

**Trickle Up ULTRA POOR PROGRAMME**  
**Qualitative Assessment of Sustainability of Programme Outcomes**

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**Presented to:**  
**Trickle Up**

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# Section 1: Introduction

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This paper presents findings from our final qualitative study on the Trickle Up Ultra Poor (UP) programme, implemented in West Bengal, India from 2007 – 2009. This study is second in a series of post pilot assessments, following an in-depth study conducted 24 months after the end of Swayam Krishi Sangam's (SKS) Ultra Poor programme. The series of assessments attempt to answer some of the crucial questions on sustainability of Graduation outcomes. As we<sup>1</sup> continue to gather experiences of pilot participants through the programme and beyond, we hope to better comprehend the feasibility of the model in increasingly dynamic contexts.

In May 2012, nearly 26 months after the programme was completed, we returned to the pilot site to conduct interviews and focus group discussions with pilot member households and staff. Our findings have been very encouraging; in principle, livelihood, financial and empowerment outcomes achieved at the end of the programme have been sustained. By and large, participants are more food secure, confident and prioritise children's education. Pilot Self Helps Groups have struggled to continue, nonetheless participants value savings, be it individual or in groups, and are not averse to small credit. Lastly there is greater awareness regarding state entitlements, though access remains an impasse given the state of politics in West Bengal.

Section 1 provides a brief introduction to the CGAP – Ford Foundation Graduation programme, followed by a discussion of Trickle Up's Ultra Poor programme; the rationale for implementing the model, the challenges they experienced and the positive outcomes they achieved. Section 2 presents the findings from our recent study on the sustainability of graduation outcomes. Our findings are based on 21 interviews and 8 focus group discussions with a small sample of pilot households as well as other women in the community, interviews with staff and local leaders. We conclude by putting forward the critical lessons learned, and issues for further debate and research.

## 1.1 The Graduation programme

Poverty reduction has been at the core of long established (and highly debated) development approaches, such as social protection and microfinance. Food or cash transfer programmes have successfully provided immediate relief to millions of food insecure households on an annual basis. It has also led to long term dependency on the state as it is unable to create pathways to economic self sufficiency. Microfinance, although at times presented as a 'golden bullet' for fostering rural economic empowerment, has had little impact in poorest households. This is primarily because on one hand Microfinance providers

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<sup>1</sup> BRAC Development Institute is conducting in – depth qualitative research and evaluations in Haiti, India, Pakistan and Ethiopia. Large scale quantitative impact assessments are being conducted by Innovations for Poverty Action (IPA) in 8 of the 10 pilots. IPA is also conducting qualitative research on pilots in Honduras and Peru.

are wary of reaching the poorest, and on the other these families are usually too risk averse or too poor to repay a loan, with their most likely scenario being further indebtedness. These interventions have thus struggled to respond to the *vicious web of constraints* of the extreme poor, resulting in little or no long term improvements in their circumstances.

*"Neighbours scared us, told me that if I would took the goats offered by dada (field officer) I would eventually be trafficked abroad. But nothing can be got for free, and I was too poor to resist the offer. I preferred anything else to living this life."*

(Srimati Sarder, pilot participant)

We refer to the extreme poor<sup>2</sup> as those at the 'bottom rung of the socio-economic ladder'. These households are continually susceptible to changes in informal labour markets, price inflation of food staples, adverse weather conditions (leading to low agricultural yield), natural disasters and personal health shocks. Opportunities to find decent work and a basic standard of living are further limited by state negligence and poor infrastructure (such as lack of education and healthcare facilities, roads, modes of transportation), as well as repressive social norms. As a consequence, extreme poor households are rarely able to secure their daily food needs or enhance their long term economic resilience.

BRAC Bangladesh, in light of these complex challenges, adopted an approach of 'marrying methods', combining livelihoods, microfinance and safety nets to create an innovative model, Challenges the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR:TUP, popularly referred to as TUP), to effectively reach the poorest households (Huda, 2008). The programme objective is to 'graduate' these households sustainably out of extreme poverty by the end of the 18 month project cycle. In 2006 CGAP and Ford Foundation launched the CGAP-Ford Foundation Graduation Program, to pilot test adaptations of this model in diverse geo-political and cultural contexts across the developing world<sup>3</sup>.

The Graduation programme is designed as a carefully sequenced set of interventions, also referred to as the five 'building blocks': targeting, consumption support, savings, skills training and regular coaching, and an asset transfer."<sup>4</sup> These intensive elements are implemented over a period of 18 – 24 months, and specifically target the poorest households to address their basic livelihood, food, health and social constraints. CGAP and Ford Foundation have partnered with local organisations to implement a series of ten pilots in eight countries.

## **1.2 Trickle Up Pilot: Background and description**

Particularly in the case of India (and more so in West Bengal), it is the exclusion from social safety nets rather than dependence that keep households in extreme poverty. The nature of

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<sup>2</sup> Graduation pilots have largely focused on rural poverty. SWF/SFD, Yemen is currently implementing the Graduation pilot in an urban site, and Bandhan, West Bengal has implemented an urban Graduation model in its scale up phase. For further information, please refer to <http://graduation.cgap.org/pilots/>

<sup>3</sup> Ten CGAP – Graduation Pilots have been implemented in eight countries in chronological order of: Fonkoze (Haiti), Trickle Up (India) Bandhan (India), SKS (India), PPAF (Pakistan), REST (Ethiopia), SWF/SFD (Yemen), Plan/Arawiwa (Peru), Plan/ODEF (Honduras), IPA/PAS (Ghana)

<sup>4</sup> Hashemi and de Montesquiou, 2011, 2

such exclusion is not only gendered, but coloured by communal and caste - based politics. Non – state actors attempt to fill the gaps but remain limited in their abilities to address the myriad of constraints that characterises extreme poverty. Trickle Up considered the Graduation model as a potential solution to ‘filling these gaps’, and decided to pilot test the model. Until then, Trickle Up had been a non-profit organisation that specialised in providing seed capital grants to poor women along with training. Its programmes in India operated through women’s Self Help Groups (SHG), which act as key platforms for implementing development initiatives.

