

Learning from Trickle Up's Livelihood Program

Jo Sanson and Jui Gupta

Jo Sanson is Director of Monitoring, Evaluation and Research at Trickle Up, which promotes livelihoods for ultra-poor women in India, West Africa, and Central America.

Jui Gupta is a development consultant and was Trickle Up's Regional Representative, Asia. Previously she was a team leader with PRADAN for 13 years.

"We've started using the river's water for agriculture. The river has been there forever but we didn't use it for our fields. Our Field Worker didn't give us the river, but he did give us the knowledge to use it for cultivation."

Saro Mandi

For women like Saro Mandi, who lives in Chologora, West Bengal, change came in small but meaningful increments. Her tiny plot of land once provided paddy for the family for 3 months; now with better irrigation she also grows a vegetable crop to sell for cash. A cash crop means she can invest in livestock to grow her asset base and save weekly. Weekly savings meetings bring her together with others from her self-help group (SHG) who are ultra-poor women like Saro who are now making big changes in their community.

Incremental change is the key to success in Trickle Up's Ultra-poor Program, which works with 3,250 ultra-poor women to build a sustainable livelihood base, knowledge and skills, and connection to community allies and services. Of the 800 participants who started the program in 2009, most exhibited significant improvements in their lives upon completion. However, not all participants performed well; understanding the reasons for variation in performance is critical for improving programs that are aimed at the ultra-poor.

In 2009, with Jamgoria Sevabrata (JS), Trickle Up supported 300 participants from communities in Purulia, West Bengal. Designed to reach the very poorest of the poor, the program built on lessons learned from Trickle Up's involvement in the CGAP-Ford Foundation Ultra-poor Graduation Project. Recognizing that the ultra-poor are too vulnerable to benefit from microcredit, the Project seeks to build on BRAC's ultra-poor programs in Bangladesh and create a common methodology for "graduating" the ultra-poor out of extreme poverty. JS was one of nine Trickle Up partners in West Bengal, Bihar, Jharkhand and Odisha.

Ultra-poor families in India, as elsewhere, confront many obstacles in their climb out of poverty. Their ability to participate in the economy of their remote farming communities is compromised by limited land availability, often abysmal soil quality, severe droughts and floods, and saturated local markets. Government investment in these areas is minimal and the poorest lack the capital to make investments in moving their families ahead. India's "invisible women" make up most of

the country's poor, and they struggle at all levels of poverty, but particularly so at the bottom. Most cannot sign their names, and are unaware of their basic rights. The men in their household control their few assets, and they struggle for decision-making power.

Safety nets such as food-aid and cash transfers help stave off crisis, but on their own, do not build the social and financial base necessary to break out of extreme poverty, nor do they empower women.. Livelihood development programs aim to do more than safety nets by significantly increasing a household's income-generating capacity, but are harder to implement with ultra-poor families than the less poor. Living day-to-day with virtually no productive assets or savings, facing numerous sources of vulnerability and frequent emergencies, ultra-poor families require a more complex intervention in order to defeat the many factors that can undermine progress.

Women were selected for Trickle Up's program using participatory community mapping and wealth ranking exercises to identify ultra-poor families. This was followed by household-level verification, through which individual women were identified. Despite their obvious need for support, JS staff had to return many times to convince them to join the program. Years of deprivation had made them wary and highly risk averse.

Because of the isolation of the ultra-poor women who were selected, the three-year intervention started by connecting the women to support systems, including a field and a health worker who would mentor them throughout the project and a self-help group (SHG), consisting of 10-15 participants. The groups met weekly and were encouraged to begin saving, taking small loans, initially for consumption and eventually for productive activities.

The participants and their mentors began a planning process, with the families and other SHG members to identify viable livelihood activities. This was the first step to develop a strategy to reduce their reliance on sporadic wage labour, which was the primary income source of 79% of participants at project inception. The first few activities were made possible by seed-capital grants to purchase productive assets; the training was tailored to the livelihood activities they chose. Most chose animal husbandry and farming, but some chose small business. All received a stipend during the "hungry season" in the first year to avoid the need to migrate for work before their activities were established; 78% of them were migrating every year prior to the program. Participants also learned how to access government health and social support schemes (only 44% had Below Poverty Line cards), and were visited monthly by health workers who trained them in nutrition, hygiene, maternal and child health..

