WhatsApp. I also teach them how to use the PoP application properly in order to help them learn to cultivate better.

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## Scared no more

Mahima Majhi



For 28 year old Mahima Majhi, sustenance was dependent on the availability of work in her village. Since getting married, she spent most of her time looking for work either as a daily wage labourer, in other people's farms or as part of the MGNREGA. When jobs weren't available, her family would go hungry.

Mahima lives in the Khampur village of the Sundargarh district of Odisha with her husband and two daughters who are now eleven and five years old. For the longest time now, responsibility of running the household finances has been Mahima's responsibility. Her husband not only used to migrate out of the village for work as a daily wage labourer, but was never able to help his family financially. He struggled with his own problem—alcoholism and anger management. Needless to say, Mahima's marriage was a disturbed one.

When Trickle Up started working in Khampur in partnership with Tata Communications, Mahima was selected as an ultra-poor participant for MPOWERED project in 2015. She was desperate to change her situation. When a smartphone was handed over to her as a part of the project, she was the fastest in her village to learn how to use it well.

"Very soon I was chosen as the Smart Sakhi (digital coach) for other participants of my village. I started using the Package of Practices (PoP) application developed by Trickle Up to learn more about agriculture and crops. That has helped me a lot. As a Smart Sakhi, I teach other group members how to use the phone to make calls, save contacts and use various applications like YouTube or WhatsApp I also teach them how to use the PoP application properly in order to help them cultivate better," says Mahima.

Mahima uses the phone in various ways herself. From keeping in touch with her family, to organising meetings between the participants and the field staff as well as taking advice from the field staff. She makes sure she utilises her smartphone optimally.

With the help of the training she has received so far and the constant pocket coach in the PoP application, she started growing long beans, tomato and bitter gourd to sell in the



local market. Since she now knows the techniques and best practices of farming, her crops give a higher yield and don't go bad anymore. With the help of the SHG in her village, Mahima has also been able to get her bank account opened, her labour card, job card and ration card issued. She also got her pucca house under the Prime Minister Awas Yojana scheme of the government.

Today, she is able to feed her children well. The field staff have held multiple counselling sessions with her husband, trying to help him manage his temper, and convincing him to stay back in the village to help his wife with her business as a vegetable vendor. With His wife's business generating profits, it has been easier to convince him to consider the option.

"I am very sure about what I want to do with the profits I make from my business. I will ensure that my girls complete their education. I never want them to be dependent on anyone when they grow up. They should stand on their own feet and build their futures themselves. I have faced a lot of struggle and I will do whatever I can to make sure that my daughters don't have to," Mahima is determined.

A woman wearing a vibrant, multi-colored sari with geometric patterns in shades of brown, yellow, green, and red stands in a rural, unpaved area. In the background, there are simple, weathered buildings, some with corrugated metal walls and others with brickwork. The ground is a mix of dirt and sparse grass. A large, semi-transparent maroon circle is overlaid on the right side of the image, containing white text. A smaller, solid maroon circle is partially visible below it. In the bottom left corner, there is a small white circle containing the number 12.

**Breaking  
the poverty trap**  
Dhanabanchi Bhoi

47-year old widow Dhanabanchi hails from a remote village Luhurapali of Bangomunda block in Odisha. When her husband passed away years ago leaving her as the sole provider in the family, she worked sporadically at odd jobs in order to make ends meet. The death of her spouse exacerbated a sense of having been abandoned but giving up was never an option, she had to shoulder all responsibilities of her son. When Dhanabanchi was experiencing the feelings of trauma, sadness and insecurity, she got an opportunity to involve with MPOWERED project which was being implemented in her village. She was selected as an ultra-poor project participant of MPOWERED, Trickle Up's Promotion of Rural Livelihoods through Transformative Financial Inclusion to uplift the lives of Ultra-Poor women using graduation approach from her village.

