

# NEWSLETTER

## Nurturing Aspirations: Building collectives and creating jobs for youth and women

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# THE W4P PLATFORM IN INDIA

The [Work4Progress \(W4P\) programme](#), launched in India towards the end of 2016 by the "la Caixa" Foundation, is dedicated to creating new employment opportunities through social innovation. The programme serves as an open platform, incorporating advanced tools and methodologies for listening, co-creating, prototyping, and accelerating. These processes place a strong emphasis on community-centredness, driving both innovation and social change.

The Work4Progress (W4P) programme, launched in India towards the end of 2016 and subsequently in Peru, Colombia and Mozambique by the "la Caixa" Foundation, seeks to create new employment opportunities. The programme operates as an open platform for social innovation, formed by civil society organisations, financing institutions, research and technology agencies, and public stakeholder institutions. Social innovation is at the core of the W4P approach and brings with it advanced tools and methodologies for key processes of listening, co-creating, prototyping and accelerating. Deep listening lays a solid foundation for community-centeredness, innovation, and social change.

In India, the W4P programme has four networks anchored by Development Alternatives (DA), which joined the W4P platform in November 2016, ActionAid Association (AAA) and its partner in Spain, Alianza por la Solidaridad, which joined in March 2020, ACCESS Development Services, which came on board in September 2023 and, Rang De which joined in December 2024. The DA-led network entered its third phase in August 2022, focusing on acceleration with implementing partners, including Manviya Dristikon Sewa Sansthan (MDSS) and Swami Vivekanand Shiksha Samiti (SVSS), and new national-level partners, including Transform Rural India (TRI) and Rang De. The Alianza-AAA network entered its second phase in October 2022, focusing on consolidation with new partners – Sai Jyoti Sansthan and Dalit Indian Chamber of Commerce and Industry (DICC).

Central to the wider application of social innovation are the 115 prototypes developed, representing tested solutions available for replication. There are enterprise prototypes, which are opportunity-driven businesses that cater to existing, emerging, and potential needs and demands of rural economies, and systemic proto- types, which are co-designed with communities and create shifts in the local entrepreneurial ecosystems. The programme is operational in 478 villages in DA's programme across Eastern Uttar Pradesh and Bundelkhand; in 55 villages in Alianza-AAA's programme areas in Bundelkhand and will now be extended to 35 villages in ACCESS programme area in Jaipur and Dausa districts of Rajasthan. The programme works with socially and economically disadvantaged communities, women, and young adults. It has spread to other parts of India through strategic partnerships and transference of social innovation approach, tools, and prototypes.





## Editorial

We are already at the halfway mark of 2025, and are delighted to share our reflections and stories from the ground in this edition of the W4P Newsletter.

This issue focuses on youth and their journeys. Since the W4P initiative is dedicated to creating jobs by nurturing entrepreneurship—especially among women and young people—our partners felt it was timely to unpack and understand these journeys more deeply. The work of three long-standing partners—Development Alternatives (DA), Access Development Services (Access), and ActionAid Karnataka Projects (AKP)—has reached a stage where the results of years of groundwork are beginning to emerge.

DA has forged a promising partnership with the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM), with support from the Bill and Melinda Gates Foundation (BMGF). Their work focuses on strengthening Cluster Level Federations (CLFs)—transforming them from purely financial intermediaries into platforms for promoting women’s entrepreneurship. Through a mix of capacity building and technical as well as entrepreneurial support, they have enabled better utilisation of finance under the livelihoods mission and helped catalyse the creation of enterprises and jobs.

Access (Access Development Services), meanwhile, has powerful stories of farmers—many of them young—who are leveraging opportunities made possible through Farmer Producer Organisations (FPOs). Access to high-quality agricultural inputs, advisory services, and markets has brought tangible benefits. Some of these experiences are featured in the Stories from the Ground section.

AKP (ActionAid Karnataka Projects), with its strong focus on gender equity and women’s empowerment, is witnessing a significant transformation in its areas of intervention. Women are emerging as confident entrepreneurs—breaking social and cultural barriers, and asserting their presence within their families, communities, and marketplaces.

Our newest partner, Rang De, has spent the first six months of the programme with a strong emphasis on listening and learning. Their reflective piece captures early insights into the aspirations and doubts of women and youth, laying the foundation for a thoughtful, responsive, and impactful programme design.

We hope you find the stories and reflections in this edition both inspiring and thought-provoking. We look forward to your feedback and thoughts.

