Mid-term (12 month) Trickle Up India TUP Process Evaluation

CGAP-Ford Foundation Graduation Pilot

Presented to:
Trickle Up, New York

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Section 1: Background

A New Approach to Poverty Alleviation

Development programs have traditionally treated the poor as a homogenous entity, having similar characteristics, needs, and therefore requiring similar forms of assistance. Therefore, single-pronged approaches towards poverty alleviation were seen as the standard, such as microfinance loans: because poor clients were not differentiated, the products delivered to them could be categorized as "one-size-fits-all."

Only recently have significant advances been made in recognizing that the poor are in fact heterogeneous: that gendered poverty exists, and that farmers, landless, rural and urban dwellers, all have a varying spectrum of needs. Similarly, so do different echelons of the poor: those just resting near the poverty line require a different intervention than the extreme poor who have plunged far below $1/day. Development programs and policies, therefore, need to address their situations using a variety of approaches rather than a standardized solution.

Just as one-size-fits all development solutions have become sterile, so has the "protective vs. promotional" debate surrounding poverty alleviation. It is now widely understood that effective poverty-reduction requires both a promotional component (that increases the incomes, productivity or employment prospects of poor people) and a protective component (that reduces the vulnerability of the poor to destitution or hunger).

Stand-alone 'promotional' programs such as microfinance or self-help groups (SHGs) do not meet the varied needs of the extreme poor. While microfinance has successfully addressed millions of poor women's needs by providing a platform for enhancing economic opportunities, many women who are unable to generate income or attain livelihoods are left behind and miss the opportunity for change and success through microfinance. They often self-select themselves out of programs due to a lack of confidence or concern for indebtedness. In government SHGs, the poorest are often victim to unequal power structures that prevent them from ever getting their turn at a loan, and rarely are the funds used for productive purposes. Existing programs targeted at sustainably improving the economic conditions of the extreme poor are limited. The poverty of ultra poor populations is multi-dimensional, and is characterized by malnutrition, hunger, poor health, and illiteracy. The ultra poor lack a stable income and often do not have the means to feed their families more than once a day. They have been excluded from traditional development spheres because of these challenges.

In the same vein, protective elements alone, such as food aid, are effective for short-term relief, but fail to create the building blocks for sustainable change. Training programs work well in providing valuable tools for income-generation, but they fail to meet immediate health and food needs that are required to ensure focus and dedication towards income generating activities. Social programs are viable empowerment mechanisms, but fail to meet pressing economic concerns.

Trickle Up's Ultra Poor Model

Realizing the lessons above, Trickle Up implemented the Ultra Poor Program as part of a nine site 'graduation pilot' scheme initiated by CGAP/Ford Foundation[1]. This is a multi-

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[1] The other implementing countries are Peru, Honduras, Pakistan, Ethiopia, Haiti, Yemen, and two other sites in India

pronged livelihoods promotion and social protection scheme designed to uplift extremely poor women in rural West Bengal. It consists of three main components:

- *Economic Component:* this includes the transfer of an entrepreneurial asset, animal sheds, veterinary support, a food support allowance, a savings and credit component within the SHG framework, and asset management training to transfer basic entrepreneurship skills to members

- *Social Development Component:* intends to build social safety nets through awareness training and confidence building in weekly SHG meetings and individual home visits, includes fruit tree distribution for food security, and a Village Assistance Committee for access to vertical social networks

- *Health Component:* encourages members to seek free treatment through government health services, provides health/nutritional consultations through staff health worker, distributes sanitary latrines for preventative health

The initial conception of the graduation model was to see if microfinance institutions could "push down" to reach the extreme poor, but with Trickle Up, CGAP/Ford Foundation saw an untapped opportunity: to test whether a safety net program could "push up" and eventually integrate their members into microfinance. Such an experiment would require a collaborated effort, which is why Trickle UP originally paired with Bandhan, one of the largest MFIs in India. Although the partnership split and both organizations are implementing separately now, we are eager to learn the pathways that our safety net partners (e.g. Trickle Up, Ethiopia, and Pakistan) create for our members as compared to our MFI partners (e.g. Fonkoze, SKS, Peru, Honduras, Bandhan).

Trickle Up launched its pilot in South 24 Parganas, West Bengal, India.   Trickle Up identified this area as one of the poorest in West Bengal. The area is in the delta regions of the Bay of Bengal, so the soil is too salty and low lying for natural, year round cultivation. Majority of inhabitants depend on government works programs and migration as their predominant sources of income.

Trickle Up did not have existing operations in this area. They found a local NGO, the Human Development Centre (HDC), with some experience in South 24 Parganas that became the main implementing partner for the TUP program. HDC themselves had worked in a limited capacity in the area, which attributed to many of the implementation challenges that will be elaborated upon later in the paper. It is atypical for Trickle Up to work in an area where there are no functioning NGOs, but Bandhan and Trickle Up wanted to work close to Kolkata and were determined to find a resource-poor area where no microfinance institution was working. South 24 Parganas was one of the few places near the metro area where this was the case.
Following the example of BRAC's Challenging the Frontiers of Poverty Reduction/Targeting Ultra Poor (CFPR/TUP) program, Trickle Up's Targeting Ultra Poor (TUP) program "marries methods": it incorporates a combination of 'pushing down' (reaching the poorest sectors of the population that traditional development schemes bypass) and 'pushing out' (providing services that go beyond income generation to tackle extreme vulnerability). (See Figure 1)

Figure 1: "Marrying of Methods"
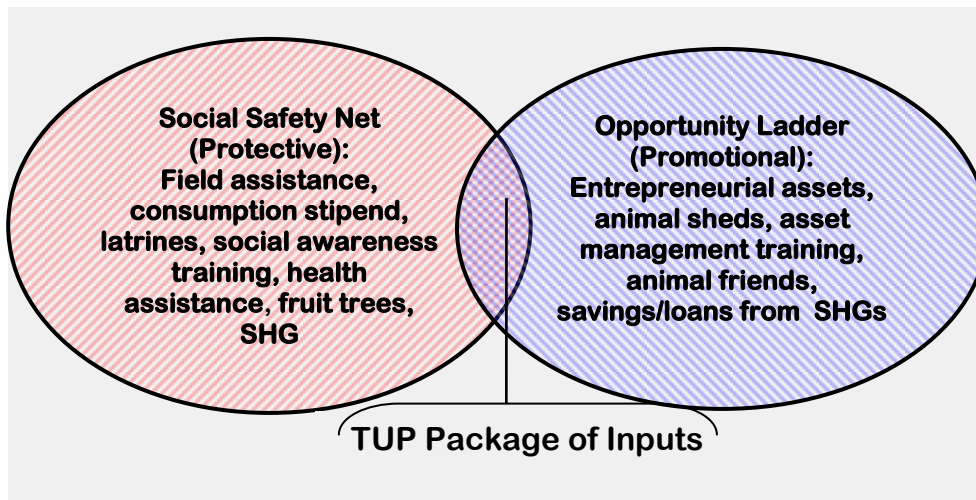
Huda, 2009

BRAC provided important technical assistance to Trickle Up in the design of the TUP program. This included a 1-month training and exposure visit to BRAC's TUP sites in Bangladesh for the TUP Project Coordinator; design of the consumption stipend and Village Development Committees; an on-site BRAC TUP consultant for the first 6 months of implementation to help the Project Coordinator think through enterprise options and other essential program components.

The package of inputs has now been extended to 300 women over a 36 month period. Targeting started in November 2006 and trainings and asset transfers started from last week of May 2007.

The purpose of Trickle Up's Ultra Poor Program is to create sustainable livelihoods for the extreme poor so that:
- members can take loans within their SHG, expand/diversify their productive activities, and become credit-worthy
- members, through their savings groups, can access credit from mainstream banks. When mainstream banks finance the extreme poor, it indicates that these individuals are "bankable" and able to repay their loans with a sustainable income source

Process Evaluation Strategy

The process evaluation of the Trickle Up Targeting the Ultra Poor Program (TUP) took place at the midpoint of the pilot (August 2008 to March 2009). It was led by Karishma Huda (Consultant with CGAP/BRAC Development Institute), with research assistance from Debalina Chaudhury.

This evaluation focuses on understanding the **processes** of project implementation from the perspectives of the TUP members and TU and HDC staff. As Figure 2 illustrates, processes refer to the mechanism by which key inputs of the program have been operationalized, and the means by which programmatic outcomes are achieved. Trickle Up staff mapped out this program pathway, and identified the key process indicators to be evaluated. It should be noted that this evaluation only interrogates the process component of this pathway.

Figure 2: Trickle Up Targeting the Ultra Poor Pathway

Trickle Up Process Evaluation

Inputs:	Process:	Outputs:
Assets (shelter, livestock, vaccines/meds, feed) Training Healthcare (emergency fund, consultations and subsidized services) Cash Stipend Field Assistance Social networks Fruit trees SHG credit Sanitary latrines	Field staff handholding and training Animal friend Targeting and asset selection/distribution SHG meetings Government linkages Village Development Committees	Asset management skills Improved health (preventative and reactive) Improved food security Improved income, asset diversification and savings Financial management skills Improved risk management Improved social capital

Huda, 2009

Rather than present two snapshots of change (at the beginning and end of the program) as most outcomes evaluations seek to do, the purposes of this evaluation are as follows:

- to explain how Trickle Up has implemented their primary project processes
- to identify the key challenges Trickle Up faced in implementation and how these have been addressed
- to identify any gaps in implementation, and provide suggestions to fill these gaps for scale-up of the project

The **qualitative** information used consisted of:

- 15 in-depth case studies of TUP members (representing various livelihoods)
- 6 Focus Group Discussions (4 with TUP members, 2 with field staff)
- Attendance at 2 self-help group meetings
- Informal discussions with field staff and program staff
- Program data (household surveys, program materials)
- Outcome assessment and baseline data

The crux of the methodology was qualitative – however, the following **quantitative** information was drawn upon:

- Baseline survey data

Section 2: Main Findings

Targeting

The Targeting Ultra Poor (TUP) Program is conceptualized as a program to target a segment of Indian society by weak and unreliable livelihoods. Poverty in this context has a distinctly gendered face: women are often the victims of poor maternal health, unequal household/familial power dynamics, abandonment, wage discrimination, and are left caring for the household if husbands migrate for work. Trickle Up, therefore, specifically targets female beneficiaries to bring into the folds of this program. Simply looking at economic poverty (characterized by the US$ per day income measure) is an insufficient way to assess who should or should not be targeted.

For the purposes of this program, Trickle Up and HDC conducted 29 Participatory Rural Appraisals (PRAs), surveyed a total of 853 individuals, out of which 300 members were selected for this program. There is no randomized control trial (RCT) being done for this program.

As a process evaluation, the purpose of this section is not to rigorously assess the effectiveness of TUP targeting – such an assessment requires a comparison of profile indicators between control and target group members, which is not possible given that there is no RCT. Rather, this section will look at the process by which members were selected (e.g., the targeting tools used and method of carrying them out).

TUP's Targeting Methodology
Trickle Up utilised the following methodology to target their members:

Figure 3: Selection Process of TUP Members
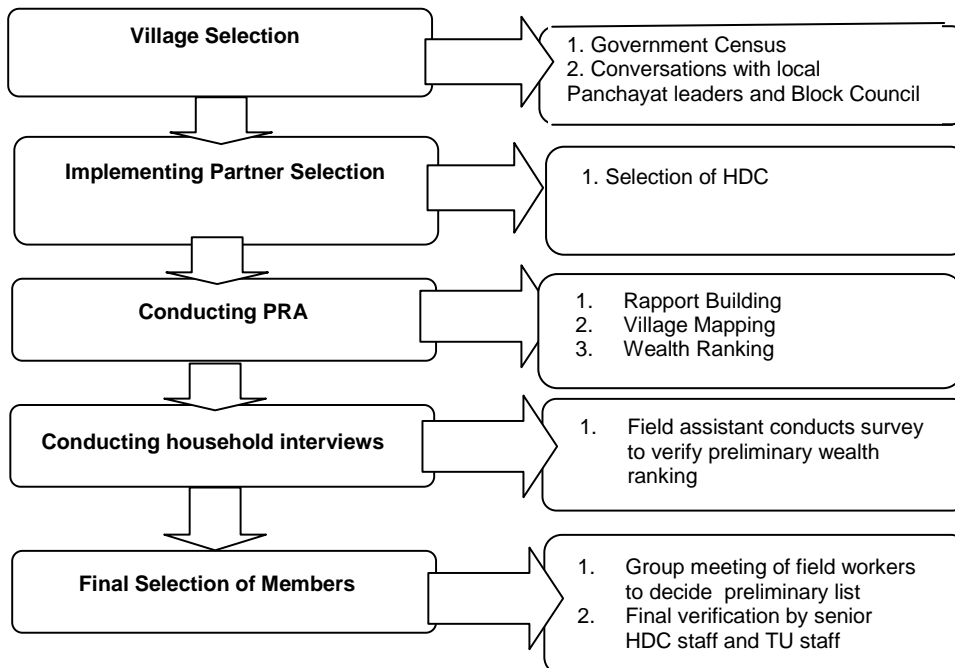
Village Selection:

Canning II Block has nine Gram Panchayats (Village Councils). Trickle Up selected the five that were on the Government Backward Villages list. The PRA team followed up with conversations with Block Council administrators, Village Council representatives, and local residents to verify the villages.