The program was deemed generally to have succeeded.. Participants increased their net assets by 22 times during the program, to an average of Rs. 18,690 or almost \$300, from a starting average of Rs. 826. Eighty per cent diversified their livelihood activities beyond those supported

directly by the program; and all participants regularly attended SHG meetings. At the end of the project they were all having at least two cooked meals a day; at the start, over half only had one cooked meal a day.

However, there were variations, at the individual level and between SHGs, and two groups in particular performed poorly. Understanding the reasons for performance variations is critical to improving programs, and these are explored below through the experiences of two different groups – one that was average and one that performed poorly.

The case draws on from baseline and end-of-project surveys, monthly monitoring reports, periodic qualitative case studies of participants and groups, and an end-of-project qualitative evaluation that took place in six villages, and included 24 in-depth semi-structured interviews, nine focus group discussions with participants, and five focus group discussions with other community members.

The performance of Chologora Licher Sarna SHG was representative of the 26 groups supported by JS. The hamlet consists of 31 households, all of which are from the Santhal Scheduled Tribe. Ten of the poorest of these households were chosen to participate in the program. Eight performed well and met most SHG and individual targets, including achieving a diversified livelihood base, and significant assets and savings.

Following the completion of the program, SHG members generally believed their lives were much improved. Prior to participation they had been heavily dependent on irregular agricultural day labour and seasonal migration, since the land they owned was mostly un-irrigated undulating upland that is poorly suited to cultivation and could provide food for an average of only four months of consumption for the household.

Eight of the ten households had invested in farming, which provided cash and increased the quantity of food for consumption. Land that had been fallow during winter was made productive through training and capital inputs. Summer paddy crops were also improved through training on the system for rice intensification (SRI). Vegetable crops were generally lucrative, and some participants used their profits to lease new land. Two invested their grants solely in livestock, but most used goats and bullocks as secondary assets to diversify their livelihood base, once they had made profits in agriculture. Some, like Saro Mandi, had purchased land. Participants were optimistic: “We don’t have scarcity;” “We have money;” “We are feeling good,” they said in summing up their three years in the program.

All but two participants had ceased to depend on seasonal migration in the lean season, but both were due to shocks that had impoverished their households early in the project. One lost her husband when a thorn in his leg turned septic, and the other her mother-in-law. Despite

continuing to migrate during the lean season, their hardship was mitigated by support from other group members.

A severe drought in the first year was a setback for all participants, since it occurred before the new livelihoods had been fully established, forcing everyone to migrate. However program participants were less severely affected than others in the community as SHG members were able to replace failed paddy crops with food purchased from sale of their winter vegetable harvest and livestock. At the end of the project they believed they would not need to migrate again, as they had SHG assets, irrigation for future droughts, and group support if needed.

Program participants claimed that their diet had changed. Saro Mandi said: “earlier we didn’t have enough food so we used to cook maize in a lot of water and fill our stomach with that. But now we have vegetables, potato and rice for most of the time.” Both the quantity and quality of food had improved: “We can have fish and meat now.” They had also amassed stocks of wheat and rice to get them through the year

“I’ve created a buffer food stock in my house to cope with the lean season. The rice lasts for eight months and for the rest of the year I purchase rice from the money I get from selling vegetables. Before, from upland paddy, I only got about a month’s worth of paddy.”

Such statements reflected overall program results: 93% of households reported that adults had missed meals due to food shortage prior to the program, compared with 8% at the end.

Apart from one year of severe drought, conditions in the community had generally improved for everyone over the previous years, particularly with the introduction of the Jangalmahal subsidy scheme started in the area in late 2011, which provides highly subsidized cereals. However, the conditions of program participants appeared to have improved more than those of others. End of project consultations with men whose households had been more food secure than the programme participants’ due to their ownership of more land, the reason why they had not qualified for the programme, suggested that the participants’ ability to invest and manage winter vegetable crops and other assets had improved their wellbeing. These other households were still limited to growing paddy and maize monsoon crops. And two ultra-poor households that had refused to join the program were continuing to depend on seasonal migration, thus also reducing the benefits that they would have received from the government schemes.

Participants who were using mosquito nets and boiling drinking water felt that they were falling ill less frequently; two years without migration meant more school for children and participants had more to invest in education: Saro Mandi had been able to keep her son in school two years past class eight and cover Rs. 100 per month for tuition. Participants were able to repair their houses, buy utensils, and jewelry and clothing that did not bring them shame. These things “you can see,” stated one participant proudly.