# Reflections on the Power of Listening

Reflections by Rang De

The Work 4 Progress programme is driven by systems thinking in its mission to promote entrepreneurship aimed at creating jobs among women and youth, by addressing the complex socio-cultural problems.

**“When we are blind to systemic causes of problems, all the solutions we try will likely make matters worse.” - Esther Derby**

We, Rang De and our partners, Manjari Foundation and AKRSP (I) (Aga Khan Rural Support Programme - India), together have adopted the systems approach. Listening is the foundational exercise to uncover local narratives, gain insights on the lived experiences of women and youth, and capture snapshots of their diverse perspectives and challenges .

The network partners have been invested in the sustainable development of communities for decades, with continuous listening and strengthening of livelihoods and entrepreneurship. Under the W4P intervention, the critical lens of green livelihoods and entrepreneurship has been brought into the listening exercises in select underserved and tribal geographies of Rajasthan and Gujarat.



An app based listening survey

We are currently in the listening phase of the programme where we have applied a varied set of listening tools. These include individual survey questionnaires, FGDs with the youth groups and institutions like Self-Help Groups (SHGs), Village Organisations (VOs) and Cluster Level Federations (CLFs) created under the State Rural Livelihood Mission (SRLM). Through individual surveys we tried to unearth aspects of community aspirations and needs, financial inclusion and credit needs, and impact of climate change on livelihoods.

We conducted in-depth interviews and focused discussions to uncover root causes and behavioral dimensions. Not surprisingly, we stumbled upon a few thought-provoking questions from the community.

*What kind of support can you provide for the pesticide based farming we are already doing ?*

*Isn't it better to avoid the low yielding, complex organic farming methods and instead start a grocery store for sustenance?*



These challenging field realities and negative perceptions on green livelihoods, bring the focus on the need for deeper conversation over green livelihood options for sustaining the environment and society as a whole.

Further reflecting on the listening exercise with women and youth, we found women at the outset are aware of renewable options but found the lack of finance a major challenge. This is amplified by the fact that decision-making power around taking credit typically rests with men.

In addition, women prefer to work within the village on a wage-based work rather than to travel daily, given the family responsibilities and local socio - cultural aspects. While a few women have considered entrepreneurship, they prefer to run their businesses from their homes rather than take a rented space for a shop. These insights also point to the need for sustained motivation, capacity building and long term support to empower their entrepreneurial efforts.

On the other hand, youth with urban exposure are aspirational but have disinclination towards farming due to factors like erratic climate, fragmentation of land, low income and farming being looked down upon by society. Hence, they show interest in non-farm entrepreneurship and government jobs.

In conclusion, making green livelihoods attractive to women and youth certainly needs a holistic problem-solving approach for which listening is a critical and continuous process.



FGD exercise with village women

# Harvesting Dreams through Collective Strength

## Reflections by ACCESS Development Services

Under the Work 4 Progress (W4P) initiative by Access Development Services, five Farmer Producer Organisations (FPOs) have been set up across five blocks in Rajasthan, directly impacting over 1,600 farmers, with 25% participation from youth. These collectives are driving a shift toward modern, sustainable farming by promoting climate-resilient techniques and empowering the next generation of agricultural leaders.

Farmers have gained access to regular training on seed treatment, crop care, organic fertilizers, and cutting-edge solutions like digital soil testing, nano biofertilizers, and superabsorbent polymers. These interventions have boosted both productivity and incomes. More than 165 farmers received 50% seed subsidies, including 60 who benefited specifically from gram seed support. Furthermore, 100 Farmer Interest Groups (FIGs) organised 1,200 meetings over the past year, enabling knowledge exchange on innovations, markets, and agricultural technologies.

A core focus of W4P has been the implementation of youth-led agricultural prototypes through FPOs. Among the 1,500 farmers engaged during the listening phase, 145 farmers were selected for Multi-Layer Farming and 140 farmers for Kitchen Garden pilots, 25% of these being youth. The farmers adopted natural farming methods and engaged with the agriculture department. This was facilitated by the FPO where they are members. By using project-produced inputs like 'Jeevamrit' and vermicompost, they realised income gains of ₹25,000–30,000 (Multi-Layer Farming) and ₹15,000–20,000 (Kitchen Gardens) annually. However, challenges such as pest outbreaks, market volatility, and heatwaves persist. Heatwaves in the previous summer destroyed 60 kitchen gardens leading to major losses. In response, virtual expert advisories were launched for real-time crop issue resolution. Furthermore, ACCESS market experts guided farmers on optimising product quality and pricing.