They initially faced resistance from local political authorities who did not want an NGO intervention in the area. According to the Program Director, "the first time we tried to set up a PRA to begin our targeting, nobody showed up because the Panchayat leaders deterred people from showing up." The tension arose from the fact that a private company was trying to acquire land in that area for commercial reasons. Trickle Up's timing was dire, and their intentions misunderstood.

Trickle Up faced their first major challenge of creating allies among the local village councils and local administrations, learning early on that their support would be essential for an effective implementation.

Implementing Partner Selection: Trickle Up had no prior experience with working in South 24 Parganas region. They identified two organisations that had worked in this region previously, and had identified Human Development Centre (HDC) as their implementing partner.

This would be the next major challenge that Trickle Up faced. Implementing this program with limited experience and knowledge of the area proved difficult for truly understanding the socio-economic demographics of the population, and if certain livelihood choices would flourish or perish.

Conducting the PRA: Each PRA team consisted of three members: a facilitator, a documenter, and a volunteer to help organise the sessions.

All village members, including local political officials, are invited to attend the PRA. The facilitator begins to develop a rapport with the villagers, explaining that HDC wants to gain more in-depth knowledge about the local area.

The villagers than proceed to drawing a map of the village with the help of the facilitator. All major landmarks are drawn and all houses identified.

Next, a card is drawn up for each household. The PRA participants are asked to categorize each household in one of 5 or 6 categories: from the richest to the poorest (e.g. very rich, rich, normal, poor, very poor, extremely poor). This is known as participatory wealth ranking (PWR), where participants locally contextualise each socio-economic category. They then place each household in their village in the category that best represents them. Participants often debate in which category a certain household falls, making the thought process of the categories more rigorous and placement of the households more accurate.

Conducting household interviews: Upon completion of the PRA, field staff conduct household surveys for all houses identified **in the last category**[2]. According to field staff, around 30 households typically fall in this last category. The surveys include questions on housing conditions, profiles of household members, income, land, assets, outstanding loans, and government/NGO assistance. The staff stress the fact that if they observe a dilapidated home that was excluded from the last 1 or 2 categories of the PRA, they will still conduct a household survey for that household.

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[2] In cases where the last category had less than 30 households, the second to last category was also considered

Trickle Up Process Evaluation

Final Selection of Members: Field staff typically make notes on the household surveys highlighting soft characteristics that were not captured in survey questions. In essence, these notes are making a case for why an individual should or should not be considered for TUP.

Based on the information gathered from the household survey, staff ultimately select members who meet the following eligibility criteria (See Figure 4)

Figure 4: Exclusion/Inclusion Criteria for Program Selection

Inclusion Criteria: Household must fulfill 3 of the following points

- Household having less than 40 decimal of land including infertile, fallow, underwater, etc.
- Household having no active male members.
- Household having no productive assets that generates an income for the family, like livestock or machines (sewing, small levers used to make various instruments, van, etc.)
- Household having child labour/school-aged children not going to school (max 14 yrs age)
- Women of the household working as a housemaid or as irregular wage earners.

Exclusion Criteria: Households that fulfill any of the following are excluded
- There should be no able bodied men or male member with regular income sources in the family
- Should not be any member/ associated with any MFI or other government subsidy programmes

Upon preliminarily selecting the households that meet the program criteria, HDC senior staff conduct a second household visit to verify the selection.

Effectiveness of targeting process

Profiles of members highlight their extreme poverty
The case studies and quantitative survey results highlight the extreme poverty of TUP members. Grameen Foundation's PPI shows that 72% of TUP members live below $1/day, with 45% earning in the bottom half of $1/day. Trickle Up's baseline survey indicates that 73% of members did not have enough food for two meals.

Quantitative snapshots, however, do not give a holistic sense of deprivation. The case studies showed that the majority of members possessed the following general characteristics

Figure 5: General TUP Member Profile

- Member is daily wage laborer earning 30-40 Rs/day for.an average of 5-6 months a year (note: no government wage labor program exists in this area, keeping the daily rate lower than the average of 50-60 Rs per day)
- Her husband is an irregular wage earner
- Her household experienced a serious health shock or emergency that caused serious erosion to existing productive assets
- She has outstanding debt and little to no savings
- Her household typically faces food insecurity during lean months
- She has little hope or vision for how to improve her family's situation

The following quotes from two TUP participants reinforce this depiction:

"My in law was very sick. They as well as we had to sell off our land and everything to pay for medical fees. He got better, and was supposed to be released. But he died. For this a lot of our money went. We had to sell off most of our land – we had 2 bighas (1/3 acre) before. Then we had to borrow from moneylenders and we still have not repaid it all. "

"My father had land but distributed it among his four sons – I was given nothing. My husband works about 10 days a month and earns 500 to 600 Rs[3] a month. Sometimes the whole month goes idle. During lean period there is no work due to rain. Right now neither of us have work so we are living on credit. Normally we can eat 3 meals a day, but during this time we are lucky if we have two."

Targeting criteria coincide with questions asked in Household Survey
Effective targeting tools are the most important aspect of good targeting. The fact that the household survey asks questions that clearly reveal whether or not members meet the program inclusion/exclusion criteria shows alignment in tools. The survey clearly asks questions about land amount and use, livelihoods of other household members, children's education, productive household assets, and NGO/government assistance. If field staff were to strictly select members based on selection criteria, a properly filled out household survey would give the staff all the relevant information to make informed targeting decisions.

Risks and Recommendations:

PRAs could be more useful in actual beneficiary selection
Trickle Up had more of a challenging task for effective targeting than other graduation pilots who are MFIs. MFIs start this program in an area where they already have microfinance clients. Thus they know the area well, and take the characteristics of their existing clients and 'push down.' HDC and Trickle Up were new to the area; they were unclear on the reasons and dynamics behind extreme poverty. They did not have a 'starting point' of who the poor were. This required them to be extra rigorous and utilise very strong targeting tools.

Using the BRAC methodology, Trickle Up simply uses the PRA to narrow the pool of people from which they have to choose. The community's perceptions of poverty do not influence anything, since the program's inclusion/exclusion criteria are pre-determined. If selection decisions are ultimately made on a program's selection criteria, why not ask PRA participants to go a step further?

An easy way of doing this is:
1. Give members color-coded 'dot' stickers – a dot represents every inclusion criteria.
2. Out of the members who fall in the last two categories, ask members to place, for example, a 'red' dot on each house that has less than 40 decimals of land, a 'blue' dot on each household with no active male member, a 'yellow' dot if the household owns no livestock. You can ask them to put a black dot if they get assistance from an MFI, or if they have a male earner who is earning regularly.
3. Essentially, what you have now is the community's perceptions of who are the poorest (as by the wealth ranking), as well as the households who meet the program inclusion criteria for selection (households with at least three out of five dots). You also can see who doesn't meet the exclusion criteria – those that have black dots. In a very simple, effective and participatory way, the staff have preliminarily identified who their selected beneficiaries will be.
4. Using this thorough, preliminary information, staff are in a better position to conduct household interviews/surveys. From the community, they know whether

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[3] Equivalent to $11 -$12 US (at time of interview, $1=44 Rs)

a household should qualify – they simply need to verify this information through the survey and household observation.

The PRA could be used to tease out more social indicators.
Which houses are really struggling? Why? What major shocks or vulnerabilities have they experienced? Are their children in school? Do they get assistance or extra income from anywhere else? The field staff can take notes on this information so they already have a strong background of information by the time they do their household survey visit. The household surveys, then, are more like triangulating the information they already have rather than gathering information on the household for the first time.

As was discovered in the other pilots, this wealth ranking is the most important foundational step for good targeting. Although the staff can claim to catch any errors made in the home visit, the truth lies in the fact that household surveys will only give you partially accurate information. Regardless of how good program staff's interrogation strategies are, potential members are aware that the home visit determines whether they qualify to receive something from Trickle Up. Members are understandably strategizing and can hide information from program staff. This has been the case in every pilot. While the household interview is an important step in the process, community knowledge is always the most reliable – it is thus the program's responsibility to make the environment as conducive for effective and open information sharing as possible.

Household survey could be strengthened
Staff are new to this program, and the area is new to them as well. There is a great deal of pressure for staff to come in and include/exclude with limited experience   and having to rely on their own subjectivity. The fact that there are so many soft characteristics written down on the household survey shows that the staff are thinking about the subjective criteria that could qualify someone as extremely poor. But this is unsystematic, as some staff members will record a lot of detail on the household, while others do not. A strong household survey should naturally capture these elements. Relying on the program criteria is never enough to make targeting decisions - -it is just a starting point. Staff themselves claimed that over 400 members were chosen based on the program criteria, but due to program constraints, they could not all be taken into the program. Where does one go from there?

A holistic view considering debt, health conditions, etc. are important in determining someone's vulnerability. There is a strong need to look at these conditions institutionally/objectively by including them in the household survey. These conditions inevitably come into the decision making process, so why not incorporate them systematically into the survey?

Trickle Up does currently utilize a household survey that captures basic information.. Examples of indicators to capture are:
- any existing health issues and how much they spend on them
- if they took an asset, all the people that would help them (primary social networks)
- how many dependents they have (not just members of family, but all the people that they are responsible for supporting)
- Some information on food security (what they ate the past 3 days)?

A more holistic picture of the member is needed. If more "soft characteristics" are captured, the staff know at what place they are starting and are better equipped to assess what they need in order to graduate. Not all members are equal (someone with many dependents and poor health, for example, will have a harder

time getting ahead than someone without). This information can help the program start thinking from the beginning what kind of supervision each member needs.

Annex 1 shows the poverty scorecard utilized in Haiti – this is not just a survey that captures targeting criteria, but is scored with benchmarks for different poverty levels. This tool can be easily re-administered to gauge how members progress (e.g., how their scores change) over time.

Strong tools are essential, especially in an area like South 24 Parganas where it is difficult to differentiate people – according to the staff, "everyone seems extremely poor, and there is lots of jealousy in an area." Decisions, therefore, need to be transparent and certain so as to avoid increasing community tensions and fueling existing jealousies.

Program Organiser Accompaniment

What it is and its purpose

The concept that belies the Targeting Ultra Poor program is that extremely poor women require more than financial or technical inputs, but need close support in developing the skills and confidence to effectively utilize these resources. Poverty is not just a lack of money, but a set of interconnecting physical, social and psychological weaknesses. The role of the Program Organiser (PO) is to help members change their behavior and attitudes in such a way as to exit from their cycle of poverty. In concept and in practice, the PO is the key element for the success of each and every member.

Field assistance is a combination of encouragement, instilling discipline, education and providing access to resources. The roles of the POs are two-pronged:
- the technical, as per their job description (training, running Self Help Group SHG) meetings, livelihoods and financial advice, social awareness creation)
- the *capacity to empathize* and act as a social network (mediate and attempt to resolve personal/household problems, mobilize government resources for members when necessary)

POs provide the following support to TUP members:
- conduct weekly SHG meetings and household visits
- deliver classroom livelihoods trainings
- deliver health, enterprise, and social messaging
- provide regular entrepreneurial advice and hand-holding
- complete mid-term evaluation of members' progress so as to re-design their support/inputs to ensure graduation
- Foster self and SHG autonomy (reduce dependency on the PO and other program inputs)
- Encourage and foster the use of government resources
- provide financial education

Strengths of HDC POs

POs are excellent enterprise managers
The PO's predominant focus is helping members with income generating initiatives, asset growth and supervision. While classroom trainings are important for asset introductions and awareness, research from the various pilots show that members retain very little from classroom training itself. Members learn how to care for their

assets through practical experience and weekly guidance from their PO. According to a member,

"I had 3 days of training when I got my goats. I don't remember anything they told me – but I know now what medicines to give my goats, to give it vaccines every 6 months, and injection for tapeworm. I learned these things from [PO's name]."