Group members viewed the SHG as protection from moneylenders and security during future hard times. They have money in their SHG boxes which they can use in emergencies, and a source of finance to continue to grow and diversify their livelihoods. The SHG would also allow them to access bank loans.

But the SHG was far more than an informal bank. It was also a vehicle to make their voices heard in their community and beyond. Members discussed the need for an Integrated Child Development Services centre in the village and collectively prepared and submitted an application, with help from the field worker. The application was accepted and a centre was established. Saro and other SHG members also visited the Panchayat or local council to demand for food, rations, and work through MGNREGS, the Government's guaranteed labour programme. "We didn't know that we would get work if we put pressure in *Gram Sansad* meetings", said one member, Parvati Murmu. But "now after putting pressure in *Sansad* we get work for around 50 days while earlier it was only seven days".

Of course, not everything worked out. Many of them still did not have a BPL card, which they ascribed to not having the right political affiliation or good relations with the block office. But "we understand that it's better to go [to the Panchayat] together than alone"—an argument they also used to allay their husbands' concerns. The group also submitted an application to MGNREGA for a water-harvesting structure and individual ponds.

Just as importantly, the women's status had improved.. Field staff were instructed to ensure that women were at the center of the livelihood planning process, while also involving husbands, and grants had to be for productive activities in which women could play a major role. This was intended to give women influence over consumption and future investment of profits. Participants reported that their involvement in household management and decision-making had increased. Some also reported less domestic violence.

In contrast to the this SHG, many of the ten members of Rengernachar SHG, in Paisagora continued to struggle. Rengernachar was one of two groups out of the 26 whose limited progress against performance benchmarks made programme staff believe that the group was unlikely to continue independently after the program. Also a largely Santhal tribal community, Paisagora is located 15 km from the nearest market town. This village of approximately 175 households had also seen general improvements including receiving Jangalmahal benefits.

Three participants did better during the programme due to vegetable cultivation and increased paddy harvests following training, but their land was near the river, making success easier. Before the program their diet was largely rice water, but they were soon eating normal rice with vegetables grown in their own kitchen gardens, which they had been trained to do, and they

used some of the profits from the first crop jointly to invest in a pump, enabling them to cultivate throughout the year, rather than only in the rainy season. One woman earned enough to repair her house and buy a bicycle, along with further livelihood investment.

The other participants invested their grant money in goats. However, profits were lower than expected. Participants complained that they could not sell their goats before the rainy season because the traders coming to the village offered low prices. When the rains came many goats died. When the goats started dying, one participant mentioned “We did not think of any other option and staff did not facilitate this either.” and many of the participants ended up reinvesting in goats with their second grant.

To support their families, most of the 10 participants continued to do wage labour with their husbands. These participants continued to face severe food scarcity during August and September due to lack of employment and only receiving two to three days of work from MGNREGS. Along with having earned limited income they tended not to have land for kitchen gardens. The consumption of green vegetables that was encouraged by field workers depended on their ability to purchase from the market, which they could generally ill afford. At the end of the project they were still consuming rice water and had almost no vegetables except potatoes. They ate pulses only once a week.

The condition of the SHG itself was also of concern. All participants had amassed savings, though seven out of ten were below the average of Rs. 4400, and most of the loans from the SHG were used for health purposes, rather than productive investment. However, those who had engaged in farming were, again, faring better on this account too. Basanti Mandi took a loan from the SHG to buy a goat, potato seeds and books for her children. She was expecting to sell her goat for Rs. 2500.

When asked about the future of the SHG, a number of participants stated that they would continue to save from earnings, even from wage labour, as a cushion for emergencies. Speaking for this group, one woman said, “at home we cannot keep money and have to spend it on daily needs.” Another responded that she was only continuing because the field worker expected it. However, some non-participant community members believed the Rengernachar SHG had freed members from the village moneylenders and formed their own group to accomplish the same.

The participants made other changes that can reasonably be traced to program inputs, including improved hygiene and increased use of mosquito nets. And, non-participant community members generally appeared to be more positive about the group than members, claiming that relatively speaking their food security had improved. However, many participants appeared unsure about the future, lacked a clear vision of a livelihood strategy to escape extreme poverty and felt a need for more guidance, as suggested by Jabarani Tudu, who said, “My goats are too

old to be sold at a good price. Please suggest what I can do with these. I don't have any knowledge.”

