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Work4Progress



## Micromovements of Change

# Kaun Banega Business Leader

Setting up a business in rural India comes with its unique set of challenges, where there are aspirations to become an entrepreneur, but a lack of confidence and support in channeling these energies. Inaccessibility to key resources to unlock these opportunities further constrain entrepreneurship in the hands of a few. To address these systemic challenges, **Work4Progress** India, through dialogue with the community, co-created the **Kaun Banega Business Leader** or KBBL competition with the following objectives:

- **Deepen dialogue on entrepreneurship** and initiate the process of co-creating an inclusive entrepreneurial ecosystem in new geographies
- **Activate entrepreneurial energies** to solve the issue of unemployment and migration through innovative and non-traditional business ideas
- **Encourage women to take up entrepreneurship** and challenge the patriarchal norms attached to women's entrepreneurship
- **Highlight the role of a support ecosystem** in the life of an entrepreneur and their ability to view themselves as a leader within the system

## Impact and Potential

The dynamic KBBL prototype in Bundelkhand, Eastern Uttar Pradesh and partner geographies has impacted over 4500 potential entrepreneurs to harness their innate strength and entrepreneurial abilities. In the last 5 years, **8 KBBL competitions** have been held, with four of them being conducted this year alone in our partner geographies under the acceleration phase of the programme.

A key feature of the competition has been its agility to be customised according to the needs of the geography it is being implemented in. During the nationwide Covid-19 lockdown in 2021, a modified version of the prototype 'Kaun Banega Market Leader' was initiated in Bundelkhand to cater to the marketing needs of the entrepreneurs and create a network of entrepreneurs to bridge the gap between enterprises and the market, and overcome the challenges that might lead to a breakthrough in the overall ecosystem. While the competition in Thakarmunda village, Odisha under the UN Women Second Chance Education (SCE) project was customised for women to enable them to set up non-traditional enterprises and solicited business ideas such as cold storage, mushroom cultivation amongst others.

As the entrepreneurial ecosystem strengthens, central to this prototype have been the entrepreneurs who continue to be the number one inspiration in their communities not only as business leaders but as agents of 'micromovements of change'

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## Unleashing entrepreneurial energies

KBBL is a business competition co-created with the community to deepen dialogue on entrepreneurship and unleash latent entrepreneurial energies

**76.25%** of respondents expressed an interest in entrepreneurship during 8 KBBL Campaigns

**51%** of KBBL participants earlier did not have access to information to set up a business

**2000+** enterprises have been set up and supported through KBBL

**41%** of enterprises set up through KBBL are innovative<sup>1</sup>

## About the Work4Progress Programme

In the last 5 years, **12 systemic prototypes** have been designed as part of the Work4Progress programme, which are influencing the local entrepreneurial ecosystem and bringing systemic shifts in the communities. These systemic prototypes have been co-designed with communities by **stirring innovations, breaking silos, and forging connections with stakeholders.**

## Join the Movements of Change

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# Kaun Banega Business Leader

## Not just an entrepreneur, I am a Leader...

When the Kaun Banega Business Leader (KBBL) competition was co-created with the community in 2017, one of the objectives was to enable entrepreneurs to become business leaders. **Surendra Kushwaha**, 36, udyame kiosk entrepreneur from Tarichar, Niwari District played a significant role in the community during Covid-19 with his mini ATM services. With permission from the District Administration, he ensured that his community accessed finance during the resilient period. Through his digital enterprise, Surendra ensures that no one in his village has to struggle to access enterprise solutions, be it GST registration or access to technology and market. ***Surendra has inculcated a culture of entrepreneurship in his community, through his last-mile udyame services.***

## ...Inspiring women to create breakthroughs

While entrepreneurship in general brings about change in a geographical location by increasing access to basic services, women entrepreneurship in particular has an impact on the quality of life of the community by bringing about shifts in the deeply entrenched gender relations. **Kajal Parihar**, 25, udyame kiosk entrepreneur from Orchha, Niwari District, did not just win KBBL in 2020 but she is also the first entrepreneur in her family. Her business idea stemmed from witnessing the digital divide in her village. By setting up the first woman-led information kiosk in Orchha, today, Kajal has inspired 6 other entrepreneurs to set up their own udyame kiosks. ***The competition gave Kajal a purpose. She claims that had she not been a part of the competition, she would never have been able to embark on a journey of change.***

## ...Creating shifts in the local markets

Similar to Kajal, **Seema Devi**, 38, always had the zest to be more than what the provincial world around her wanted her to be. Fascinated with electrical items, she tinkered with them and it was not long before Seema and her husband opened an electrical hardware and repair store. It was here that Seema learned to repair devices and make electrical boards. As she grew confident with her skills, she onboarded 6 more women from her locality to manufacture these electrical boards. In 2020, during the peak of covid-19 lockdown, they participated in the virtually held Kaun Banega Market Leader competition which aimed to identify entrepreneurs who aspired to create shifts in the local market. She pitched their business plan to expand the existing business and how they could also increase the income of women-run grocery shops by selling electrical boards and smaller electric items. ***Forces like Seema are not only breaking societal barriers by adopting non-conventional businesses, but also leading market shifts in the local supply chain helping many more similar enterprises.***

