



trickle<sup>up</sup>  
**2023**  
ANNUAL REPORT

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# DEAR FRIENDS,

**Trickle Up** had another successful year in 2023. To date, we have impacted the lives of 2.3 million people by serving over 465,000 women, partnering with them to build economic opportunity and drive inclusion. Across three continents and six countries, we continue to work with local nonprofits, sub-national government actors, and international non-governmental organizations to create sustainable pathways out of poverty for families around the world.

**Trickle Up** and our partners continue to create sustainable micro-enterprises and climate-adapted, resilient livelihoods in partnership with women in extreme poverty. Participants achieve economic empowerment, financial resilience, social inclusion, and agency, supported by in-depth coaching. Working closely with Indigenous and tribal populations, people with disabilities, and people facing forced displacement, we continue to increase the effectiveness and efficiency of our programming.

The impact of our work has powerful ripple effects. As we strengthen the capacity of our many partners, they go forward to implement economic inclusion programs independently and sustainably. Our participants invest in their future, families, and communities. Women's economic empowerment and social inclusion effectively break the cycle of intergenerational poverty.

We could not do this work without support from our donors, partners, board, and staff around the world. It is a tremendous privilege and a joy to do this work, and we invite you to join us.



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Current Board Chair



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# WOMEN ARE POWERFUL AGENTS OF CHANGE

**Trickle Up's** vision is a world free from extreme poverty.

**Our mission** is to partner with women in extreme poverty to build economic opportunity and drive inclusion.

When women have **assets and agency**, they invest in three things: food, education, and health. This is the most effective way to interrupt the intergenerational cycle of poverty.

We believe that investing in women and the future they create for themselves, their families, and their communities results in **sustainable, long-term economic inclusion**.



# MOVING TOWARD ECONOMIC INCLUSION

*'Economic inclusion' is the gradual integration of individuals and households into broader economic and community development processes, with a focus on increasing their incomes and assets and a view to strengthening their resilience and future opportunities (World Bank).*

Rooted in the Graduation Approach, **Trickle Up** implements economic inclusion programs that incorporate livelihood diversification, climate change adaptation and resilience, gender, and market access.

**We work with partners**, such as state and local governments, local nonprofits, and civil society to enable their adoption and adaptation of economic inclusion programming. By leveraging and building our partners' capacity, we scale our impact.

**Economic inclusion** can give rise to social inclusion and increases in social capital.



# OUR IMPACT IN NUMBERS

Across our programs, we measure three key global indicators: Savings, Food Security, and Agency.

## OUR PARTICIPANTS

**Savings** measures the ability of participants to create financial resilience and weather shocks without having to sell their productive assets.



86%

met their savings goals for financial resilience

82%

attained food security for themselves and their families

**Food security** represents participants' ability to meet their families' basic needs.



82%

experienced increased agency and decision-making power

**Agency** reflects the participants' growing self-confidence and roles as decision-makers in the household and community.





# PROGRAM FRAMEWORK

**Trickle Up's** outcomes-focused programs capture our transformative impact on the people and communities we serve.



## **Economic Empowerment:**

Strengthening participants' capacities to develop income-generating activities.

Interventions include technical skills training and asset transfer (cash or in-kind) to start microenterprises, value chain analysis, and market linkage assessments.

## **Financial Resilience:**

Connecting participants with the necessary skills, resources, and linkages to build savings and mitigate against financial shocks.

Interventions include savings groups, financial products or services for participant microenterprises, financial literacy training, and consumption support.

## **Social Inclusion & Agency:**

Building participants' decision-making power and community engagement.

Interventions include life skills training, rights awareness training, and linkages to social protection services from local governments to strengthen decision-making capacity and self-confidence.

# ADDING VALUE WITH COACHING

**Coaching** is a critical factor for success in economic inclusion programs utilizing or rooted in the Graduation Approach.

**Coaches accompany participants in their journey to set livelihood goals**, identify and develop livelihood skills, and navigate challenges as they improve savings, food security, and agency.

**Coaching is a dynamic process grounded in mutual trust** between participants and coaches, fostering learning and adoption of recommended practices and behavior over time. In training and learning to become a coach, coaches often develop their own skills and confidence, becoming community role models.