Livelihood planning discussions between SHG members and field staff started early in the program cycle and were expected to be continuously revisited and fine-tuned throughout. Careful facilitation of livelihood planning is critical to giving participants and their households a sense of ownership over investments and livelihood decisions, so they can envision how their activities will help them to reach defined goals.

The sequencing of activities is usually vital. Participants are expected gradually to build from activities that support food security to higher yielding but higher risk and longer-cycle activities that create a strong and diversified livelihood base. In facilitating planning, field workers must also consider technical questions; does the household have the resources to manage a large herd of goats, for example, and how will they survive in the time it takes for it to bring in income? Will interim strategies such as daily wage labour or migration negatively impact the profitability of certain activities that require continuous attention? Furthermore, field workers are expected to veto Trickle Up funded activities in which women themselves cannot be active participants. Balancing these competing demands of the planning process requires skill, patience and adaptability.

In Cholagora, this process appears to have worked well. Participants' experienced a sequenced progression of livelihood activities that were logical and cumulative. Investment in farming, for example, earned profits that allowed further investment in infrastructure such as pumps, which enabled the purchase of livestock, which minimized risk in times of drought, with some diversification into vending activities such as fish selling. Furthermore, participants appeared to have taken on such planning processes themselves: they had concrete plans for what they would do next, and appeared motivated and optimistic about the future. One participant said, “When you have money ideas come to you.” They knew that they would face droughts and sickness, but most felt that their social, financial and physical assets would enable them to overcome such shocks. In other words, their efforts were not likely to be for nothing.

In Paisagora, however, the planning appears to have been problematic. Many participants claimed to have felt pressured into investing in goats, though this may be partly hindsight, since it is easier to feel that a decision was not one's own if it did not work out well. The overall lack of arable land available to participants greatly narrowed investment decisions. However, the field worker was unable to envision any alternative except goat rearing, and this too he approached with ambivalence. Goat rearing was seen as poor substitute for the farming improvement that was this particular partner organization's strength. This ambivalence appears to have negatively impacted the livelihood planning process and weakened participants' sense of ownership and ability to visualize success.

Another dynamic may also have influenced the planning process: goats are visible, tangible assets. Tangible assets are valued by participants, and particularly women, who have generally had very few assets to call their own, goats mean both security and status. There was also some indication that staff felt that their performance would be judged on changes in such tangible outcomes, such as more goats, rather than a long-term strategy of diversified livelihoods. In the case of Paisagora, this bias toward tangible assets mitigated against some other activities, including vending, for which accumulation of visible assets was less central. A desire for security and status should not be dismissed, they are both important program outcomes. But these factors, when given too much priority on their own, appear to have crowded out a deeper analysis and understanding of how such assets would contribute to a pathway out of poverty.

In understanding this situation it is important to note that not all participants who invested in goats did poorly. In fact across all 300 participants supported by JS, those who raised goats performed as well in savings and assets as those who invested in farming and a mix of activities, although the income they earned during the program period was generally lower. Monitoring data suggests that participants who followed all the training guidelines including vaccinations, a goat shed, and appropriate fodder, did reasonably well. Furthermore, about one in five of all JS participants chose to invest in goats from their own profits and SHG loans, as they saw goats as a worthwhile investment. And in Paisagora itself, consultations with other, slightly better off and more educated, community members suggested that goat and other livestock rearing were appropriate activities as grazing was abundant. While they acknowledged the challenges, since goats are prone to diseases and there is no government veterinary support in the village, when these villagers were explicitly asked what they would do if they had no land, they said they would invest in goats.

So why did some participants from this SHG not follow the training? It is here that buy-in during the planning process, or lack thereof, appears to have been critical. Motivation comes with a belief that efforts result in a worthwhile payoff. A significant challenge of working with ultra-poor people is that they have been trapped in cycles of poverty in which frequent shocks and low levels of resilience can make it exceedingly difficult to envisage a path out of poverty. Without a careful, on-going, planning that helps to project such a future and a field staff that are enthusiastic about a strategy, the opportunity provided by an injection of productive assets can easily be lost to participants whose primary preoccupation has long been meeting the basic consumption needs of their families. In Cholagora, the process worked well, but in Paisagora, decisions about livelihood selection weakened the broader livelihood planning process.