In 2007, Trickle Up in collaboration with its implementing partner Human Development Centre (HDC) initiated one of the first Graduation Pilots in Canning Block II, West Bengal. Situated in the southern part of the state, the region is characterised by marshy, saline lowlands prone to heavy flooding during the monsoons. Canning Block II is one of the poorest Blocks in the district of South (24) Parganas, and pilot villages were selected across five of the poorest *Panchayats* (rural administrative zones)<sup>5</sup>. Despite its proximity to Kolkata, infrastructural development has been slow owing to its oppressive political structures (to be discussed in detail in Section 2.3). Logistical convenience was a secondary consideration – Trickle Up was able to closely monitor the pilot and maximize their learning.

In Canning Block II, land is divided into redistributed vested land (controlled by the state) and privately owned land, which has been concentrated in the hands of a few powerful landlords backed by political parties (Kar, 2011). The poorest households live on small, unviable plots of vested land with no written documentation, and are at constant risk of losing their homes. At the start of the programme, the Public Health Clinic (PHC) was rarely functional and frequently refused treatment to the extreme poor. Primary schools were few in number, and they were either too far or discriminatory towards children of lower and backward castes (Kabeer et al 2012).

Trickle Up has a strong mandate of women’s empowerment, and targeted only women for the TUP programme. The nature of gendered extreme poverty in Canning Block II, on the surface, bears resemblance to other pilot sites; households are typically landless, reliant on irregular wage labour, seasonally food insecure, have limited or no male/spousal support, many children and meagre physical assets. Seasonal migration and dependence on extortive money – lenders are common coping practices. However, these households are deeply entrenched in caste based and political poverty, which often prove to be the insurmountable stumbling blocks. The 3 main communities that inhabit these villages are *Adivasis* (Scheduled Tribes), *Dalits* (Scheduled Caste Hindus) and Muslims, who fall in the official category of Other Backward Castes (OBC). These communities have historically been marginalised and discriminated against on the basis of their caste and religion. They engage in precarious, low – income livelihoods that are inherited through generations. Although *Adivasis* and Dalit women enjoy more physical mobility, they have traditionally engaged in crab catching or pig rearing (Kabeer et al 2012). Muslim women are the least mobile, and

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<sup>5</sup> Trickle Up selected the pilot site as it had been identified as a poverty hotspot by the West Bengal State Government at the time.

rarely engage in paid work outside the household. Male negligence and domestic abuse are pervasive phenomena in these villages, leaving women to fend for themselves and their children.

In order to select the most vulnerable women, Trickle Up conducted Participatory Rural Appraisals (PRA) in 29 villages. The HDC staff verified the PRA results with household visits and 300 women across 10 villages were finally selected for the TUP programme. The inclusion and exclusion criteria were as follows;

### **Inclusion criteria**

- own less than 40 decimals of land
- no active male members
- no productive assets
- have children engaged in labour or not going to school
- unable to secure food needs for the whole year

### **Exclusion criteria**

- regular earning member in the household
- having a microfinance loan

The Graduation programme called for a fundamental change in Trickle Up's organisational approach. To begin with, they moved away from individual cash grants to assets transfers and intensive 'handholding' for its members. Trickle Up initially conceptualised its programmatic goal based on their learning from BRAC, i.e, of graduating into Microfinance at the end of 24 months, but soon realised it was not appropriate for their participants in West Bengal. Trickle Up eventually divorced itself from the microfinance agenda, and strived to graduate members 'into state services' with memberships in the government SHG scheme *Swarnajayanti Gram Swarozgar Yojana* (SGSY)<sup>6</sup>, through which various public schemes are delivered.

### **Pilot Objectives and Achievements**

Trickle Up designed the intervention along four key objectives; **livelihoods development, financial inclusion, social empowerment and improved health and nutrition**. A mix of interventions was adopted to boost participants' income-generating activities, increase social awareness, improve household health and hygiene conditions, food security, encourage group savings, and create linkages to state services (such as access to health clinics, government schools, *Antyodaya*<sup>7</sup> benefits, old age/widow pension schemes etc).

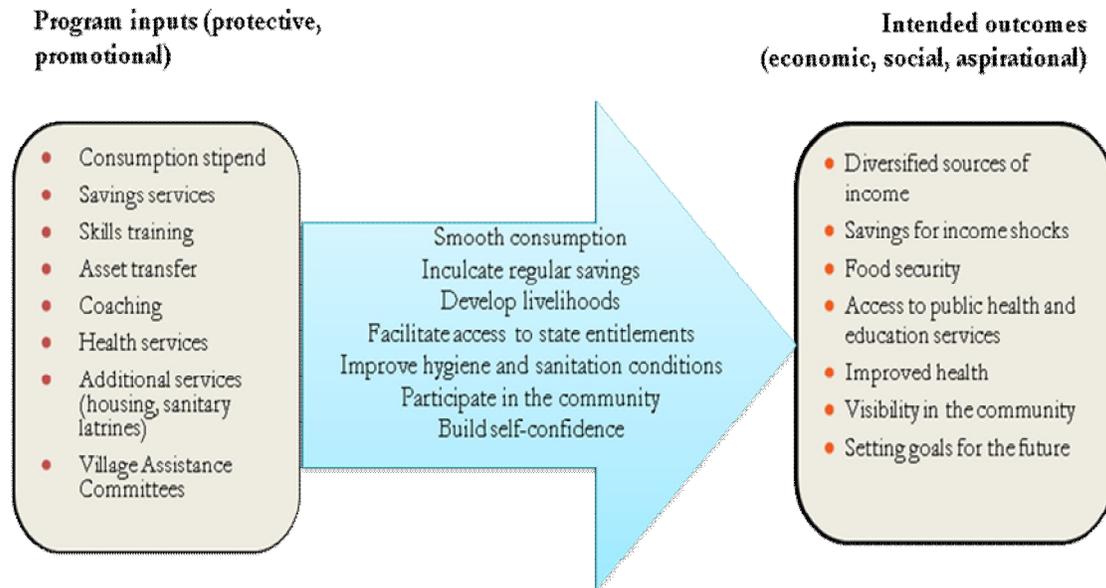
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<sup>6</sup>In 1999, SGSY was launched in India as an integrated programme for self-employment of the rural poor. The objective is to graduate poor families above the extreme poverty line by organising them into Self Help Groups (SHGs) through a process of social mobilisation, capacity building and provision of income generating assets through a mix of bank credit and government subsidy. For further information, please refer to Government of India's portal, <http://india.gov.in/sectors/rural/index.php?id=15>