The digital coach or Smart Sakhi of the MPOWERED project facilitated to ensure her inclusion in the existing Gangadi

**“MPOWERED program has brought remarkable change in my socio-economic life and I could stay at home by making the best use of homestead land. Now I am leading sound socio-economic life.”**

**- Dhanabanchi Bhoi**

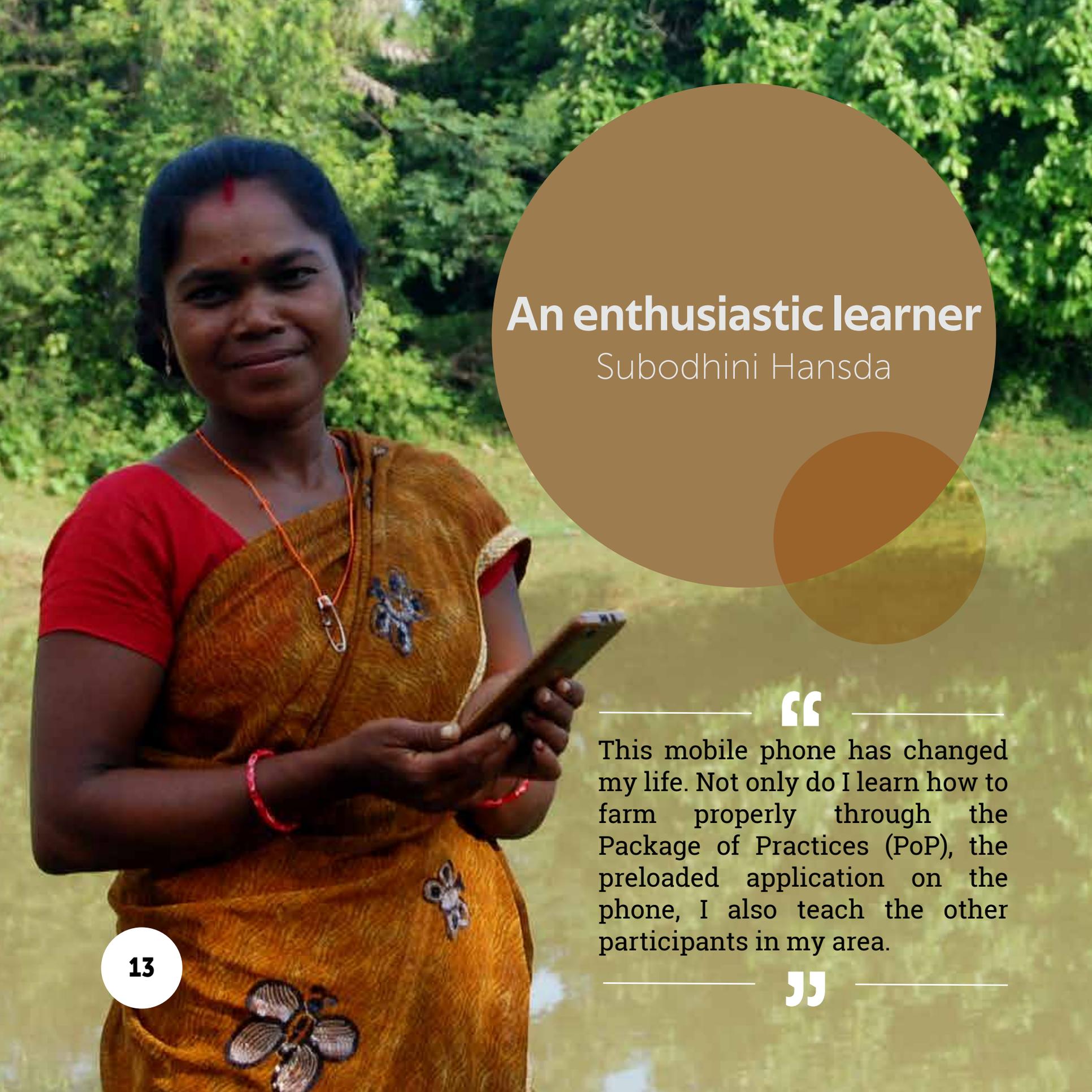
SHG which had significantly contributed towards her economic growth at the later stage. Dhanabanchi was also advised to attend in SHG meetings regularly, and mentored on how to develop a livelihood plan and investment plan for vegetable cultivation and vending. Whatever she saved from her earnings from 45-day MGNREGA work, she invested in cultivation of seasonal vegetables. She borrowed a loan amount of INR 1500 from Pro-Poor Inclusion Fund (PPIF) of Odisha Livelihood Mission to start the cultivation. The smart sakhi also provided coaching on cultivation of seasonal vegetables. Instead of depending only on seasonal vegetable cultivation, her coach advised to diversify her livelihood activities. When she received seed grant support of INR 1500 and also could access loan of INR 3000 from the Gangadi SHG's Community Investment Fund (CIF), she started new livelihood activity by purchasing two goats to diversify her income though



