

**Facilitating
relational
collaborations**



Adopting innovation



**Leveraging existing
resources**



**Breaking barriers to
accessibility**



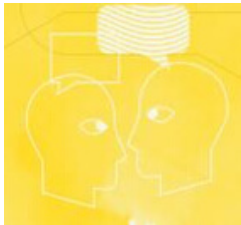
**Designing
customized
solutions**

JOBS WE WANT

Driving Transformative Change

ABOUT WORK 4 PROGRESS

The Work 4 Progress (W4P) programme of “la Caixa” Foundation accelerates the creation of meaningful and dignified employment through platforms for innovation, action and continuous learning. In India, W4P provides enterprise development opportunities for youth and women in two regions – Bundelkhand and Eastern Uttar Pradesh. W4P adopts a social innovation methodology through which it listens to the community through dialogue, finds answers through co-creation, and then prototypes solutions and shares learnings to eventually create impact at scale.



DIALOGUE

Listen to Multi-Stakeholder Perspectives



CO-CREATE

Develop Relevant Solutions Collaboratively



PROTOTYPE

Demonstrate Sustainability of Solutions



ACCELERATE

Mainstream Learning for Impact at Scale

W4P innovates and demonstrates systemic solutions to create a culture of entrepreneurship through the following interconnected objectives:

- **Nurture constructive communities** who respond positively to shifts in the new social system and build a resilient economy with quality jobs and social well-being
- **Unleash entrepreneurial energies** of individuals by removing social, intergenerational and gender barriers to build a culture of entrepreneurship
- **Empower small businesses through a robust ecosystem** and enable them to become catalysts for job creation
- **Mainstream enabling mechanisms** for entrepreneurship led job creation through a coalition of micro movements

IN THIS ISSUE

- + Perspective Building
- + Interconnected prototypes for a responsive ecosystem
- + Quality information through decentralised kiosks
- + A virtual village for entrepreneurs
- + Designing inclusive financial services

1020

**Jobs
Created**

391

**Enterprises
Supported**

80

**Program
Villages**

40

**Active
Partnerships**



Work 4 Progress (W4P) operates as an open innovation platform to create a diverse portfolio of “entrepreneurship enablers” from a small amount of catalytic resources. **It effects deep, transformational change by breaking silos, building shared narratives and capitalizing upon multi-stakeholder ‘equity’, thereby ensuring that no aspiring entrepreneur is left behind.**

Actors in the meso sphere play an important role in driving transformational change by bringing different parts of the system together and facilitating interconnections across scales. **A coalition of such actors has discovered how new enterprise prototypes can be co-created by re-framing questions related to the purpose, nature and ownership of a local business.** The coalition adopts signals from the ground to come up with design solutions for how it might provide multiple benefits to the community in which it operates. In doing so, they factor in the skewed availability of opportunity and resources, and lead to innovations that ensure a robust entrepreneurial ecosystem.

Articles in this bulletin talk about **W4P prototypes that are evolutionary in nature**, such as decentralized information kiosks and a micro credit facility. They offer accessible, efficient alternatives for critically needed enterprise support services. It also talks about **systemic solutions that are more disruptive in nature** such as a digital platform, which will provide a one-stop-solution for micro entrepreneurs. In order to transform local entrepreneurial ecosystems, W4P is building interconnections between its prototypes. For example – entrepreneurs using the information kiosks are getting connected with the micro credit facility, and enterprise solutions on the digital platform are accessible through information kiosks.

“Reflecting the collaborative nature of its engagement with external stakeholders, W4P requires members to go through ‘individual and collective transformation’ in order to disrupt typical structures and processes of collaboration, whether at the level of action on ground or at the meso-scale of the entrepreneurship ecosystem.”



INTERCONNECTED PROTOTYPES FOR A RESPONSIVE ECOSYSTEM

Authors: Vrinda Chopra and Stuti Sareen

Adopting
innovations



Disruptive innovations challenge business-as-usual. They look at opportunities arising from shifts in a complex system to improve the quality of work, expand choice, and much more. Initiating processes of disruptive innovation to enable meaningful job creation requires a rehaul in the narratives, systems and methodologies applied within our spheres of work.

“Through the W4P program, a number of interconnected prototypes have been initiated – that can respond to each other to influence cross-scale impact, building a system which organically responds to dynamism in the long run.”

Actors in the meso sphere are particularly important for facilitating such interconnections between actors in the micro and macro spheres. They play this role by facilitating open platforms that leverage existing opportunities, link the growing number of isolated innovations, and implement solutions that respond to contextual needs. Interconnected solutions enable the system to translate and adapt knowledge and opportunities at all scales and in turn strengthen the fabric of the entrepreneurial ecosystem to build a future of work with economic stability and social justice.

W4P prototype - **Community Chat Group**, gains insights from entrepreneur’s perspectives for improving W4P processes and solutions. It also facilitates networks between entrepreneurs across geographies and sectors. The chat group is growing into an active platform for sharing learning on W4P activities like **Kaun Banega Business Leader** competition and summaries of the **Regional Entrepreneurship Coalition Meetings**.