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*"Trickle Up trained me on how to work in the community - to visit the most vulnerable households, to coach them, to build up their foundation... I come from South Sudan, I've been in this situation. I can show them an example... I love my work so much because I am also getting skills from it." - Jane Nameka, Coach, Imvepi Refugee Settlement*







## OUR PARTICIPANTS

In 2023, **Trickle Up** worked with thousands of participants in Colombia, Guatemala, Mexico, India, and Uganda who face multiple, **intersecting vulnerabilities** and barriers.

# REFUGEES & DISPLACED CONTEXTS

**People facing displacement** due to conflict, climate disasters, and lack of economic opportunity consistently experience higher poverty levels and **need support to rebuild their lives**. Refugees and host communities require targeted interventions.

Since 2013, the South Sudanese Civil War has displaced over 4 million people. Susan Amani and her family fled to Uganda in 2022. Before the “Building Self-Reliance and Resilience” project with the Danish Refugee Council, CEFORD, and **Trickle Up**, Susan’s family was barely surviving on monthly refugee food rations, and she had no source of income.

With consumption support, a seed capital grant, skills training, financial literacy training, and coaching, Susan was able to create a **sustainable livelihood**.

She has also been able to **save money** to buy livestock for a microenterprise and **feed her family** with her permaculture garden.

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*“My family is now able to eat at least two meals a day and can handle other household emergencies. I have also gained self-confidence, and I am starting to save money.” - Susan Amani, Participant, Imvepi Refugee Settlement*



# PEOPLE WITH DISABILITIES

Persons with disabilities face discrimination and barriers to economic and social inclusion, and Indigenous people in Guatemala face higher rates of disability.

**Trickle Up** works with partners like Municipalidad de Ixcán el Quiché to enable and encourage self-reliance and resilience to support economic opportunity and social inclusion.

In Ixcán, Quiché, Amalia invested her seed capital grant into opening a consumer goods store, where she now makes enough profit to feed her family and reinvest in her business.

Through diverse income generation, she is building a resilient and disability-accommodating livelihood while supporting her daughter's education.

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*"For me, disability has not been a barrier, but rather a way to show my children that we have to fight for our dreams in life. I motivate my daughter to work hard in her studies, so she can find opportunities that I did not have in life." - Amalia Ester Tambriz, Participant, Ixcán, Quiché*





## **GROUP POWER**

**Women** in savings groups and group enterprises **create psychosocial support and solidarity** to improve resilience and outcomes. Successful group enterprises increase market power, revenues, and profits.

# TRIBAL GROUPS IN INDIA

Members of **particularly vulnerable tribal groups (PVTG) in India** are economically vulnerable and have been historically marginalized, displaced, and excluded.

With the support of the Jharkhand State Livelihood Promotion Society, 26 PVTG women formed a group enterprise to make Sal leaf plates. By collectively investing in an electric press and sewing machine, the **women are improving the quantity and quality of their plates while increasing shared income** and savings for their families and children's education.

300 PVTG members participated in group enterprise visioning exercises. Among them, **243 women formed 10 thriving group enterprises to respond to local needs and build resilient livelihoods** through Sal leaf plate production, tamarind processing, and millet flour grinding.

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*"Now that we have this opportunity, we won't get tired and we won't stop — all that remains is to reach new heights and succeed."*  
- women from Aajeevika Mahila Utpadak Samuh, a PVTG group enterprise producing Sal leaf plates in Anibhida, Jharkhand



# INDIGENOUS WOMEN IN MEXICO

For **Indigenous women** excluded from traditional financial institutions, **savings groups are often the only option to get loans for emergency expenses or to start generating income.** These groups are also the most cost-effective ways to promote both **wellbeing and economic empowerment.**

In partnership with MetLife Foundation, **Trickle Up works with Indigenous and marginalized women** in Chiapas and Oaxaca **to form savings groups** as a part of our economic and financial inclusion programming.

Savings groups in Oaxaca and Chiapas **pool their income and savings** to improve their businesses and homes.

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*"With money from the group, I bought threads and supplies for my work, and to start my business. I invested [the money] in my weaving and in my business." - Yolanda Mendez, Participant, Almada, Chiapas*





# SCALING OUR IMPACT

**Trickle Up's** priority is to continue to partner with sub-national governments and civil society practitioners to integrate economic and social inclusion programming into their work.

By leveraging partners' infrastructures, **Trickle Up** is scaling the number of participants we serve and driving **sustainable pathways out of poverty** for thousands of participants.

In 2024, **Trickle Up** will continue to strengthen its **technical assistance capacity** to support key priority areas: broaden our economic inclusion programming approach; improve monitoring, evaluation, and learning; build locally relevant technical expertise in gender, climate resilience, and market access initiatives; and expand our geographic reach and partnerships.

