

COORDINATING AGENCIES 1996



Ms. Tara Parivar weaves shawls at her home in Ganeshtan, Nepal. Illustration: Bob Ziering Photo: Ms. Sapana Doshi, Trickle Up Program intern



54 Riverside Drive, New York, NY 10024-6509 • Telephone: (212) 362-7958
Fax: (212) 877-7464 • E-mail: 73444.557 @compuserve.com
<http://www.vita.org/trickle/trickle.html>

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ONE OF THE WORLD'S MOST PROVEN PROGRAMS TO DEFEAT POVERTY



TRICKLE UP PROGRAM



Vietnam/VN/ADRA/2

TRICKLE UP PROGRAM

MILDRED ROBBINS LEET
President

54 Riverside Drive, N.Y. N.Y. 10024
Phone (212) 873-6618 Fax (212) 873-4270

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ONE STORY
ON
THE ROAD TO CREDIT:

Trickling up to a Better Life

African Proverb: The bundle of firewood is gathered stick by stick

Today, as fifteen years ago, there were few jobs available for young women and men who had to earn a livelihood. Hopeful micro-entrepreneurs most often need to gain basic business skills by learning by doing how to start and continue a business. For Helen Muki of Cameroon, the first step out of poverty was to develop a business by applying the Trickle Up Process and then she was into growth and onto the road to credit.

A group of five young women and men in the town of Dschang were asked by Trickle Up Coordinators Catherine and Dr. Ajaga Nji of Dschang University if they were interested in starting a business as a way out of poverty and unemployment.

They agreed to try. Working together they completed the Business Plan based on the Trickle Up Guidelines. They elected Helen Muki as their leader. Upon completion of their Business Plan they received the first \$50 start-up installment of Trickle Up's \$100 conditional start-up capital. They decided to create a business raising and selling rabbits -- calling their business Rapid Rabbit Raisers. Unfortunately, the rabbits died.

However, this did not discourage them. With the money that remained, they purchased hens and profited from customers who paid more for fresh eggs if they were delivered every day. With the profits they bought a bicycle to help them transport the feed and deliver the eggs to their customers. Following the Trickle Up process, they kept detailed records to determine the most opportune time to sell and buy more chickens. Their record books showed steady profits. After three months, the second \$50 was issued upon receipt of the Trickle Up Business Report.

Using the chicken manure they were able to enrich the soil in the backyard and began growing and selling tomatoes and other vegetables. They learned, by doing, how to start and continue a business.

Helen used some of the profits to buy materials to make crocheted antimacassar sets which resulted in producing a profit of 5,000 francs (\$17) per set. She had learned the value of diversification.

After five years, surviving setbacks, the average assets, land and property, per entrepreneur were 12 times greater than they were before the business started. This allowed the expanding business to qualify for a loan from a local credit union.

In 1988 Dr. Nji reported that the group had rented a stall in the local market and opened a retail store called Helena's Plaza.

Utilizing key aspects of the Trickle Up process, such as the important requirement of savings and reinvestment, the original

entrepreneurs have become self-employed in businesses of their own.

The business called Helena's Plaza is still continuing and Helen Muki has since opened a second store.

The young entrepreneurs advise other Trickle Up entrepreneurs to "be courageous and do what they are doing with interest and excitement ... be polite to their customers and be honest and sell only good products." They report that "many people have benefitted from our services -- especially students and women ... even the government and local council have benefitted from the taxes we pay."

In the words of Coordinator Dr. Nji: "some of the founding members have graduated from the Trickle Up school and each started a business, thus producing a high multiplier effect for the Trickle Up initial investment."

For Helen, Trickle Up was the first step out of poverty, the second step was credit and moving from the informal to the formal sector. There is no one way, but many ways that are complementary to each other as a way of reducing poverty among the poorest of the poor, and enabling them to reach sustainable incomes by generating enterprises for sustainable livelihoods.