<sup>7</sup> Antodyaya Ann Yojana (Below Poverty Line) scheme is intended to target the poorest households. The scheme entitles them to 35 kgs of wheat and rice per month at INR 2.00 per kg and INR 3.00 per kg. For further information, please refer to [http://www.wbdma.gov.in/HTM/MUNI\\_Antyodaya.htm](http://www.wbdma.gov.in/HTM/MUNI_Antyodaya.htm)

Drawing from BDI's previous research and Trickle Up's internal qualitative evaluation, a discussion of their programme goals, inputs, challenges and achievements is presented below.

### Trickle Up UP Programme: Process of Change Framework



**Livelihoods development** strategies included classroom based skills training and four asset baskets<sup>8</sup>;

- four goats, or four sheep,
- ten ducks and two goats/sheep,
- four pigs and
- petty trade such as paddy husking or mobile vending.

Trickle Up designed much of their livelihood component as similar to BRAC's TUP programme which focuses on livestock based activities. Livestock survival however proved to be extremely challenging, due to monsoon floods and subsequent epidemics such as bird flu and goat pox. As a result, participants suffered rapid asset loss within the first year of the programme. Pilot implementation was highly reactive and subsequently multiple rounds of asset transfers were organised over the course of the programme. Only 'strong performers' received more livestock, while less dynamic participants were encouraged to take up petty trade. Fish cultivation and paddy husking were offered to diversify their risk base and increase food security. 'Animal friends' were appointed from amongst the TUP households to provide 'around the clock' veterinary support to the community, but it failed to be a useful endeavour (Kabeer, et al 2012).

The initial programme design also included a consumption stipend of Rs.91 (US\$1.60 at the time) per week over 32 weeks for livestock participants, and 12 weeks for petty trade. Due

<sup>8</sup> Grant size was approximately USD 125 per capita

to unanticipated changes in expenditures, Trickle Up abruptly halted the stipend distribution and re-allocated funds to the most needy. This resulted in tensions between field staff and participants as the sudden change of plan was not duly communicated.

Although Trickle Up struggled to effectively implement the livelihoods component, they found that by the end of the programme 63% of participants had used their profits or SHG loans to diversify income generating activities and 33.34% (or a third) diversified into subsistence paddy cultivation (Trickle Up, 2010). Due to limited veterinary support after the program, livestock holdings (goats, sheep and pigs) decreased although participants experienced a substantial positive change in other sources of income. According to the final results of the Client Monitoring System (CMS), participants were able to rely on a wider livelihood base which improved their food security and regularised their flow of income in spite of inflation in food prices (Chanani and Huda, 2010).

**Financial inclusion** was envisioned through the creation of 22 SHGs, each consisting of 10 - 20 UP participants. The basic function of the SHG was to regularise savings behaviour by pooling members' weekly savings<sup>9</sup>, which would further act as a source of small credit at low interest rates. The objective was to eventually link these groups to rural banking institutions, enabling access to larger credit schemes. The majority of UP participants had no prior experience of formal savings or microcredit. However, nearly 38% of these households had informal debts at the start of the programme, mostly for consumption or health purposes (Trickle Up, 2010). At the end of the programme, the amount of formal savings (for eg. banks, post offices) significantly increased, whereas the number of participants saving in SHGs increased as well (Chanani and Huda, 2010). These personal savings gave them deep sense of pride and security.

SHGs functioned not only as savings and lending groups, but also served as a platform for distilling programme messages and strengthening cooperation amongst UP participants. Trickle Up found these groups to be critical for increasing members' confidence and mobility. Women garnered support to confront abusive, alcoholic husbands, stop child marriages and even accompanied one another during hospital visits. Although incorporated at a later stage in the pilot than was subsequently deemed appropriate, SHGs proved to be an important apparatus for ensuring the multi-dimensional objectives were sustained.

**Social empowerment** was a core focus of the programme, and outcomes were overwhelmingly positive at the time of graduation. Handholding was conceptualised as the backbone of programme delivery. To this end, 6 Field Organizers (FOs) were recruited and trained to carry out the responsibilities. FOs gathered participants for group meetings every week, where they could openly discuss pertinent issues such as child marriage, domestic abuse, hygiene and sanitation, state entitlements and basic financial planning. Individual handholding and training was prioritised, and FOs visited households on a weekly basis. During these intensive visits, they reiterated the messages discussed over meetings, monitored livestock care and management, household cleanliness, book keeping and

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<sup>9</sup> A minimum amount of weekly savings was fixed by group members, usually ranging between Rs.10-20.

provided business advice. Village Assistance Committee (VACs) consisting of village elders and elites was an unsuccessful initiative, as political parties and the elected *Panchayat* committee attempted to exploit this opportunity to promote their interests rather than for altruistic reasons (Kabeer et al 2012).

A major achievement for most TUP members has been that the experience of the programme led to a surge of self confidence and a sense of identity. According to the CMS results, there was a drastic increase across four identified social indicators; children's school attendance, purchase of clothes, attendance at social events and buying presents. HDC staff also observed that domestic abuse, child marriage and trafficking had reduced due to collective action by the SHGs. However, access to state entitlements, mainly *Antodaya* or Below Poverty Line (BPL) cards, remained a challenge due to heavy politicisation and procedure<sup>10</sup> of these schemes.