Interested in joining the W4P community chat group? Mail us at Work4Progress@devalt.org

Improve design of solutions





QUALITY INFORMATION

THROUGH DECENTRALISED KIOSKS

Author: Saubhagya Raizada

Innovations in information services are shaping modern society by influencing how people interact and make decisions every day. While there is improved last-mile delivery of such services to enable digital and financial inclusion, access to information continues to be a major barrier in enabling entrepreneurship for youth and women. Aspiring entrepreneurs echo the need for easily accessible facilities to solve challenges of:

- + Lack of common access points or support services to enable entrepreneurship
- + High costs and time to acquire relevant and trust-worthy information
- + Leveraging and improving the existing network and infrastructure of Common Service Centres and Bank Outreach Centres in rural India

In order to overcome these challenges, W4P has created ICT-enabled, decentralised “information kiosks” which act as local platforms to enable access to enterprise development solutions and other digital services for improved livelihoods. Their meso level network enhances information flows from governments at the macro level to local communities at the micro level.

“They develop strong connections with local entrepreneurs and partners, and assist interested individuals who visit their kiosk to set up enterprises, enabling them to serve as a cost-effective gateway to market enterprise support services.”



“My information kiosk provides enterprise development services such as business planning and registrations for trainings. Recently, I started connected entrepreneurs with financial institutions that provide affordable credit. What started as a Common Service Centre, is now becoming a one-stop solution for entrepreneurs in my hometown.”

- Pratap Singh Ahirwar, Information Kiosk Entrepreneur

Contact our helpline number: +91- 9532543736

W4P Information Kiosks offer:



Free Products: Tools to enable decision making for enterprise development such as **information booklets**, a **compendium of business plans** and knowledge on **relevant government schemes**



Premium Services at fixed price like business plan development, loan applications, and **linkages to support service providers**

A VIRTUAL VILLAGE FOR ENTREPRENEURS

Author: Munir Ahmed Tahir

Designing
customized
solutions

Despite their crucial role in boosting the economy, micro-enterprises continue to remain weak. A major reason is the unidimensional nature of development initiatives and implementation of disjoint innovations which limits the accessibility and relevance of enterprise support services.

'UdyaME' (I am an entrepreneur) is co-created with micro entrepreneurs from rural geographies of India and envisioned as a one stop solution for their needs. It is designed as a 'virtual village' with:

- + **An interactive 'Chaupal' (informal meeting space) for facilitating peer to peer networks**
- + **A Virtual Campus with self-learning modules and products on entrepreneurship for beginner to advanced level learners**
- + **A Bazaar (marketplace) which provides a space for entrepreneurs to participate in competitive markets**

UdyaME will be launched in Hindi and English, and aims to build relational networks between actors in the entrepreneurial ecosystem. One way in which it will facilitate such networks is by decentralising access through information kiosks servicing aspiring entrepreneurs. It will ultimately enable micro entrepreneurs to adopt and access digital technology solutions which will equip them to grow with evolving market systems, while building a sense of dignity and confidence in communities.

udyaME

[Home](#) [About](#) [Campus](#) [Chaupal](#) [Bazaar](#) [Contact](#)

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[Get Started](#)