*"As fate would have it, I came across the KBBL competition when I lost my private sector job and returned to my hometown. It gave me the platform to actualise my dream of doing something on my own. I am able to help my community access digital services for finance and their smiles at the end of each transaction makes my day!"*

- Surendra Kushwaha, proud udyame kiosk entrepreneur and KBBL winner, 2017

Scan this QR code to watch a KBBL entrepreneur story come live.



The Kaun Banega Business Leader prototype has seen several variations that can nurture innovation. One such variation has been 'Kaun Banega Market Leader', a customised version to address gaps in market linkages. Through this competition, unique business ideas have evolved such as digital support services, LED Bulb manufacturing, and vermicompost aggregation. The potential remains huge, as KBBL is a catalyst in building a culture of entrepreneurship.

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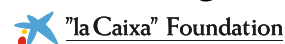
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## Micromovements of Change

# Peer to Peer Lending

The micro-enterprise segment in India contributes to more than 110 million jobs and yet, the sheer diversity of these enterprises keeps them out of any uniform policy and thus, out of the formal credit system. The conventional banking system often fails to recognize the needs of rural micro-enterprises, especially for women and youth entrepreneurs starting new businesses. In the Work4Progress programme, it was identified that micro-enterprises across multiple sectors have different business operational needs and thus require different credit products.

- **Leverage the power of social investing** to empower unbanked, low-income entrepreneurs with access to low-cost, customized credit, thereby enabling financial inclusion
- **Peer-to-peer lending** empowers entrepreneurs with choice and freedom in selecting credit products
- **Innovate alternate models** to unleash the potential of entrepreneurs by enabling access to credit for diverse enterprise prototypes such as e-rickshaw, integrated fishery, and poultry, etc.

## Impact and Potential

Trust in formal banking institutions has historically been low. Through Peer-to-Peer Lending, timely and low-cost financial support to entrepreneurs who have been excluded from the formal financial system has been provided access. The credit intervention through the peer-to-peer lending platform has led to:

- **Enhanced incomes of entrepreneurs by 15-20%** thereby leading to a better standard of living.
- **Setting up and regenerating businesses** from the scale-down that occurred during the pandemic.
- Designing innovative **persona-based credit** products catering to the diverse needs of entrepreneurs
- Influencing local MFIs to provide **competitive interest rates of 7-8% p.a** or increasing the loan repayment period for micro-entrepreneurs
- Emerging ecosystem for finance including new **product offerings from mainstream banking** institutions that have generally shied away from this sector.
- Increased **formalisation** of enterprises

## Access to timely and low-cost credit

Peer to Peer lending is a social investing platform to unlock critical flows in finance and enable access to timely and low-cost credit

More than **30%** of the country's population has access only to informal credit, with interest rates between **15-24% p.a**<sup>1</sup>.

More than **47%** of the population have inactive bank accounts due to distrust of financial institutions or their inaccessibility

Only **27%** of Indian adults, and **24%** of women, meet the minimum level of financial literacy as defined by the Reserve Bank of India

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<sup>1</sup> Global Findex Data 2021

## Micromovements of Change Peer to Peer Lending

### Customising credit for financial inclusion...

For 23-year-old **Sachin Srivastava**, it was a gift that changed his life. He received a personalised mug from a friend, which fascinated him enough to realise there was no custom printing shop in Niwari, Bundelkhand. The idea then struck him to provide this service in his hometown. In October 2020, he set up his enterprise Maa Sharda Sublimation Printing Gallery. From printing customised mugs, he expanded his service base to printed t-shirts, key chains, and cushions. Finding a viable market for his products, he further invested in a mobile cover printing machine through credit which was leveraged through peer-to-peer lending. He is actively leveraging digital platforms to access markets through e-commerce platforms such as Amazon, Etsy, and Meesho, and finance through services such as Rang De. He continues to inspire others to build their own businesses.

### ...Diversifying enterprise portfolios...

While Sachin is a trailblazer in leveraging digital platforms, Rajkumari has shown the appetite for serial entrepreneurship. **Rajkumari**, 48, from Niwari, has been running a tailoring enterprise for the last seven years and wanted to diversify her business portfolio. She used the power of YouTube to not only learn the technicalities of running a paper plate-making machine but also looked up local manufacturers for machine procurement. In 2021, she received training from the programme and also accessed low-cost credit to procure the machine. **Through her enterprise, she now employs two workers and supplies to five retail paper plate-making units, three of them being women-run.** Entrepreneurs such as Rajkumari have become local leaders in spreading awareness and inspiring others towards peer-to-peer lending with an emphasis on job creation as the ecosystem strengthens.