The vermicompost initiative has emerged as another strong model for sustainable growth. With support from Krishi Vigyan Kendra, Bassi block, and partnerships with Krishi Mulya and Disha Organic, over 1,200 FIG (Farmer Interest Group) members participated during the listening phase. Guided by FPOs, 120 vermibeds were set up- 25% of these were led by youth. These units produce enriched vermicompost, vermish, and earthworms, generating annual profits of ₹10,000–12,000. However, high monsoon rainfall damaged several beds last season. To address this, future training will focus on timely output extraction and protecting infrastructure from weather damage.



Women Harvesting Cluster bean



FPOs have also expanded into goatery by identifying high-value breeds like Sirohi through market research. With veterinary training and health tracking systems, 36 women-led goatery units were established, with 25% youth participation. Entrepreneurs diversified into value-added products such as goat milk soap and enriched manure, creating additional revenue streams. To overcome health management challenges, the project introduced a tracking system to monitor feed, vaccinations, and weight, improving overall livestock health.

These stories of growth and innovation reflect the transformative power of Farmer Producer Collectives in reshaping rural economies. Through collective effort and sustainable practices, FPOs are laying the foundation for a stronger, greener future for farming in Rajasthan.



Women practicing Natural Farming





Women led climate resilient  
Wheat Farming

# "Stepping Out, Speaking Up: A Social and Cultural Shift in Bundelkhand"

*(Women's voices, mobility, and leadership in a changing rural landscape)*

Reflections by ActionAid Association

A quiet yet powerful transformation is underway across Bundelkhand. The dusty fields of Jhansi, Mahoba, and Lalitpur which were once emblematic of hardship, are now witnessing a groundswell of women-led entrepreneurship, ecological innovation, and cultural renewal. Women from these areas are boldly challenging centuries-old social norms, stepping beyond the boundaries of domesticity to become entrepreneurs, leaders, and changemakers. Through the Work 4 Progress initiative, supported by the La Caixa Programme and ActionAid Karnataka, these women are scripting a new narrative of empowerment in which over 4200 women are not only learning how to farm better but are also reclaiming control over their livelihoods, identity, and social roles.

## **Seeds of Social Change: Economic Participation, Cultural Disruption**

The project's prototypes multilayer (Machan) farming, goat and poultry rearing, nutrition gardens, and spice processing have opened avenues for rural women to move from dependency to decision making. The emergence of Basant Women FPO is a powerful symbol of this change. Women now manage procurement, sales, and governance, tasks once reserved for men.

In Mahoba, Rekha, once a subsistence farmer, now earns rupees 67,000/- from her Machan farm, demonstrating not just economic success but a shift in how rural women are perceived as capable, confident, and enterprising.

## **Mobility, Visibility & Voice**

Migration has accelerated this transformation. With men moving to cities for work, women have stepped up as primary economic actors. No longer confined to the home, they now attend trainings, lead exposure visits, and represent their communities at fairs and government meetings. This increase in mobility has led to a reconfiguration of social space—women walking through markets, speaking at public gatherings, and navigating institutions like NABARD, Horticulture Departments, and Agriculture collages & departments.

Basant FPO Jhansi received certificates of best women led FPO in Bundelkhand, women are claiming visibility and voice.

### **From the Kitchen to the Boardroom**

As women contribute financially, their authority in household decisions has grown. The shift is visible: they now participate in budgeting, children's education decisions, and asset management. Sarswati, a goat rearer and e-rickshaw driver in Jhansi, earns rupees 15,000/- per month and funds her daughters' schooling and choices that were once culturally unthinkable for a woman.

### **Cultural Renaissance: Knowledge, Identity & Leadership**

The impact is not just material—it is symbolic and cultural. Women proudly call themselves "entrepreneurs," "directors," and "trainers." They are learning about FPO governance, market strategy, digital transactions, and government schemes. This democratization of knowledge is fueling a new social identity—one grounded in dignity, competence, and self-determination.

### **The Road Ahead: Inclusive, Resilient, Feminist Futures**

This is more than a livelihood project—it's a social transformation rooted in gender justice. By enabling rural women to step out, speak up, and lead, the WProgress-Samridhi initiative is reshaping the cultural fabric of Bundelkhand.