livestock rearing. All these could be done through the help of Package of Practices (PoP) App installed in her smartphone, which provided her knowledge on effective livestock rearing.

To enhance the productivity, she spent part of the loan amount to purchase compost and pesticides. Dhanabanchi was motivated to save further and invested in cultivating cauliflower and green leaf from which she gained profit of INR 11500. And from onion cultivation where she invested part of her income, she earned a profit of INR 8600. With the help of digitally-enabled PoP app, Dhanabanchi is now cultivating cauliflower, green leaf and onion and selling these vegetables along with rearing goats.

Her initial limited capacity and knowledge about agriculture and financial investments have taken a transformative change with her now being confident to earn a sustainable income. Presently Dhanabanchi has become the expert of green leaf, onion and cauliflower cultivation. The program has helped her become self-sustained and avoid distress-driven migration. The smart phone with the PoP app has now become a constant guide and a knowledge disseminating tool for undertaking sustainable agricultural practices. Dhanabanchi says, “MPOWERED project has brought remarkable change in my socio- economic life and I could stay at home by making the best use of homestead land. Now I am leading sound socio-economic life.”



## An enthusiastic learner

Subodhini Hansda

“

This mobile phone has changed my life. Not only do I learn how to farm properly through the Package of Practices (PoP), the preloaded application on the phone, I also teach the other participants in my area.

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About 48 Kilometers away from the district headquarter of Pakur, Jharkhand, the village of Lalchua is located in the Maheshpur block. Subodhini Hansda belongs to this little village that has a total population of somewhere around 1,150 people. Usually a person who smiles a lot, she is a doting mother to two children, nine and six years old respectively and lives with her husband.

Subodhini is a small-time farmer, practicing agriculture in the small patch of land adjacent to her house. Having no knowledge of the technicalities of farming, the couple would end up growing very little amounts of usable produce. Neither was it enough to feed the family, nor to generate enough income to sustain themselves. "We used to just sow the seeds any way possible. Most of the crops died either from infection or because they were sown too close together and could not even grow properly. It seemed like we would always remain poor. We did not have any other source of income," shares Subodhini.

But things did change for Subodhini and her family in 2015. Trickle Up started working in Pakur in order to enable women living in ultra-poverty practice sustainable livelihood options and it was then that Subodhini was chosen as a project participant. Enrolled into the SHG of her village, her journey towards a better future started slowly, but surely. However, it was only in 2016 that things really started looking up for her. With the intervention of MPOWERED, a project implemented by Trickle Up in partnership with Tata Communications, Subodhini received a seed grant of INR 3000 and then, the one thing that changed her life, a mobile phone.

Her interest to learn new things and her excitement of owning something as precious as a mobile phone turned her into an enthusiastic learner, and soon, she graduated into a Smart Sakhi from being a project participant. "This mobile phone has changed my life. Not only do I learn how to farm properly through the Package of Practices (PoP), the preloaded application on the phone, I also teach the other participants in my area. I am so confident handling the phone that I can now teach anyone the basic operations of the phone at any point in time," beams Subodhini.

The phone has also saved her a lot of time, she says. It used



to be a chore to travel huge distances to meet her parents and relatives, and often she used to remain out of touch with them. Now she doesn't need to depend on face-to-face meetings to know how they are doing and share her daily news with them. Her support system is better connected and stronger.