### ...Mainstreaming #InclusiveEntrepreneurship

Shifts created by **Sachin and Rajkumari** have created pathways for entrepreneurs such as **Rakhi**. A resident of Simra village in Jhansi, Rakhi Yadav manages her enterprise, Neelam Optical Netra Clinic, a landmark in her village. As a student, she worked part-time at an optical shop and the experience stayed with her. She dreamed of setting up her own shop and making a difference in providing quality eyewear. Affordable and collateral-free credit enabled Rakhi to fulfill this aspiration. Currently, her shop offers different types of spectacle frames and customised lenses. She plans to invest in high-tech equipment and provide her customers with the Lenskart experience locally.

*"Timely credit helped me to set up my udyAME kiosk. Today I am not only an Aadhar supervisor but also an enabler for enterprise support services in my community. The community comes to me for any assistance related to setting up their business and through this I have been able to help around twenty entrepreneurs"*

- Rajkumari Kushwaha, proud udyAME kiosk entrepreneur

Scan this QR code to watch a Peer to Peer Lending entrepreneur story come live.



Peer-to-peer lending has created an inclusive ecosystem among the stakeholders, social investors and entrepreneurs alike, where the power of collective action is felt. An investment as small as INR 500 can generate 10-11 days of livelihood for remote small-scale entrepreneurs. The innovation has opened alternate pathways that are building robust local credit ecosystems for entrepreneurs to access timely loans at affordable rates.

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## Micromovements of Change

# Brave Spaces

Women and young girls from rural India are unable to take control of their lives, access resources, and take part in opportunities that they dream of. Their innate strengths and abilities remain hidden, feeling invisible and undervalued by a complex, unequal social and economic system. Deep-rooted socio-cultural and traditional perspectives of the community have built fear, and doubt in their own abilities, inhibiting young girls and women from unleashing their true potential. We realised that there is a need for a new empowerment story for women, where they are creators and narrators of the story itself. Together with the community, 'Brave Spaces' was co-created where women can discover their voice and discuss ways to exercise their agency. Objectives of these spaces are to :

- **Build solidarity to overcome socio-cultural barriers** by voicing aspirations, realising innate strength, and forging common narratives for empowerment
- **Co-create new models for inclusive growth** with stakeholders for accessing resources and opportunities
- **Galvanise a cadre of women change makers and influencers** by connecting with peers and stakeholders, thereby, mainstreaming women-led models for socio-economic growth

## Impact and Potential

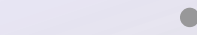
The first brave space was conceptualised to enable women to unlearn layers of social conditioning and embrace their hidden aspirations, the ability of brave space to enable women channelise one's talent:

- Entrepreneurial energies of **5000+** young girls and women were unleashed through 7 physical Brave Spaces in 3 districts of Jhansi, Niwari, and Mirzapur.
- Led **300+** women to move beyond collectives and walk into non-traditional economic activities.
- The ability of Brave Space to customise according to the users' needs led to unlocking its physical aspect where women and young girls were introduced to **new-age enterprise choices** such as udayME Kiosk, e-rickshaw, Optical lens manufacturing, and gig enterprises.

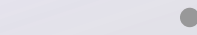
### Co-working (brave) spaces for young women

Spaces where women build solidarity to overcome socio-economic barriers by voicing aspirations and forging common narratives of empowerment

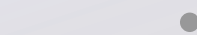
Only **20.3%** of women participate in the Indian labour force



Only **20%** of enterprises in rural India are women-owned<sup>1</sup>



**49.9%** of women-led enterprises are set up out of necessity rather than aspirations



**90%** of India's women are working in the unorganised sector, with low-paying subsistence activities<sup>2</sup>

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<sup>1</sup> 2019, MOSPI report

<sup>2</sup> Times of India – IMF, ILO, WIEGO, WRI

## Micromovements of Change Brave Spaces



### Forging aspirations to empowerment...

**Pragya Devi**, 34, had previously expressed in our interactions of her desire and curiosity about bikes, which led her to learn to ride one as well. Through her endeavour, she prompted us to think of the idea of setting up women-led rickshaw services for the **safe mobility of women**. Since 2017, Pragya's e-rickshaw "ToTo", darts across Mirzapur, where she is revered as the lady who dons a motorcycle jacket while cascading around the area on her e-rickshaw. She has trained over ten women in her village, many of whom ride their own e-rickshaws now! Even during the pandemic, she was entrusted with mobilising essential services and workers and has become a **trailblazer in her community**. Pragya is a pioneer in **redefining safe mobility and building pathways for women**. She inspires women to dream a little bit differently!



