

Final Results from Trickle Up Client Monitoring System: Program Sustainability

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Abstract

The CGAP-Ford Graduation Programme has been implemented across 9 countries and 8 organisations. The premise of the programme is to provide the extreme poor with a series of carefully sequenced inputs to help them 'graduate' out of extreme poverty and into a sustainable livelihood. BRAC Development Institute has worked with some of these organisations to implement a client monitoring system (CMS) to regularly track how participants' are performing. Trickle Up, one of the implementing organisations in West Bengal, has been tracking their participants for a full year and the results are analysed in this report. They shed light upon programmatic outcomes, and as the last 2 months of data collection were after members graduated, they also reveal sustainability of programme results. Some of the key highlights reveal that from July 2009 – July 2010, total livestock ownership has decreased, but diversification of livelihoods has increased; food consumption patterns have remained constant; informal savings and loans per person has increased; and social indicators (e.g. school attendance, purchasing more clothes, attending more social events, etc) increased across the board.

1. Background:

The traditional response to alleviating poverty for the extreme poor has been food aid. Food aid, however, is a temporary crisis management instrument that does not create a sustainable platform for change. Stand-alone 'promotional' programs such as microfinance also do not meet the varied needs of the extreme poor. In response, the Consultative Group to Assist the Poor (CGAP) and the Ford Foundation initiated a multi-pronged livelihoods protection and promotion scheme to financially and socially uplift the extreme poor. Adapted from BRAC's Targeting Ultra Poor (TUP) program in Bangladesh, this 'graduation model' is designed to provide extremely poor households with both promotional elements that uplift them to a higher socio-economic space, as well as protective elements that provide them with basic social safety nets when faced with crises and shocks. Promotional elements include assets for entrepreneurial use, enterprise training, and basic financial services (usually in the form of savings). The protective elements include basic health services, consumption support, and individualized hand-holding support from a designated field agent. Upon receiving 24 months of holistic support, the model posits that members will have 'graduated' into a sustainable livelihood and out of extreme poverty.

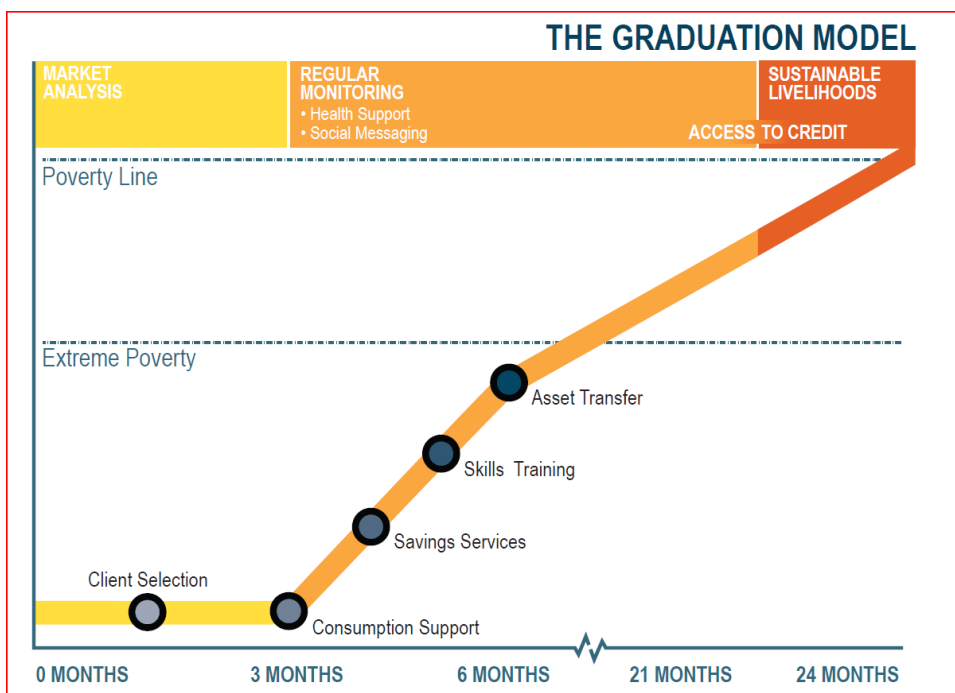
Data collection periods:

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Ten pilots have been implemented in eight countries to test the feasibility of the model in diverse economic settings. The pilots are all being carefully monitored and evaluated; most are accompanied by rigorous randomized control trials as well as qualitative research. This allows for close monitoring of changes in the lives of the beneficiaries as a result of the program.

While the evaluations and qualitative research provide insights at different points of the program cycle, it became clear that a monitoring tool to track the regular performance of the program inputs was essential. Program staff need to know how their program is evolving, and the kind of impact they are making on a constant basis, not simply at the baseline and end line. The Client Monitoring System (CMS), therefore, is a set of simple indicators to regularly track changes in members' social and economic conditions. These indicators also help to understand how program beneficiaries are progressing in comparison to members of other pilots.

1.1 Background on Trickle Up

Trickle Up's TUP program was one of the ten global pilots, and has been implemented in South 24 Parganas, Canning, in West Bengal, India. It consisted 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 livelihood 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

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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

This package of inputs was extended to 300 women over a period of 27 months (May 2007 – August 2009) with the intent of graduating them out of extreme poverty and into a sustainable livelihood. Trickle Up's program is implemented in partnership with local development organization Human Development Centre. In August 2009, Trickle Up graduated 86% of their members based on them being financially active (having adequate savings and taking SHG loans), diversifying income sources, having awareness of government services, health and sanitation. Trickle Up is now scaling up to 300 additional beneficiaries in Canning, and over 1,000 in 4 states in India.

1.2 Methodology

The CMS is an Excel-based format that covers basic indicators for individual members and their assets, savings behavior, stipends, other sources of income, illnesses, and children's vaccinations. The CMS tracks a few other social changes related to members' ability to participate in community activities, purchase more clothes and gifts, and educate their children. A subset of 20 members was randomly selected to track their food consumption during each round of data collection. Additionally, each section includes space for field agents to include their own qualitative insights on these various indicators.

In total, 4 rounds of data collection have been completed (April 2009, July 2009, January 2010, and July 2010). The April 2009 data covers the period of January through March 2009; the July 2009 data covers the period from April through early July 2009; the January 2010 data from August to December 2009; and the July 2010 data from January to early July 2010. While the April and July 2009 rounds give us an idea of programmatic results, the January and July 2010 rounds shed light upon the sustainability of these results since the program ended. The explanations of the data provided were the reflections and insights from the Trickle Up/HDC field staff.

As discussed in previous reports, the field agents responsible for program did the data collection for the 1st and 2nd rounds, but for 3rd and 4th rounds (post program), independent investigators were recruited on a part-time basis to continue the data collection. For each round post program, different investigators were hired and received in-house training and subsequent field-testing of the CMS.

IQ System, a survey and research unit based in Kolkata, India has completed single entry of the data. Software for the data entry is a web-based platform developed by Intellectap, based in Mumbai, India.

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There were some limitations to implementing the CMS early on that should be considered when reviewing this report. The CMS was rolled out for the first time with Trickle Up, with some implementation challenges both in data collection and data entry. Field staff experienced a learning curve in completing the forms; staff were new to supervising the data collection process; data entry operators faced challenges in using a newly developed system. There could also be biases in responses for the first two rounds, given that the field staff were the original data collectors (e.g., beneficiaries withholding information in anticipation of receiving more benefits), but this was also offset by the staff's extensive knowledge of members and their household situations. As discussed, Rounds 3 and 4 were completed by independent teams and not Trickle Up partners' field agents; during Round 3 data collection was completed while the investigators were also learning about Trickle Up's new monitoring and evaluation system, which resulted in some gaps in data with the CMS system. In Round 4, greater effort was made to collect complete information on diversification of assets and household improvements. Overall, these challenges primarily led to some delays in the first few rounds, but compromises have not been made to the integrity of the data or the report.

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2. Overview of Results from July 2009 to July 2010

While data was collected in April 2009, the findings from the July 2009 data set are being compared to the July 2010 data set to ensure that analysis accurately considers seasonal variations.