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Mildred Robbins Lest - Feb. 1997 - at United Nations



**THE AFRICA
REGIONAL REPORT**



1996

Executive Summary

At a time when many nations around the world are improving their economic status and enjoying political liberalization, Africa still faces many barriers to making significant progress in these areas. The fight against poverty is exceptionally challenging for a continent where the great majority of countries are at the bottom of the United Nations Development Programme's Human Development Index. Africa also has the highest number of refugees, the greatest number of persons affected by HIV/AIDS, and the least access to safe water and adequate sanitation facilities. Despite these troubling facts, most African nations have undertaken economic reforms which have led to economic growth or promise to lead to growth in the coming years. In addition, some African nations are enjoying more political stability and improvements in their quality of life. To continue progress on the continent, the full potential of entrepreneurship in Africa must be tapped, including helping those who have little or no opportunity to create their own income. Trickle Up spurs economic growth by helping the most vulnerable persons in Africa to start or expand small businesses. In 1996, Trickle Up helped start or expand **2,314** businesses throughout the continent to improve the lives of **9,438** needy persons and their families. Because of Trickle Up's focus on populations with the greatest need, the majority of businesses were started in **Liberia, Uganda, and Sierra Leone**.

The Trickle Up Program has had great success in helping **refugees** and **displaced persons**. By providing opportunities to start income-generating activities, Trickle Up helps these groups meet basic needs for food, clothing and other essentials. In addition, refugees and displaced persons build lasting business skills which are useful in rebuilding local economies when they are able to return to their homes. Trickle Up has also helped many Africans affected by **HIV/AIDS**, especially in Uganda where the problem is particularly acute. The Trickle Up businesses give families of those stricken with this disease an opportunity to increase their income and provide for health care and the basic needs of the family.

Of the **9,438** entrepreneurs who became involved in income-generating activities throughout Africa in 1996, **63%** are women and **50%** are young people under age 27. Women and youth constitute a majority of the poor, and Trickle Up is helping them create new sources of income for themselves and their families. **82%** of the businesses reporting in 1996 stated that their Trickle Up business is their main source of income, demonstrating Trickle Up's vital role in providing sustainable income opportunities for disadvantaged Africans.

The success Trickle Up has had in reaching the poorest would not be possible without the hard work and dedication of Trickle Up's Volunteer Coordinating Agencies. Trickle Up worked with **129** active Coordinating Agencies throughout Africa in 1996, and **38** new Coordinating Agencies have been accepted to expand the program in 1997. The Trickle Up process enhances the work of many non-governmental organizations (NGOs) with expertise in areas such as literacy, health and civil society building. In addition to working with new Coordinating Agencies, exciting new collaborations with the **United Nations Development Programme** and **United Nations Volunteers** were fostered in 1996, including new programs in **Mozambique** and **Malawi**.

Trickle Up's cost-effective blend of seed capital and basic business training is well-suited for Africa and has proven to be a successful model in the fight against poverty throughout the continent. Based on the most recent UNDP Human Development Index and current areas of civil instability, Trickle Up has designated eleven countries in Africa as priorities for program concentration during the next two years with hopes to add five additional countries over the next five years. By focusing on these countries, Trickle Up hopes to more thoroughly measure program impact and provide additional opportunities to the most vulnerable populations in Africa.

THE TRICKLE UP PROCESS

THE MISSION

The mission of the Trickle Up Program is to help reduce poverty by encouraging the poor to start small businesses. Trickle Up aims to work with the very poor by providing start-up conditional capital of US\$100 to help start small enterprises. What makes Trickle Up unique is that local entrepreneurs use their own ideas to decide how to improve their lives by starting or expanding a business.

THE PROCESS

Trickle Up's selection process is simple yet effective in reaching needy groups. Entrepreneurs first prepare a Business Plan, and after three months of careful record keeping, they submit a Business Report for evaluation. Trickle Up's local partners— field-based Coordinating Agencies accustomed to working with low-income people— evaluate the viability of each enterprise, administer seed capital, and periodically monitor the progress of the businesses. Coordinating Agencies may be indigenous non-governmental organizations (NGOs), church groups, or international organizations such as the United Nations Development Programme. By integrating its efforts with local Coordinators who are already working with the poor, Trickle Up helps ensure that the program reaches the most disadvantaged groups.

THE RESULTS

Through its innovative package of **seed capital** and practical **business training**, Trickle Up has helped create more than 60,000 businesses in 115 countries in the last 18 years. Trickle Up is unique because it focuses on disadvantaged people

who are often by-passed by other development programs. These groups include many **women** and **youth** who have never held a formal job or received income for the work they do; **displaced people** and **refugees** fleeing from persistent civil conflict; and groups affected by endemic diseases, such as **HIV**.