### ...Enabling many more voices to come forward...

As Pragya reassesses mobility for others, **Ravi Sen**, 36, a saree Retail entrepreneur, is setting an example of the utilisation of mobility for market expansion. She rides her scooty in the alleys of Punawalikala village in Jhansi, selling a wide range of bright, embellished sarees for her dedicated customers. Ravi has gathered admiration for herself by **merging a balance of respect for her culture while also fulfilling her entrepreneurial aspiration**. One would never see Ravi without her "pallu" even as she rides her scooty. Ravi's eyes glow with joy while sharing how she helped her husband set up his own business. Ravi has instituted a culture of entrepreneurship amongst her community through a micromovement of innovation. She has subtly fought an unseen battle in a male-dominated society and **led the way for fellow women to build their market!**



### Pioneering a better tomorrow...

While Pragya and Ravi are taking the mobility industry by storm in their respective villages, young **Shreya**, 23, is ignited with the aspiration to bring accessibility of better healthcare in her community as a nursing student. However, societal responsibility pushed her away from taking a step further. Brave space introduced her to **gig opportunities concept and market assessment**. During Covid-19, she encouraged fellow girls to manufacture and sell masks. Carrying forward her skill, she also sells her manufactured goods through multiple social media platforms. Shreya has transformed into a confident woman, and today **she is enabling last-mile accessibility of better healthcare through tele-medication and teleconsultation services**.

*"It is so encouraging to see women in my village come out of their shells and talk about economic opportunities. Women do not usually discuss business or even aspirations. Only when given an opportunity do they realise that even they have entrepreneurial aspirations"*

- Devi Mishra, Nursery entrepreneur

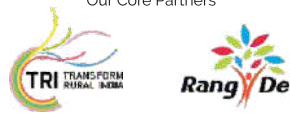
Scan this QR code to watch a Brave Spaces entrepreneur story come live.



Brave Space is an enabler for aspirations to be voiced and channelled to create an inclusive culture of entrepreneurship among women in rural communities. Technology-driven Brave Spaces has opened a window for women to a world beyond their village and is providing them access to new-age economic opportunities. These stories of empowerment do not end with one woman but continue to pass on to many more in solidarity.

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# Micromovements of Change

## District Entrepreneurship Coalition (DEC)

At the district level, multiple organisations are working towards the common goal of supporting micro-enterprises. However, due to the traditional top-down linear approach, lack of comprehensive policies and implementation plans, the efforts of these organisations are often isolated and siloed. It inhibits existing and aspiring entrepreneurs from effectively accessing required resources and support, thus affecting their profits and job creation potential.

To address these systemic challenges, Work4Progress India (W4P), through dialogue with the ecosystem, came up with the idea of a District Entrepreneurship Coalition or DEC with the following objectives:

- **Leverage relational aspects** for cooperation between multiple organisations thereby, building solidarity and trust
- **Prototype solutions collaboratively** to ensure the sustainability of intervention thereby, utilisation of resources efficiently
- Create an **enabling ecosystem** that is responsive to the needs and aspirations of entrepreneurs who are thereby, supportive of innovations

### Impact and Potential

Back in 2017, stakeholders in Mirzapur made isolated attempts to support enterprise development. What started as informal meetings to facilitate pathways of cooperation grew into a formal platform as a District Entrepreneurship Coalition. By unlocking synergies between stakeholders, coalitions have created responsive entrepreneurship ecosystems. This has resulted in:

- **1000+** micro-enterprises emerging from direct convergence between stakeholders and entrepreneurs, each creating 3 jobs on average, against the national average of 1.5, and with **98%** of enterprises continuing to thrive and make profits
- Interconnectedness between different actors of an entrepreneurial ecosystem, leading to a reduction in the **average time to set up an enterprise from 3 months to just 3 weeks**
  - A network of more than **450+ stakeholders** directly connected to local entrepreneurs in **12 districts**<sup>2</sup> across Uttar Pradesh, Madhya Pradesh, Uttarakhand, Jharkhand and Haryana
- **5-fold** increase in access to credit support in the last 3 years, with credit worth **INR 8.2 million** leveraged by **500+** entrepreneurs, and **8000+** entrepreneurs availing sector-specific training
  - Solidarity among local stakeholders, influencing **change in the bylaws** of micro-finance institutions and mainstream banks
- Laid the foundation for the **emergence of new entrepreneurial initiatives** in areas of health and agriculture

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### Building a Robust Entrepreneurial Ecosystem

DEC is a collaborative platform where entrepreneurs and stakeholders, working on enterprise and livelihood development, co-create solutions to build a robust local entrepreneurial ecosystem

**83%** of micro-enterprises are unable to access financial support to sustain and grow their business

**91%** of enterprises fail within the first 5 years. This rate further rises in the context of rural India<sup>1</sup>

An average of **15** stakeholders in a district working on enterprise development are unaware of each other's schemes