According to a PO,

"[TUP member] wasn't earning enough with her assets. My goal is to help her develop at least 2 more sustainable businesses so she can earn an extra 500-1000 Rs a month. That is what I focus my meetings with her on."

Trickle Up's primary objective is to help members build sustainable livelihoods for themselves, and POs clearly state their role is to monitor and supervise the growth of enterprises for members. They are sticking to their core competency in livelihoods, their program pathway and intended outputs.

POs are reactive to problems and proactive about change
In a pilot, it is expected for programs to make mistakes and to learn lessons as they go. The most important thing is staff willingness to reflect on their practices, monitor progress, and change their course of action to what is most effective. HDC POs have exhibited a great deal of strength in this.

For example, due to funding issues and lack of knowledge of how assets would fare over the course of the pilot, Trickle Up and HDC realised that goats and sheep were not producing the kind of income that they had anticipated. In a workshop, the HDC staff worked out that TUP members need at least an earning of Rs. 30,000 per year to move out of extreme poverty. By the graduation point, they agreed that members should aim to earn a total of 30,000 Rs through previous income generating practices (e.g., daily wage labor) and new enterprises through Trickle Up. With this in mind, POs conducted mid-term assessments of everyone's performance. Through a scorecard, they rated every member's asset status; SHG participation and attendance; ability to sign their name; household cleanliness/hygiene, etc. Every member was given a score and a grade. According to their performance, individual livelihoods were reconceptualized.

Based on grades, members were categorized as very poor and poor. 'Poor members' have been able to demonstrate good asset management skills and income growth – they were thus given boosters of the same asset. For instance, members were given 4 goats at the program's inception. With considerable livelihood experience, Trickle Up knew that such a few number of goats would not develop into a herd quick enough for members to sell the offspring and generate income. However, they were constrained by a grant size of $100 from their mainline program – an amount that needs to be re-evaluated for the TUP program moving forward. Correct in their prediction, they decided that those in the "poor" category should be given 2 more goats after the assessment so that they could more quickly develop a herd and sell their livestock. Those categorized as very poor clearly needed more program intervention to reach the 30,000 Rs mark. Firstly, they were given the choice to start new enterprises. If they had fewer than 2 goats (meaning they were not able to maintain their initial assets) they were encouraged to start a new enterprise such as vegetable vending, fish cultivation, paddy cultivation using the System of Rice Intensification (SRI) to maximize production, etc. In addition to new enterprise choices, they were given extra stipend support during the lean season. One hundred and four out of 300 people were categorized as very poor. POs worked with each member to either switch or add on additional livelihoods.

What is amazing about this initiative is the fact that POs learned very important lessons early on in the program: that fast climbers and slow

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climbers need to be differentiated, their paths need to be redefined at mid-point, and slow climbers need to be given extra support to make sure they reach their end goals. More importantly, they acted upon these lessons. They revamped strategies, and provided extra consumption support to ensure that members do not prematurely sell of their assets during difficult times.

As another example, field staff realised that the stipend was ill-timed. Because stipends were distributed for 13-25 weeks post asset transfer, regardless of seasonality, it was used as disposable income. The staff, therefore, stopped the weekly stipend disbursements, and decided to re-issue the remaining funds during lean period when they would be more necessary.

Lastly, as POs work exclusively with female members, they learned early on that support of members' husbands was a crucial element for success. They began proactively working with husbands to involve them in asset care and income generation. Recently the staff held a workshop with members and their husbands about ways to cut unnecessary expenditures, and to brainstorm new income generating ideas. Members' husbands expressed their interest in starting small trades, and working with their wives to increase household income.

Risks and recommendations:

The following recommendations are made on the premise that, in scale up, Trickle Up reduces the PO to member ratio. As it stands, each PO is responsible for 60-70 members. The following recommendations require more individualised member attention, which is only possible if staff have a lighter case load.

More focus on household visits and personal hand holding
In the beginning of the program, POs were conducting weekly SHGs with their members and visiting each member at her home. Half way through the program, field staff felt overburdened with conducting so many house visits and decided to focus their energy on training themselves and members on new livelihood initiatives (like SRI paddy cultivation), financial literacy, and SHG meetings. As a result, personal hand-holding fell by the wayside. A few POs have admitted to reducing their visits for fast climbers so that they can focus upon the slow climbers. However, interviews with slow climbers indicate that POs visit them once every 2-3 weeks, and fast climbers even more rarely.

The dangers of this abound. Fast climbers, at any stage, can experience shocks and slip back into vulnerability. **Unless a PO stays abreast of every member's personal trajectory, members will not have anyone to consult and offer them a hand up when they hit their low points.**

For instance, a member identified as a fast climber said that she hasn't been visited by a PO in over a month. In the meantime, she had stopped saving because her SHG had stopped meeting. She had taken on a considerable amount of debt to invest in her paddy cultivation, and the harvest failed so she has no means of repaying the amount. When asked if she had mentioned any of this to her PO she stated,

"He hasn't visited me in so long, what would I tell him? I don't know why he stopped coming here. I guess it's because my house is far away from the road and it's too much of a walk for him."

This example also illustrates a lack of transparency on the PO's part – he never communicated his reasons for reducing household visits, and thus appears as neglectful or unmotivated to the member.

Until the point of graduation, **weekly household visits with every member are an essential component for success.** SHG meetings have pre-packed agendas that allow little room for personal discussion.

Goal setting and developing personal pathways from the beginning
Although most members have made tremendous progress, very few can articulate their future visions and plans. An important thing for POs to work with members on is goal setting. POs have begun to adopt SKS' financial literacy module, in which goal setting is an extremely important component. Within a few months of being in the program, POs should work with members on clearly defining business goals (e.g., "once I have 6 goats I'd like to sell the male offspring, retain the female ones. I'll save the profit, and eventually I'd like to buy a cow.") Personal goals are also important – for instance, members often say that they are saving up for a daughter's marriage, or they would like to renovate their house or pay off existing debt. These goals should be written down and constantly revisited. Based on pre-defined goals, POs can help members develop a savings and borrowing plan from the SHG and time asset selling and diversification into new assets. This is all a part of defining individualised pathways for each member, and help members work towards their personalised goals.

As it stands, the fast climbers in the TUP program are forward thinking and have come up with future enterprise visions (whether on their own or with the help of their PO is unclear.) But slow climbers seem to be floating along, with no real scope of what is to come. POs often blame this on a lack of personal motivation, but it should be within the PO's remit to motivate them. At SKS, POs create a space in the weekly meetings to share and discuss members goals with each other so that members motivate one another.

Giving members more of the personal touch
With limited household visits and limited space within SHGs for personal discussion, it seems that not all POs are taking the effort to proactively find out about personal problems that would affect the participants' ability to manage their livelihoods successfully. Some members complained of debt problems and being harassed by neighbors to pay back even though they do not have the ability – this was upsetting them. Others complained of sick household members that were financially draining them. Yet they had stated that they did not talk to the PO about it because "he can only help with our assets, his entire job is to help us with that." While it can be true that members exacerbate their problems to external researchers as a plight to 'get more,' the importance of the personal touch, a certain level of emotional involvement and reactiveness to members' personal problems is necessary when dealing with a population as vulnerable as this, and a program that is meant to be holistic in its approach.

Creative social messaging
Rather than simply repeating social messages, it is much more effective to implement creative means to deliver these messages. For instance, in the SHG meetings POs can create games so that members learn messages in a more fun and interactive way. SKS, for instance, implemented a game of snakes and ladders. On a game board, each square represents a different social, health or enterprise message. One square could have an image of a clean shed. That square has a ladder leading to another square with healthy goats. This is telling her that if she keeps a clean shed and invests in it, she'll have healthy assets that quickly reproduce. Another square could have an image of two children getting married. There is a snake on that square, leading down to a very sick little girl. This tells everyone that if you get your children married early, this will lead to early pregnancy and health complications. SKS members were incredibly excited and

involved in these games. They themselves understand the messages and retain them much better.

An important aspect of this is creating a space for members to suggest the social issues that are relevant to them. Members will often come up with issues that are pertinent to their lives that the POs might not have thought of (e.g., alcohol abuse or repaying existing debt).   Social messaging has to be relevant to them and not patriarchal (e.g. "keep your house clean, keep your kids clean, etc.") if they are to make an impact and empower members.

Gender training

HDC staff have proven to be caring, dependable and have displayed their commitment to ameliorating the situations of the extreme poor in Canning II Block. From a socio-economic and gender perspective, however, POs will always be in a position of power over TUP members – awareness and sensitization around these dynamics are crucial for programmatic success and from an ethical standpoint. If TUP seeks to impact empowerment, it needs to always ensure that members are empowered in their interactions with program staff.

All the pilots, therefore, have been encouraged to put their staff through gender training by a gender expert who understands the local context. Such training would also help POs deal more effectively with some of the more complex issues of alcohol abuse and domestic violence that these women endure from their husbands. The following examples from members exemplify this:

"My husband drinks everyday and then he beats me. Sometimes he doesn't allow me to go to the SHG meeting because he thinks I'm showing too much independence and then he beats me more."

During our field visit to an SHG, we witnessed a member's husband barge into the meeting intoxicated, pull his wife by the hair out of the meeting, until an outsider separated them and forced him aside. Not long ago, a TUP member committed suicide by lighting herself on fire due to the abuse she was facing by her drunken husband.

POs are not expected to know how to deal with such complex issues. POs have admitted to not getting involved for the fear that they would make husbands angrier, and rightly so. But these women will remain subjected, disempowered, financially vulnerable and mentally depressed unless these issues can at least be openly discussed, and POs have some basic understanding of how to broach these problems.

The pilot in Pakistan have hired gender experts from UNIFEM to design an entire gender strategy for their pilot, to ensure that all inputs and interface are being designed through a gender lens. If Trickle Up would like to pursue this, we can work together to find an appropriate gender expert to at least conduct a training for staff members in scale up.

Village Development Committees

What are VDCs and what are their duties?

One of the starkest attributes of extreme poverty is not just being economically poor, but being "poor in people." TUP members are characterized as being socially marginalized and having very few social networks that they can count on. This includes both horizontal social networks (i.e. with peers) and vertical networks (i.e. with those who are of a higher socio-economic status, such as local elites). Through classroom trainings and SHG meetings, Trickle Up has attempted to create horizontal social capital for TUP members. But how does an organisation encourage practical support from within the community and create social linkages between the poorest and the elite?

Through BRAC's experience, Trickle Up realized two important lessons:
- the program cannot work in isolation in a village and "buy-in" from the local community is essential
- if POs leverage resources and support from local elite, together they can more effectively address the various issues that come up in the community and within TUP households

Trickle Up formed Gram Unayan Committees (GUCs), which translates to Village Development Committee, in several of the TUP villages. Upon suggestions of the local community, the HDC staff invited those who are active in the area, relatively better off and influential to attend a meeting. In that meeting, the idea of the GUC was introduced and the attendees were encouraged to join. GUC members' occupations include a government worker, post office employee, a student, and a tea stall owner. Modeled after BRAC's Gram Shahayak Committee (GSC), the idea behind the GUC is to:

- support participants in managing their assets
- support participants in coping with problems relating to assets, family and community
- provide moral support

Most importantly, GUCs should act an extension of POs. As POs are bombarded by various day-to-day problems of TUP members, they should be able to

- hand over community level issues to GUCs (i.e., conflict mediation)
- ask GUCs to reinforce their program messages (i.e., ask GUCs to do home visits and reinforce POs' social messages)
- ask GUCs to help them with providing support to TUP members, as POs are not always available

In Haiti, Fonkoze put their Village Assistance Committee members through formalized conflict mediation training so they would be better equipped to take on these community issues.

Effectiveness of GUCs: Perspectives of TUP and GUC members

The table below highlights specific GUC achievements over the course of the pilot.