**Improved health and nutrition** Prior to programme intervention most TUP households preferred local healers or private clinics to PHCs, mainly for reasons of distance and option of paying in instalments. Trickle Up appointed a female health worker who was responsible for looking after participants' health needs. The health worker trained participants on family health (preventive healthcare, sanitation and nutrition), maternal health (pre-natal and post natal care, family planning) and child health (immunisations and nutrition) (Kabeer et al 2012). HDC staff members leveraged their role in these communities to advocate for increased accountability and better services at the local PHC. As a result of their efforts, there were considerable improvements in doctors' attendance and dispensary services. The health seeking behaviour of participants however remained relatively unchanged. A year after the program had ended there was a notable increase in treatment of minor illnesses by local healers and a concurrent decrease in seeking treatment from PHCs. Even private healthcare was considered to be of better quality over government healthcare provisions (Chanani and Huda, 2010).

FOs provided seeds to plant local fruit trees (e.g. mango, guava etc) and grow vegetables to improve nutrition. Despite the health worker's abrupt departure in the middle of the programme, TUP members perceived health improvements due to better hygiene practices (such as use of latrines, washing hands with soap, washing fresh foods). At the end of the programme, Trickle Up (2010) found that 75% of participants were diligently following health messages, and nearly 50% were encouraging other community members to follow the same.

### **Graduation: Evaluating participants' performance**

In August 2009, a final assessment determined whether participants were ready for graduation. Trickle Up assessed participants on a score of 1 to 5 against two sets of indicators. The first set was termed as 'CGAP indicators', which included economic

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<sup>10</sup> The first BPL census and registration was carried out in 1992, and takes place every 10 years. Latest census results were released in early 2012. Census indicators and results are contentious and have been highly debated ([http://www.business-standard.com/article/economy-policy/bpl-census-to-assess-poverty-better-plan-panel-111100700081\\_1.html](http://www.business-standard.com/article/economy-policy/bpl-census-to-assess-poverty-better-plan-panel-111100700081_1.html))

indicators such as enterprise growth and diversification, meeting a savings/borrowing requirement of 20 USD, and non – economic indicators; active SHG participation, food security, level of personal hygiene and sanitation, skill acquisition, improvement in social awareness, access to state services and children’s education. The final graduation rate stood at only 58%. Trickle Up staff was of the opinion that the graduation criteria diminished their participants’ achievements, particularly as more weight was given to economic indicators. The scale was therefore altered to incorporate lower thresholds for economic indicators and integrated participants’ self perceptions and perceptions of each other’s performances<sup>11</sup>. This ‘peer review’ process established that 86% of participants had successfully graduated out of extreme poverty<sup>12</sup>.

BRAC Development Institute conducted in-depth qualitative research over a period of 13 months in collaboration with Naila Kabeer<sup>13</sup>. A life history methodology was used to follow the lives of 20 participants towards the end of the programme and six months after. The paper analyses the process of change in participants’ lives, and gauges the programme’s effectiveness to respond to individual, household and structural constraints. The research reveals that in terms of personal agency and subsequent programme performance, respondents can be categorised into of ‘slow’, ‘medium’ and ‘fast climbers’. It was found that while some were inherently more entrepreneurial and possessed the personal ‘agency’ to succeed, others were ‘less dynamic’ and required intensive handholding and skills training. For example, this programme presented a rare life – changing opportunity for *Adivasi* women, who came to be the fastest climbers. For the first time, their communities had been prioritised for a development intervention. They were also more accustomed to working long hours outside their homes. Dalit and Muslim women that performed well normally had supportive husbands, previous business experience or networks with the political elite. Furthermore, the programme’s focus on asset diversification, strengthening of SHGs and close, committed mentoring enabled these women to ‘transform’ their life trajectories.

On the other hand, male irresponsibility and domestic abuse were hindering factors for the less dynamic participants. Their husbands were a drain upon financial resources, who felt threatened by the programme’s intentions. As a result, these women remained low on self confidence and less enthusiastic about tangible improvements in their lives.

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<sup>11</sup> The peer review methodology was conducted in each SHG.

<sup>12</sup> Trickle Up conducted internal qualitative and non-experimental quantitative evaluations to assess impact of the programme. Baseline and end line surveys were conducted with the support of the Indian Institute of Management for a quantitative evaluation. Results are yet to be released.

<sup>13</sup> The full Working Paper is available at <http://www.soas.ac.uk/cdpr/publications/papers/file76193.pdf>

## Section 2: Sustainability of programme achievements

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The study was conducted over a period of 3 weeks, using qualitative methodologies for data collection and analysis. The research assistant and I interviewed 21 pilot households (three in each of the seven pilot villages). We further conducted 8 Focus Group Discussions with both pilot SHG members as well as non – pilot SGSY members to determine positive outcomes and differences between pilot and non – pilot groups. Trickle Up and HDC staffs were also interviewed to understand perspectives on objectives, challenges and achievements of the pilot. Finally, we interviewed local *Panchayat* leaders and Block Development Officers (BDOs) to elucidate government development priorities for the area<sup>14</sup>.

A third of our respondents were selected from the qualitative research sample. There was rich data and life story analysis available from the research, which allowed comparison between their past and present trajectories. Overall, a cross – section of Adivasi, Dalit and Muslim households were chosen, of which 11 were ‘fast climbers’ and 10 were ‘slow climbers’ during the programme as per FOs’ evaluations.

As illustrated below, our present findings resonate with some of the key highlights from Trickle Up’s end line qualitative evaluation, drafted in November 2010. This is extremely encouraging, considering there was no staff presence in these villages shortly after graduation. However, other macro – level challenges have been exacerbated (to be discussed further in this section) that limit the scope for steady progression out of poverty.

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<sup>14</sup> It must be acknowledged that BDOs were relatively unresponsive to our questions, a frequent treatment experienced by NGO professionals in West Bengal. Given the high politically charged environment, it is commonly perceived that NGO workers as well as researchers also have politically motivated interests.