### About the Work4Progress Programme

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<sup>1</sup> Why do Indian Startups fail 2022? Everything you need to know for a successful startup, IBM Institute for Business Value  
<sup>2</sup> Mirzapur, Bhadohi, Jhansi, Basti, Lakhimpur Kheri, Bahraich, Niwari, Barwani,, Bhagwanpur, Ramgarh, Palwal, and Jhajjar

## Micromovements of Change

# District Entrepreneurship Coalition

## Networking to scale growth...

With over 15 years of work experience in the garment manufacturing sector across Delhi and Chandigarh, **Jauhar Ansari**, 32, decided to return to his village in Mirzapur, Uttar Pradesh in 2016. Within a year, he established his garment manufacturing business and today, his unit has **24 full-time employees** from nearby communities. During the pandemic, Jauhar ensured that none of his workers were laid off. He not only took precautionary measures at the workplace but also started employing local youth seasonally. Jauhar became the voice for creating market breakthroughs with his continuous efforts to unlock market opportunities through the coalitions. **Through his enterprise, Jauhar is defying the common narrative that only large corporations can be job creators.**

## ..Connecting opportunities with entrepreneurial energies...

While Jauhar is facilitating entrepreneurship for youth, Uma advocates collective enterprise. **Uma Baranwal**, 45, has always been driven to uplift women. She began her journey by helping local Self-Help Groups (SHG) with marketing and outreach to cities through her oration skills she became a good marketer, especially for goods produced by SHGs. Since she collaborated with Coalition in 2020, she has become the face of the community.

From occasionally marketing SHG products, she planned to start her own enterprise during the lockdown. Through engagement and exposure unfolded by the coalition, she is enabling and training women to market their own products. Uma, today has inculcated a culture of assessing the market and finding USP for their products. She has and is inspiring women to voice, act and mark their space!

## ...Breaking down silos, building up synergies

On the principle that systemic change is not achieved through a linear approach, **Devendra Dubey**, 38, a senior RSETI trainer of Bhadohi District has been working closely with Coalition since 2019. He has led convergence between multiple stakeholders to support entrepreneurs in Bhadohi. **Through his dedicated efforts, he has trained over 500+ W4P entrepreneurs while also onboarding key government stakeholders in the district.** With the belief that micro-entrepreneurship can and will bring radical change in the local economy, Devendra remained motivated toward his mission throughout the Covid-19 pandemic. Having a brilliant grip on market opportunities, he channelised market support to women entrepreneurs under Self Help Groups to not only sustain their businesses but also grow them during the lockdown .

*"Growing transparency within the ecosystem is motivating better flow of resources between the district level administration and the village level entrepreneurs"*

-Sunil Jain, Ex-AGM, NABARD and Core Coalition Member, Mirzapur

The District Entrepreneurship Coalition in regions like Mirzapur is now redefining how people access entrepreneurship opportunities, as stakeholders have begun to realise that a transition is needed from traditional top-down approaches to collaborations for building robust entrepreneurship ecosystems. Taking the coalition to every village in India has the potential to be a catalyst for the creation of millions of future-ready enterprises.

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## Micromovements of Change

# Innovation Amplifier - Public Policy in Action

In scaling rural entrepreneurship, effective policies and schemes have been devised, but a consistent top-down linear approach has not resulted in the effective realisation of entrepreneurship. Each year approximately 9 million youth are entering the labour market, but relative opportunities remain scant. Micro-enterprises have emerged as an important source of quality employment for rural communities. To ensure that rural entrepreneurship can be scaled across geographies, there is a need for existing large-scale programs and policy interventions to adopt bottom-up innovations. This integration, along with strategic partnership, can amplify the impact of innovation and create holistic shifts in the ecosystem.

To provide increased access to entrepreneurship, prototypes developed under Work4Progress across Uttar Pradesh have been channelised and scaled by leveraging government infrastructure. A partnership with Uttar Pradesh State Rural Livelihoods Mission (UPSRLM), an autonomous registered society under the aegis of the Rural Development Department, Govt. of UP, has enabled the following breakthroughs in three districts of Uttar Pradesh:

- Customising and integrating innovative systemic and enterprise prototypes in existing programs of Start-Up Village Enterprise Promotion and National Rural Economic Transformation programs.
- Empowering community institutions to unleash the entrepreneurial energies of individuals and gain agency in decision-making for livelihood creation at the district level
- Ensuring local ownership through public-private-community convergence and creating impact at an accelerated rate across multiple geographies

## Impact and Potential

The partnership created space and mechanisms for joint planning and review for the smooth transfer of the prototypes, convergence with other government programs/schemes, and co-creating solutions with the local government stakeholders. The partnership has led to:

- 488 enterprises and 1464 jobs being created since the inception of the partnership
- Identification and onboarding of 3218 potential entrepreneurs through the transference of listening and co-creation prototypes
- Innovative financing support worth INR 117.59 lakhs to 148 entrepreneurs to augment loans provided through SVEP
- A shift from support for specific enterprise types towards becoming more enterprise agnostic and inclusive

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Integrating bottom-up innovation in large programs for accelerated and deep impact at scale

94% of all micro-enterprises accounting for 78% of all workers employed

Rural entrepreneurship has the potential to power nearly 70% of the Indian economy, when the right skills, business training and linkages

Agriculture's contribution to employment has declined from 81% in 1983 to 58% in 2018

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# Innovation Amplifier- Public Policy in Action

### Using community institutions to accelerate women entrepreneurship...

**Jugra Fiya**, a resident of Madhwapur village in the Mihinpurwa block of Bahraich, is redefining her role as a "homemaker" by generating income for the family by establishing her own garment shop. As a Community Resource Person with UPSRLM she is also helping scores of other women on their entrepreneurial journeys. She has helped more than 25 women to start their businesses and many more access easy credits through the UPSRLM community funds. She is also helping with the bookkeeping of 45 Self Help Groups funds. Through this, she has been supporting **women-led entrepreneurship and collectives**.

### ...Leveraging existing infrastructure to build new supply chains...

While Jugra Fiya has integrated social innovation tools with the UPSRLM infrastructure, Meera has leveraged extensive government networks to build new supply chains. **Meera Devi**, 38, is a resident of Nighshan, Lakhimpur Khiri. She started her journey by becoming a self-help group member later followed by becoming a Krishi Sakhi (Agri-entrepreneur). While working as Krishi Sakhi she underwent multiple agricultural technical training in her block. Under the W4P programme, she underwent Start & Improve Your Business training, which helped her assess the market. Soon she leveraged existing Government schemes to open the first women-run cattle fodder retail unit which is now catering to more than 500 customers in 12 nearby villages. **She used innovative market assessment tools to further explore new opportunities.**

### ...Unlocking market solutions

As part of the Kaun Banega Business Leader competition (a social innovation tool), Amit was encouraged to think outside the box for unlocking market solutions. **Amit Kumar**, 32, a photographer who runs his studio in the central market in the small town of Gumhari, Basti District, has further motivated others to do the same. Among the top 3 winners of KBBL held in programme partner Transform Rural India Foundation (TRIF) geography in Basti, his enterprise currently employs one full-time assistant and around 3-4 people during peak seasons of festivals and weddings. Pitching his business plan to scale through partnerships with players in the event such as caterers and decorators, he offered to provide affordable package deals for his clients. **As they say, the biggest of businesses do not necessarily get set up with the money, but with an idea!**

*"Our SHG groups have so much potential and resources as so many schemes are supporting us to grow businesses. I am ensuring that these schemes reach the last person. I feel grateful to be able to help SHGs take full benefits of government programs"*

- Jugra Fiya, Mihinpurwa

Scan this QR code to watch the Work4Progress journey come live.



To ensure innovations turn to action and create impact, they must be designed to integrate with large programs. Leveraging the existing network of large programs such as SVEP can help in actively adopting innovative solutions and influencing policy shifts for accelerating millions of new enterprises.

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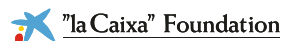
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Our Core Partners



Work4Progress



## Micromovements of Change

### Safe Mobility

India's age-old patriarchal norms and gender stereotypes often restrict the mobility of women, affecting their access to choices and more importantly, their pathway to economic empowerment. Young girls who do not have access to transport end up dropping out of schools<sup>1</sup>, thus reducing their chance to avail basic needs as well as mainstream economic opportunities. They often are left dependent on their male counterparts, widening the gender gap and keeping women disempowered.

- Through deep listening with the community, we realised that the answer to this challenge lies with women themselves. A pathway was created for women to be at the forefront of mobility challenges through the **women-led e-rickshaw** model which provides:
  - **Safe commuting services** to community members including girls and women
  - **Support women to enhance livelihoods** through e-rickshaw and ancillary enterprises
  - **Inspire women to move towards non-traditional enterprises** and contribute strongly towards economic, social and environmental impact in their community.

### Impact and Potential

A network of women-led e-rickshaw in the streets of Bundelkhand and Eastern Uttar Pradesh has become the wind beneath the wings of young women and girls. What started as a journey of 12 pioneering women enabling other women whose lives are confined around the walls of their homes, has resulted in:

- A movement that has created access to **safe transport for lakhs of women**.
- Reduction of drop-out rate of girl students by 15-20%.
- Women-led e-rickshaws today account **for 4% of all e-rickshaws** in Mirzapur and Niwadi districts.
- Providing essential services like door-to-door delivery of essential items, and emergency transportation facilities to community members especially during the nationwide lockdown. As a result, more than **40,000 women were able to access healthcare facilities** in Mirzapur.
- Women e-rickshaw entrepreneurs become **influencers** in their communities by inspiring their peers to pursue entrepreneurship and mainstreaming it in rural geographies.