Figure 6: Specific local issues and GUC responses

Issue	GUC Response
Alcoholism among TUP husbands	-GUC members supported TUP women's initiative to collectively break down the local liquor store. Some even joined in on the act. -GUC members wrote advocacy letters to those opposing the initiative and alcohol vendors, urging them to stop doing business in their area
TUP member's goats got stolen	-GUC members were informed by HDC staff. They searched various houses, returned the goat to the TUP members, and addressed the situation with the thieves.
TUP member's goat died and she wanted to drop out	-GUC went to her house, spoke to her about why her goat died, encouraged and convinced her to stay in the program.
TUP member died	-GUC helped her, took her to the hospital, paid her medical expenses

The GUC were off to a good start – they organized a few meetings, and initiated several good ideas. For instance, a GUC decided to collect 5 Rs per TUP and GSC member at every meeting. The GUC would administer the fund, and use it for TUP members when they were in distress. However, the momentum died, and, as the Trickle Up staff admit, "the GUC initiative failed to do what it should."

Although Trickle Up is considering abandoning the idea of the GUC in scale-up, it is still important to understand what went wrong:

The PO's ability to engage and motivate GUC members strongly determines the GUC's activism. The POs did well in mobilizing active community citizens – the most successful village organizations are built upon existing local committees and activism. POs, however, need to leverage that existing community activism and harness it to work specifically for the ultra poor. This involves giving the GUC members specific duties (e.g., BRAC gives their committee members 10 main tasks that they are responsible for), setting monthly meetings and ensuring they take place, thinking creatively with GUC members about how to solve issues afflicting members. While HDC POs initially motivated the GUC to act, this motivation died down in the absence of clear structure, direction, and delegation:

"We want to help…but [the PO] organized 1 or 2 meetings and they stopped." – GUC member

"I don't even know what the GUC really is or what we're supposed to do. All I know is I'm supposed to help the members, but I did that even before HDC came here. So what's different?" - GUC member

"If HDC staff stood with us and gave us more direction, we could do more. We need them to support us and give us guidance." – GUC member

In essence, field staff need to invest a great deal in turning village altruism into an organized, effective source of social capital for the ultra poor. In addition, they need to select the right individuals to be a part of this initiative. HDC staff selected a student to be a part of the GUC –a young man so focused in his school work, he cannot be bothered with additional commitments. "They ask me to come to meetings, but I don't have the time. They told me to join the GUC and do something for the poor. What can I do, I'm just a student?" Members need to be selected that have agency, influence, motivation, and a pre-existing commitment to the poor. Otherwise, TUP members will not even think to approach him. "The poor don't come to me for anything. They know I have no time for this."

GUC effectiveness is a direct result of the POs' ability to think through

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solutions with GUC members and motivate them

Motivate TUP members to exert their agency: Without the active involvement of TUP members, any Village Development Committee turns into a top–down, paternalistic organization. Motivating the TUP members to attend GUC meetings, voice their concerns and needs, and approach GUC members for assistance when needed is an enormous part of the task. Otherwise, GUC assistance is limited to those few TUP members who have pre-existing relationships with GUC members (e.g., as neighbors, former employees, etc.) According to several TUP members,

"I've never heard of GUC. What's that?"

"The problem is we feel scared and ashamed to approach the GUC – they may say things behind our backs, or say no if we ask them something."

In a focus group discussion, about half of the TUP respondents knew that a GUC existed, and the other half did not. When we mentioned some GUC members' names, they recognized them as active individuals that care for the poor. But again, they were individually recognized, and not associated with a broader organisation with the remit of assisting them.

Even for members that identify with a specific GUC member, if the TUP member did not know that GUC member personally, she felt hesitant to approach him for anything. This fear and hesitancy is an inevitable consequence of unequal power relations between the village elite and extreme poor. According to one TUP member,

"[GUC member] lives nearby to me. It is advantageous. When I am in trouble, I can easily take his help, and he will call the others to support me. The others are jealous because I have this advantage and they do not" – TUP member

"Those who do not live by a GUC member do not get their help. And they do not always hear of the GUC meetings because they are so far away. They think we purposely don't invite them to the meetings, but that's not true. Is it our fault that they are so far away?" - TUP member

Not every GUC is equally effective – they are comprised of different members, and different POs are in charge of mobilizing them. The GUC in Dokerpara seems to be relatively the most effective—it is comprised of 3-4 active individuals who keep the initiative going and respond to the needs of the extreme poor. According to members, they were always very helpful even before the GUC was formed. Apparently, the members on the GUC helped ultra poor members demolish the local liquor store several times in the past as well. As one member stated, "yes I heard they helped some members break down the liquor store again. But they always did that – what does that have to do with the GUC?" Perhaps that is the reason for their relative success – they are used to working together on behalf of the poor, and thus the HDC staff built on pre-existing motivations and structures. But even in Dokerpara, the GUC and TUP members wished that they met more frequently and that the initiative was more organized:

"The Dokerpara GUC is still very loose, they have not taken proper shape. But its not their fault, we all have to take initiative. We have to sit with them regularly, tell them our regular problems. The GUC members are busy, they cannot give much time. But when there is an emergency they are there." – TUP member

Interestingly, TUP members realize their agency in strengthening this initiative. But it is the role of the staff to effectively bridge this gap and help the TUP to harness their voice and exert their needs.

Political affiliations skew the dynamic: West Bengal is a highly politicized area, and the Trickle Up staff feel this is the predominant reason behind GUC failure:

"Everything here is determined by politics. The TUP members nominated their patrons to be GUC members because they were afraid that if they did not, the benefits they currently get would be taken away."

"The GUC members are not motivated to help the poor. They do not want to see the poor at par with them. They are interested in getting votes during election times. Some GUC members severely threatened TUP members for voting against them. When we, as staff, complained to other GUC members about it, they thought that nothing was wrong in his behavior. How can a committee for the poor function with this foundation?"

The bias and favoritism created by political motivations was clear in interviewing a GUC member who was also a government worker. He did not even know that he was a GUC member – the only role he spoke of was that of a government worker, and how he helps those poor that are affiliated with his party. "They are the ones that approach me. I cannot go and seek out all the poor – I help the ones that come to my door, and those that support another party do not come to my door." His allegiances were to his party rather than to the TUP, which clearly compromises his commitment to the program and to the extreme poor.

A TUP member echoed a similar sentiment:

When [neighboring TUP member's] husband had phyleria. He was in the worst possible condition. All the poor visited him and helped with their minimal capacity. But not a single well-off person came. They would only come if it was election time and they could get his vote. They don't care about the poor otherwise."

Sometimes, political motivations can be used as a platform to bring the local elite into Village Development Committees. In Bangladesh, local politicians were drawn to BRAC's outreach, and they were the most active members because of their ulterior motivations. For Trickle Up, however, political motives seem to be rooted in favoritism.

Can the GUC still prevail in scale up, if more attention is given to mobilizing, motivating, structuring, and disciplining the GUC from the onset? Or are the political dynamics too big of a detriment to ever get around? Ultimately the staff are the ones who know best. But, in general, effective committees have been a tremendous source of vertical social capital for their extreme poor that they could not do without. According to Fonkoze in Haiti, "our program is successful because of our committee. They do so much for the extreme poor, and without their support, so many of our members would not have made it."

Self-Help Groups

Trickle Up uses Self Help Groups (SHGs) as its predominant platform for social and enterprise messaging, teaching financial management, and building horizontal social capital among members. Trickle Up's model is built on the idea that POs will initially build and supervise these SHGs – but ultimately, they will become autonomous groups that will run on their own even after Trickle Up's intervention ends.

Description of TUP SHGs

TUP members meet weekly at a designated common place. A typical SHG consists of 10-20 TUP members, an accountant, and a secretary. The accountant is paid a minimal amount by the group and must have basic mathematical skills. The secretary is a TUP member, nominated by the rest of the group. She keeps the SHG book which records all the financial transactions that took place within the group. The TU model of SHG promotes rotational leadership. Each woman gets the responsibility to keep the accounts book, money box and key and to lead the meetings.

Savings: The members open the meeting, and enforce punctuality. Members have to pay a fee of 2 Rs for every 10 minutes that they are late to the meeting, and the group adds this money to their communal pot of funds. They first collect savings from all members. They are encouraged to save 10 Rs a week, although this varies and some members save more. Members' personal savings are recorded in their own passbook and to the group's central accounts book. Most members are roughly aware of how much they have saved. They then collect loan repayments. Members that have taken loans against the group savings pay back their instalment – if they are unable to repay the instalment, they are encouraged to at least pay the interest of 24% (Rs2 per month per hundred or 50 paisa per hundred per week.

Loans: Once all savings and repayments have been collected, the members (the accountant does not touch the money or influence any of the group decisions) disburse funds to individuals who would like to take loans from the group. Members are allowed to borrow either 4 times what they have saved, or any amount from what they have collectively saved (the group as a whole decides which mechanism they prefer.)   If a member would like to take a loan, the group as a whole must authorise the loan and agree on the terms of repayment. Typically, borrowers are expected to repay 100 Rs/month plus interest, but the members can decide their own monthly repayment with the consent of the other fellow members. The loans can be utilised for personal or business use. The majority of members have borrowed against the group, and have used the loans for home renovations, paying for medical expenses, investing in a side enterprise, etc. Members typically use their first few loans for personal use, and once they are comfortable with the idea of borrowing, repaying and have gotten their assets to a reasonable size, they become more enterprising with their loans.

SHG Strengths

The purpose and benefits of the group meetings are evident: members feel the SHGs are a valuable source of financial capital for the ultra poor. TUP members are generally marginalised within society and are viewed as not creditworthy. They therefore unanimously expressed their appreciation for a structure that allows them to borrow:

"Before I used to go here and there, but nobody would lend me money. Now I have the group which is very useful."

They following quotes illustrate various personal uses of the SHG loans:

"Maybe about a month ago my son got hurt while he was playing. So I got 50 Rs from the group to show him to the doctor. And I repaid it back the next month."

"During the months where there is no work, it is difficult for us to get by. We can borrow food from the local shop keeper, but other people won't lend to us. But this year, I was able to borrow from the group to buy important household items. The group allowed me to repay once I got work again. We are all in the same situation so they understand and are there to help me."

"I took a loan of 500 Rs to help pay for my grandmother's funeral. How else would I have gotten that money? I would have to beg others to lend to me and sacrifice my pride."

Other members, who are typically seen as fast climbers and are more enterprising in nature, used the loan capital for crop cultivation supplies (e.g., fertilizer and watering machine), rice husking supplies (e.g., husking machine), or started vegetable vending and other small trades:

"Pesticides are very expensive these days. Normally I would have to borrow from a moneylender at very high interest rates and pay him back with a big part of my profits. But now I can borrow from this group instead."

Through increasing the financial capital of members, Trickle Up is also showing the community that these members are indeed creditworthy, thus potentially increasing their social status and ability to borrow from others in the long run. This dynamic would be interesting to explore after members have graduated from the TUP program.

Members and staff agree that SHGs are a tremendous source of social capital for members. The majority of members look forward to the SHG meetings because it is an opportunity to go out of the house, learn new things, and discuss and mingle with other TUP members regarding common problems. Some members have drawn on this social capital to help them manage shocks that they experienced:

"I love the meetings. I can save for my future, leave the house, and share with other members about my problems. We are there to help each other."

"There were 40 poultry birds in my family. I was economically very stable. At the time of bird flu, the government killed them all but I could hide 3 birds. From these 3, I have 20 birds. I am keeping 10 and other 10 neighbouring TUP members have taken on share. Initially I was very upset. I couldn't take food every day, my husband was ill. But members of my group collected donations and gave it to me for his treatment."

Members like the social camaraderie and ability to share problems, but such discussion seems to happen informally once the meeting had adjourned:

"Once the meeting is over, we talk about our husbands' drinking. They cause so many problems in our lives, it helps to discuss this with the other women."

"Once the meeting is over, the women stay around for a bit and we talk about our lives, problems in our house. I really enjoy that. We're not able to discuss these things at the meeting. "

Much more effective than SGSY meetings: Members all unanimously agreed that compared to government organised self-help groups, SGSYs, Trickle Up SHGs are much more effective. On a happiness scale, members were all unanimously very happy with the Trickle Up SHGs, and unanimously very unhappy with government SGSYs. Members expressed that Trickle Up SHGs are more organised, have more regularity, are more reasonably sized (giving every member a chance to borrow), and the element of discussion is important. They also all valued the role of the PO in facilitating, and the health/business development discussions that takes place within Trickle Up SHGs.