As women's collectives grow stronger, and convergence with state departments deepens, Bundelkhand stands as a beacon for what's possible when economic inclusion meets social empowerment.



Woman with chili production



# How Women-Led Collectives are Building Inclusive Rural Economies by Leveraging Capital

## Reflections by Development Alternatives

Development Alternatives (DA) envisions a gender-equitable and resilient rural economy driven by institutional mechanisms that prioritise agency, access to capital, and collective ownership. Central to this vision are Cluster Level Federations (CLFs), which are institutions created under the State Rural Livelihoods Mission (SRLM) by the government of India, which function as key ecosystem actors enabling systemic change.

Drawing on the framework of institutional empowerment, CLFs are not just support structures but engines of inclusive entrepreneurship. They align with theories of collective capability and inclusive economies, wherein development is not delivered to communities but co-created with them. Through embedded platforms of governance, finance, and leadership, CLFs promote women's agency and generate long-term rural transformation. Digital inclusion is also on the rise - 65% of women entrepreneurs now use digital payments, and 98.6% have bank accounts, signalling higher control over income.

The generation, circulation, and strategic deployment of capital lies at the heart of this model. Rather than solely relying on external interventions, CLFs mobilise internal resources through peer-to-peer lending, pooled savings and community funds. They also enable bank linkages and partnerships with microfinance institutions to support enterprise creation. In Mirzapur, CLFs such as Amrit Prerna and Badlav Prerna are directing up to 50% of their credit lines to enterprise development, shifting the use of capital from consumption to production.

Between April 2024 and March 2025 alone, over 20,762 women-led enterprises were established, with 40,040 jobs created, of which 22,465 were for women. This is a result of unlocking approximately USD 4.8 million through CLF-managed funds, and an additional USD 13.5 million in capital from individual women entrepreneurs.

In districts like Jhansi and Bhadohi, CLFs are demonstrating how capital infrastructure can become a facilitator for enterprise incubation. One such example is the Shakti Kendra, a renewable energy-powered enterprise hub governed by women. They reduce reliance on external systems, power local income generation and encourage productive use of local resources.



Woman preparing Kulhads



Beyond finances, these collectives enable social capital to emerge. They empower women to take on leadership roles, make informed decisions, and challenge traditional norms. By actively engaging young women, these platforms are ensuring intergenerational continuity in enterprise-led development and expanding access to opportunities.

Through convergence with the Uttar Pradesh SRLM, CLFs are emerging as anchor institutions in rural economies, transforming women from borrowers into investors and leaders. By institutionalising capital access and circulation, they are not just enabling enterprises but seeding resilient ecosystems of inclusive entrepreneurship.

This transformation is nurtured through sustained engagement, where the programme facilitates the shift of women and youth from the margins to the mainstream of economic and social life. By strengthening the institutional backbone of CLFs through capacity building, technical and enterprise development support, DA ensures that these platforms evolve beyond financial intermediaries. CLFs operate simultaneously as enablers of collective action and catalysts for grassroots entrepreneurial development, embedding resilience and equity into the fabric of local economies.





# Don't miss out!

1. Project Samriddhi- It is not just about livelihoods —it's about justice. In Bundelkhand, rural women are stepping up as leaders, reshaping culture, and proving that true empowerment begins with voice, choice, and collective strength. Press Play!



2. Inclusive Entrepreneurship - "A systemic change in which millions of 'job seekers' become 'job makers' in their communities, thereby leading to enhanced social inclusion and sustainable economic growth."

Meet Sashi Shankar, a 27-year-old from Uttar Pradesh who turned his dream into reality through Development Alternatives' Inclusive Entrepreneurship programme.

From leading a successful business hub to empowering over 20 entrepreneurs to kickstart their ventures, Sashi exemplifies how a single idea can uplift an entire community. This is rural entrepreneurship, redefined.

Press Play!



3. FPOs Driving Sustainable Farming and Innovation in Rajasthan- Farmer Producer Organisations are at the forefront of promoting climate-resilient agriculture across Jaipur and Dausa region. By enabling access to modern techniques, natural inputs, and knowledge-sharing platforms, FPOs are strengthening farmer livelihoods and encouraging participation from youth through innovative models like Multi-Layer Farming and Kitchen Gardens.

Press Play!