TO DATE, WE HAVE SERVED

**465,000**

PARTICIPANTS

TO DATE, WE HAVE REACHED

**2.3 million**

PEOPLE IN EXTREME POVERTY

OUR GOAL BY 2030, TO REACH

**5 million**

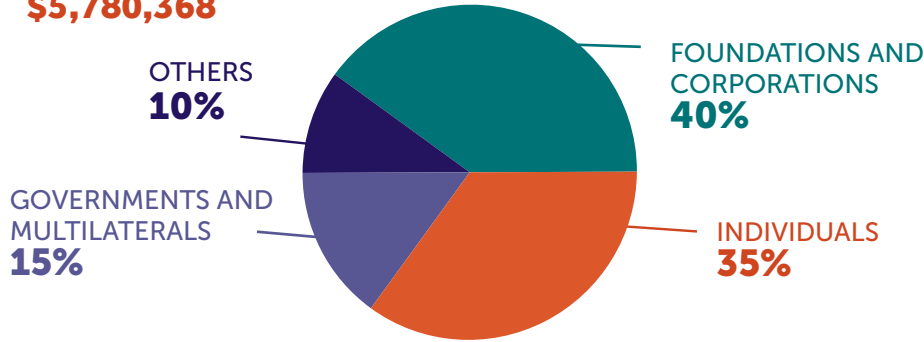
PEOPLE IN EXTREME POVERTY



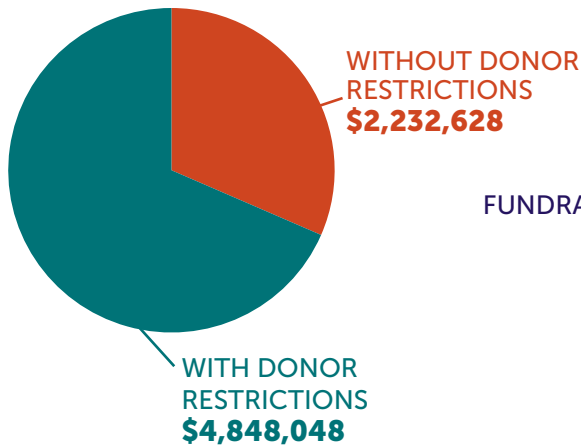


# FISCAL YEAR 2023 FINANCIALS

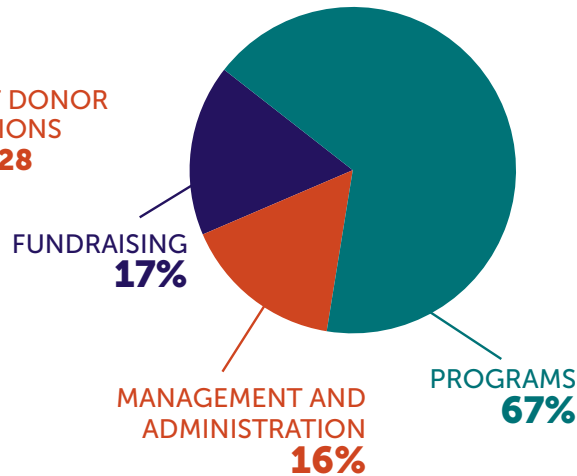
## TOTAL INCOME (WITHOUT DONOR RESTRICTIONS) \$5,780,368



## TOTAL NET ASSETS END OF FISCAL YEAR 2023 \$8,080,676



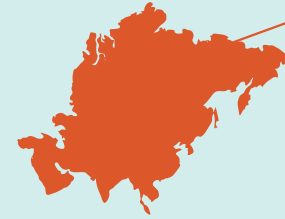
## TOTAL EXPENSES \$5,782,254



Breakdown of program expenses for FY23: Program implementation 53.6%, Program support 11.5%, Technical Assistance 18%, Research 6.8%, and Public education 9.8%.

# PROGRAM AREAS

## ASIA 23%



## THE AMERICAS 29%



## REFUGEE AFFAIRS 48%

TRICKLE UP HAS PROGRAMS IN COLOMBIA, GUATEMALA, INDIA, MEXICO, AND UGANDA, WITH OFFICES IN INDIA, MEXICO, AND THE UNITED STATES.

# FISCAL YEAR 2023 DONORS

Gifts made to Trickle Up from  
9/1/22 to 8/31/23

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