Asset Holdings:

There has been an **overall decrease in goat and sheep asset holdings from July 2009 to July 2010.**

This is mainly due to the fact that:

- During the program, members were encouraged to diversify their asset base (fish, pig, duck, hen, agriculture, paddy cultivation). There has been an increase in the number of participants holding multiple assets from 152 in July 2009 to 272 in July 2010. This means that members have been transforming their goats and sheep into other assets
- However, when program support ceased, some members did not seek proper veterinary care, leading to high asset mortality

Death of assets:

There has been an overall **increase in the death of assets** (goat, sheep and pig). This could be due to the lack of consistent veterinary support post program and participants not availing medical treatment for their livestock.

Food security:

- **Consumption patterns have remained fairly constant (a slight decrease) throughout the period. The exception is fruit and vegetable consumption, which decreased from 5.7 in July 2009 to 3.1 in July 2010 (nearly half)**
- Grain consumption is the only food group that has increased
- Notable that despite inflation and the rise in food price, food consumption has remained constant

Sources of income:

- There has been a **general increase in participants' sources of income.**
 - A substantial increase in income derived from their own agricultural production from 5 participants in July 2009 to 107 participants in July 2010
- Cyclone Alia in May 2009 adversely affected agricultural activities, as land became unsuitable for cultivation due to flooding
- Crab catching actually increased from 0 participants in July 2009 to 26 participants in July 2010. Could be due to better data collection or more vulnerable participants engaging in this activity post- program.
- There has been an increase in participants catching fish to sell. This is due to the program encouraging participants to cultivate fish and diversification from goats and sheep.

Savings:

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- Formal Savings (post office, banks): **The number of participants saving has stayed relatively constant**; however the average amount of savings has increased significantly from Rs. 823 in July 2009 to Rs. 1,421 in July 2010.
- Informal Savings (SHGs): **The number of participants saving has increased, along with the average amount of savings.**
- It is important to point out that average amount of savings is lower for informal savers than formal. In the latter stages of the program, this could be due to the poor retention of SHG accountants, as this has caused disruption in the functioning of many SHGs

Loans from informal sources:

- **There has been an overall increase in loans**
- Loans are taken for productive means but also to pay for health treatment

Sources of medical treatment:

- **There has been a notable increase in participants seeking treatment from local healers.** Concurrently there has been a decrease in participants seeking treatment from government primary health centres (phc).
- For minor illnesses, local healers are well placed to diagnose and offer treatment.
- Participants also have more disposable income to spend on private healthcare, which they perceive to be better in quality than government healthcare

Social changes:

- **There has been an increase in social indicators across the board**
 - School aged children going to school: 83% in July 2009 to 91% in July 2010. Recent government push to enrol school age children could account for this
 - Purchasing more clothes: 57% in July 2009 to 86% in July 2010
 - Attending more events: 67% in July 2009 to 80% in July 2010
 - Buying more presents: 46% in July 2009 to 83% in July 2010
- In July 2009, surplus income was directed to home repairs due to Cyclone Aila. Participants can spend money on social events. Participants will usually only attend an event if they can buy a gift

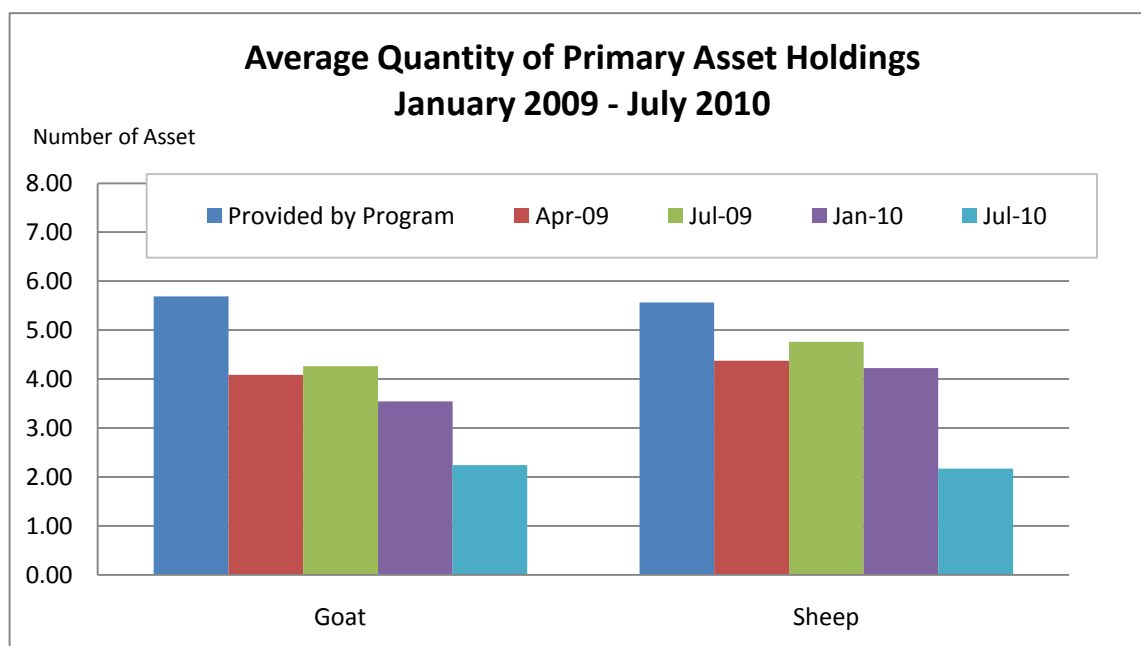
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3. Client Monitoring System Results

The graphs below outline the findings from the first four rounds of data collection and discussion will focus on Rounds 3 and 4, covering approximately one year following the end of the program in August 2009.

Graph 1: Quantity of Primary Asset Holdings



As Graph 1 shows, the primary assets that were provided to members were goats and sheep.² The initial drop between Rounds 1 and 2 for sheep and goats was due to distress sales. Members were preparing for the agricultural season and sold off some of their livestock at lower prices in order to pay for agricultural inputs. Hurricane Aila occurred between rounds 1 and 2 and also contributed to the illness and death of livestock.

Between July 2009 and July 2010: Sheep and goats reduced due to a few different reasons. Firstly, cold weather and illnesses from the monsoons caused further distress selling. Secondly, the program's vet services and staff advice had ceased after members graduated, which, according to project staff, attributed to the decline in asset care. Although government linkages were set up for veterinary care, members admitted to not using government vet services often due to the distance

² The majority of participants received these two assets from the project; due to avian flu, ducks were culled in the beginning of the program and not replaced, thus having little impact; very few members chose petty trade as an option; there was unreliable data on the quantities of fish.

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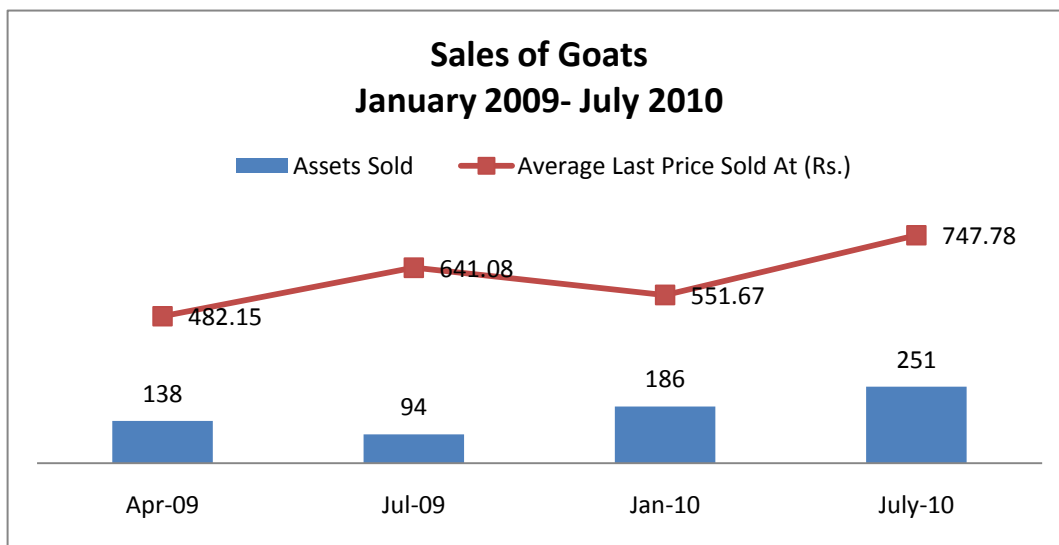
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and cost of transportation. This alludes to the fact that there had not been a sustainable solution to caring for the livestock given to members after programmatic support had withdrawn. Trickle UP is, however, attempting to rectify this through facilitating stronger links with government vaccination services and animal husbandry camps. Lastly, members began to diversify into the purchasing of other assets towards the end, so members also sold off their animals (their primary assets) in order to purchase other assets. As demonstrated in Graph 4, while goat and sheep were the primary assets given to the members by the project, over the course of the project most members have diversified into other assets.