## 2.1 Livelihoods Development and Diversification

*Monowara bibi, is a 50 year old Muslim woman living in Patikhali with her husband and 3 of her 6 children. Her older son is an apprentice at a tailoring shop, while her youngest daughters are attending school. Prior to the programme, they lived in a 'tiny shed covered by plastic sheets'. She stayed at home and her husband was a construction worker. Over the course of the programme, they leased land for paddy cultivation, began fish cultivation in their small pond, bought poultry and improved their housing conditions. She acquired strong livestock management skills, and was even appointed as 'Animal friend' as well as leader of the SHG in her neighbourhood. Although they have Above Poverty Line (APL) cards, her family has gained political advantage once their favoured party, the Trinamool Congress (TMC), came to power.*

*At present, they own 18 ducks, 2 hens and 2 goats as well as two ponds for fish cultivation. Last year, they were able to borrow Rs.60,000 from different sources, mostly relatives, to acquire agricultural land. According to her, it is a worthwhile investment, as real estate prices are escalating. She thinks fruit trees are an excellent source of nutrition, and plans to plant more trees so she can sell fruits as well. She now dreams of buying a cow, of building a pucca (concrete) house and educating her younger children as far as possible.*

Monowari bibi's story is a singular case of land ownership in our sample. Nonetheless, we are able to conclude that food security has undoubtedly been a sustained outcome of the livelihoods intervention. All but six respondents diversified into paddy cultivation through land lease during the project cycle, and have continued ever since. Majority of these households claim that they do not need to skip meals even during the lean season, although quantity and variety of foods reduces. Paddy and fish is normally cultivated for subsistence, although a small portion of their yield may be sold in exchange for immediate cash. A respondent's husband describes, *'normally we don't sell what we cultivate. But for some purposes, especially children's education, we have to sell a few kilograms of paddy.* Fewer households rear poultry both as a source of food and cash.

Livestock rearing has remained a vital coping strategy rather than a source of assured income at regular intervals. Pilot households still rely on daily wage labour as a main source of income, although respondents feel less compelled or 'forced' to participate in such strenuous physical labour activities (to be discussed further in Section 2.3). Seasonal migration to Kolkata has reduced as local wage labour opportunities have improved, *"Now there's more work, there is road construction work, house construction work, pond excavation for fisheries and even Panchayat (NREGS<sup>15</sup>) work. Earlier we only found consistent work in Kolkata and here we would just sit and stare."* Apart from diversifying into paddy or fish cultivation, households generally sell their assets during health emergencies and for house repairs. This income proved particularly useful for those who lost their homes during the *Aila* cyclone but did not receive the aid of Rs.25,000 (approx. 535 USD at the time) which they were promised by the state government.

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<sup>15</sup> National Rural Employment Guarantee Scheme

Livelihoods diversification has therefore proved to be essential to maintaining a healthy asset base and constant flow of income (both cash and in kind). The success and extent of livelihoods' diversification is largely dependent on respondents' personal initiative and on the presence of a supportive husband with whom they are able to articulate a medium term business plan, and share the burden of these activities. A point to note is that, over the last few years commercial fisheries have become a profitable business that has rapidly expanded, leading to excessive salinity in the soil. Subsequently, the area has increasingly become uncultivable and unsuitable for livestock rearing, and potentially renders the participants vulnerable to new livelihood shocks<sup>16</sup>.

## 2.2 Financial behaviour

Self Help Groups (SHGs) are crucial to participants' sustained economic achievements. Once the SHG becomes adequately experienced and well established, groups are linked to formal rural banking institutions where they can access bigger loans. As Trickle Up introduced these groups later in the pilot, development and sustainability has been a challenge. Although 15 groups are technically considered 'functional', only 5 of these groups have been successfully functioning without any programme supervision. Other groups have either struggled to continue in the absence of constant monitoring, or merged with SGSY groups.

**Case 1:** *The pilot SHG in Jhaltala is thriving. Srimati Sardar is the leader of her group which currently has 11 members. She is an energetic, positive leader and fortunately there is a strong bond of friendship amongst members. There are other dynamic members to ensure the group's survival. Members also appreciate the benefits of their SHG as they are able to borrow money from the group fund with ease, instead of resorting to money lenders. According to them, borrowing money is not a headache anymore as they pay Rs.20 instead of Rs. 250 for every 1,000 rupees. The group currently has Rs.35,000 in their savings account. Srimati exclaims, "We could not even think of so much money before!"*

**Case 2:** *Malati Sardar is the leader of a 14 member pilot SHG in Dokerpara. During the programme, they regularly pooled their savings and even invested in a husking machine. Their activities ceased approximately a year after FOs stopped facilitating them. Members stopped attending the weekly meetings and some refused to repay their outstanding debts. They find it time consuming and expensive to make regular visits to their bank which is located in Canning town. Malati is a vocal and enterprising leader but struggles with an abusive husband and has little support from other group members. She has found it extremely challenging to keep the group together, and admits, "We need dada (FO) to move things forward".*

As the example above suggests, the success of the group **requires strong leadership, cohesion and trust, and financial discipline of members**. Srimati Sardar's group consists of more dynamic members who have been able to rapidly expand their asset base and steadily ascend out of their poverty. In contrast, Malati Sardar's group members have struggled to

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<sup>16</sup> A detailed understanding of the implications of excessive fish cultivation on livelihood vulnerability was beyond to the scope of our study.

economically grow as failure to repay bank loans has led to their savings accounts being blocked.

Most SHG members mentioned book keeping as an obstacle. As UP members are typically illiterate, they are forced to rely on outsiders who are not always regular, trustworthy and charge hefty fees<sup>17</sup>. Internal squabbles and the lack of trust amongst members also threaten the longevity of these groups. At present, HDC is not adequately staffed to systematically monitor both pilot SHGs along with their current programme participants (Phase II or Scale Up phase). Nonetheless, FOs recently began to provide ad hoc book – keeping support in an effort to revive the pilot groups.