What We Do

www.udya.me.in has been launched in English and will soon be available in Hindi



DESIGNING INCLUSIVE FINANCIAL SERVICES

Author: Ankit Mudgal

State of access to credit*

₹ 1.6 million

Credit gap for Indian MSMEs



Low probability of accessing formal funding

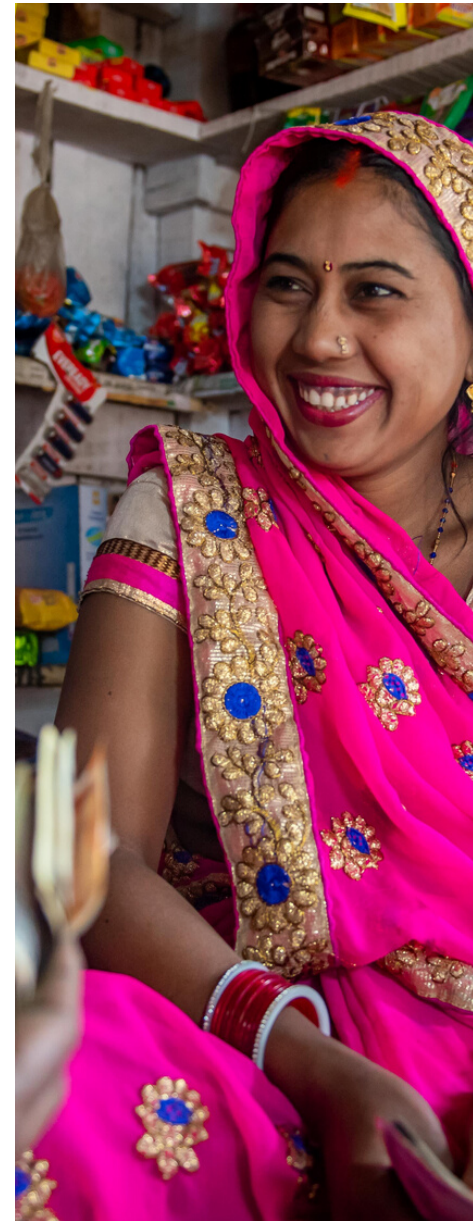


Indian MSMEs have access to formal credit

While there are glaring gaps in the entrepreneurial ecosystem, they also illuminate opportunities for innovating mechanisms to channelize finance from large financial institutions to micro enterprises. **Such mechanisms will be able to attract capital from macro credit flows and effectively distribute it at the micro level by strengthening service delivery to communities and individuals.**

Inclusive delivery models such as W4P's micro credit facility can provide access to useful and appropriate financial products or services, customized as per the requirement of individuals or the community, at affordable rates of return. **Micro credit facilities, supported by the W4P program are an inclusive, community based financial model, formulated by three SHG federations in Jhansi and Niwari districts of the Bundelkhand region.**

“Through the micro credit facility, which functions like a revolving fund, the federations provide micro loans to entrepreneurs with viable business plans. Apart from credit lending, federations also provide support in the form of capacity building for the community, and help in market linkages wherever possible.”



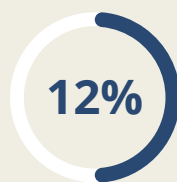
W4P breakthroughs in micro finance



500-800 federation members



18-25 villages reached



Interest rate per annum

98%

Repayment rate



101 micro entrepreneurs linked



Micro loans from INR 10000 - 50000

₹ 2 million

Formal credit leveraged

EMPOWERING YOUTH AND WOMEN



- W4P Technology winners, **Medha Learning Foundation and Janastu**, to co-create virtual coworking spaces for women
- **Asha Devi**, a vermi compost entrepreneur in Mirzapur, has been awarded by the regional government for green manufacturing processes
- **Pragya Devi and Bhagvani Devi**, e-rickshaw entrepreneurs in Eastern Uttar Pradesh, have been awarded by the regional government for providing inclusive transport services
- **Kaun Banega Business Leader** competition receives 1600+ applications from aspiring entrepreneurs in Bundelkhand

JOINT MODELS AND SERVICES FOR ENTREPRENEURS



- 100 micro entrepreneurs participate in trainings on entrepreneurship by **Rural Self Employment Training Institutes (RSETI)** and **International Labour Organization (ILO)**
- Over 70 stakeholders came together to discuss solutions for micro enterprise development at regional coalition meetings in 3 districts
- **udyaME**, a virtual platform launched for providing accessible solutions for micro entrepreneurs

KNOWLEDGE TRANSFERENCE FOR ACCELERATION



- W4P's flagship event, **Jobs We Want 2019**, conducted with over 300 stakeholders. Watch the event and read its report at www.jobswewant.org
- W4P shares learning and evidence at 3 national and global events - **Green Economy Coalition, Global Meeting, ACCESS Livelihood Summit 2019, FICCI FLO's IWEC Conference**
- **Norwegian University of Science and Technology** studied the design and impact of 3 W4P prototypes
- W4P e-rickshaw prototype awarded by Iberdrola and the "Club de excelencia en sostenibilidad" for the use of clean energy

INDIA

In India, W4P enables enterprise development opportunities for youth and women in two regions – Bundelkhand and Eastern Uttar Pradesh.

Prototypes Tested: 46



PERU

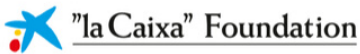
In Peru, W4P co-develops initiatives that create quality jobs for youth and women in indigenous communities of Quispicanchi and Condorcanqui.

Prototypes Tested: 17

MOZAMBIQUE

In Mozambique, W4P enables decent employment opportunities for vulnerable groups of youth and women in Cabo Delgado Province.

Prototypes Tested: 12



The “la Caixa” Foundation of Spain, the third largest foundation in the world, promotes diverse social, economic, cultural and ecological initiatives to foster sustainable development across the world. “la Caixa” has worked for more than 110 years in contributing to the advancement of society and the progress of individuals, with a special emphasis on those who need it most. Its main strategic objective is to provide opportunities and fight inequalities in Africa, Asia, and Latin America through programs that contribute to the achievement of the United Nations 2030 Sustainable Development Goals (SDGs).



Development Alternatives (DA) is a social enterprise with global presence in the fields of green economic development, social empowerment and environmental management. It is credited with numerous innovations in clean technology and delivery systems that help create sustainable livelihoods in the developing world. DA focuses on empowering communities through strengthening people’s institutions and facilitating their access to basic needs; enabling economic opportunities through skill development for green jobs and enterprise creation; and promoting low carbon pathways for development through natural resource management models and clean technology solutions.

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