Graphs 2 and 3 demonstrate the relationship of sales and average prices; during the earlier period of distress when animals were falling ill, larger numbers of sales were made at low prices. Subsequently, between January and July 2010, the members were able to sell opportunistically during a period of high prices, allowing them to gain a significant profit while using that income to diversify into more productive assets.

Between July 2009 to July 2010: Members had a modest increase in number of sales made. This could be attributed to the fact that members' herd sizes had grown large, and Trickle Up staff advised members to keep herd sizes of no more than 6 as they would be too difficult to manage. Members also sold off their livestock in the last round in order to purchase other assets. This fell in line with the program's advice to transform and diversify their asset bases.

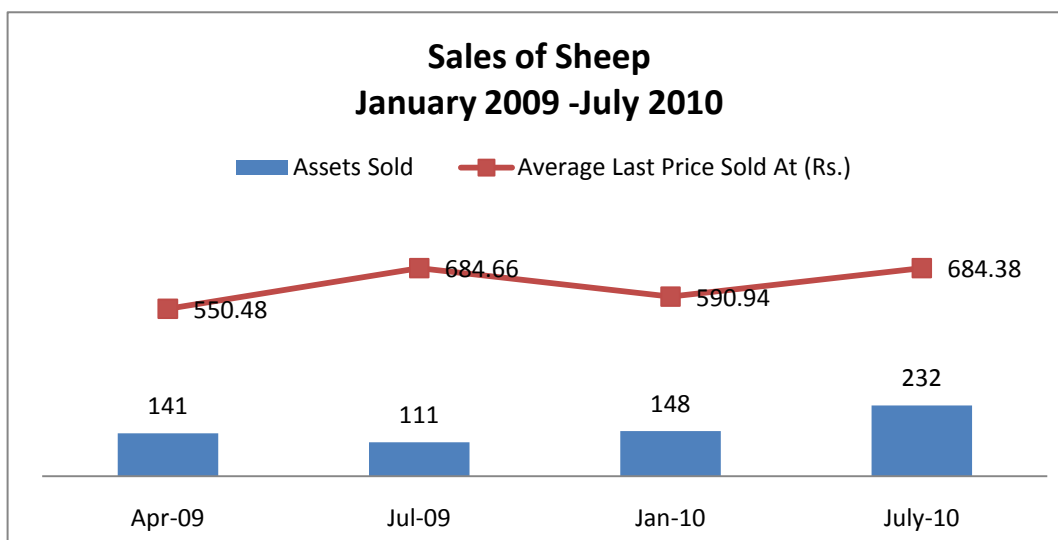
Graph 2: Sales and Average Sale Prices of Goats



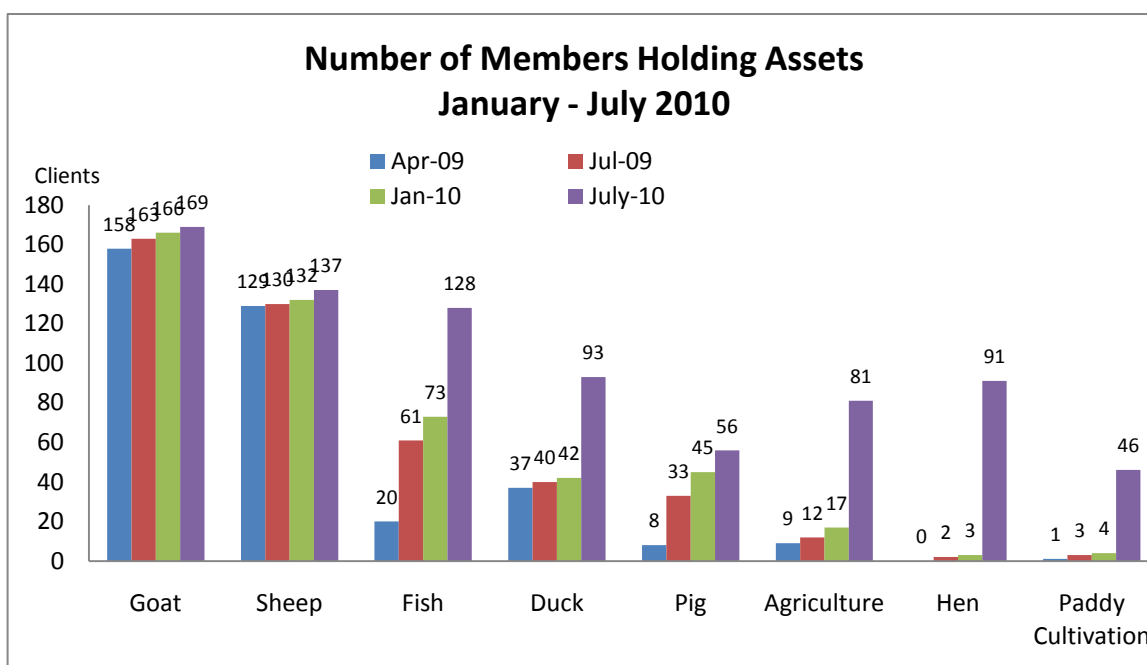
Graph 3: Sales and Average Sale Prices of Sheep

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Graph 4: Number of Members Holding Assets



The increases in assets for the January-July 2010 period appear much higher than in previous cycles because of the increased effort to capture the information in the CMS data collection—there were in fact higher levels of other assets (other than goat or sheep) in the previous rounds that had not been accounted for in previous data collection rounds. For instance, during the program period, many members had taken out loans to begin paddy cultivation.

At the end of the program, Trickle Up conducted an analysis of what assets were most successful for diversification, confirming that goats and sheep were not the most ideal choices and pisciculture,

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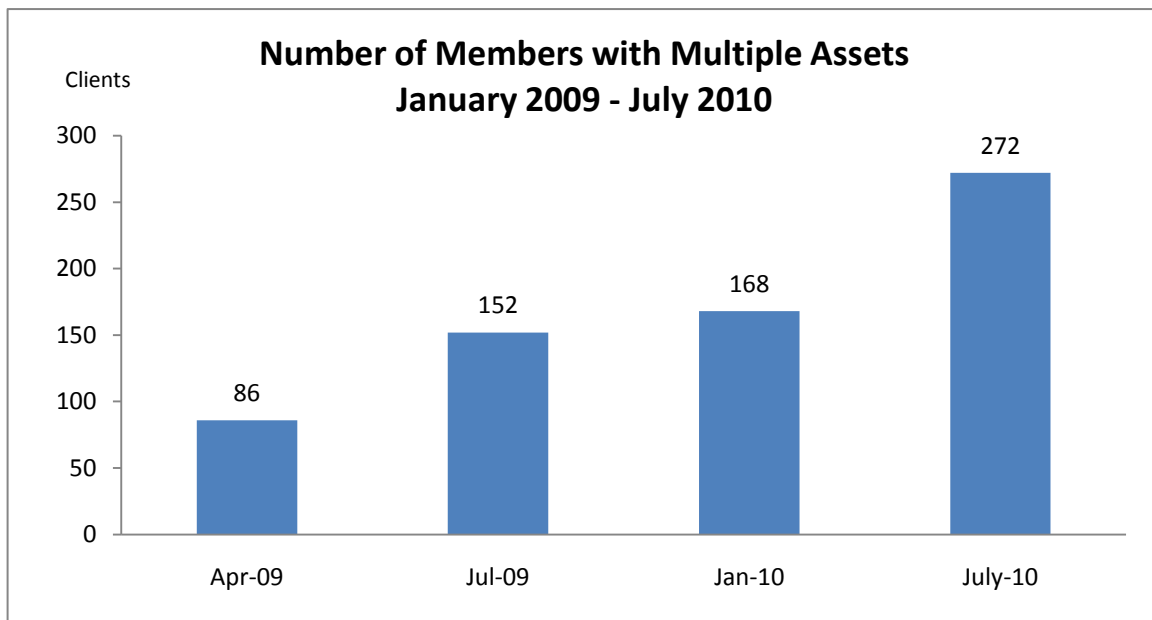
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hens, and pigs were better suited for these communities. Members took on board this advice, which also explains the sharp rise in these asset holdings in the last round. Trickle Up advised members that hens were well suited as a “buffer” asset when members had some extra income, as they provided a good source of income for more immediate, smaller needs. According to project staff, members internalized this and invested in hens post program as shown by the extremely high hen ownership in the last round.