Members of functional pilot SHGs as well as SGSY groups unanimously confirmed its multi-dimensional benefits;

- SHGs are a **secure place to save**, mainly as it prevents husbands from snatching away their hard earned savings.
- SHGs act as an **excellent low interest credit source** for household emergencies (such as health expenses, housing repairs) and investment into other livelihoods (leasing more land or ponds). As an SHG member explains with a clear sense of pride, *“Earlier, we had to borrow from outside where the interest rate is exorbitantly high (INR10-100)/month. But the group charges only INR 2.5 for every INR 1,000 per week. Also, the interest we pay does not go somewhere else. It is our money and it remains OURS.”*
- Provides an **emotional safety net** for these women as SHGs are a platform for discussing their problems and confronting them. Harani Sardar, a successful Adivasi entrepreneur explained, *“My husband does not beat me anymore. Nor does he take away my income. But, he used to do so before I joined the SHG. Since I regularly meet other girls of my group he is now afraid of us.”*
- FGDs also suggested that the SHG meetings provide a **much needed ‘break’** for women who are used to working long hours with little support within the household.

In spite of the uncertainty regarding the permanence of SHGs, respondents value the benefits of saving and financial planning. Luftanesa bibi, a Muslim participant from Gangacheri never participated in the economic decisions of her household prior to the programme. Now she carefully plans her investments with her husband, *“I never keep a big amount at home. I always invest [lease] in land whatever I get. It is profitable and safe. I could marry off my daughter because of this.”* Few have even opened individual accounts with their husbands and for their children<sup>18</sup>.

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<sup>17</sup> The SHG model used was that of *Pradan*, one of India’s leading NGOs that specialises in Livelihoods and pioneer of the SHG movement. The model calls for an external accountant to ensure transparency. Majority of the Trickle Up India staff had previously worked in *Pradan* and drew on their prior experiences for the pilot. The SGSY group model further stipulates that each group needs at least one literate member who is able to maintain books in the absence of accountants.

<sup>18</sup> Four respondents are currently saving in schemes offered by Microfinance Institutions, although the authenticities of these schemes could not be verified.

### 2.3 Social and Health Messaging

Trickle Up's intervention was able to empower participants in multiple dimensions. The experience of owning assets and managing an enterprise, of associating with other women in an independent space, of developing a relationship of trust and friendship with FOs created a set of skills that has enabled them to transcend their prior mental and physical boundaries.

**Self confidence and personal freedom** Our study revealed the indelible mark that 'dada's (meaning older brother, as FOs are affectionately called) have left in participants' lives. The perseverance of FOs and their undue 'around the clock' availability gave participants a sense of security and self – confidence, *"When dada first approached, we were so shy that we would cover our heads and hide. But he was relentless, and told us not to be afraid. Finally we gave in"*. Their constant and frank interaction with FOs also developed their confidence to engage with other strangers, *"... if you would have come few years ago, I could not have talked to you. I would have been afraid to do so. Dada taught us how to talk to strangers. Now I can"*. A number of respondents expressed pride in being able to sign their name as it affirms their individual identity. A FO's moving statement encapsulates their handholding role, *"these women have never received this support – they don't even receive any emotional support in the village. No one wants to listen. Now they have the belief that someone wants to listen to their concerns – and that has given them confidence...They learnt to come to our office, speak their mind – so they understood that they can speak their minds anywhere. No other programme can give this support"*.

In terms of physical mobility, pilot participants generally claimed to have greater confidence than before the intervention. However, majority of our Muslim respondents remain bound by deep – seated tradition, as Samiron bibi explained *"It is not good for a mussalman [muslim] woman to work outside, especially when we can make the both ends meet now."* The latter part of this statement alludes to a fascinating aspect of attitudes towards mobility and engaging in paid work. In households with a strong, responsible male presence, pilot participants have a greater if not equal stake in financial decisions but do not necessarily participate in the associated activities (such as negotiations with livestock wholesalers/suppliers, agricultural labour etc).

We found as socio – economic conditions have improved, women irrespective of caste and community, prefer to adhere to the role of a housewife rather than engage in any form of paid labour beyond the household. In fact, the *freedom* to only engage in activities within their private spheres is perceived as a sign of improved social status and luxury within the community (akin to housewives in middle – class households). An example is that of Lakshmi Sardar, an Adivasi participant who previously worked as an agricultural labourer. During the programme, she gradually felt there was no pressing need for her to work in the fields along with her husband, *"when I got goats and my hens I had to look after them. I also have three school-going children for whom I cook and clean. Therefore, I have chosen to stay at home."*

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**Children's well-being** We found most respondents to have specially internalised messages that are pertinent to their children's wellbeing. They not only understand the risks that marriage poses to underage girls, but even attempt to raise awareness in the community, *"I protested against a child wedding in my village. The girl's parents were furious, but I told them that they must not break the law"*. Education is valued primarily as a pathway out of poverty, and households compromise on other needs or borrow in order to afford quality education. A major related expense is private tuitions, as quality of teaching in state schools is considered to be of very poor standard. The exceptions were the slow performers, those who have lost their assets and are still food insecure. For such households, education remains a low priority, as Amala Singh, a Dalit participant admits, *"we have no money to educate her up to BA so that she gets a job. A little education is sufficient for village girls. If I get a good boy we can't wait as keeping a marriageable daughter means an additional mouth to feed!"*

To the contrary, Adivasi participants ardently value education. This outcome is particularly heartening, since local leaders<sup>19</sup> have found it difficult to 'bring development' to Adivasi villages. Although respondents have never attended school, they are working hard to ensure their children are able to complete secondary education as well as college. In Jhaltala, participant families are sending their daughters to a private English medium school. In Gangacheri, Alok Lata and her husband emphasized the importance of meeting their children's needs, *"next year I will send him to a Missionary (English medium) school in Kaldwip. The admission fee is INR 3,000 but we have to manage it anyhow. The standard of the school is very good"*.

**Domestic abuse and dowry** During the programme, FOs intervened and addressed cases of severe domestic abuse as well as spousal negligence. According to FOs, they were able to achieve success to a partial extent, as a number of husbands were responsive to programmatic messages (often due to entailed benefits). A FO clarifies, *"Domestic dynamics improved during the programme. We worked with both husbands and wives – otherwise you can't expect harmony. But it is like a spring – some husbands listen for a while and then go back to their old habits"*. We found that with the exceptions of three dynamic respondents, participants without male support<sup>20</sup> did not experience visible socio - economic changes since the programme ended. While these participants were 'slow climbers' due to their adverse household dynamics, they have been not been able to sustain any positive outcomes that were achieved by the end of the programme (for e.g. still heavily dependent on wage labour, have not internalised social or health messages, older children do not attend school).