In Cholagora, SHG members engaged in a mix of livelihood activities from the start. Landless women pursued longer-cycle activities such as livestock while other group members grew and sold vegetables that fairly quickly brought in cash. All participants were given stipends of Rs.

126 per week or about two dollars during the first lean season to enable them to survive without migration, and hence to increase their assets. This was particularly important for those who invested in longer cycle activities such as goats, for whom many months would pass without seeing a return. But although their activities had not yet yielded profits, the women were motivated by seeing others doing well, it helped them believe that their effort would pay off. These goat-rearers also benefitted from the capital circulating in the SHG fuelled by early profits of others, as they could take loans before their own activities provided income. So just as livelihood diversification at the household level is important, this mix of activities within the group created dynamism, with the success of some members providing support and a positive example to others.

Members of the Paisagora group also engaged in other activities. However, the predominance of goat-rearing within the group, combined with livelihood planning in which messages were communicated that raising goats was an activity of last resort, meant that participants did not project the progress of those engaged in farming as a likely predictor of their own movement out of poverty.

Staff performance varied, as always. However, there was considerable variation in performance between different SHGs supported by the same staff members, and some of this did appear to be associated with staff performance with those particular groups. Many of the participants in Paisagora were critical of the field worker, believing that his guidance had resulted in investment plans that did not reflect their interests. Participants from other groups overseen by this field worker, however, were generally more positive about the support and guidance that he had provided.

So why would staff performance vary between groups? When this question was posed to staff members themselves, one simply answered “we are human” and explained that when a group or individual is doing well, field workers themselves are motivated by their interactions. This fosters a virtuous cycle in which engagement with participants is rewarded by gratitude and more positive outcomes. However, the opposite also occurs, and a lack of initial success can build resentment and discourage the close engagement required to guide participants on an economic strengthening pathway. In Paisagora, it appeared that a vicious cycle was created in which poor care of assets resulting from participants’ lack of ownership over the choice of asset contributed to and was compounded by a lack of close supervision by the field worker. In such cases staff continued to visit participants as per their contracts. However, some participants reported that the advice they provided was not detailed, and the visits often did not involve inspecting the assets to monitor and demonstrate best practices. Working with people who are discouraged is itself discouraging.

A combination of factors are required to foster the virtuous cycles required for ultra-poor people to confront the multiple barriers they face in building sustainable livelihoods. These include limited financial and productive assets along with weak social capital and limited technical skills, as well as the social and psychological legacy of livelihood strategies that are largely oriented to meeting survival needs, resulting in a low capacity to absorb risk and envisage paths out of poverty.

We should return to Saro Mandi's opening statement, that the field worker did not give them the river but gave them the knowledge to use it for cultivation. What was stopping them from using it before? They must have observed people who had irrigated their land, and while the capital outlays would have been difficult to come by for these families, access to small lump sums of cash from migration was not impossible, despite most such funds being used to pay off debts. However, the barriers were not only a lack of technical skills and capital, as substantial as those were. Ultra-poor households such as Saro Mandi's also needed the breathing space to invest in such opportunities and the support to take risks and change their mindset about what is possible.

Even with a holistic program, with numerous inputs and close support and monitoring, one significant obstacle, such as a death or an alcoholic or unsupportive husband, can seriously undermine progress. However, situations in which groups of participants perform poorly tend to be the product of a combination of factors. Bad luck, such as poor seasons, and context, including availability of good land and access to markets, no doubt play a role. But factors related to program design and implementation are also key, and affect the impact of adverse conditions. This includes the ability to trigger early successes by considering livelihood selection in the context of both the household and SHG, and the key role that livelihood planning processes play. Both these factors, together, help provide the motivation and hope that come with being able to envisage a viable movement out of poverty.

This means that it is important to monitor and address trends beyond those that directly reflect livelihood performance, such as income and accumulation of assets. This includes monitoring the dynamics within both households and groups, and interactions between field workers and participants, both of which may affect future livelihood performance. Issues need to be identified early on and steps taken to remedy problems, including the mere lack of triggers to break the cycles that keep people trapped in poverty. Based on Trickle Up and Jamgoria Sevabrata's experience, such virtuous cycles can be triggered with carefully sequenced program inputs, appropriate monitoring and fostering positive group dynamics; this did occur in 24 of the 26 SHGs supported. However, by understanding the experiences of those that did not perform well, Trickle Up tries to improve the performance of all.