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Regional Report prepared by
Susan Romanski, Program Officer for Africa
and Eugene Katzin, Program Associate for
Africa

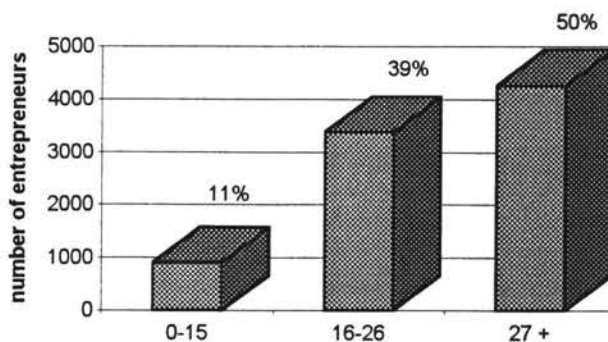
TRICKLE UP IN AFRICA:1996

1996 was an eventful year for the African continent, and Trickle Up's role in alleviating poverty in Africa was especially welcomed. **2,314** businesses were started in Africa, helping **9,438** entrepreneurs and hundreds more of their dependents. These figures are especially impressive in light of conflicts in Liberia and Zaire, two of Trickle Up's most active countries. **63%** of the entrepreneurs starting businesses in Africa in 1996 were women, and **50%** of the group members were youth under 27 years of age.

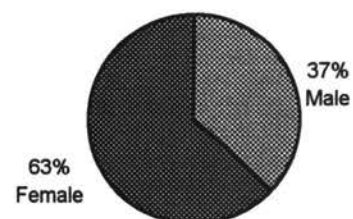
1996 AFRICA REGION	
Total Number of Business Plans received	2314
% of Businesses that are new businesses	72%
% Family Businesses	74%
% Women entrepreneurs	63%
% under 27 years of age	50%

The majority of Business Plans submitted for 1996 were from **Sierra Leone, Liberia, and Uganda**. The results of these businesses are impressive. Out of the 1,828 Business Reports received during the year, **98%** of the businesses report that they are continuing after three months of operation. **76%** of the groups submitting a One Year Update report that they are continuing after one year, and **73%** have expanded their business. The types of businesses started range from buying and selling basic food stuffs to making handicrafts and providing services such as bicycle repairs.

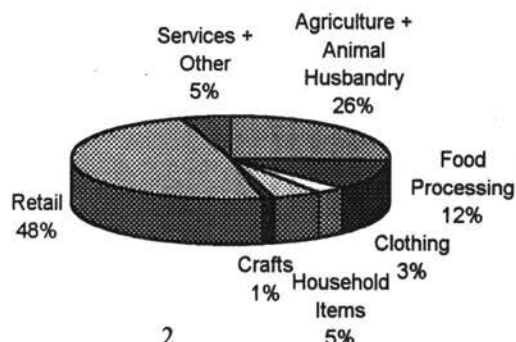
AGE OF ENTREPRENEURS



GENDER OF ENTREPRENEURS 1996



BUSINESS DISTRIBUTION



EAST AFRICA

Since the Trickle Up Program began in East Africa in 1982 on the coast of Kenya, **8,920** businesses have been started in the region. In 1996, 40 Coordinating Agencies helped start **785** businesses, the majority located in Uganda, a priority country for Trickle Up.

PROGRAM HIGHLIGHTS: ETHIOPIA AND UGANDA

New Pilot Project launched in Ethiopia

In November of 1996, Trickle Up program activity in Ethiopia began to flourish with the implementation of a new Pilot Project in Addis Ababa and Nazareth town (99 kilometers outside of Addis Ababa). Ethiopia's ranking as the seventh least developed country in the world with a \$100 per capita income makes it a special priority for Trickle Up. Two hundred groups have been selected to participate in the project which will help over 600 entrepreneurs and their families.

The object of the Pilot Project is to test a second phase or program component which would enable Trickle Up Business Groups to establish a revolving "Investment Fund" from business savings. This project is designed to generate and recycle capital for business sustainability and expansion through the mechanism of the revolving Investment Fund. The Pilot Project will track the growth of the Investment Fund, and document and assess the experience of Coordinators and entrepreneurs in establishing and operating the fund.

