



## Life on less than one dollar a day

A report from Judith Larivière, Trickle Up Mali Country Director

Thirty minutes in the parking meter, the cost of the morning paper, one quarter of a Starbucks latte. For most of us in the U.S., a dollar is pocket change. Can you imagine living on less than one dollar a day?

In certain communities in Mali, a dollar or less is all the income a family has to sustain itself on a daily basis. In fact, over 70% of all Malians live on less than one dollar per day. When I began working in Mali in 2004, I asked entrepreneurs what that meant. On that kind of budget, nearly every cent is used to buy food, so it was appropriate that the response I got was a small grocery list:

- One kilogram of millet (grain)
- A little ball of butter
- A small piece of dry fish
- A bit of salt for flavor

**When liberated from the need to spend every penny on food, people are able to save and think about the future.**

That is what less than a dollar will buy in Mali. In the areas where Trickle Up works in Mali, that is the nourishment that five family members, on average, may share for the entire day.

People always ask me what life is like for families in Mali. It is rare that the poorest families in Mali can buy clothes or shoes to send their children to school or pay 10 cents for the morning snack. Not every village has a well, so people must buy water or draw it from a pond or river. Cholera, malaria, and diarrhea are common, and often deadly. When people fall ill, they often buy expired pills sold cheaply on the street or manage with traditional medicine. Life expectancy is 47 years.

Luckily, hope and community solidarity are inherent in the culture here. Neighbors who have extra food will send a plate to the poorest in their village. When a family has a regular source of revenue, they invite others to share at mealtime. I know of households who easily have twenty people sharing their food every day. "Families" are big here.

Lifestyle differences between the U.S. and Mali are remarkable, but more impressive is how a little

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## Margarita Tumax, Guatemala

Though she does not have a home of her own, Margarita Tumax is making a name for herself in her community outside the city of Totonicapan, Guatemala.

Margarita lives in one room of her parents' house with her two children. She participated in a women's empowerment program for three years at a Trickle Up partner agency, where she learned about leadership skills, civil society participation, and business management. Prior to starting her microenterprise, Margarita's only source of income was if a neighbor who knew of her weaving skills contracted her for a job. With her Trickle Up seed capital she was able to buy her own weaving materials for the first time ever. She sells her finished goods at the market. Margarita is looking forward to the second installment of the Trickle Up grant, which will enable her to increase the quantity and variety of her products.



## Bintou Timbiri, Mali

“Before, my whole business could fit in a bucket I carried on my head,” says entrepreneur **Bintou Timbiri**.

Now she rents a stall in one of Tombouctou's markets. Bintou contributes \$1 weekly to her Trickle Up savings group and saves additional funds to help her two daughters start their own businesses. “They are about to get married,” she says, “and I don't want them to be dependent on their husbands.”

# Affordable childcare is the key

Karrien Davis is providing an incredible service for low-income families in her Brooklyn neighborhood: affordable child care in an educational environment.

Karrien, a mother of six, now operates her home-based day care center, Little Socrates, at full capacity with fourteen children in her care. “Before the grant,” she explains, “I had just had twin boys and I couldn’t afford day care.” Working for herself gave her the opportunity to spend time with her sons while working from home.

Getting her microenterprise started up was difficult because of government child care requirements. Before it could be inspected, Karrien’s home needed the right equipment. She used her Trickle Up seed capital to purchase mats, lockers, and furniture.

“It’s two or three months before you get any food assistance [for the children in the program], and a month after services were rendered before I could receive payment for the first six kids in my care. Trickle Up helped me out a lot because of that.” She also stresses the value of the Trickle Up-sponsored small business training workshops she attended.

Karrien works at least 70 hours a week on the business and describes herself as an educator. She has indeed cultivated an educational environment in her home, buying new computers and implementing a curriculum for the children in her care. The result: business expansion to maximum capacity. “There’s nothing like working for yourself,” says Karrien. “When it’s your business you put all your effort into it.”

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## Facts:

- Average total annual household income of Trickle Up entrepreneurs in New York City before joining the program in 2006: \$13,525.
- Median annual rent for a two-bedroom apartment in Brooklyn: \$12,000.
- 1 in 5 New Yorkers live in poverty.
- Over one million New York City residents rely on emergency food programs.