TU also recommended pisciculture as the most profitable livelihood option, and also realized that paddy cultivation was not as profitable as vegetable cultivation. According to project staff, in light of food security concerns, members felt it was important to continue with agriculture but they diversified into more lucrative crops such as vegetables. Most members have to lease land in order to engage in agricultural activities. Typically members lease land when it is available during the dry period, December through to June. Landlords tend to cultivate their own land during the monsoon period, July through to September, and rely on rain-fed irrigation systems. Vegetable cultivation requires less water than paddy cultivation and therefore, more profitable during the dry period when land is available for leasing. Round 4 reflects this, highlighting an increase in vegetable cultivation (agriculture) and decrease in paddy cultivation.

Using the lessons learned from the project period, members have continued diversifying their assets and developing sustainable livelihoods. It is likely that at least half of the members are now participating in pisciculture. Graph 5 demonstrates that nine months after the end of the project, over 90 percent of the members are continuing to hold multiple assets.

Graph 5: Members with multiple assets



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The birth rates demonstrated in Graph 6 below for the primary assets (goats and sheep) have remained stable while other assets that participants chose to diversify into such as pigs and hens, have increased. These other assets provide more immediate, albeit smaller, sources of income and consumption. The portfolio of assets thus provides resources for the various income needs of a member. Sixty-one participants invested in pisciculture in July 2009, 5 through investing their own capital while 56 received fishlings distributed by Trickle Up, mostly in July 09. These fishlings reproduced primarily during the August-December 09 period³; by January 2010 pisciculture harvesting was over, hence the birth numbers for fish in Round 4 are lower.

Between July 2009 and July 2010: The high number of profitable sales during the last round, combined with the birth data, also indicates members' sustained capacity to manage their assets effectively. Program staff suggest that even with high sales, members have held on to larger proportion of female assets to maintain a relatively constant birth rate even though the overall average number of the assets held has fallen. The data shows that, in the last round, 47.3% of the members that owned livestock assets used their profits to reinvest in (or savings or loans to purchase) animals while 31.7% used the profits for household consumption. Twenty-one percent did not buy or sell assets during this period.

The members appear to be very successful in having a wide range of income generating activities nine months post program. On average, in the last round, 64.8% of the overall income reported was from income-generating activities such as vending, agriculture and processing. Members are holding multiple and varied types of income generating assets, with notable increases in pisciculture and with agriculture supplementing or even substituting daily wage labour activities.

Graph 6: Total birth Increases for Assets

³ Fish quantities are calculated in kilograms, while goats, sheep and duck are counted individually. It is difficult to weigh the fish at different points, as they are cultivated in the fish ponds. While the weight may not be entirely accurate, it is useful to look at the estimated increase between rounds 2 and 3.

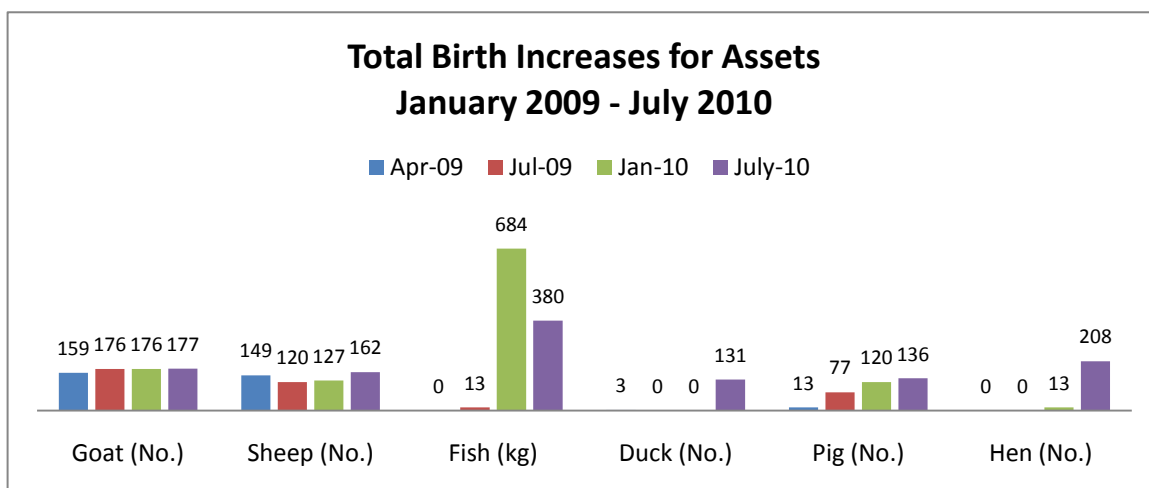
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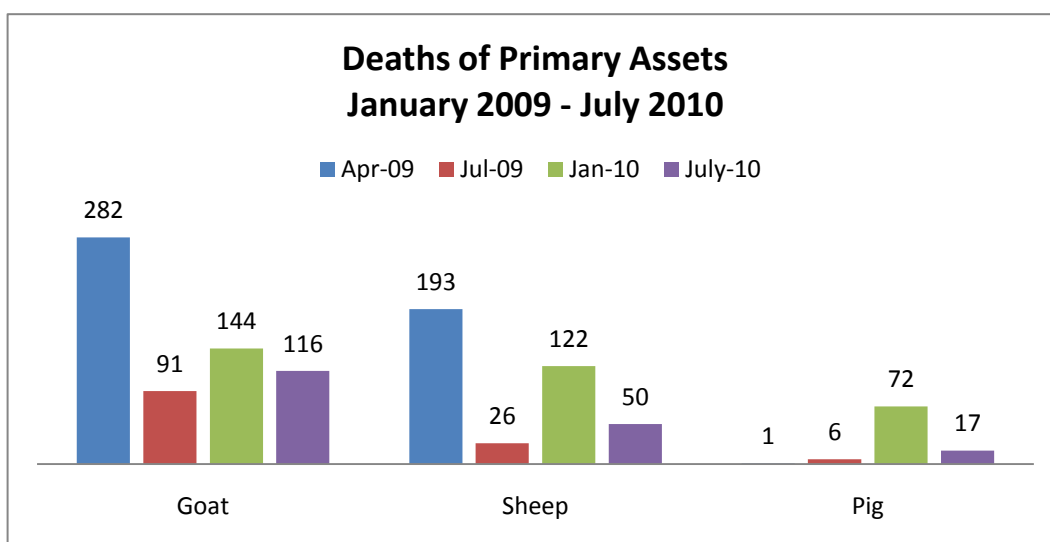
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The post project data collected on deaths of assets in Graph 7 demonstrates that the first half of the year is less deadly for animals, mostly because in the second half of the year there are monsoon illnesses and winter-related deaths. October through January are the most vulnerable months for asset deaths and Trickle Up is making an extra effort to facilitate linkages with government vaccination and husbandry camps post-program.