Adverse social practices are indeed the most difficult to address, and any indications of positive change are often temporary. Recently, villages such as Dokerpara have experienced an unprecedented rise of unsolicited *chullu bhatta* ('hooch' shops/stalls), which has lead to increased alcoholism and in turn domestic abuse. In the past, pilot SHG and SGSY members

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<sup>19</sup> Interview with Panchayat *Pradhan* (elected leader) of Sarangabad, Canning Block II

<sup>20</sup> 10 out of 21 respondents are considered to have little to no male support

have staged vehement protests against these shops and even torn them down. Yet as the local police turn a blind eye, these shops are mushrooming across villages. Dowry is another ubiquitous custom that continues to be an economic drain on households. Despite the awareness of dowry being a criminal practice, most families are afraid to challenge the social dynamics in fear of having unmarried daughters on their hands. A pilot participant explains, *"It was very difficult to get them married, we had to borrow a lot of money to marry off 5 daughters. Dada told us to go to the police if families ask for dowry, but we can't get our daughters married if we are not willing to pay"*. Such tribulations present grave social challenges which are beyond the remit of time bound interventions, and require strict government action and educational campaigns.

**Health, Hygiene and Nutrition** Apart from the strongest performers, participants have generally found it more challenging to recall or follow messages on hygiene and nutrition. Nutrition messages, for example, have been difficult to maintain in an environment of disproportionate hike in food prices orchestrated by middlemen<sup>21</sup>. Ojiman bibi, one of the slowest performers, retorted, *"they told us to eat nutritious food, but what can one do if they can't afford it all the time?"*

Few claimed to use fruit trees planted during the programme as a source of nutrition. Both HDC and Trickle Up management acknowledge that habits such as the use of latrines have not been internalised. A FO made a crucial observation that the expectation of sustained behavioural change is not always realistic in the case of UP participants, *"they did it when we around but let these habits go as soon as we leave. They are not able regularise many of these habits as they have to work long hours – if they were housewives (like middle class women in these areas) they would've been in a position to maintain these hygiene messages. They leave at 6 am and return at 4 pm – they're barely home for 1.5 hours for lunch. Although they remember some of the messages – they have too much on their minds.* Harini Sardar, one of the stronger performers has a more optimistic view. For example, she feels that her village has become cleaner since women are more aware of the health benefits in keeping their surroundings clean. She concludes that as a consequence overall incidence of disease has reduced in her village.

The health – seeking behaviour of participants is still governed by factors of distance and travel costs. Majority of respondents continue to visit private clinics for common ailments, but approach the PHC for more serious maladies. The quality of healthcare however remains especially dismal, as the *Panchayat Pradhan* (local administrative leader) explained, *"Healthcare remains very poor in these parts. We don't have good doctors who are willing to stay. And they tend to simply refer poor patients to far off hospitals as they are unable to bribe them"*. An unfortunate case is that of Kamala Sardar, who was a slow performer in the programme as her husband is paralysed and has a large family to look after. When her husband's vision started to fail, they were referred to the NRS Medical College and Hospital

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<sup>21</sup> The irregular hike in food prices has affected the entire state of West Bengal over the last 2 years. Recently, the state government has created a task force to investigate the illegal control on food supply and prices by middlemen. For further details, please refer to recent news reports;  
<http://www.thehindubusinessline.com/industry-and-economy/government-and-policy/article3595195.ece>

in Kolkata. Once she gathered enough resources her husband underwent a cataract operation. Unfortunately, the operation turned out to be unsuccessful and her husband lost his eyesight. Kamala has even tried to seek treatment for his paralysis but with no avail. She has now turned to traditional healers.

## 2.4 Graduation 'into' state services

*Achiron Bibi is a 36 year old Muslim woman who lives in a two roomed hut in Badlamari. Her husband still works as a daily wage labourer and her younger children are attending school. During the programme, her second oldest son dropped out of school to help her with household chores and to look after the livestock she had received, She was a star performer, and was extremely innovative in expanding and diversifying her livelihoods. She had received a total of 6 goats from the programme, and by the end of 2 years she had diversified in to paddy and fish cultivation, bought a milling machine and a carom board (game) to hire, and started a bangle - selling business. She even invested in a cow and poultry.*

*Achiron had a strong affiliation to the Communist Party of India (Marxist) or CPI(M), the previous, long standing regime in West Bengal. Once the opposition, the TMC, came to power her physical security was threatened. Due to her well known connections to the CPI (M), she became an easy target for TMC party cadres. One night, they poisoned her fish and livestock and broke down her bangle shop and carom board. Achiron and her family were forced to flee their home and live in an undisclosed area for 8 months. They lived in a rented hut while her husband worked as an agricultural labourer. At present, Achiron has returned to her village and is gradually recovering her assets with their savings and a bank loan from her SGSY. She is confident and optimistic, and is focused on protecting her family by developing a diplomatic relationship with the ruling party members.*

So what happens in communities where the state represents more of an adversary than an ally? While Achiron Bibi has the tenacity to survive this traumatic event, many of the extreme poor succumb to the political machinations in West Bengal. Trickle Up realised that enabling access to state services, such as BPL benefits, health care and SGSY groups would increase chances of sustaining positive outcomes of the programme. They also acknowledge that due to the insidious role of politics and corruption at local administrative institutions, procedures of accessing benefits are far more complex than in most other states of India.

A peculiar aspect of local democracy in West Bengal is its high levels of political participation and awareness, for which socio – economic status is found to be an insignificant factor (Bardhan et al 2007). Instead a culture of clientelism thriving on rural poverty has been institutionalised. Political parties establish 'personalised relationships' through provision of continuous individual benefits in exchange for electoral support (ibid). UP participants, like everyone else, are acutely aware of their political environment *"Dada once talked to the local leaders so that we can have a tube-well within our village. But the comrades (party workers) did not agree as that would mean dada's achievement rather than the party's."* Over the last couple of years, there has only been marginal development of public goods; for e.g. road access and transportation to Kolkata has relatively improved but is yet to reach all villages, and the number of schools and ICDS centres has increased considerably, although quality and regularity of these centres are not guaranteed.