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Flip the page to meet our Entrepreneurs of Empowerment

<sup>1</sup> \*Factors leading to school dropouts in India: An analysis of National Family Health Survey-3 data.

### Pioneering a network of women-led e-rickshaws

A network of e-mobility led by women, for women to be at the forefront of mobility challenges that inhibit women from being socially and economically empowered

Only **11%** of people behind the wheels are women in India

**1** woman-led e-rickshaw can help **5,000+** women access safe transportation, especially at night

**1** woman running an e-rickshaw can increase the household income by **40%-50%** on an average

One e-rickshaw saves **9.303 tonnes of CO2** equivalent annually

### About the Work4Progress Programme

In the last 5 years, **12 systemic prototypes** have been designed as part of the Work4Progress programme, which are influencing the local entrepreneurial ecosystem and bringing systemic shifts in the communities. These systemic prototypes have been co-designed with communities by **stirring innovations, breaking silos, and forging connections with stakeholders**.

### Join the Movements of Change

**Join us as a partner** in our mission to accelerate entrepreneurship-led job creation under the Work4Progress programme

Contribute in replication of inclusive approaches by **adoption the prototypes** developed under the programme to enable shifts in many local entrepreneurial ecosystems

**Join our social investing** platform Rang De to enable access to affordable credit for millions of aspiring entrepreneurs

## Micromovements of Change Safe Mobility



### Becoming visible together...

It was in 2017 that the first winds of change were propelled through **Pragya Devi's** e-rickshaw travelling down the bylanes of Mirzapur. **Pragya**, 34, is the first women e-rickshaw entrepreneur in the district where the idea of women behind the wheels was not only distant but unimaginable. Not only did her micromovement of courage remain the mainstay for women's safe mobility, Pragya also inspired younger women to step up from their circumstances and be in the driver's seat of their life. **Saida Begum**, 22, is a domestic violence survivor who decided to redirect her own path after seeing Pragya driving proudly. Today, she is not only the breadwinner of her family but also provides for her husband's medical treatment and child's education. Saida is the **youngest e-rickshaw entrepreneur in Mirzapur, Uttar Pradesh and proudly leads the movement for safe mobility in her community.**

### ...Driving to a brighter future...

**Sangita**, 29, is a young woman full of aspirations. While previously employed as a carpet weaver, she would notice Saida riding her e-rickshaw out and about in town on her way home. Sangita harboured aspirations to ride an e-rickshaw of her own. Being specially-abled, she feared that it would become a setback to her dreams. The W4P team introduced her to Chhangur, 29, an e-rickshaw refurbisher and manufacturer.

Having lost his job during Covid-19, **Chhangur** understood Sangita's desire to become an entrepreneur. He customised an e-rickshaw for her and stirred the wind for her wings to take flight. Using his experience as a painter and welder, Chhangur salvages e-rickshaws into usable vehicles. **In one year, his enterprise has created 6 jobs and enabled 22 other e-rickshaw entrepreneurs to access quality e-rickshaws.** Chhangur has proved to be a ray of hope for many more aspiring women who cannot afford brand-new e-rickshaws. One such woman is Seema Devi, who wanted more than the conventional life.



### ...Making entrepreneurship accessible

**Seema Devi**, 32, was a home-based tailor who had the desire to choose a pathway beyond tailoring. With two of her children growing up and setting foot into early education, she knew she had to anchor the financial responsibility of their expenses along with her husband, who is a daily wage labourer. Being fond of riding a scooty, it took Seema only 2 days to learn to drive an e-rickshaw from Pragya Devi, the pioneer of the women-led e-rickshaw movement. If you ever find the fortune of being in Mirzapur, you may be lucky to spot Seema and Pragya catching up for tea after a long day of work!



*"I am very happy earning my own income. Riding an e-rickshaw has made me independent and be able to provide not only for my two children, but also my own needs."*

- Saida Begum, an empowered e-rickshaw entrepreneur in Eastern Uttar Pradesh

Scan this QR code to watch an e-rickshaw entrepreneur story come live.



The network of women-led e-rickshaw is leading the pathway for other women by breaking down gender stereotypes in the community and enabling micromovements of change towards safe mobility. The potential remains huge, as Safe Mobility is a catalyst in empowering many young women to access entrepreneurship opportunities.

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## Micromovements of Change

### udyaME

In rural India, many aspire to own their businesses but are constrained due to a lack of critical information and support systems. With a vision to deliver enterprise support and digital services to the last mile, udyame was co-created with the network of existing Common Service Centres (CSC) providing basic digital services. These centres, through the trust they have built with residents of nearby villages, are ideal for disseminating information and support services, especially on entrepreneurship. udyame, through the udyame website and udyame kiosks, is now delivering a portfolio of support services which includes access to credit, technology consultation, capacity building, legal registrations, and market facilitation services.