One of the Coordinating Agencies participating in the Pilot Project is the **Forum on Streetchildren Ethiopia**. The Trickle Up process has become an integral part of the mission of the Forum, which seeks to bolster income levels among the families of high-risk children. The Forum will help start or expand 150 businesses in Nazareth town as part of the Pilot Project. **Women in Development Ethiopia (WID)**, will be working with another 50 businesses in Addis Ababa. WID has a mission to identify women's needs in Ethiopia and integrate gender issues in development. WID initiates and implements women-specific projects/programs, including income generation, for which they use the Trickle Up process.

Trickle Up's Program Officer for Africa, Susan Romanski, traveled to Ethiopia in October to lay the groundwork for this exciting project. A timeline and action plan were created and two survey managers were selected to carry out a baseline survey of the business groups.

Working with families affected by HIV/AIDS in Uganda

HIV/AIDS has become a serious problem throughout Africa, and Uganda has been one of the countries most affected by the disease. Despite improvements in the economy, Uganda ranks as one of the twenty least developed countries in the world and the country's development will continue to suffer if it loses more of its population to this devastating disease. According to the United Nations Human Development Index, Uganda has already lost 3-5 years of productive human development because of the effect of AIDS on the population. Trickle Up is working with agencies to help families affected by HIV/AIDS remain economically productive and meet their children's basic needs. One such agency, **The AIDS Care Outreach Team (TACOT)** located in Jinja (east

of Kampala), promotes community participation in caring for those already infected with the HIV virus and in reducing the spread of the virus through education and community mobilization. Another organization, the **Aids Widows Orphans Family Support (AWOFS)**, assists those affected by HIV/AIDS and their families by providing counseling and health care in Kampala. These two organizations use Trickle Up to bolster their programs by adding an income-generating project to enable the families of HIV/AIDS patients to provide for themselves and their future.

A new Coordinator for Trickle Up, Mr. Kyolekedde Kizito, works with the **African Medical and Research Foundation (AMREF)** whose mission is to improve health conditions in several villages of the Luwero District, in Central Uganda. The organization trains health workers and in addition, supports child survival programs. Mr. Kizito has helped initiate 48 businesses over the past year and provides training workshops on how to select a business, management techniques, and how to reinvest profits.

Mr. Kyolekedde of AMREF sent us the following report and picture of Business UGA/AMREF/38, a tomato growing business:



"The leader is Catherine Nambouze (at right) and the other two other members are Christine Nayiga and Joyce Katana. They are members of a business group which grows tomatoes and takes them to the market to sell. They are so happy they have improved their economic status and are assured of a steady source of income. They now have basic business skills that allow them to manage and improve their enterprise. With the chance availed to them through Trickle Up, they are now working seriously so as to continue developing."

Trickle Up will continue helping the poor in East Africa and in 1997 hopes to expand in **Ethiopia, Malawi, Tanzania, and Uganda.**

WEST AFRICA

Trickle Up began its program in West Africa in 1983 and since then has started **8,661** businesses in the region. In 1996, **1,224** businesses were started in 12 West African countries; the majority located in Sierra Leone and Liberia.