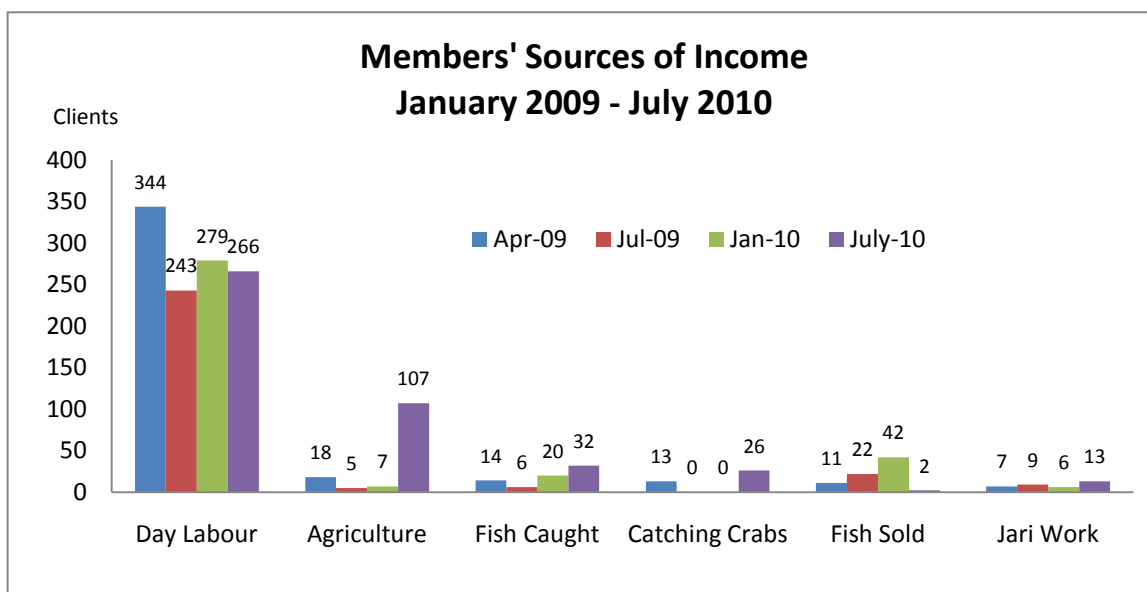
Graph 7: Deaths of Primary Assets



Graph 8: Members' Sources of Income

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Graph 8 highlights the most frequent sources of income to the household other than those reflected in Graph 6⁴. The rounds of data post-project continue to demonstrate the importance of the diversification from the primary assets in providing other sources of income. The goats and sheep provide infrequent, but larger sums of cash, while other activities supplement daily labor activities for additional “buffer” income.

As discussed earlier, most members are doing agriculture during the first half of the year when land is available for lease. Thus the data post project demonstrates less income during the third round and much higher levels of income during the next six months. By way of clarifying, agricultural production the prior year, represented by the 2nd round (July 09), was affected by Cyclone Aila that struck the area in May 2009, destroyed crops, and left lands flooded and unsuitable for cultivation. During monsoon periods when they are not able to lease land (Round 3) families again engage more frequently in day labor.

During Rounds 2 and 3 there was a drop in crab catching, as it is considered a difficult and less profitable endeavor than other livelihood options. The slight rise in crab catching during Round 4 may be due either to better data collection or a small group of members that became more vulnerable post-project and were forced to return to crab-catching.

Fish sold, defined as members who source and sell fish, dropped in the last round as more people harvested their own fish in ponds; hence there is a rise in fish caught as a source of income. This post project shift indicates a positive change as the profit margins for catching and selling fish are likely higher than reselling fish.

⁴ In Round 1, activities for all household members were recorded, which explains why the numbers in the first column add up to more than 300.

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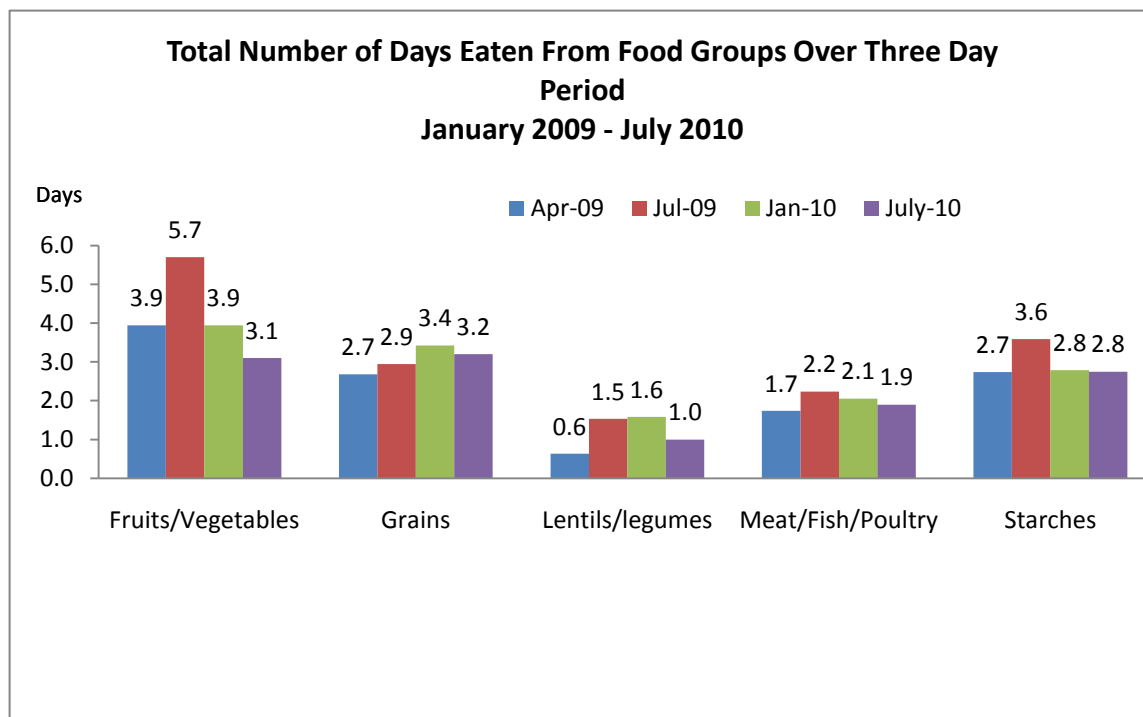
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Between July 2009 and July 2010: Members' engagement in most of the income generating activities increased dramatically over the course of the year, particularly in agriculture. As mentioned earlier, this is primarily due to the fact that members began diversifying into other income generating activities later on in the program through asset transformation and savings.

Graph 9: Food consumption patterns



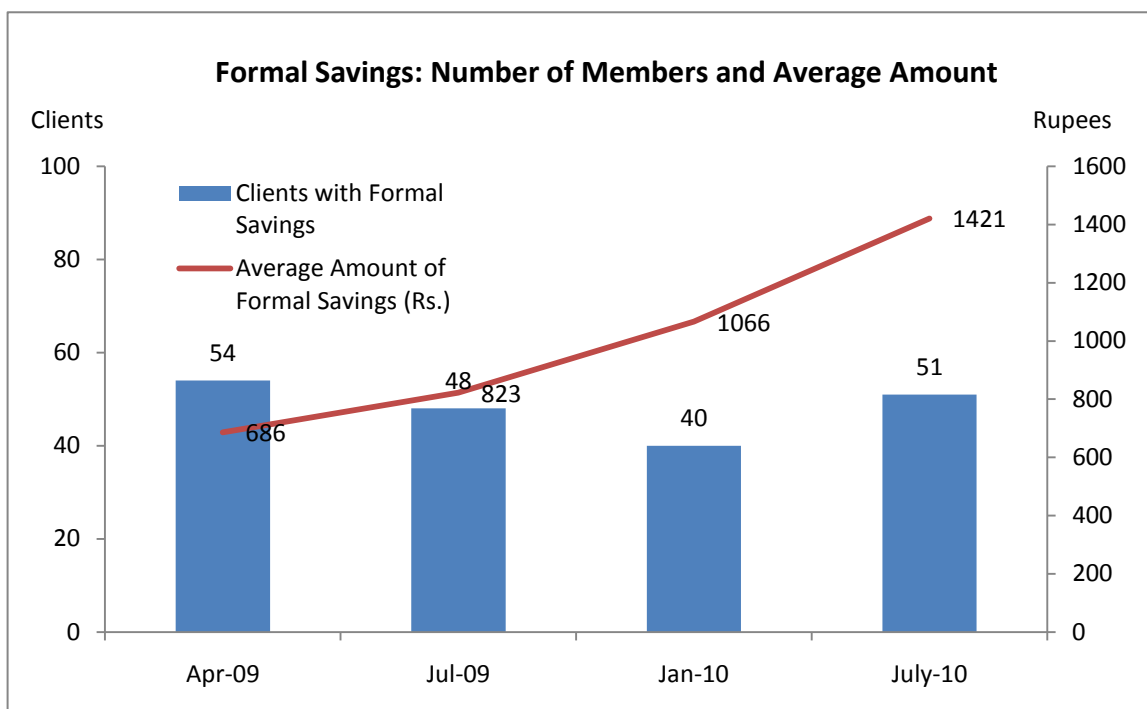
The program included an education component on eating nutritious foods and growing kitchen gardens/planting fruit trees. With the exception of an improvement in Round 2, consumption patterns in Graph 9 appear to be somewhat constant throughout the entire period and after the project. Due to inflation, fruits and vegetables were a more affordable food choice as compared to meat/poultry consumption. .