- **Exclusive access point** in peri-urban and rural India on enterprise needs of access to, finance, technical training, market facilitation and linkage to government schemes.
- **Disseminates reliable information** on marketing opportunities, accessing finance and schemes, all with access to udyame website (udyame.in)
- **A platform for convergent action** between government, market players, ecosystem stakeholders and entrepreneurs, replicable across India.

## Impact and Potential

The network of udyame is bringing many more into the purviews of entrepreneurship, by providing critical business information to budding and aspiring entrepreneurs in rural India. The physical network of udyame Kiosks has enhanced capabilities beyond a basic cyber café to enable access to critical flows of credit and provide support services. It has become a hub for strengthening the peer-to-peer connection between entrepreneurs as well as a last-mile delivery point of enterprise support in rural areas. This has resulted in:

- Servicing more than **4000 enterprises**, **impacting 10,000+ jobs** just in the last 5 years, out of which 25% enterprises have been directly set up as a multiplication effect of the udyame network
- Connecting more than **6500 users** to technology providers, training institutes, financing institutions and civil society organisations, helping entrepreneurs to set up new enterprises or grow existing ones.
- **1000+ entrepreneurs** accessing affordable credit worth **INR 30 million** through the Work4Progress' partnership with Rang De, in the last 9 months.
- Each udyame Kiosk delivers digital services to **more than 15 villages**, on an average

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## Connecting last-mile udyame services to entrepreneurs

udyame is a phygital platform that caters to the unmet demands of the entrepreneur by delivering enterprise support services.

**93%** of aspiring entrepreneurs are unable to set up businesses due to a lack of enterprise support services

Only **15%** of entrepreneurs, mostly males, can use digital means to scale their businesses

More than **50%** of rural women do not have access to mobile phones

**1** information centre (udyame Kiosk) provides digital services to more than **100 customers per day** on an average<sup>1</sup>

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## Catalysing entrepreneurship through apprenticeship....

**Sappu Pandey**, 32, from Orchha, Bundelkhand can be rightly credited as the catalyst of introducing udyame Kiosk services to the community in Bundelkhand. During the lockdown, when people struggled with mobility and access to basic digital and financial services, Sappu ensured continued services by providing door-to-door services. Additionally, he ensured that other youths also did the same and extended support to others by sharing his CSC ID. Sappu has started a chain of entrepreneurship with breakthroughs such as the first women-led udyame Kiosk in Jhansi by the then 19-year-old Kajal Parihar. This act of solidarity gradually morphed into something more dynamic called the 'Apprenticeship' model. Young people are opting to stay back in their hometowns with the access to information and opportunities that they now have, and Sappu is making this possible.

### ...Delivering digital services to the last mile...

**Kajal** passed on the baton by supporting another aspiring entrepreneur, **Rakhi Tiwari**, 26, who now has her own udyame Kiosk and is enabling many others to access key information for entrepreneurship. Just a fresh graduate, **Rakhi** looked upon Kajal as her inspiration. Seeing the rising demand for banking and digital services in her village, she rose to the occasion and connected with Kajal for an apprenticeship. In no time, Kajal and Rakhi came to be known as 'tech whiz'. **They together have inspired their otherwise orthodox villages to recognise the aspirations of young women in setting up their enterprises.**



### ...Building a culture of entrepreneurship

In another nook of Niwari, **Rajkumar** has become another catalyst of entrepreneurship. **Rajkumar Prajapati**, 29, is part of a peer network of over 10 udyame kiosks and provides thousands of micro-entrepreneurs critical business services. His shop also received **recognition from DigiPay, a government operated payment system, for the largest number of digital transactions in Niwari district.** In this quarter alone, he assisted 7 people to access information required for setting up their own businesses. From starting a small Common Service Centre to transforming it into an udyame kiosk with 136 enterprise support services, he has effectively provided last-mile delivery of these services up to 15 kms of the village in Niwari, Bundelkhand.



*"In our village, we have to travel four to five kilometres to access basic banking and other services. I wanted to establish a platform to help my community, especially women, to access basic digital services. Today, my udyame kiosk serves over 10 villages and I feel satisfied to facilitate convenience for my community"*

- -Kajal Parihar, a role model for young girls in the village of Orchha, Bundelkhand

Scan this QR code to watch an udyame entrepreneur story come live.



The udyame prototype is enabling a social network of entrepreneurs, local mentors and guides, and overcoming challenges of access to information and entrepreneurship opportunities. udyame is bringing technology into the hands of young people and empowering thousands of entrepreneurs to establish new-age businesses.

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