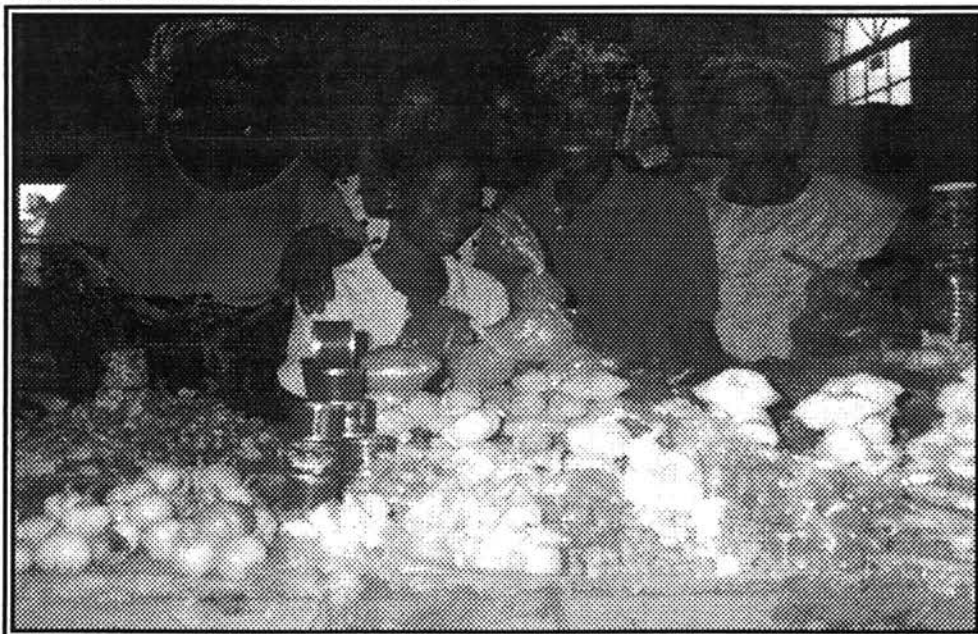
PROGRAM HIGHLIGHTS: SIERRA LEONE AND LIBERIA

WORKING WITH THE DISPLACED AND UNEMPLOYED IN SIERRA LEONE

As a result of fighting between the government and rebel forces known as the Revolutionary United Front (RUF), large numbers of individuals and families in Sierra Leone were forced to flee their homes and live in camps. Almost all of the Trickle Up Coordinating Agencies are now helping displaced persons in camps across the country. Each agency provides training to help displaced persons regain control of their lives and teach them skills they can use now and when they are able to return home.

In 1996, Trickle Up helped start or expand a total of 375 small businesses in Sierra Leone. For 87% of the entrepreneurs, this is their sole source of income. Trickle Up entrepreneurs in Sierra Leone engage in a variety of businesses such as growing and selling vegetables, making clothes, food processing and buying and selling basic provisions.

One Coordinating Agency working in Freetown, the capital of Sierra Leone, is the **Boy's Society of Sierra Leone**. The Boy's Society is working with disadvantaged youth, including streetchildren within Freetown and displaced persons who have moved to the capital because of the rebel attacks. The Boy's Society has a Skills Training Centre which gives new entrepreneurs identified by the Centre an opportunity to complete an actual Business Plan and Report and receive seed capital for their activities. One business, coordinated by the Boy's Society, is Mamie Mansaray's tomato, pepper and oil business highlighted below (SIE/BSSL/51).



The Coordinator for the Boy's Society, Reverend Michael Samura, told us the following story of Mamie Mansaray and her family.

REBUILDING LIVES

Mamie Mansaray was married with six children when she lost her husband and two children during a rebel attack in the township of Kambia. After hiding in the forest for five nights, Mamie managed to reach Freetown with her remaining four children.

Once in Freetown, Mamie and her children stayed with an uncle who is a night watchman and already over-loaded with the burden of eight children and wife. On arrival, sympathetic family members and neighbors helped Mamie and her children with old clothing, medicines and other useful items.

With all her constraints, she and her children started their small business selling groundnuts with only 1,000 Leones (\$1USD) which she said was given to her by a friend. Conditions became so unbearable for these newcomers that even one square meal a day was hard to get. After a few months stay in Freetown, this family was lucky to be identified by one of the Boy's Society social workers who recommended her case to the Trickle Up Program for assistance. Their group was found eligible.

The progress made by the group members after receiving assistance from Trickle Up has amazed everyone who knows how difficult their situation has been. The family has now moved to the newly built Market at Kroo Town Road, where they have rented three market stalls. This business has now become the main source of earning for the entire family.

According to Mamie Mansaray, she and her children would have been lost if not for the Trickle Up Program.

COST-SHARING PROJECT IN LIBERIA

Liberia's tenuous political situation and incredible human suffering due to its long civil war give particular urgency to Trickle Up's role in this country. In 1996, 409 businesses were started under a cooperative project between Trickle Up, **United Nations Volunteers (UNV)** and **UNDP Liberia**, bringing the total to 1,065 businesses since the project's inception in 1995. UNDP Liberia provided \$50,000 in grants, which was matched by Trickle Up. A United Nations Volunteer was designated to monitor the program and build much needed institutional capacity among Liberian NGO Coordinators. Due to the outbreak of hostilities in April of 1996, the joint UNV/UNDP/Trickle Up Program was temporarily suspended. Now in the wake of the recent cessation of hostilities, Trickle Up is presently working to reinstate this collaboration and hopes to expand its Program in Liberia in 1997.