However, it is important to emphasize that tremendous food inflation occurred during the project period and remains for even basic staples. Two years ago rice was 10 Rs/kg and now it is around 20 Rs/kg. It is thus a notable achievement that food consumption (including meat) has remained constant despite significant increased costs.

Graph 10: Formal savings

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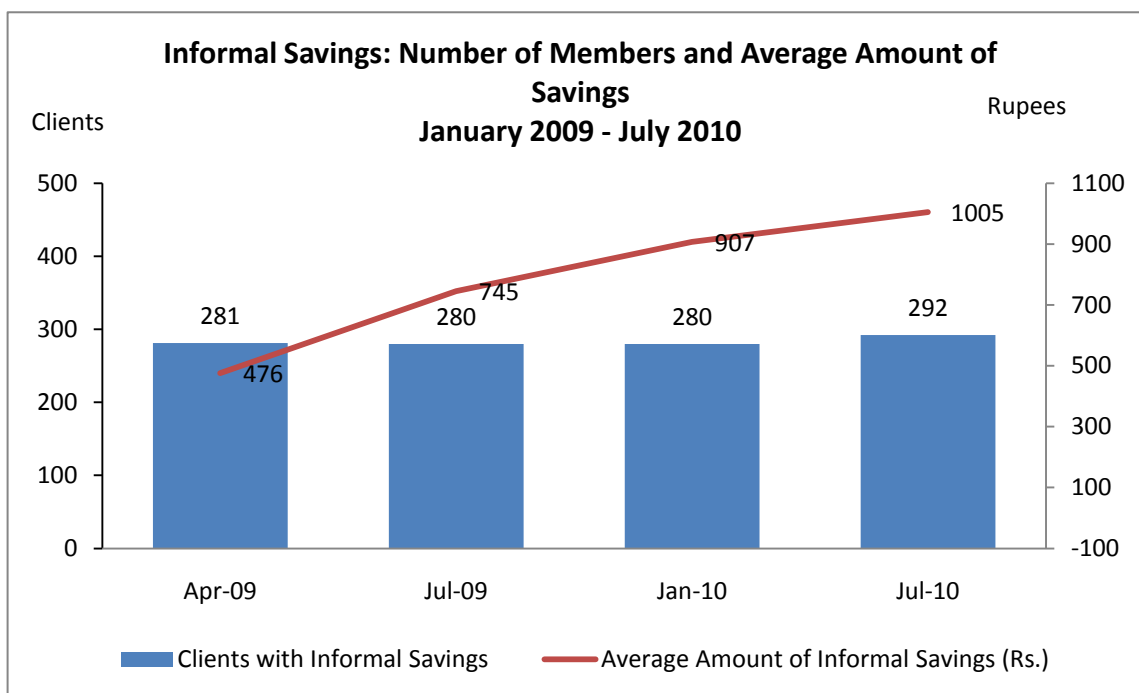


Formal savings (savings in bank accounts, post offices and government-supported self-help groups, known as SGSY) continues to grow post program. According to project staff, the experience of saving with the TU SHG, has exposed members to the use of financial intermediaries, interest rates, etc. Due to increased knowledge and awareness, members are able to access formal institutions along with their continued participation in the TU SHGs.

Graph 10: Informal Savings

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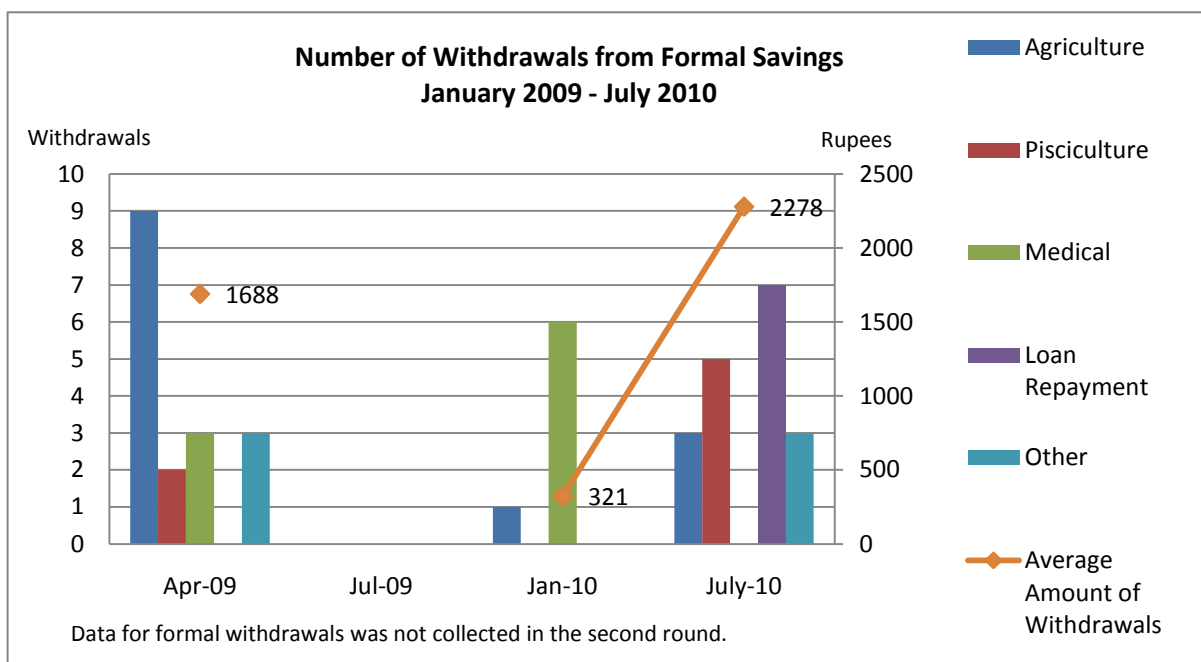
Number of savers and the average amount of informal savings (Trickle Up SHGs) per person also continue to grow post-project. During the last period (July 10), average savings appears to be flattening out despite some growth. This is most likely due to the poor retention of SHG accountants, which detrimentally affected the functioning of the TU SHGs. The women who manage the SHG books often migrate for better employment opportunities. During these transition periods group activities are put on hold and savings fall behind.

Graph 11: Number of withdrawals from formal savings⁵

⁵ Staff also did not collect data for formal withdrawals in the second round, which is why July 09 is blank. Also, the SGSY is structured so that members cannot 'withdraw' their savings. They must take a loan against cumulative group savings and repay that amount.