"My husband doesn't go out to work. The food we eat comes from the kitchen garden we have grown in our backyard. With the help of the PoP, 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. Even if one plant gets infected somehow, the others don't get infected from it because of the distance. We eat well now. Now that I know how to produce quality crops, I want to turn this into an income generating option for the family. Otherwise we are dependent on the honorarium I earn by being a Smart Sakhi. There is a huge water crisis in our area, and people say that it will only become worse in the coming years. When I hear these things, I am glad that I have learnt how to use water responsibly and I have been trained to re-use the water we use for bathing and washing for the farming as well," says Subodhini.

Being the only earning member of the family is not an easy task. Especially when she has the responsibility of two young children on her shoulders and the dream of giving them a brighter future in her eyes. Subodhini is not only handling these tasks with a perpetual smile on her face, but is also determined to help change the lives of others around her. "Learning is effective only when you can share what you have learnt. I keep telling other participants to talk to people, to try and get more information, to keep learning. Before I got the phone and the trainings, neither was I so smart, nor did I speak to anyone or go anywhere. I meet new people all the time and I learn so much! I could never speak Hindi so well. Whatever I learn from the field staff, today I am confident that I can teach the other participants in my village. I know I can move ahead in life and I can help others move ahead in life as well. That is what has changed for me and so I want others' lives to change for the better as well. I want to make all the other participants smart as well," she signs off.

A woman wearing a vibrant red and green sari with gold borders is looking down at a mobile phone in her hands. She has a bindi on her forehead and is wearing a nose ring and blue bangles. The background shows a rustic setting with a tiled roof and trees.

**Becoming  
self-sufficient**  
Rahasa Chhura

In the Balangir district of Odisha, India, there is a small village called Telipadar, home to about 120 families. Rahasa Chhura lives here, with her husband Kailash and her children. As a daily wage worker, heavily dependent on availability of work in the village, and with a husband who had to out migrate for work, Rahasa's life was full of hardship, "Cash was short. My children could not study," says Rahasa. Then in 2015, she got selected as a project participant by Trickle Up.

Under the MPOWERED project, Rahasa received a mobile phone installed with a Package of Practices (PoP) application and a SIM card, and a seed grant of INR 3000. When asked about how the phone has impacted their lives, the first thing Rahasa and her husband, Kailash, say is, "We are happy we have a phone!" A first time phone user,

**"I have followed instructions given in the app and cultivated organically to avoid chemical fertilisers. We would use chemical fertilisers earlier. Now we know that that is harmful for us because we end up ingesting the fertilisers."**

**- Rahasa Chhura**

Rahasa uses her smartphone to make calls, listen to music and watch videos. She also uses it to talk to her relatives who live far away. . Sometimes, they call vendors to buy their vegetables, and even the seed seller in Patnagarh to place orders. "The seller sends seeds across to us by bus," says Rahasa.

With INR 1,500 of her seed grant, she leased 50 decimals of land and cultivated tomato in it. From this, she earned INR 10,000. With the second instalment of the seed grant, too, Rahasa grew tomato. This time, she earned INR 20,000. "I

have followed instructions given in the app and cultivated organically to avoid chemical fertilisers," she reports. Both Rahasa and Kailash laud the benefits of organic fertilisers as prepared with guidance from the PoP application and the handholding training they received from the field staff. Kailash says, "We would use chemical fertilisers earlier. Now we know that that is harmful for us because we end up ingesting the fertilisers." No cost is incurred to make organic fertilisers, while previously, they would spend about INR 40 for a kg of chemical fertiliser.

Rahasa does not have a savings account of her own, but saves INR 250 every month in her SHG. She continues to cultivate tomato, and has started growing some cotton as well.

In 2017, she took a loan of INR 5,000 from the Community Investment Fund grant received by her SHG, with which she bought goats. Now, the family has seven goats which are valued at INR 50,000. Rahasa and Kailash are repaying the loan gradually—about INR 3,000 is still left of it. Ever since Trickle Up's intervention, Kailash has stopped migrating for work. He and Rahasa want to start a vegetable vending business—"I want to sell vegetables myself, instead of involving a middle man," says Kailash. He also wants to buy a spray machine for crops, and suggests that the SHG could collectively make the purchase.