Plans for the future in West Africa are to expand in the priority countries of **Benin, Mali, Liberia, and Sierra Leone.**

CENTRAL AFRICA

In recent years, Central Africa has been highlighted in the news because of its severe political instability and refugee crises. Trickle Up is trying to make a difference in the region by helping refugees and displaced persons, many who continue to cross borders in search of a safer place to live. Trickle Up began its program in Central Africa in 1985 and since then, has started **742** businesses in the region. In 1996, **129** businesses were started in Rwanda and Zaire.

PROGRAM HIGHLIGHT: ZAIRE

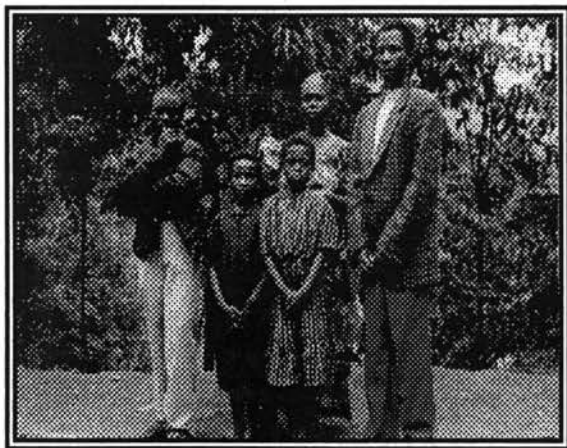
HELPING REFUGEES IN ZAIRE

Since 1994, Trickle Up has been working with Rwandan refugees who have fled conflict in their homeland and sought protection across the border in Zaire.

One of the Coordinating Agencies working in Zaire is ***Faith in Action***, run by Mrs. Mutunwa Nambale. This community development NGO works in refugee camps in and around Bukavu and the Kivu Province to improve the lives of Rwandan refugees.

The types of businesses started by the refugees are quite diverse. They include the selling of basic goods such as salt, oil, matches and soap, shoe repair, selling wood for heat, and selling various prepared foods such as salted fish. These businesses help generate income for many families and provide employment opportunities for many others. The income generated from these activities help refugees to care for their families during the difficult process of rebuilding their lives.

Other agencies working with Rwandan refugees in the Kivu Province are the ***Association pour le Developpement***, ***Group d'Etudes et D'Actions pour le Developpement***, and the ***Syndicat d'Entraide Chretienne***. Below is a business started under the coordination of Association pour le Developpement.



The Mbilizi family, posing proudly for this photograph, are refugees who fled from their war-torn community in western Burundi to resettle near Bukavu, Zaire. They used their Trickle Up seed capital to start a business selling basic foodstuffs. Group leader Mme. Dometile Mbilizi reports that this business has enabled her family to take charge of their lives and begin the process of rebuilding. (ZAI/ADL/22)

Priority countries for expansion in Central Africa in 1997 are Zaire and Rwanda .

SOUTHERN AFRICA

Trickle Up began its program in Southern Africa in 1982 and since then, has started **1,720** businesses in the region, the majority located in Zimbabwe and Madagascar. In 1996, **183** businesses were started in the region.

PROGRAM HIGHLIGHT: ZIMBABWE

WORKING WITH PEACE CORPS AND UNITED NATIONS VOLUNTEERS IN ZIMBABWE

Since 1992, Trickle Up has worked with **Peace Corps Volunteers (PCVs)** in Zimbabwe. The Trickle Up process offers Peace Corps Volunteers a practical complement to their grassroots development work in Africa, and PCV Coordinators with expertise in particular fields can lend technical support to micro-enterprises.

Mr. Daryl Scott is a PCV working as a science and AIDS education teacher in Zimbabwe. His students are from low-income rural families in the village of Nheweyembwa in Murewa. Mr. Scott cites deforestation, limited income sources, low adult literacy levels, and the AIDS epidemic as specific concerns for the area. As a Trickle Up Coordinator, he is able to help some of his older students learn basic business skills. He states that the enterprise activities initiated through the Trickle Up grants are providing his students with "hope, pride, and dignity." During 1996, Mr. Scott helped to begin 5 businesses involving the production of peanut butter, dry milk retailing, jersey knitting, and poultry raising.