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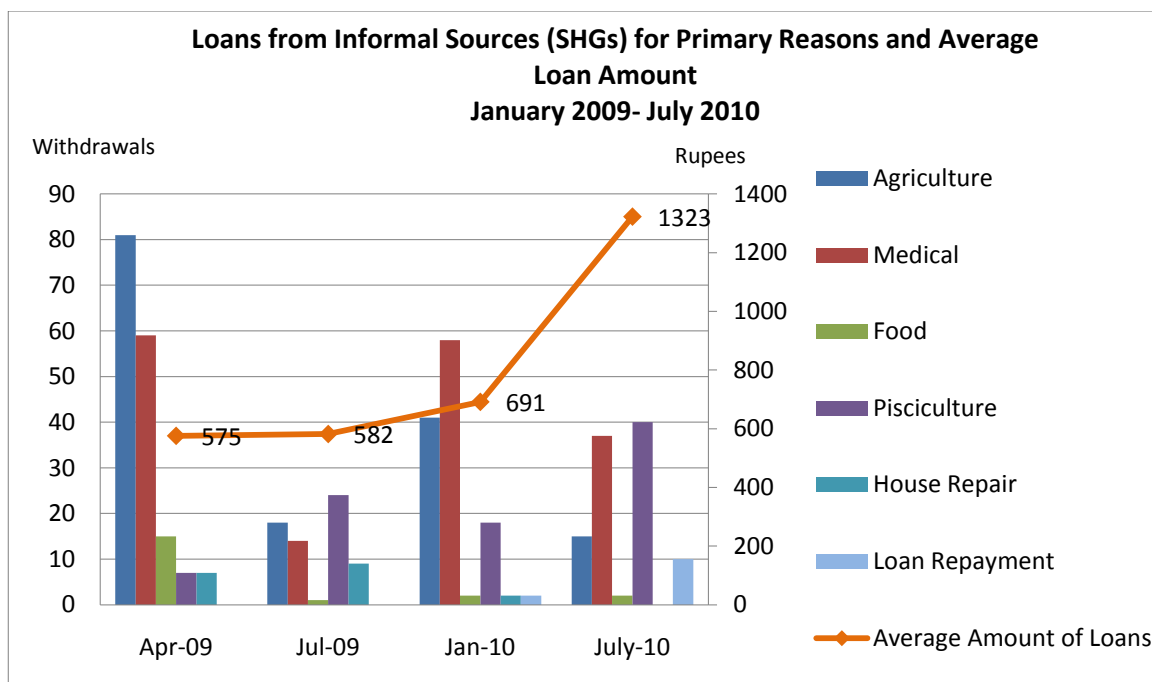


The withdrawals in Round 4 are consistent with the increased diversification into other livelihood activities of agriculture and pisciculture. Interestingly, medical expenses appear to play a smaller part of formal withdrawals. This is most likely because of the increased capacity to take loans from TU SHGs at lower interest rates, and through having greater disposable income. Loan repayments emerge as a significant reason for formal savings withdrawals in the last round because there was greater emphasis in collecting data on all formal withdrawals.

Graph 12: Loans from Informal Sources

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TU Self-Help Groups require that participants take loans, not savings withdrawals, from the group. As with withdrawals from formal savings, there continues to be investment in agriculture and pisciculture post-project. There is a huge spike (nearly double) in the average amount of loans during the last period. This is due to the fact that approximately seventy percent of the TU SHGs became bank-linked and are able to access much larger amounts of capital.

Between July 2009 and July 2010: Medical expenses remain high and are unlikely to go down over time. With increased access to money and more income, members tend to seek out more expensive sources of treatment (see Graph 14). Poor health also remains a major constraint upon member households.

One year after the program, it is notable that members are still not compelled to borrow from the SHG for food consumption. Qualitative data suggests they take credit from local shops, rather than loans from the SHG, for food expenses. This is most likely due to sustained food security through varied sources of income and kitchen gardens. Also, post-project, staff indicate that while members continue to make home repairs due to Hurricane Aila (May 2009), they are no longer pressured to borrow as the situation is not as dire and other sources of income can be utilized.

Graph 13: Frequency of most prevalent illnesses

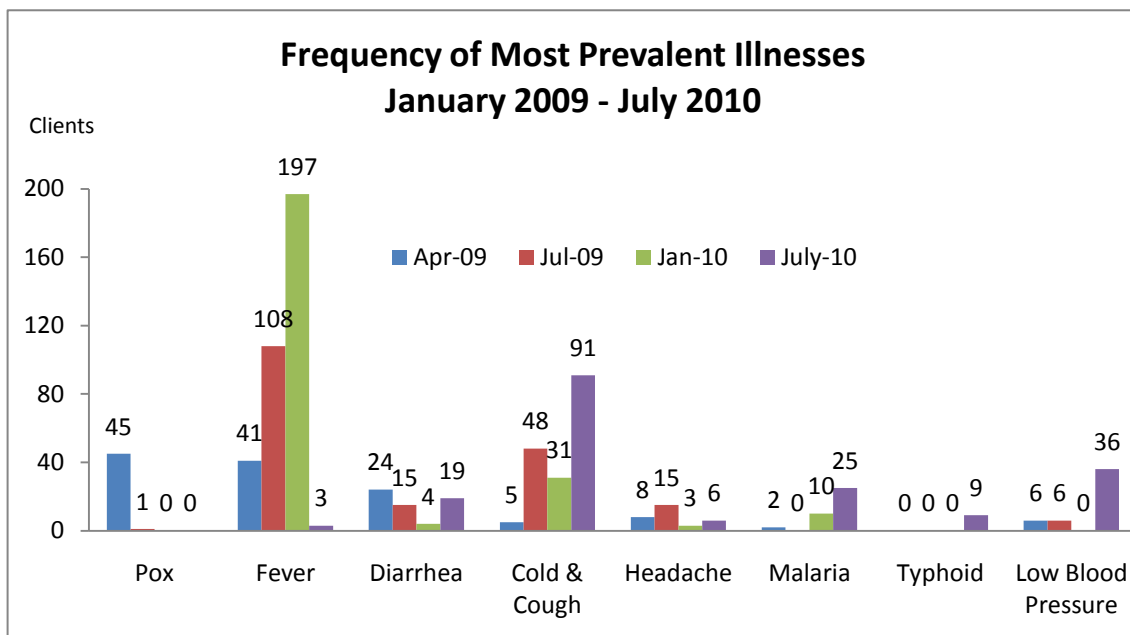
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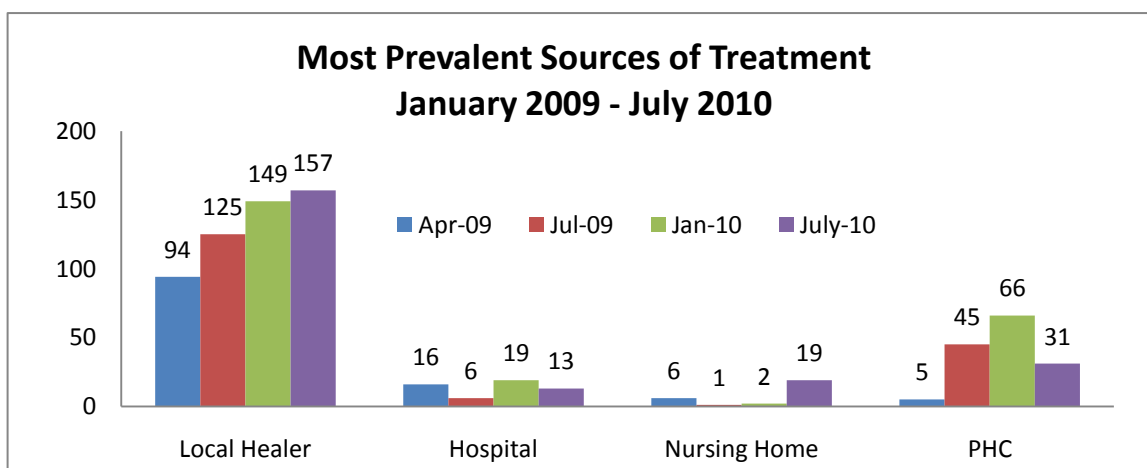
3rd Round: completed January 2010 for period August to December 2009

4th Round: completed July 2010 for period of January to June 2010.



Post-project, there are fewer illnesses during the non-monsoon period (Round 4) vs. the monsoon period (Round 3). Most of the illnesses (cold & cough related) remain somewhat harmless, but there is a sizeable increase in more serious illnesses such as malaria and typhoid, which is surprising to the staff. The other surprising result is the rise in low blood pressure. Given that 70% of members afflicted with malaria, typhoid and low blood pressure sought treatment with local healers and *quacks*, staff hypothesize that local healers are falsely diagnosing members as a way of making more money. The drop in fever as an illness is related to the fact that 'fever' is a catch-all phrase for not feeling well or cough & colds. If indeed the data indicates malaria and typhoid as increasing epidemics rather than improved diagnosis, more targeted health interventions may be necessary.