Rahasa and Kailash's children now go to school. Their son, Rajkumar, is the most well-versed among them with a smartphone. He can use Bluetooth, and can take and edit photographs. "I play Candy Crush," he grins, referring to the popular video game that can be installed in smartphones. He learnt how to use the phone from his neighbours, and now he teaches his mother in case she gets stuck. Rahasa smiles, "He even explains the PoP app to me. He tells me how to spray on crops and for how long to keep seeds planted."



Empowering  
together

Sonamoni Nag, Phoolmani Lagori, Champi Lagori,  
Randay Lagori, Srimati Nag and Lilmoni Nag

In the small village of Duiya, Jharkhand, six women sit on rugs spread out beneath the canopy of a large tree. It's March and a hot summer has already set in. They have gathered in the cool shade to discuss life before and after the planting season. This year, they will work as a team cultivating 90 decimals of land, a unique occurrence in Duiya where collective cultivation is rare. But as 40-year-old Sonamoni Nag says, "We need to work together to cultivate land. One cannot do it alone."

Thirty-year-old Champi Lagori used to harvest corn and lady's finger outside her home. "We would scatter the seeds all at once," she says. Sonamoni also engaged herself in agriculture. Apart from that, her husband ran a small grocery shop. The others—Phoolmani Lagori, Randay Lagori, Srimati Nag and Lilmoni Nag—engaged in similar livelihood activities till they came together with other women to form Maliba SHG.

Of these six women, all except Randay have received smartphones as part of MPOWERED project implemented by Trickle Up in partnership with Tata Communications. The land which they cultivate together, belongs to Champi. She uses the 'Package of Practices (PoP)' mobile application developed for the project and designed especially for women with low literacy in extreme poverty. The app provides planning tools, best practices and connection to livelihood coaches to help them grow a variety of lucrative crops. Trickle Up's Graduation Approach coupled with digitally enabled support through smartphones and PoP app now empower them to become self-sufficient with diverse livelihood choices. They are now aware of different types of vegetables, vegetable calendar and cultivation practices which help them to take right measures at the right time throughout the process of vegetable cultivation.

Champi points to her phone's display showing the length and width of her plot. The group will grow bitter melon, long beans, tomato, gourd, pumpkin, lady's finger and potato. They have already lined their plot of land with makeshift fences of dried twigs and leaves to protect it against stray grazing. From January to March, they produced 800 kg of potato, which has sold for INR 15 per kg in the market. Phoolmani says, "We keep all the money

with Champi. Later, we can use it to invest more. We can even keep some money in the bank."

Sometimes, Phoolmani and the others use their phones to call field officers to discuss their crops or to keep in touch with family members. The application has helped them measure their land and has taught them valuable tips like soaking seeds to identify which are rotten. With the help of the app, cultivation is now easier and the crops are healthier. "Now we spend less money and time sharing information," emphasizes Lilmoni.

**"We are now one; both in the garden and in life's travails. I wish to bring other women of our village together to this fold which not only increases the area of our plot of land but also the size of this unstoppable women family."**

**- Champi Lagori**

They meet once every week with other women in a SHG where they save money and share advice. Each saves INR 10 and a handful of rice at each meeting. Champi presides over the SHG and maintains records of everyone's savings. The group has saved INR 6000 so far.

The six women have sown more than just crops; they have cultivated a powerful friendship. "We are together in our happiness and in our misery," Lilmoni says. Looking at the stronger bond of friendship, Champi says, "We are now one; both in the garden and in life's travails. I wish to bring other women of our village together to this fold which not only increases the area of our plot of land but also the size of this unstoppable women family." Their husbands now support them in their initiative, too. But perhaps their greatest achievement so far is the sense of community among women in the group: They give INR 100 to any member who suffers illness or any other hardship at home. In harsh terrain and scattered settlement, this friendship goes a long way.



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