We found the majority of our respondents to be APL (Above Poverty Line) ration cardholders, presumably due to manipulation of data during the previous BPL census in 2002<sup>22</sup>. Every week, every adult beneficiary is entitled to at least 500 grams of rice and wheat flour and nearly a litre of kerosene oil from the Public Distribution Scheme (PDS). Even so, distribution is uncertain and households are either charged inflated prices or do not receive their weekly ration. According to the *Panchayat Pradhan*, a large number of poorest families have not been enlisted in the Antyodaya BPL Scheme, "*There are many benefits to being on Panchayat BPL list, but I have no power to include these families and make sure they get their dues.*"

West Bengal also ranks as one of the poorest implementers of the National Rural Employment Guarantee Scheme (NREGS) and has been found to commit gross violation of women's rights. According to a report published by Actionaid (2011), only 2,373 households out of the 9,613,577 registered households in West Bengal received the mandatory 100 days of guaranteed wage employment. It is also found that women's participation is under 33%, and are often harassed if they attempt to claim their rights. This is reflected in our sample, as none of the respondents had participated in the NREGS, although a few of their husbands had irregular attendance. Other critical issues include registration of dummy labourers by the *Panchayat* and non – payment of NREGS dues for more than 2 years.

The entrenchment of clientelism has thus lead to ineffectual targeting for public schemes and developmental efforts simply becomes a means to an end; power. In the end, a respondent's confession reveals how each must 'play the game' to clear the pathway out of their poverty, "*Earlier I was afraid to talk to comrades (political workers), but now I do not fear anybody [due to changed socio-economic circumstances and self confidence after programme intervention]. Now they need me for their meetings because I can convince other women in the village to attend. Since I do so much for them I must get something in return. Therefore, I forced the comrades to allot an IAY house (Indira Gandhi Awaas Yojana housing scheme) for me*".

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<sup>22</sup> According to the interview with *Panchayat Pradhan* of Sarangabad – "*Atleast 50% of the households who should be on the list, are not. It is very difficult to get accurate data during the census, people are smart about what to show*".

## Section 3: Lessons learned

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Trickle Up's pilot encountered critical challenges in implementing the economic inputs; namely asset transfers, consumption stipend and saving groups. In light of these problems, Trickle Up and HDC tempered their expectations of program outcomes and relied on participants' measures of success rather than conventional income – based indicators. As discussed in the earlier sections, the real success of the program in the medium term has been to empower participants by facilitating their entry into the public sphere, to ensure minimum food security for the year through diversification of livelihood activities and to considerably improve their knowledge and access to state health services.

Similar to our study at SKS (Jawahar and Sengupta, 2011), we find that practices to maintain improved personal hygiene and sanitation slip through the door for many households. It may be argued that poor households are mentally overstretched to ensure steps for preventive care but now have better access to curative care after the programme. A cause for concern remains, as physical proximity and quality of available healthcare services acts as a perpetual disincentive for the target population. Despite their economic resilience, these households are likely remain vulnerable to health shocks (and therefore to sliding back into extreme poverty) unless there are proportionate and rapid improvements in local healthcare infrastructure.

In 2009, Trickle Up took the lessons learned from their pilot and implemented the model with a new cohort of 300 participants in Canning Block II. Firstly, Trickle Up strengthened its focus on economic inputs with an aim to establish sustainable livelihoods to improve long – term resilience, instead of providing assets that only provide irregular income. The programme has therefore moved away from such a reliance on livestock – based activities, and holds intensive consultations to ensure participants select an appropriate mix of assets ranging from fish and paddy cultivation to various types of vending. Investment in the asset grants has been nearly doubled to USD 230. Trickle Up is also more strategic about its savings component; by training participants to start saving once they are selected and have received their orientation training prior to asset transfers. This is intended to not only instil an early savings habit but to maximise cumulative group savings by the end of the programme. SHG's are organised at the start of the programme, while HDC facilitates bank linkages to access credit earlier in the project cycle. The consumption stipend is no longer provided at the start of the programme, instead it is given only during the lean season (July – September). Lastly, Trickle Up emphasizes the need for transparency regarding programme objectives, in order to avoid moments of distrust and confusion, as experienced during the pilot.

There is a need to celebrate these early successes. However, the more pertinent question that emerges is whether there are enough long term gains of implementing the programme given the peculiar political structures that characterise West Bengal. Early Randomized Control Trials (RCT) results from the Graduation pilot in Andhra Pradesh (Murdoch et al

2012)<sup>23</sup> and the recent qualitative assessment (Jawahar and Sengupta, 2011) suggest that the programme is unlikely to 'show' impact when the state government plays a relatively positive role in implementing welfare schemes for the poorest. In the context of Canning Block II, access to similar benefits is left nearly entirely to the whims of local government representatives. Here, it is neither the pro-activity nor the absence of the state, but rather the invasion of the state, in the form of ruling and opposition party leaders and workers, that 'obstructs' developmental processes which can potentially upset the status quo of power structures. In this regard, it is the rural poor households that view political parties and local *Panchayats* as their main impediment to aspirations of gradually moving **out of poverty**, "*They (political parties) do not want the downtrodden to move up the ladder. 'They want us to always beg to them'*". Thus Trickle Up India perceives limited potential in achieving visible long term impact in the area with a stand-alone intervention. As an NGO, Trickle Up recognise that while they do not have the means to taking the Graduation model to scale, the option of a constructive relationship with state departments in Canning Block II and similar parts of West Bengal presents an extremely challenging and unpredictable attempt.

In debates around graduation out of extreme poverty, the issue of 'handing back' responsibility to a government is a crucial one. The Graduation model holds great potential for building partnerships with rather than circumventing the state. Yet the state's inability to act responsibly poses a real challenge, to the longevity of positive outcomes of this model or for that matter, any graduation based intervention.

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