Another Peace Corps Volunteer working outside of Masvingo, Zimbabwe is Jeff Pestrak. Below is an excerpt from a letter from Mr. Pestrak written in June of 1996:

TURNING OVER A NEW LEAF

Dear T.U.P.,

I can't thank you enough for all of the assistance you have given to the entrepreneurs of Maungwa Village. As of now, three new businesses are on the way.

One of these projects, the Kupinduka Cooperative has a most appropriate name. Kupinduka is a Shona expression meaning "turning over a new leaf". A few years ago these women decided that they wanted to be less dependent on their husbands. They started this cooperative, but due to poor management and other problems, the project failed. A few sewing machines were all that was left. But now, with some new members, a Trickle Up grant, and some assistance in business training and management, I imagine the project will be very successful. On behalf of all the leaders and their associates, thank you.....

At the end of the letter, he adds:

P.S. Since I have been in Zimbabwe I have had the opportunity to work with several organizations that invest in Africa. But never have I seen such little money go so far or have such a profound impact on the recipients. Thanks. Finally someone got the right idea.

Several fieldworkers with the **United Nations Volunteers Domestic Development Services Programme (UNV/DDS)** also serve as Trickle Up Coordinators in Zimbabwe. The UNV/DDS program aims to enable grassroots groups to become self-sufficient through income-generating activities and sustainable community development projects.

A Coordinator since 1992, Mr. Chatupa Chishala is one of our most dedicated partners in Zimbabwe. He has assisted 65 businesses in the Mashonaland West Province with a variety of agricultural, animal husbandry, and retail activities. Recently, Mr. Chishala has helped to start a voluntary revolving loan fund to further financially assist his businesses.

Mr. Kofituo Kwaku, another UNV in Harare, has facilitated the start-up of 39 Trickle Up businesses, primarily chicken and rabbit raising. Business Reports indicate that all of the businesses reported higher than expected profits after the first three months and that the income generated through these activities has enabled the business groups to provide better food for their families and to feel more secure about their future.

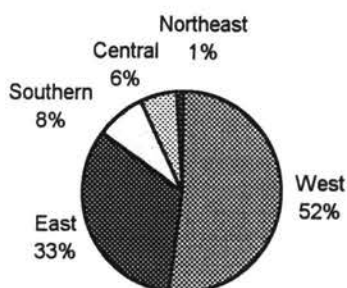
Highlighted below is a vegetable-growing business coordinated by Mohammed Kamara, another Coordinator from the United Nations Volunteers Program (ZIM/UNV/KAM/2).



The business is led by Timothy Ndlovu, in Inyathi, Zimbabwe. Based on sales figures reported 5 months after starting the business, Mr. Ndlovu reported that sales were 30% higher than they had originally planned, and the business was able to reinvest 24% of their profits back into the business to buy additional seeds and fertilizer.

In Southern Africa, the Trickle Up Program hopes to expand in **Malawi** and **Mozambique** during 1997.

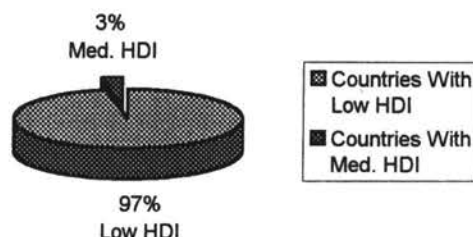
GEOGRAPHIC DISTRIBUTION OF BUSINESSES IN AFRICA IN 1996



IS THE TRICKLE UP BUSINESS THE MAIN SOURCE OF INCOME?



DISTRIBUTION BY UNDP HUMAN DEVELOPMENT INDEX



NEW COORDINATING AGENCIES

In an effort to expand our impact in priority areas, Trickle Up began working with 38 new Coordinating Agencies in Africa. The majority of these new Coordinators are from Uganda and Sierra Leone with others from Benin, Ethiopia, Mali, Mozambique, Somalia, Tanzania, and Zaire. Following are some profiles of these new Coordinators.