Risks and recommendations

As a preface to these recommendations, it should be noted that Trickle Up did conduct their own assessment of SHG performance mid-way through the program where most of these risks and challenges came up. They were proactive in uncovering these problems and thinking of solutions – some of the challenges that had arisen in the evaluation Trickle Up had resolved by the time this process evaluation took place (e.g., combining SHG and SGSY meetings); other challenges (e.g., attendance and accounting issues) have been flagged and are being worked on.

Lacking the personal touch: The benefits are numerous, but the drawback of the SHG is the finite amount of time and an extremely packed agenda. In the pursuit of covering social, health and enterprise messaging, conducting financial transactions, a very important element gets lost. The personal touch, where members share their personal issues – an open time to reflect and discuss what is happening in their lives and households. POs also admit to missing out on personal discussion in the SHG meetings because there is so much to cover. Members state that this personal discussion happens informally after the meeting, and some members prefer that as they feel more open to talk once the PO is not present. But other members expressed the

desire to talk about these things in the meeting, so the PO can give his input and stay connected to the problems in their lives. Most members felt that since household visits have drastically decreased, there is no opportunity to keep the PO abreast of their personal problems.

Savings not enforced: Judging from members' personal savings books, months have gone by where members never deposited savings into the SHG group. According to a PO, "we do not enforce savings, it is up to them." Some members are also hesitant to save everything they have within the SHG because it must be withdrawn as a loan rather than simply as savings. Several members admitted to saving both at home (for when they immediately need cash without having to wait for their turn at a loan or for group authorization), and no more than 10 Rs a week in the SHG.

Savings is a member's insurance against the future, resilience against shocks, and capital for future investments. For this reason, savings is an essential component of the TUP model and something that other pilots enforce. While members should not save at the expense of food security, they should be encouraged to save more during harvest times or when they are producing income from assets. As part of the financial literacy, a personal savings plan for each member should be devised (e.g., with their particular income sources and constraints, and for what their goals are post graduation, how much should they aim to save? What does that translate into weekly savings?) Instilling a savings discipline with members is essential, where members proactively save when they have surplus income because they see the importance of it. As of now, it appears that very few members seem to have developed a savings behavior.

Variation in SHG discipline: Trickle Up has the objective of making SHG groups autonomous so that they no longer rely on PO facilitation. While some SHG groups have already succeeded in this and meet regularly, without PO supervision, others have fallen apart. The reasons for this are numerous:

- In certain areas, government SGSYs are still operating in the same place as Trickle Up SHGs. Initially, members were a part of both SHG structures, requiring them to meet and save in two sets of SHG meetings. Seeing how onerous this was upon members, Trickle Up convinced the government to allow TUP members to withdraw from their SGSY so that they can only participate in Trickle Up's SHG. This worked out in most locations, but in a few villages, the government refused to cooperate. Those members that are still torn between two SHG structures are having a hard time attending and saving consistently in Trickle Up's SHG.
- It has been a tremendous challenge to find reliable accountants in the area. They do not consistently show up, and when an accountant is absent, members do not have the ability to save or withdraw. This has proved to be a serious problem, where members are ready to save but do not have the ability to.
- Some members have stated that in their areas members are no longer motivated to come to SHG meetings now that the stipend has stopped. If several members do not attend, this affects everyone's ability to collectively save, accumulate capital, withdraw loans, and eventually be linked to bank credit.
- There are divisions within members relating to different political affiliations and backgrounds. Differing power relations also cause some members to dominate and others to not participate. A strong SHG facilitator is essential for regulating systems, rules, and encouraging equal participation. But as HDC is new to SHG formation, POs vary in their ability to control SHGs.

SHGS are a dynamic structure that require the participation of others. Without this, everyone's capability to save and withdraw is hampered. Individual savings accounts, in

this sense, are much more autonomous. Some members feel that the PO's withdrawal from SHG facilitation happens too soon – before the group has developed proper discipline. This is something to seriously consider in scale up: how can SHGs more effectively function so that every member's financial capabilities are harnessed rather than hindered.

Healthcare Access

Poor healthcare and its risks for the extreme poor

Illness is one of the greatest contributors of poverty for the extreme poor. In the case studies conducted with TUP members, it was striking how many people had fallen into extreme poverty as the result of illness or death. Lack of quality government health services, income to pay for private healthcare and insurmountable debts due to health treatments and death of a primary income earner has impoverished TUP households.

Nearly all members stated that the main reason they accumulated debt was to pay for health expenses, and one of the main reasons they would seek financial support is for health related expenditures. According to one member,

> "Before this program my husband was very ill. It was at night, and the government hospital was closed. When you are poor no one comes to you at night, not even a doctor. I had to carry him to a private doctor's house. He needed an operation and we had to sell everything we had to pay for it."

In a focus group discussion on health, members listed everything from a headache and common cold to malaria and severe chest pain as illnesses they or a household member have experienced in the past 6 months. In general respective order, members seek health assistance from the free clinic nearby, government doctors for generic problems like fevers and ear pain, and private clinics if it is a serious health problem or at night when government hospitals are closed. The Health PO was never mentioned. When asked for explanations, members generally explained that the HDC Health PO accompanies them to the hospital and advices on nutrition. But she cannot help them with their illnesses or with emergencies.

Everyone unanimously agreed that they do not like going to government hospitals – but they realize it is their only option.

> "If I can afford it I go to the private clinic. We do not have to sit and wait there for hours, they treat us better, and we can go there at night if there are any problems. It is also much closer so I don't have to pay for transport. Moreover, they may keep me in the government hospital for days for a problem. Who will take care of my children and animals if I'm away?"

Poor health can also contribute to inefficacy of livelihoods management, as it often results in workday loss, high treatment costs, and the inability to care for household members. This is especially relevant to ultra poor households, as they are more susceptible to illness than other populations, and their income is heavily dependent on physical labor. Studies also show that women generally suffer from poor health more than men.

Trickle Up's health strategy

The following pathway illustrates Trickle Up's strategy in addressing such issues:

Figure 7: Trickle Up's Health Pathway

Input:	Process:	Output:
Health PO Emergency health fund Linkages with government hospital Sanitary latrines Health and nutritional education Fruit trees/veg garden	Provide awareness of gov't health provisions, Monthly visit by Health PO Messaging about preventative health care Health fund that members can access in emergencies Encourage planting of fruit trees and vegetable garden for improved nutrition	Improved nutritional and health practices Relief from minor illnesses Increased use of government health services for major illnesses

Trickle Up's primary focus is on livelihood building, and thus asset healthcare is highly looked after. But they have been struggling to fill the gaps in preventative and reactive healthcare for members. The Health PO they brought on has left and they have struggled to find a replacement for her. POs are overstretched and do not have the capacity to deal with health issues. All members are referred to the government health clinic for services, but there has been little follow up to see if health problems have been resolved.

As an example, a TUP member we visited was extremely ill. Our local researcher had worked with her and commented on how much weight she lost and how frail she looked. She mentioned she had a stomach ulcer and was experiencing serious pain. The PO asked her if she visited a government health center, and she said yes. That was the end of the conversation. Again, dealing with her ailment is not within his expertise or mandate, and with no Health PO, there is no one else to refer her to besides the government service.

With that being said, Trickle Up has instated an emergency fund, which many members have utilized for operations and serious health costs. A member's daughter has polio, and when she broke her arm walking to school, she utilized the health fund for helping to pay for the operation. This initiative helps members be more resilient against major health shocks and reduces their debt burden.

In addition, the Health PO has effectively encouraged and helped many eligible members to adopt temporary and permanent family planning methods. As a government scheme, poor women are given a stipend for undergoing ligation, or the surgical procedure of "getting their tubes tied," to prevent future pregnancies. Members often complain that their husbands do not want to use condoms, and although they would like to stop having children, they felt powerless to do anything about it. The Health PO has encouraged TUP members to discuss this option with their husbands and undergo this operation, which the program considers an enormous success. Wider implications of this procedure (e.g., the reversibility of the surgery, health implications, and the real motivations – financial or other) are beyond the scope of this study. It is also unknown as to why other family planning methods that are less invasive, such as birth control or injections, are not employed as they are in other parts of the world. Such dynamics of this programmatic aspect should be looked into in a more in-depth health study.

<u>Risks and recommendations</u>

Need to more effectively fill gaps: As a holistic program, health is on the forefront of issues to be dealt with. Trickle Up recognizes this, but perhaps more of an investment needs to be made. Other pilots that have faced similar obstacles in healthcare provision have given their POs a first aid kit and medicine distribution kit, coupled with training on both. It might be wise to hire two health POs – a male and a female. While a female is ideal, so members can freely discuss their medical problems with her, it is often difficult to retain female staff. It would be wise to keep a male health PO for two reasons: 1. so no period goes by where a health PO is not available, and 2. members are visited weekly by one Health PO or the other. Monthly visits per member are too infrequent. In addition, Trickle Up might consider hiring a full time Health Director who can focus on designing health interventions, work with the government or local NGOs to create mobile clinics, health camps, or other initiatives, train the POs/Health POs, and advise on particularly grave health situations in the field that are beyond the scope of the health POs to deal with. Fonkoze and SKS have invested in health directors and found it incredibly effective.

Creative health messaging:
As mentioned previously, the POs are currently providing messages about healthcare. But health issues that are discussed need to be pertinent, relevant, and retainable. As one member stated,

"the Health PO comes. She tells us to eat green things and red things. I don't have a vegetable garden, where am I supposed to get red things and green things from?!"

Preventative health care and social messaging is important. But it needs to be designed so members find it useful. It might be worth exploring the health issues that most affect them and design a health module around those issues. Creative messaging is always the most retainable – flipcharts, games, shows, etc. engage members and help them remember the messages. SKS, for instance, creates a health 'magic show' that members look forward to, and they can articulately explain everything they learned in the show. BRAC uses village theatre to deliver these messages, which benefit not just the members, but the entire community. We would be happy to connect Trickle Up with these organizations and others to see how they designed and delivered these initiatives. Implementation cannot happen without retention.
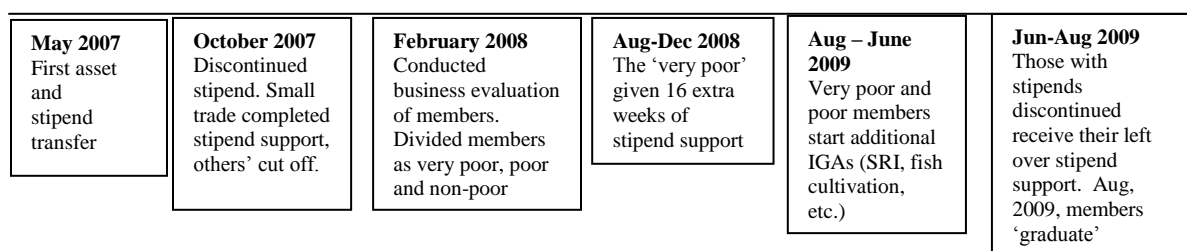
TUP Design and Delivery

In any program design, we need to balance:
- a desire to be responsive to members' needs, with
- what is practical for the Targeting the Ultra Poor Program to provide

This section provides an overview of the implementation of Trickle Up's TUP program, and highlights how the program learnt from experience and made modifications along the way.

Identifying and Delivering on Initial Components

Figure 8: Timeline of TUP implementation

May 2007 First asset and stipend transfer	**October 2007** Discontinued stipend. Small trade completed stipend support, others' cut off.	**February 2008** Conducted business evaluation of members. Divided members as very poor, poor and non-poor	**Aug-Dec 2008** The 'very poor' given 16 extra weeks of stipend support	**Aug – June 2009** Very poor and poor members start additional IGAs (SRI, fish cultivation, etc.)	**Jun-Aug 2009** Those with stipends discontinued receive their left over stipend support. Aug, 2009, members 'graduate'

Trickle Up included assets, animal sheds, field assistance, consumption stipend, and Self Help Groups within their initial design. Due to financial constraints and an evolving relationship with local government, the structure of these initial inputs evolved along the way (refer to timeline above as a reference).

Asset choices:

Rationale-Building of productive assets is one of the most important aims for Trickle Up's TUP program. Assets are intended to provide a regular and reliable daily income (to overcome the insecurity of daily living) as well as longer term income (for savings against the future and security in times of hardship).