# W4P Global



## INDIA

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

Prototypes Tested: 96

## COLOMBIA

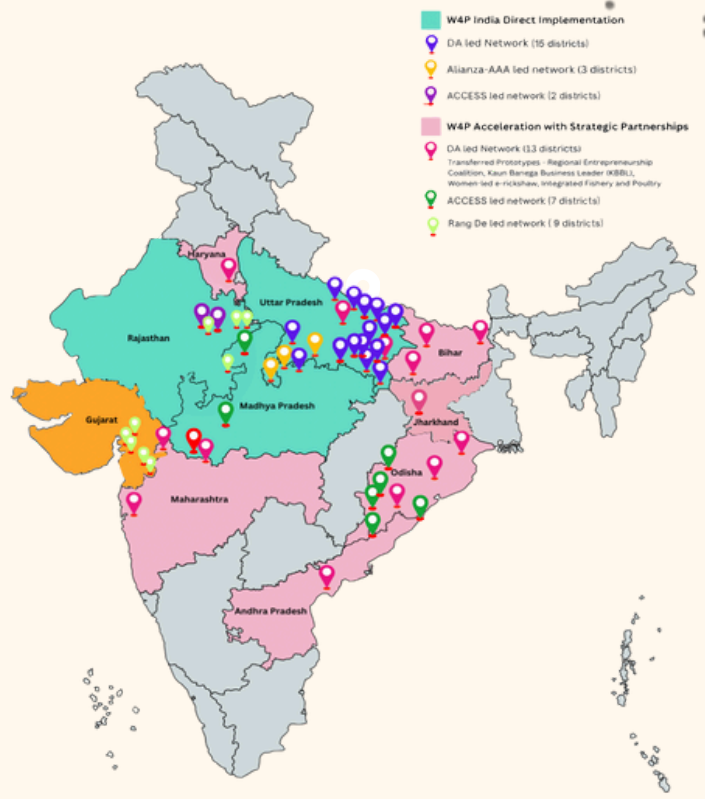
In Colombia, with the collaboration of Fundación Grupo Social, W4P promotes quality employment for youth and women in the region of Necoclí.

Prototypes Tested: 10

## PERU

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

Prototypes Tested: 34



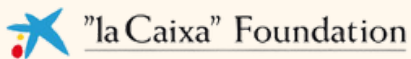
## MOZAMBIQUE

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

Prototypes Tested: 27



# About us



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).



Alianza por la Solidaridad is a Spanish NGO that fights against inequalities and contributes to protecting Human Rights in more than 19 countries.

ActionAid Karnataka Projects (AKP) aims to help children, families and communities eradicate poverty and secure lasting improvement in the quality of their lives through targeted interventions across India. For the W4P programme, the network led by Alianza-AAA includes partner organisations – Sai Jyoti Sansthan and Dalit Indian Chamber of Commerce and Industry.



Development Alternatives (DA) is a social enterprise with global presence in the fields of green economic development, social empowerment and environmental management. 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. In the last 40 years Development Alternatives has impacted approximately 20 million lives.

For the W4P program, the network led by DA includes premier organisations as Transform Rural India Foundation, Rang De and Gram Vaani and implementing partners Manviya Drishtikon Seva Samiti and Swami Vivekanand Siksha Samiti.



ACCESS Development Services is a global catalyst to achieve the Sustainable Development Goals. By accelerating collaborative action with global, regional, and local stakeholders, ACCESS is driving financial resilience and security as key outcomes. Set up in March 2006, ACCESS is structured uniquely to build evidence, create models, and align thought leadership in collaboration with civil society organizations, governments, the private sector, donors, and multilateral/bilateral agencies. ACCESS has built strong competencies over the years by building a community of practice around inclusive finance, generating evidence, convening regional and global programmes, supporting thought leadership, and building a professional team.



Rang De is India's leading social investing platform dedicated to enabling farmers and entrepreneurs across India with access to low-cost credit. A peer-to-peer lending platform regulated by the RBI, Rang De has disbursed more than Rs.92 Crores in low-cost credit across 29 Indian states. This has been made possible by 10,900+ social investors who believe in Rang De's mission of financial inclusion for India's underserved communities.

Rang De is India's first platform for social investments— lending that fuels positive social impact while offering meaningful returns to social investors. By enabling low-cost credit and fulfilling more than 25,000 loans, Rang De has helped thousands of investors build formal credit histories, run their enterprises, grow their farms, practise their craft and take big steps towards stable incomes and prosperity.





# Thank you!

Contact details:

JOIN THE W4P GLOBAL PLATFORM AT [www.work4progress.org](http://www.work4progress.org)