Graph 14: Most prevalent sources of treatment

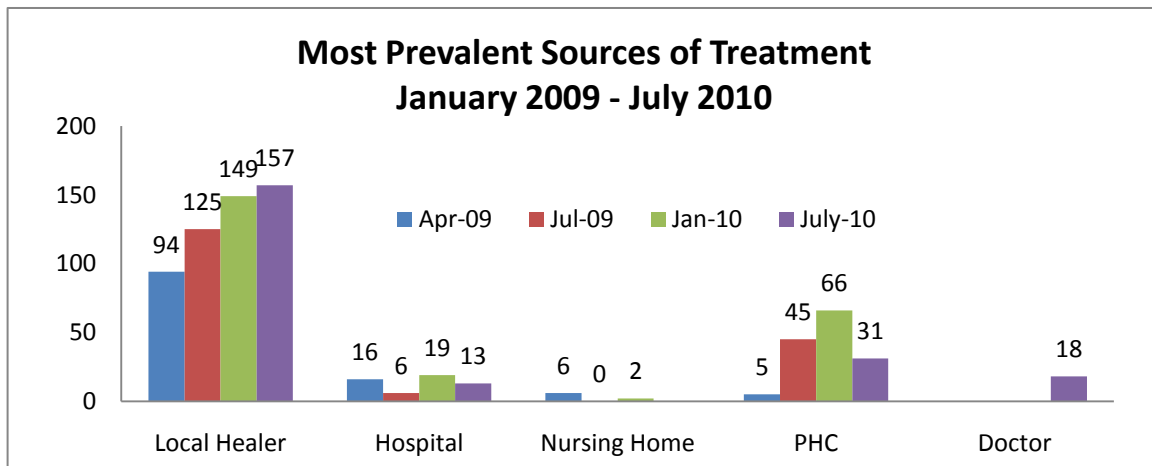


Data collection periods:

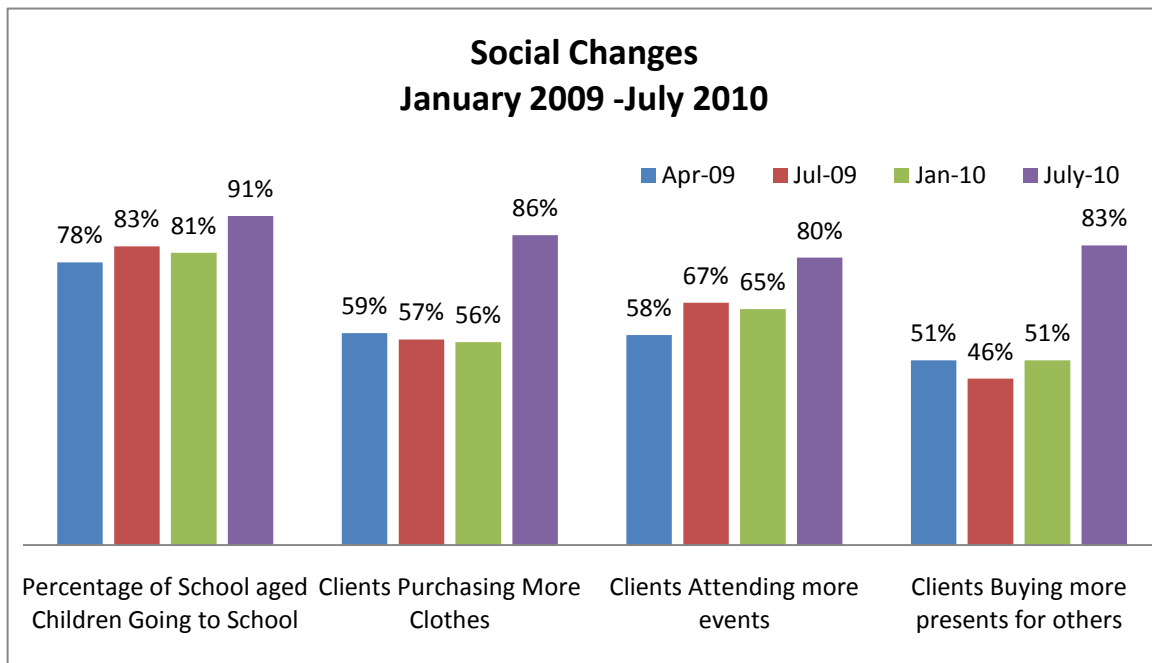
- 1st Round: completed April 2009 for period January-March, 2009
- 2nd Round: completed July 2009 for period April-July, 2009
- 3rd Round: completed January 2010 for period August to December 2009
- 4th Round: completed July 2010 for period of January to June 2010.

As most illnesses are minor most members continue treating their illnesses through local healers who reside nearby. Generally people have a perception of poor quality treatment at government hospitals and PHCs. As Trickle Up staff are no longer in the field to promote going to the PHCs there appears to be a drop in seeking treatment there. The increase in utilization of private doctors reflects that as people have more income and more access to various health services they choose to go to private sources.

Graph 14: Most prevalent sources of treatment



Graph 15: Social changes

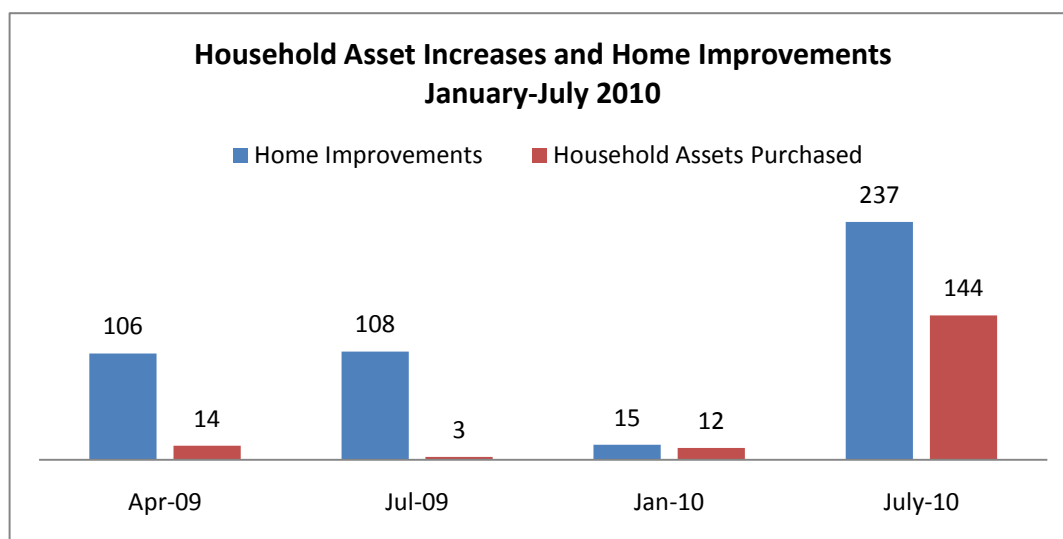


Data collection periods:

- 1st Round: completed April 2009 for period January-March, 2009
- 2nd Round: completed July 2009 for period April-July, 2009
- 3rd Round: completed January 2010 for period August to December 2009
- 4th Round: completed July 2010 for period of January to June 2010.

The increase in education levels post project is most likely due to a recent government push on education. As many participants are tribal, January and February are big months for purchasing clothes and gifts for the wedding season; though comparing with the same season in 2009 an increase is evident. The marriage season as well as overall increased income is likely explanations of the steep rise in purchasing more clothes, attending more events, and buying presents. In previous rounds, extra income often went towards Aila repairs and other pressing needs and subsequently members are able to use their disposable income towards social activities.

Graph 16: Household Asset Increases and Home Improvements



Cyclone Aila and seasonal rainfall led to a larger increase in home repairs during the January through June 2010 period. In the last round of data collection, investigators were also instructed to include utensils (relatively expensive home items) as an asset, which heavily contributes to an increase in the assets data. As noted earlier, staff indicate that despite the large number of repairs, there was less pressure to borrow to get those repairs done as members had more readily available income sources besides borrowing.

Data collection periods:

- 1st Round: completed April 2009 for period January-March, 2009
- 2nd Round: completed July 2009 for period April-July, 2009
- 3rd Round: completed January 2010 for period August to December 2009
- 4th Round: completed July 2010 for period of January to June 2010.