

LEARN TO SCALE

EXPANDING AN ECONOMIC INCLUSION MODEL THROUGH PARTNERSHIPS WITH MUNICIPAL GOVERNMENTS

INDEPENDENT STUDY BY THE CENTRAL AMERICA RESEARCH ALLIANCE (CARA), IN COLLABORATION WITH TRICKLE UP | GUATEMALA, 2026

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Alianza CARA
Central America Research Alliance
Alianza de Investigación Académica en Centroamérica

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Since 1979, Trickle Up has worked in **partnership with women living in extreme poverty to expand their economic opportunities and promote their inclusion**. Together with women and highly vulnerable populations, it promotes the construction of resilient livelihoods, as well as the strengthening of their agency and community participation. To achieve this, it offers **seed capital, business training, savings and credit groups, and personalized accompaniment**. This process allows participants to progressively develop the capacities needed to consolidate and grow their businesses, invest in their communities, and build sustainable paths out of poverty.

15 years of experience in Guatemala:

A locally led economic inclusion model



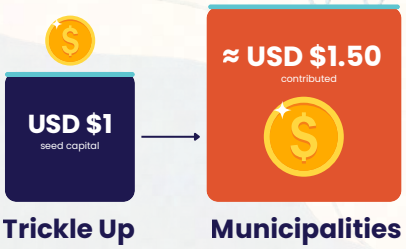
For 15 years, Trickle Up has worked with women and highly **vulnerable populations in Guatemala, particularly in rural and indigenous communities** facing deep economic and social barriers.

To date, its work in Guatemala has reached:

- **+6,700** participants
- **+33,600** people
- **420** savings and loan groups (ALAC)
- **9** municipalities
- **5** grassroots organizations

Investment ratio

Seed capital vs. municipal contribution



Its **model** seeks to combine impact, local ownership, and financial sustainability. **For every USD $1 invested by Trickle Up in seed capital, municipalities contributed approximately USD $1.5**, mobilizing additional public resources and progressively assuming greater implementation and financing responsibilities. This approach is central to Trickle Up's strategy of **strengthening local systems**: it prioritizes alliances with territorial actors and strengthens their capacity to design, finance, and implement high-impact economic inclusion interventions.



Learning from experience: The study conducted by CARA in collaboration with Trickle Up

In 2026, Trickle Up commissioned an **independent study to analyze what factors favor the adoption, continuity, and sustainability of its economic inclusion model** in alliances with municipal governments, and **under what conditions this model can be adapted and scaled to other territories**. The research was conducted by the ***Central America Research Alliance (CARA)***, in an academic alliance promoted by the ***Pulte Institute*** at the ***University of Notre Dame***, which brings together more than a dozen institutions of higher education, research, and human rights in Central America and the United States.



Independent study by the Central America Research Alliance (CARA), in collaboration with Trickle Up. Guatemala, 2026.

Purpose

The purpose of this study is to **identify the factors that explain the adoption, implementation, and sustainability of economic inclusion programs** driven by municipal alliances, and **to synthesize the lessons learned for scaling up** economic inclusion initiatives through territorial alliances and the strengthening of local systems.

Findings

Scaling is not just about expanding coverage. It involves **building** local capacities, **strengthening** community ownership, establishing **institutional alliances**, and **adapting** the intervention to each context. Economic inclusion is sustained when municipalities stop being mere support actors and become strategic partners in the territory:

Local capacities that remain

Technical accompaniment strengthened capacities in **community organization, savings groups, productive initiatives and participation**, leaving capacities that can be sustained even when external support decreases.

Women and organizations sustain the progress

The study identifies **community capacities and women's leadership** as key assets for maintaining processes in the face of political or institutional changes.

Institutionalization is key to continuity

The comparison between the municipalities of Ixcán and Chahal shows that higher levels of **municipal ownership and institutionalization** favor continuity. The challenge is to translate political commitment into capacities, procedures, and responsibilities that transcend a single administration.

Scaling Potential

- The evidence identifies significant **potential for adaptation and expansion** to other territories. Scaling does not require replicating the model uniformly, but rather **transferring** its **essential principles, capacities, and mechanisms, adapting them to the institutional, cultural, and territorial conditions** of each context.
- The **sustainability** of this process depends on having political will, technical capacity, community organization, trust-based relationships, coordination mechanisms, and sufficient resources.
- **Scaling requires co-responsibility**: combining public, community, and technical capacities so that economic inclusion can be integrated and sustained within local systems.

Building a public and territorial agenda for economic inclusion

Municipalities know the territory, but they cannot respond on their own to all dimensions of economic inclusion. Training, social protection, productive assistance, financing, markets, and infrastructure require **effective articulation between levels of government and allies**:

CENTRAL GOVERNMENT

Connect policies, programs, and services with territorial needs; open routes for coordination and technical assistance

MUNICIPALITIES

Identify population and opportunities; convene actors; articulate services; incorporate actions into plans, structures, and budgets

TERRITORIAL ALLIANCE

COMMUNITIES

Contribute knowledge of the context, organization, participation, and ownership; guide cultural, linguistic, and productive relevance

TRICKLE UP AND ALLIES

Provide methodology, training, accompaniment, evidence, innovation, markets, resources, and quality control

An invitation to scale together

The evidence shows that economic inclusion can be strengthened when governments, communities, and allies share capacities, resources, and responsibilities. The experience exists. The lessons are documented. **The next step is to turn them into a shared scaling agenda**: adapt the model to new territories, strengthen local capacities, and consolidate the institutional and financial conditions to sustain it over time.

Trickle Up invites you to build strategic alliances to: strengthen local capacities · connect policies, programs, and services · mobilize resources · generate evidence · develop demonstrative experiences · build a shared scaling path

The opportunity is not just to reach more people, but to **build local systems capable of generating economic inclusion sustainably.**

Learn more:

trickleup.org



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