Prior to joining the program, TUP members had a lack of productive assets and asset savings. Because they did not have daily income it undermined their ability to accumulate assets for the future. Lack of assets meant they were less resilient against shocks and vulnerabilities.

Initial Design – Trickle Up and HDC initially defined a basket of enterprises that they felt would be viable enterprises in this area. They allowed members to choose one of the following options:

Figure 9: Initial asset delivery design

Asset	Quantity
Goats	4
Sheep	4
Livestock and poultry	10 ducks and 2 goats/sheep
Pigs	4

Small trade	Goods worth Rs2000 (approx on average)

As was mentioned previously, however, Trickle Up was severely constrained by the grant size of $100 per member. This restricted the number of assets that were distributed, although Trickle Up knew that bigger asset sizes were necessary for quicker income generation. **In scale–up, a larger grant size per member is essential. In other pilot programs, the asset grant was around $200.**

Trickle Up should have done an analysis *a priori* of what the member has existing skills in, what the household could manage, what their existing gaps in income are and which asset will meet these gaps (e.g., do they need a daily source of income, or are they okay with longer term income generation?), or see if members had another viable skill that could be turned into an enterprise (e.g., tailoring). The Pakistan program instituted a rather comprehensive Training Needs Assessment in order to properly evaluate these elements prior to deciding which asset was best for them (see Annex 2).

Lessons Learnt – Trickle Up had the misfortune of experiencing bird flu and abnormally heavy rains leading to asset loss in the first half of their implementation period. Due to widespread bird flu in the area, the government ordered for all chickens and other poultry to be culled – significantly impacting TUP members who chose poultry as an asset and those who diversified their livelihood by purchasing birds. In addition, the terrible flooding coupled with a lack of promised veterinary support from the government resulted in 35% of TUP assets being lost. However, a survey of other non-Trickle Up households in the region revealed that they had suffered a much higher loss of assets, partly demonstrating the ability of the HDC staff to react to such a crisis. Realising that the government block office services could not be relied upon, they eventually hired their own vet doctor and instated 'animal friends'. Having now learnt about the calamitous weather and condition of government services in the area, Trickle Up will surely be better equipped to minimise asset loss in scale-up.

Trickle Up/HDC also realized half way through the program that performance was very mixed. While about half of the members were growing their assets, the other half had assets wiped out due to natural epidemics of the area (e.g., bird flu, tapeworm and other flood-related diseases for livestock). Some members also lost their assets due to their inability to manage them, alluding to either a mismatch in asset selection, or not enough training/support from the program in animal husbandry.

Trickle Up also realized that members needed to get to a certain income threshold by program's end, otherwise they will not have made substantial, sustainable progress from baseline.

This realization was one of the contributing reasons for the individual business evaluations conducted. Based on results, members were either given a boost in assets, or new assets were given to them[4]. Trickle Up learnt that members not only needed more income generating activities if they were to reach their threshold by graduation, but a reliable daily source of income. Daily labor was seasonal and thus not reliable all year round, ducks were culled due to avian flu (thus the eggs could not be sold for daily income as originally intended), and goats/sheep were yet to become big enough herds to start selling the offspring. Those that were raising pigs were doing quite well – pigs were not affected by disease and they reproduced and grew very quickly, meaning that piglets could be sold for a profit very quickly. But there is a stigma with raising pigs in

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[4] See Section II on Program Officer Interface for more on this business evaluation

Trickle Up Process Evaluation

Hindu and Muslim communities – only tribal members chose this asset, and flourished with it.

Modifications – with the help of the government, Trickle Up and some of their own investment, members were given additional income generating activity choices. These include SRI paddy cultivation (members to lease the land, and the government to provide all the inputs); fish cultivation (if members have a pond, Trickle Up would purchase fishlings for them to cultivate and sell); vermi-compost (yet to begin – but members put in the initial capital and government provides the inputs).

Figure 10: Modified asset delivery design

Initial enterprise choices	Additional enterprise choices (introduced midway for slow climbers)
goats	SRI paddy cultivation
sheep	Fish cultivation
Livestock and poultry	Vermi-compost
pigs	
Small trade	

The following table presents characteristics, skills, risks and benefits for the most prevalent enterprises. Trickle Up may want to refer to this in scale-up when matching members with appropriate enterprises, or explaining to members the positives and negatives associated with their enterprise choices.

Figure 11: Asset Menu and Relevant Characteristics

Asset	Characteristics of members that choose this asset	Pre-existing skills needed?	Risks?	Benefits?
Goats	-no need for immediate income -limited space outside, more space indoors -physical strength -confidence with animals -support from others -access to grazing area	- exp with goat rearing	- requires a lot of grazing -goats get lots of diseases -kids can easily die due to wolves/dogs eating them and disease -theft -frequent miscarriages -won't give regular income -need to lock them indoors	-cheap (only graze on leaves, cheaper to buy grass if not available than fodder) -delivers kids 2x a year, each time up to 3 goats - substantial income from selling goats, easy to build a herd -can use manure, sell it
SRI paddy cultivation	-investment capacity -no need for immediate income -more risk-taking -strength to work on land	-exp with cultivating land -knowledge of paddy cultivation/when to sell	-crop damage -labor problems/need to hire help -risk of rain (too much or too little) -delayed income -high risk venture	-food security -highest income/biggest risk -can diversify and use as grazing land/fodder -ability to work on own field - lots of PO support
Small trade shop	-more confidence required than other assets -comfortable with money -basic arithmetic skills and accounting -surrounded by lots of	-knows how to sell -business exp -counting money -basic arithmetic -comfortable going to and engaging in the	-selling on credit -items may spoil -more risk of failure, business not insured like livestock -easy to deplete stock for personal	-can do other side businesses -gives daily income - can be most profitable if done well -can stay at home if have small children -less physical labor

	houses (for good business) -strong social networks to build clientele -active sellers already (bidis, etc.)	market	use -requires a lot of PO supervision -more than 12 hours' work	required -can purchase household goods from own shop rather than someone else's -ability to save more
Pigs	-those that do not have a stigma against pigs -familiarity with raising pigs -space for pig rearing	-knows how to rear pigs	-social stigma	- easy to maintain -quickly reproduce -produces shorter term income and long term income -very lucrative enterprise

Huda, 2009

For those that are thriving off livestock and have less of a need for these additional income-generating activities, Trickle Up introduced animal friends. Animal friends are community members (TUP members, their neighbors or husbands) who have demonstrated good knowledge of livestock rearing. Realizing that the HDC staff cannot be constantly present when an asset falls ill, and that they too have limited veterinary knowledge, animal friends were selected and given in-depth training by the TU project veterinarian. POs have instructed animal friends to visit all TUP livestock assets three times a week and ensure implementation of best practices (from pregnancy and birth of a kid, to livestock cleanliness, and preventative health measures.) Asset mortality has significantly decreased with the introduction of the animal friend.

However, competing interests between IGAs has arisen. With the increase in SRI rice cultivation, less land is available for goat grazing. Goat owners thus have to invest more in fodder. In scale-up, outcomes and consequences of livelihoods need to be carefully analyzed to avoid this kind of conflict of interest.

Consumption Stipend:

Rationale: An important component of this program is the stipend, which is a small time-bound grant given to members for "breathing space" to help them concentrate on their assets. As members struggle to build their livelihood and cope with the myriad of shocks that come their way, this stipend is designed as a small hand up to help smooth their income during times of exceptional vulnerability.

Initial Design - Trickle Up planned to design the consumption stipend around how long it would take members to generate income from their assets. All members received 91 Rs/week from asset transfer – since asset distribution was staggered, stipend distribution was also staggered among members. The following table illustrates the original design of the stipend:

Figure 12: Initial Stipend Design

Activity	Length of time	Percentage of members given this support (in May 07)
Livestock	26 weeks	77%
Small trade	13 weeks	**3%**
Ducks+livestock	26 weeks	**17%**

Pigs	26 weeks	2%

Lessons Learnt – Trickle Up/HDC experienced two major problems in their design. Firstly, they ran out of funds for stipend support. Secondly, the realised that members were treating the stipends as disposable income, and had not been distributed at the time of the year when families are most food insecure.

Modifications – as a result, Trickle Up/HDC prematurely terminated stipends, but also conducted a business evaluation for each member mid-way through the program (as described in Section II). Based on results, certain members who were in dire need of additional income support (e.g., their assets were not earning income yet, nor did they have sufficient income coming into the house from other sources) were given a stipend extension during the lean periods of 18 weeks. Trickle Up also redesigned their stipend structure so that, in the future, members only receive this support during lean periods rather than immediately after asset disbursal. They also realised that distributing stipends in SHG meetings is problematic. The transparency of some members getting additional support while others' support has been terminated fuelled jealousy within the group. In the future, Trickle Up will distribute stipends during household visits.

Decision to incorporate additional inputs

Over the course of the program, Trickle Up worked relentlessly to build partnerships with local government. They convinced Panchayat officials of their responsibility towards helping the poorest in their communities, and thus providing more support to TUP members. As a result, Trickle Up was able to add these additional inputs to their program:

Sanitary Latrines

Rationale: Trickle Up realised the importance of preventative healthcare for TUP members, as illness/disease is the biggest contributing factor to their poverty and vulnerability. While reactive healthcare is in place through Health POs and government services, through the provision of sanitary latrines, Trickle Up intended to prevent the onset of illnesses related to hygiene.

Implementation: Through a government scheme implemented by a local NGO called Mother and Child, Trickle Up was able to provide latrines to their members. The government scheme is designed so that beneficiaries provide 50% of the labor cost (250 Rs), while the government provides 50%. To reduce the burden on members, Trickle Up agreed to fund 25% of the member's costs, if the member agreed to pay 25% (125 Rs). In addition, Trickle Up agreed to provide all the materials for the building of the latrines.

Trickle Up saw sanitary latrines as an important provision for preventative health care. Members also unanimously claim to regularly use their latrine and are thankful for having it. According to one member, "we felt scared to go to the bathroom at night around here. We did not feel safe. But now we have our own latrines, security is no longer an issue for us."

Challenges: Trickle Up faced challenges in getting the government to meet their end of the bargain – members and Trickle Up were investing their share, but as of Jan 2008, 21 latrines still had not been completed due to lack of government investment.

It is unclear what health training HDC staff provided along with the latrine provision (e.g., diagrams illustrating the dangers of defecating outdoors, the diseases this can cause, why sanitation/hygiene are important, etc.). Although providing latrines is important, changing members' behaviour and mindset about defecating outdoors is often the biggest challenge.

Fruit Trees

Rationale: The provision of fruit trees came directly from BRAC's TUP methodology. BRAC provides fruit trees to their members in an effort to ensure food security. By growing their own fruits and vegetables, members can more easily consume nutritious foods without having to purchase them from the market. They can also sell the surplus, as members in Bangladesh often do, as a means of economic diversification.

Implementation: Trickle Up secured mango, papaya, and other fruit tree seedlings from the government at a subsidized price. They asked members to contribute 30 Rs for each fruit tree and plant them in their cultivable homestead land. For members with ponds, they also helped members grow squash and other vegetables that can grow around their fences without occupying too much space. Members with slightly bigger plots of land were encouraged to start small vegetable gardens.

Lessons learnt: Trickle Up was successful in securing the seedlings from the local government and encouraging all members to plant them. Members appreciated the squash and small vegetable gardens, as the returns from their harvest did in fact increase their consumption of these foods while helping them save money. One member commented that she had never before used this plot of land, and now her children eat vegetables that they considered too expensive to purchase. Vegetable and squash gardens, overall, seem to be a cost-effective intervention with impact, and something to encourage in scale-up

Members were less enthused about the fruit trees, as they take a considerable time to grow and bear fruit. Members had not seen the returns of this investment, and many felt that they were obligated to purchase it. According to one member, "they never asked us if we wanted this. I was told to buy two fruit trees, so I did, because I thought I had to. One died, and the other hasn't given any fruit yet." Fruit trees may have future impact after the pilot has ended, but the fact that some members felt coerced in purchasing them is something to consider in scale-up. The messaging of why these trees are given to them, and securing their buy-in even though it's a small investment, is important.