- In **Benin**, **Les Projets Verts** is a rural development organization focusing on women's and youth groups in conjunction with environmental development projects.
- A new Coordinating Agency in **Zaire** is **La Federation des Scouts du Zaire**, a Scouting organization which targets youth, especially those having lost family members or having been displaced as a result of war.
- In **Somalia**, a Coordinating Agency by the name of **SIFA** is helping widowed and displaced women and unemployed workers in Mogadishu become self employed.
- In **Mozambique**, the **Mozambican Woman's Organization** is working to promote human rights, literacy, and health for women in Mozambique. They plan to use Trickle Up as a means of helping women farmers earn a livelihood in the Sofala Province.

INSTITUTIONAL PARTNERSHIPS

Exciting new collaborations with the **United Nations Development Programme** and **United Nations Volunteers** were fostered in 1996.

- ♦ **Mozambique** is home to an exciting new partnership with the acceptance of the UNV/DDS Country Officer for Mozambique as a Trickle Up Coordinator. Country Officer Kalthoum Adam is hoping to start businesses in six provinces through the UNV/DDS staff under her supervision.
- ♦ A partnership with the United Nations Volunteers in **Malawi** is also under way. Mr. Amin El Awad, the UNV Country Officer for Malawi, has recently been accepted as a new Coordinator for the Trickle Up Program.

In **Liberia**, Trickle Up continues communication with the UNDP and United Nations Volunteers to resume the successful collaboration of the *Expanded Trickle Up Project in Liberia*, a project implemented by Trickle Up, UNDP, and UNV.

The Trickle Up process is also being incorporated as the income-generating component of a project sponsored by UNDP in **Uganda**. Trickle Up contributed \$15,000 in this cost-sharing arrangement with UNDP which will help start 150 businesses.

TRICKLE UP AS A BRIDGE TO CREDIT

Trickle Up works with a number of Coordinating Agencies whose primary focus is providing credit. Many organizations who offer credit to low income entrepreneurs often exclude the poorest groups who do not meet their criteria for credit. It is this category of people that these agencies select to receive Trickle Up support.

Trickle Up's support not only helps the agencies maximize their outreach and impact on the poorest, but also helps them identify promising credit-worthy groups who are deserving of additional capital from credit facilities. Our experience has shown that using conditional grants as a first step to credit spurs the progression of people up the socio-economic ladder.

Angus Murray, a Coordinator for the Ringili Demonstration Farm in Uganda discusses the need for capital before the introduction of a credit scheme:

"It has been recognized in the past that although Ringili provides knowledge and training, some groups were unable to take the risk of trying a new project because they had no access to capital.

Ringili tried to help by starting a credit scheme; however, credit facilities can only be handled by those with experience of money so this did not help the poorest of the poor.

The introduction of Trickle Up has helped this situation, as the poorest community members now have access to capital. The groups have been very successful because Ringili can provide the training, provision of capital inputs, extension support and monitoring, while Trickle Up has been an appropriate way of providing capital without creating a dependence syndrome. "

PRIORITY COUNTRIES FOR THE FUTURE

Trickle Up seeks to work in those countries afflicted with the worst levels of poverty as well as those experiencing recent or ongoing civil and/or environmental strife. Based on the most recent UNDP Human Development Report and current areas of civil instability, Trickle Up has designated the following countries as priorities for Program concentration during the next two years:

1997-1999

West	East	Central	South
Sierra Leone	Ethiopia	Zaire	Malawi
Liberia	Tanzania	Rwanda	Mozambique
Mali	Uganda		
Benin			

Because of the overwhelming need in other countries in Africa, Trickle Up hopes to expand in the following areas over the next five years:

1997-2002

West	East	Central	South
Burkina Faso	Somalia	Burundi	Angola
			South Africa

Below is the ranking of the above countries on the most recent (1996) UNDP Human Development Index¹ (1 being the highest developed country to 174 the least developed): Sierra Leone (173), Somalia (172), Mali (171), Burkina Faso (170), Ethiopia (168), Mozambique (167), Burundi (166), Angola (165), Liberia (158), Malawi (157), Uganda (155), Benin (154), Rwanda (152), Tanzania (144), Zaire (141), and South Africa (100).

¹ Human Development Report, United Nations Development Programme, New York, 1996.