Karrien Davis, U.S.A





## Trickle Up Gala has double the impact

On May 1, three hundred sixty friends, both old and new, gathered in the spectacular Rainbow Room to celebrate Trickle Up's work.

We raised more than \$900,000 from gala ticket sales, contributions and auction bids. But that's only half the story. Thanks to the extraordinary generosity of David and Susan Russell, the 2007 gala will have double the impact. For the fourth year in a row, the Russells have matched the funds we raised at the gala. Ever since David joined our board in 1994, he and Susan have been tireless champions for Trickle Up. In addition to traveling the world to see our work in the field, they have introduced Trickle Up to their friends and colleagues. Honorees at our 2006 gala, David and Susan honor

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us every day with their commitment, energy and ideas. As a result of their family's commitment to Trickle Up, thousands of families will be able to take their first steps out of poverty.

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bit of start-up capital and training can transform the lives of entrepreneurs. When liberated from the need to spend every penny on food, people are able to save and think about the future. After two years in business, the majority of entrepreneurs have been able to provide three meals a day for their families. Many more children have been able to attend school than would have otherwise because of the profits from their parents' microenterprises. Entrepreneurs are proud to contribute to cultural festivities, increase their spending on

health care and clothing, and gain community recognition for the first time in their lives.



Judith Larivière has run Trickle Up's program in Mali since 2004, helping over 9,000 people to date start their own microenterprises.

## Trickle Up establishes East Africa field office

Trickle Up is happy to announce the establishment of an East Africa office based in Kampala, Uganda. Under the leadership of Fikru Abebe, East Africa Regional Representative, the regional office will support Trickle Up programs in both Uganda and Ethiopia. The East Africa office is Trickle Up's third field office. In Kolkata, India, under the leadership of India Country Director Jui Gupta, and in Mopti, Mali, under the leadership of Mali Country Director Judith Larivière, the field offices are strengthening the training, monitoring, and savings support that Trickle Up provides partner agencies and entrepreneurs.

As you read this Trickle Update, you will come face to face with some of the overwhelming challenges our entrepreneurs face – from living on less than a dollar a day in Mali to surviving life in poverty in the U.S. The daily challenges brought on by poverty often seem insurmountable. Trickle Up provides hope and real change to people whose lives are fraught with challenge.

Poverty is complex. Living in poverty often does not allow one the opportunity to plan for the future. People living in poverty spend each day trying to figure out how to survive to the next. Local economies, seasonal fluctuations in assets, environmental conditions and political events all unpredictably and disproportionately impact the lives of people living in poverty.

Financial services for the poor come in a variety of packages, and each service plays a role in helping people help themselves out of poverty. Time and research have shown that microcredit does not always reach the very poor. People living at the lowest levels of poverty benefit from capital, training and sustained services over time that address acute levels of poverty.

At Trickle Up we are committed to using our resources to reach the very poor: individuals living on less than a dollar a day internationally and those living in poverty in the United States. Seed capital, training and savings group support are our core programs around the world and here in the United States. We thank you for being a part of our organization helping people around the world transform their lives.



Bill Abrams  
President



## Charitable IRA Rollover

Are you 70 or older and considering a gift to Trickle Up this year?

If so, you may be able to make this gift directly from Individual Retirement Account (IRA) assets without paying income tax on the withdrawal. The 2006 “Public Good IRA Rollover” legislation enables donors who are 70 and a half or older to transfer up to \$100,000 from IRAs to qualified organizations, through December 31, 2007.

Trickle Up thanks Julian Babad of Tucson, AZ, who is using IRA assets to make a larger contribution this year to support Trickle Up’s expanding work. “I was excited to learn about the charitable IRA rollover opportunity – it is a great, tax-free way to give more to important organizations like Trickle Up.”

See: <http://www.independentsector.org> and click on the link ‘IRA Charitable Rollover’ for more information. You are also invited to contact Jesse Greendyk at [jesseg@trickleup.org](mailto:jesseg@trickleup.org) or 212-255-9980 x217.



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Helping very poor people take the first steps out of poverty.

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