Risks and Recommendations

Quality of government services: In order to provide members with all necessary inputs, Trickle Up must partner with the local government. The reasons are two-fold: firstly, there are no other local NGOs and donors present in the area that provide these services; secondly, to create a sustainable intervention that lasts beyond the scope of this pilot, the only permanent structure to rely on is that of local government.

This, however, comes with its challenges. The quality of government services is poor, and this is an obstacle that all Indian pilots have faced. Government veterinary care was sub-standard, so Trickle Up hired a veterinary doctor and introduced animal friends to look after asset health. Trickle Up intervened with their own solution in this case to fill the gap – but members also complain about the lack of available doctors at the

government health centers, the fact that government schools are far and have poor quality teachers so they have no incentive to send their children there, and the list continues. It begs the question that all of the pilots are trying to answer: how far do programs go in creating their own solutions to these problems? Every pilot takes a different approach: Fonkoze, for example, filled every foreseeable gap through their own resources (e.g., building a school for TUP children, collecting clothes for them to attend school, providing housing renovations, etc.) They felt that the success of their members within the pilot was contingent upon these inputs being provided, but agreed that it was expensive and impossible to replicate in scale-up. SKS, however, took the stance that they can only influence income generation/building of sustainable livelihoods – members must learn to fill all other gaps on their own through their savings and increased income. They thus made this component particularly strong, and invested very few resources in providing anything extra. Trickle Up's approach seems to be on income generation and filling whatever gaps are possible through government resources, but is this the same approach they want to take in scale-up? This is a viable solution for replicability, but not necessarily for quality of services. This is an important question to deliberate upon and plan for prior to expansion.

Build a clear pathway in scale-up: A pilot is the time to experiment, build linkages, and learn lessons. But in scale up, Trickle Up should think clearly about their pathway from the beginning. In expansion, there should be fewer programmatic changes along the way, especially in livelihood support and stipends. Too much reactiveness and changes in the implementation period is disruptive to the process, and confusing to members. Trickle Up should really reflect on program objectives, and what program inputs are essential to meeting these objectives. This pathway design needs to happen early – since Trickle Up is scaling up in the same area, it should be much easier to do this for the next batch of members.

Communication to members: Members were very confused about certain programmatic changes made at a high level, but not communicated down to the ground. While some reaction and implementation changes are inevitable, the rationale behind them needs to be more transparent to members. The stipend, for instance, was initially designed for 25 weeks. It then stopped due to fund constraints, and recontinued for some time after the business evaluation. The program then decided to give members who it stopped the remaining amount in the summer of 2009 so that everyone equally received 25 weeks worth of food stipend.   The staff learnt important lessons that they executed, such as only giving stipends in the lean season. But the scattered planning caused members to become very confused– the logic of why it stopped and started again and for whom was not clear to them. .Several members stated that the abrupt nature with which it started and stopped prevented them from properly planning its usage. They could not count on it, and did not get the chance to wean off of it gradually. Most members felt that it was free money that was distributed at the whim of the program. In scale-up, important components like the stipend must be well-planned, and any necessary changes made transparent to the members and their families.

Less rigidity on food stipend use: An important lesson for all the pilots has been that the food stipend is not necessarily a means to only ensure food security. Rather, members use the stipend to smooth their income during difficult periods of the year. The following table illustrates the different ways that Trickle Up members use their stipend:

Figure 13: Members' use of the stipends

Stipend Use	Relevance (x = least use, xxxxx= most

	use)
Food	Xxxx
Savings – SHG or informal	Xxxx
New enterprise	Xxx
Animal feed	Xxx
Medical	X
School	X

If stipends are coupled with guidance and supervision, members will utilise the money in the most effective way for their household. But because they do use it for a myriad of reasons, they should be given the chance to wean off of it in the future and not have it end abruptly. Members' resilience varies. According to one member, "I was depending on the stipend to pay for my husband's medical treatment. So when it ended suddenly, it was difficult for me." Another member stated, "When it ended, I was fine. We used it for lots of things, but my husband works, so it was not that bad when it stopped."

 HDC staff did say on several occasions that they felt that members were 'wasting' the money because they were using it for other purposes than food. It is important to be less prescriptive about the uses of this money, but rather to guide its use. In Fonkoze, for instance, the staff encouraged members to save 1/10 of the stipend every week. They reinforced to members that the stipend would stop after 8 months, and thus they need to use that savings to start a third enterprise that gives them daily income. In effect, this daily income would replace the stipend. Through this guided mechanism, members were preparing for its end, and using part of the stipend towards something productive – not just for consumption.

Expanding the list of possible enterprises: Rather than predefining a selective list of enterprises, Trickle Up may consider enabling members to capitalise on their existing skills (as long as there is a viable market for that skill.) There were several members who took livestock, for instance, but mentioned that they really wanted a sewing machine because they are skilled tailors. This is not to say that Trickle Up should not have livelihood options, but rather allow members to choose outside of this list if they have an affinity towards something else. SKS took this approach, and stand by it for the following reasons:
- o By piquing the interest of the members, letting them take control of their asset choice, and being less prescriptive, SKS felt that members were likely to perform much better with their assets and not blame SKS if the livelihood went wrong. Essentially, they fostered a sense accountability and ownership of the asset. SKS also felt that community support is an essential component of asset success – for instance, although goats are a very lucrative asset, if a member is from a tailoring community, she will not succeed with a goat as there will be no one in her community to help her with the asset.
- o According to an SKS PO, "If members have the experience with cultivating land and buying/selling, we encourage them to take these assets. Not everyone can manage them, but those that can make a lot of money." Some livelihoods choices, such as vegetable vending, iron box operator, and restaurant operator, had only 1 beneficiary each. But members were convinced that they could succeed at that enterprise because their families/communities engage in that business. These livelihoods receive less programmatic support than goat (that come with insurance, veterinary support and PO expertise). Still, members feel most comfortable with what they know. According to a member who chose vegetable vending, "my mother is a vegetable vendor, so this is what I am comfortable with. She is

still here to help me if I need it. I have no experience with animals, they scare me."

Conclusion

This process evaluation is designed to give an early indication of progress of the TUP program in strengthening the livelihoods of extremely poor women to a point where they can successfully maintain and continue to improve their situation (through their self-help groups or independently).

Through the TUP program, there is incredible potential for the extreme poor to reach higher rungs on their ascent out of poverty. Through multiple interventions, a successful program will promote income, improve well-being, and protect against the inevitable problems that characterize poor people's lives. Specifically, it will:
- create reliable daily income that that sustains members in the short-run
- provide more substantial future income, savings and security in the long-run
- help members manage risk in the face of disasters (particularly health) and other emergencies
- improve self-confidence, future vision, life skills, and social networks

Lessons learnt thus far

The field staff have comprised the following divisions/characteristics of members' progress:

Figure 14: Chart of members' progress

Group	Characteristics
Fast climbers	- Have been able to grow their assets quickly - Able to better take care of their assets - Take ownership of assets and see them as necessary for their survival - Good SHG attendance and ability to grasp/implement concepts discussed in SHG meetings - Created multiple income sources (reinvested their profits into diversified assets, and continued daily wage labor) - Strong family support (both husband and wife actively engage in enterprises) - Highly self-motivated - In good health, so less expenditure/workday loss due to illness - Repaying debts quickly - Has social networks in the community they can rely on
Solid climbers	- Some asset growth - Trying to expand the enterprise - Planning to save income, but haven't saved that much - Not able to attend all the SHG meetings but showing the interest on livelihoods - Working hard to increase income - Health issues are pulling them back - Implementing the better health management and hygienic practices - Spending more money on repaying the old debts and unable to save
Slow climbers	- No help from family members in livelihoods maintenance - No asset growth, asset loss; contributing to demotivation - High expenditure, not cutting back expenses - Unable to diversify the income sources - Not getting daily income – wage labour - Lack of personal interest in increasing the savings - Lack of ownership of assets, feel that assets will be taken away thus not actively engaged in their care/growth - Poor health, and more health expenditure

	• Food deficiency (also connected to asset loss) • Lack of family/husband's support • Don't listen to what's being taught to them, even after repeated messaging • Too many dependents (especially true for Adivasis) • Lack of social networks in difficult times • Too much outstanding debt, can't repay it all • Alcoholism

Through this assessment exercise, several important lessons can be drawn:

- encouraging savings, setting goals and creating a timeline / plan for attaining them, and leveraging existing support systems such as government schemes are all things that program staff are proactively influencing to ensure that members move quickly

- reducing old debts, properly accessing health services, and engaging the support of vertical social networks are important factors of success that program staff can try harder to influence

- The fact that a quarter of the members are slow climbers, according to the staff, indicates that a lot of members do need some additional support/inputs to help them reach the point of graduation.

- Members started the program at different levels, are progressing at different levels, but are expected to be at the same place at the end of 18 months. This implies that different strategies/levels of support are required for different members to create a level playing field and ensure success for all.

This last point is an important one, as studies have exhibited the fact that even the extreme poor are not a homogenous group with a standardized set of needs and vulnerabilities. In every pilot there are a group of people that are intrinsically more motivated and are more pre-disposed to success (e.g., they have greater family support, less debt, better health conditions, more entrepreneurial experience, etc.). They are inevitably the fast climbers that soar through the program. The intent behind a holistic program such as this, however, is to help those who do not necessarily have such predispositions to reach that transitional point out of extreme poverty (e.g., the slow climbers).

As the program is now nearing its end, Trickle Up has asked itself, "what additional 'boosts and skills' do these members need to reach that transitional point": HDC staff recognizes that a large number of their members are slow climbers, and they have proactively taken several steps to give them that extra boost towards graduation. They have attempted to address the main 'symptoms' that slow climbers experience:
- transitioned slow climbers into additional livelihood activities
- initiated meetings with members' husbands in order to motivate and actively engage them
- redistributed assets after the flood
- actively encouraged slow climbers not to give up their daily wage labor
- increased home visit time of slow climbers

Staff feel confident that, with these measures, ALL members will be able to fulfill the following graduation criteria by the end of the program

Graduation Criteria
• Round the year food security for the family (2 cooked meals/day)
• Asset stock would be worth Rs. -8000 for livestock based activity. (Stock equivalent for 3 months of household consumption for an average family size 5). Asset stock worth Rs. 4000-5000 for non-farm based activity
• Diversification of earning sources, at least 2 sources
• Savings- Rs 1, 000/- per member by the end of project
• Credit Absorption –   i) Internal Credit rotation- 1: 2 i.e. per member credit of Rs 2, 000/-;   ii) External credit rotation – 1:3 to 1:4 (Rs 3, 000- 4,000 per member)
• Use of sanitary latrines and have safe drinking water through out the year.
• Accessing one to two government services
• Signing name
• Increased decision making
• Increased participation in inter and intra community

Critical recommendations:

Of all the recommendations posed in this report, the following are the most important aspects to consider in scale-up:

- **Design a well thought out pathway for scale-up, and for every adjustment, more stringently document it and put in the larger context of the pathway.** It is expected for a program to have ad-hoc adjustments along the way, especially within a pilot – but there is also a tendency for program staff to react to a problem immediately without thinking through what the intended outcome of the adjustment is, if it is measurable and scalable if proven to be a success. In scale-up, it is crucial to conceptualize every input and its intended objective at the beginning, focus on core competencies and clearly rationalize program components that go beyond core competencies, document every ad-hoc adjustment in order to explain its occurrence and delivery, and monitor its effectiveness and scalability.

- **Re-evaluate if any substantial gaps exist and think through how to fill them.** An obvious gap in the program is healthcare access, and in scale-up more thought has to be given to how to create this provision for members. Some suggestions would be to hire an additional Health PO and possibly a health director, create partnerships with local health providers/international organizations that specialize in health, equip POs with medical kits and basic training, train one TUP member to distribute medicines in case of illnesses when a PO is not available (SKS incorporated this system of a "health lady" in each village). Even through greater income generation, this population remains very vulnerable and unable to cope with extreme shocks and vulnerabilities.

- **Incorporate Rights Based Approaches (RBAs) in the social component of the program:** The pilot organizations take one of two paths in promoting social development: 1) pre-determining the needs of the extreme poor and providing inputs to fulfill these needs, or 2) pre-determining the relevant issues/needs for the extreme poor and 'preaching' about the importance of filling these needs and resolving these issues. From the perspective of implementation, paths 1 and 2 are more feasible, practical and easier to systematize. Another path that more

and more organizations are taking is the rights based approach option --, organizations are creating forums for members to advocate on behalf of their rights: what are they entitled to as citizens, how can they demand these rights, what resources are available to them and what can they collectively demand? RBAs do not provide quick development solutions, but seek to empower, encourage participation, and create a space for the poor to engage with issues that affect them. The agenda and discussions are not driven by program staff, and this is the hard part -- organizations often struggle to implement a space that allows members to decide what issues are relevant, and make decisions themselves on how best to solve these issues. It is not an easy thing to structure, systematize, or even facilitate. RBAs are more about encouraging citizenship and activism than providing quick development solutions. But given that these pilots are finite programs that seek to transition members into autonomous, self-sufficient individuals after 18 to 30 months, incorporating RBAs should seriously be considered (not as a replacement for any program inputs -- simply as an additional once-a-month meeting aimed at discussing issues, resources, advocacy, engagement). This may be particularly useful for Trickle Up, where members face gender violence and alcoholism – problems that they can't necessarily fix, but should create a space to be discussed. Plenty of organizations (e.g., Nijera Kori in Bangladesh, Just Associates, Institute of Development Studies (IDS) have implemented and written a tremendous about successful RBAs. If Trickle Up is interested, we could work with program staff to learn more about this.

- **Expand the list of possible enterprises:** this includes a pre-defined list of assets that have proven impact in the pilot phase, but also giving members the flexibility of choosing something not on that list if they have expertise in it.

- **Put more emphasis on a pathway for each member, which includes goal setting, how to attain those goals, and ensuring they save enough to reach those goals. More individualized attention. Can review these goals in alternate home visits, or share goals/pathways of members in group meetings so they can motivate/learn from one another:** At SKS, a member said in her first 10 weeks of being in the program, her goal was to get her daughter married, and to have a lot of goats by the end of the program so she could sell one whenever there was an emergency. In Fonkoze, a member stated that her goal was to buy her own bed by the time she graduated! In both cases, the POs wrote down the goals, and helped her come up with a plan of getting there. "In order to buy a bed, you need to save this much by the time you graduate. So you should aim to save this amount every week for now, from your stipend and daily wage. Once you sell your first goat, put this much into savings, etc." At SKS, which focused more on professional goals, they came up with a plan to help her attain 8 goats by the time she graduates, and to put away sufficient savings. Pathways must be personalized, and a major hat the POs wear is that of financial manager. At SKS, each meeting focused on a different member, her goals, her plans, if she's stuck to her plan or what modifications she needs to make. It added a different dynamic to the group meetings—that of motivation, learning from each other, and rather than just repeating messages or talking about issues, it was relevant and specific to the future of a member.

- **Greater emphasis on regular saving**: members should be saving a minimal amount every week without question, and as they start generating income, they should be strongly encouraged to save more. Again, this ties in with their personal pathway and goals, but instilling a savings discipline and creating a good source of capital that members can draw upon post graduation is essential.

- **Consistent weekly home visits for all members**, where POs keep abreast of progressions/downfalls, and give members more personalized attention. These should focus not just on her assets, but on her life. Even for fast climbers this is important, as they may hit a crisis and stumble – POs need to be there to help them back up.

Annex 1: Kat Evalyasyon (Poverty Scorecard)

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Fonkoze
Fondasyon Kole Zepòl

Sample

Poverty Scorecard (2007 version)

Branch: _____
_____

Where the inspection took place:

Client's name: _____
_____

Where she lives:

Client's age: _____

Account number:

Group number: _____
_____

Credit cycle: _____   Date:

Loan size:_____
evaluation: _____

Person completing the

I. INFORMATION ON THE CLIENT'S HOUSE

	3	2	1.5	1	0	Points
(*) What is the house made from?	Cement or blocks only	Cement/blocks with wood/stones		Wood and rocks/palm	Turf or earth	
(*) What is the roof made from?	Concrete	Concrete/iron		Iron	Straw	
(*) What is the floor made from?	Ceramic or tiles	Cement	Cement and earth		Earth	
Do they own the house?		Yes			No	
(*) How many rooms does the house have?	4+	3		2	1	
Do they own the land where the house stands?			Yes		No	
(*) What type of toilet does she have?	Hygienic toilet	Latrine made from cement	Latrine made from wood/iron	Latrine made from fabric or carpet	No toilet	
TOTAL						

II. INFORMATION ON GOODS

	3	2	1.5	1	0	Points
(*) What does she sleep on?		Wooden bed	Iron bed	Matress without a bed	Straw mattress or something on the ground	

Does she have electricity?	Solar panel, generator, inverter	Has EDH	Use someone else's outlet	Car batteries	None	
(*) Do they own	Fridge, oven, video, or stereo equipment	Color television, radio CD	Black and white television, radio cassette	Small radio, flashlight	None	
How much land does she have?	One acre or more	Half an acre	One-quarter acre	One-eighth acre	A small plot or less	
What does she do with this land?		Cultivation		Raising animals	Nothing	
What livestock does she have?	More than 6 large animals (horses, cattle, mules, pigs)	2 or more large animals with poultry and goats	Poultry, goats	Some small poultry only	None	
TOTAL						

III. INFORMATION ON HOUSEHOLD INCOME

	3	2	1.5	1	0	Points
Does the client have a spouse or partner?				Yes	No	
What kind of work does he do?	Commerce, office work	Manual work	Farming or petty commerce	Day laborer; Tenant farmer	I don't have a partner	
How much income does the partner contribute to the household?	All	Most	Half	A little	None	
(*) Does she receive money transfers from abroad?	More than 4 times a year	2 or 3 times a year		Occasionally	No	
What means of transport does she use?	Private car or motorbike		Public transport (car or motorbike)	Mule, horse, donkey or bicycle	On foot	
TOTAL						

IV. INFORMATION ON THE CLIENT

	3	2	1.5	1	0	Points
Can she read and write?		Yes, very well	More or less	No, can read only	No	
How many children does she have?	3 or fewer	4	5	6-7	8 or more	
(*) How many children go to school?	All	Most	Half	A few	None	
(*) How many times per week do they cook meat in the house?	Almost every day	2-3 times per week		Once per week	Occasionally	
(*) How many people live in the house?		3 or fewer	4-6	7-10	More than 10	
TOTAL						

V. CLIENT'S BUSINESS

Trickle Up Process Evaluation

	3	2	1.5	1	0	Points
How much does she usually spend to purchase goods for her business?	More than 30,000 gourdes	15 to 30,000 gourdes	10 to 15,000 gourdes	3 to 10,000 gourdes	< 3,000 gourdes	

What type of commerce does she do? (Put a √ in the corresponding box)

Livestock, meat	Cloth or clothes	Miscellaneous items (e.g., beans, oil, flour, sugar, cosmetics, etc.)	Traveling salesperson and/or bulk sales (e.g. charcoal, food supplies)	Other

Observations:

_____

_____

_____

_____

TOTAL POINTS:_____

0   **31.8**   **63.5**

Minimum   Average   Maximum
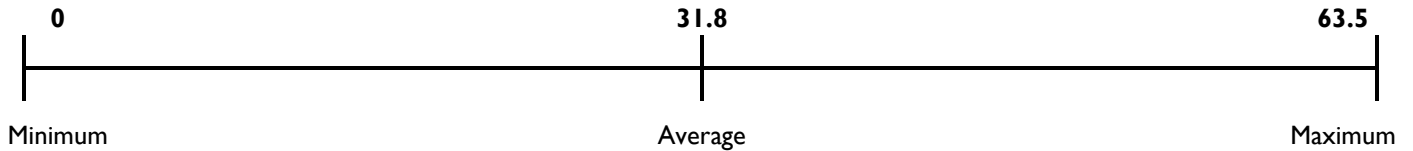
I certify that all the information in this document is correct.

Fonkoze Employee
Date

Annex 2: Pakistan Pilots Training Needs Assessment form

Aga Khan Planning & Building Service, Pakistan
Household Skill Mapping Interview
Social Safety Net Programe (TUP)

Training Need Assessment Form

PO Details

PO Name:
Head Office:
Field
Unit:

Location Details

Province Name:
District Name:
Tehsile Name:
UC Name:
Village Name:
GPS reading:

Enumerator
Name:

Respondant

Head of
Household

Total No of house
members

Names of the Working
Member of Household

Name	Nature of Work	Income	Expenses	Total

Entrepreneur
Selection Criterion

☐ Literacy ☐ Willingness ☐ Past Experience ☐ Family Support

☐ Knowledge ☐ Aptitude ☐ Mobility ☐ Health

NIC #

Detail Address of
Household:

PERSONAL INFORMATION OF ENTREPRENEUR

Selected Entrepreneur

Reason for
Selection

Father/ Husb:
Name:

Occupation: _____ ☐ Part Time ☐ Seasonal ☐ Full Time

Education: ☐ Nil ☐ Primary ☐ Secondary ☐ Higher Sec:

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Trickle Up Process Evaluation

Monthly Income:	☐	<Rs:3000	☐	Rs:4000	☐	Rs:5000	☐ _____
Monthly Expenditures:	☐	<Rs:3000	☐	Rs:4000	☐	Rs:5000	☐ _____
Loan or Savings	☐	<Rs:3000	☐	Rs:4000	☐	Rs:5000	☐ _____

WILL AND SKILL OF ENTREPRENEUR

What type of Skills do you have?	1	2	3	4
	%_____	%_____	%_____	%_____

Source of skills?	☐ self acquired	☐ Family	☐ on-the-job	☐ By Training

Currently employable skills ☐

What type of business do you want?	☐ Fisheries	☐ Livestock	☐ Enterprise	☐ Others

What is your business
Idea?

_____

_____

_____

_____

Which method of learning do you feel comfortable?	☐ Theoretical	☐ Practical	☐ Combined

Skill transfer ability?	☐ By Association	☐ On Trial Basis

Time willing to spend for new learning	☐ Once a week	☐ Thrice a week	☐ Daily
Family Support for the chosen enterprise	☐ Parents	☐ Husband/wife	☐ Children
Willing to take responsibility for the asset	☐ Household Head	☐ Family members	☐ CBO

ATTITUDE AND BEHAVIOR OF ENTREPRENEUR

Preference for socialization with others	☐ Social work	☐ Recreatonal	☐ Religious	☐ Political
Time spent per day	☐ 1 hour	☐ 2 hours	☐ 4 hours	☐ 8 hours/more
Importance of training in business development?	☐ None	☐ Low	☐ Medium	☐ High
How does Family rates the behavior of Entrepreneur	☐ Lazy	☐ Irresponsible	☐ Active	☐ Hard working
Relation with community?	☐ Isolated	☐ Polarized	☐ Issue based	☐ Cooperative

BUSINESS HISTORY

Previous income generation activity?	What?	Where?	When?	How?

What was your source of Financing	Martgage	Credit	Loan	☐ Partnership	☐ Self finance

Reasons of Business Failure?	☐ Competition	☐ Family Issues	☐ Market Failure	☐ Any Other

Give details

_____

_____

_____

Trickle Up Process Evaluation

Duration of business?		< 1 year		< 2 years		< 4 years		
Selection of business by?		Forefather		Friend		Self Initiation		Others

NEAREST MARKET

Distance to market?		At village		10,km		20, km		>30,km
Trading skills		Selling		Purchasing		Bargaining		

Give details of past experiences
Observation by Enumerator

Exisiting Market Contacts Market?		Relative		Friend		Neighbor		Others

HOUSEHOLD MOBILITY

Who visits the market most?		Father		Mother		Self		Daughter		Son

Type of transport available to you?		Motor Cycle		Bicycle		Car pool		Public Trans

Transportation cost to the market? _____

Time taken to reach market? _____

Frequency of visits		Rear		Daily		Once a week		More

MEDICAL CONDITION OF ENTREPRENEUR

Any recurring diseases or health disorders experienced over 6 months

E.g. TB, heart problem, asthma, Skin Infection _____

What are the total Monthly expenses on health expenditure (not counting major diseases e.g. heart attack, cancer etc)?

	<Rs:1000		Rs:2000		Rs:3000		above

Existing water storage facility

Under ground tank		Open tank		Over Head Tank		Others

Existing source of water

Tap Water		Canal Water		Hand Pump		Surface Water

Water storage in houses   Matka   Water coller   Plastic Drums   Others

Where do they usually keep perishable foodstuff?
- ✓ Chukka
- ✓ Box / Pinjra
- ✓ Taq
- ✓ Khara/ tope