



## JOBS WE WANT 2019

Systems change for  
entrepreneurship-led  
job creation

The Work 4 Progress (W4P) program of “la Caixa” Foundation and Development Alternatives (DA) aims to accelerate the creation of meaningful and dignified employment through the creation of platforms for innovation, action and continuous learning. In India, W4P enables enterprise development opportunities for youth and women in two regions - Bundelkhand and Eastern Uttar Pradesh.

Jobs We Want (JWW) of Work 4 Progress India is a platform for learning and exchange of knowledge on entrepreneurship-led, decent and meaningful job creation in India. The JWW platform aims to create a space for connecting voices from the ground with macro and meso level stakeholders. JWW 2019 brought together diverse perspectives on systems change for entrepreneurship-led job creation.

This document is a synthesis of:

- W4P methodology and impact
- Stories of change
- Proceedings of JWW 2019

It serves as a guiding analytical report to the path ahead for creating decent and meaningful livelihoods in India.

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Authors: Vrinda Chopra, Stuti Sareen, Upma Singh, Taniya Agarwal  
Substantive Lead: Kanika Verma, Vrinda Chopra  
Advice and Editorial Inputs: Shrashtant Patara, Prema Gera, Kanika Verma

**Jobs We Want 2019:**

Conceptualisation: Kanika Verma, Shrashtant Patara, Prema Gera, Sameer Kapoor  
Core Team: Taniya Agarwal (anchor), Ankit Mudgal, Ankita Pant, Debasis Ray, Jasleen Kaur, Major General (Retd.) Bhardwaj, Mayank Nautiyal, Munir Ahmed Tahir, Omkar Gupta, Parul Goel, Rabina Jaiswal, Roopali Gupta, Saubhagya Raizada, Stuti Sareen, Sudhir Sah, Upma Singh, Vrinda Chopra  
Contributing Team: Anshul Bhamra, Avinash Kumar, Divya Mehrotra, Gitika Goswami, Kranav Sharma, Ria Chauhan, Ria Sinha, Soumen Maity, Sushant Agrawal, Stella George, Zeenat Niazi  
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Jobs We Want 2019 morning session at Development Alternatives HQ



#JOBS WE WANT 2019



Jobs We Want 2019 Evening Session at Embassy of Spain, New Delhi



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## Abbreviations

<b>B2B</b>	Business to Business
<b>CII</b>	Confederation of Indian Industry
<b>CMIE</b>	Centre for Monitoring Indian Economy
<b>CSCs</b>	Common Service Centres
<b>CSOs</b>	Civil Society Organizations
<b>DA</b>	Development Alternatives
<b>FPOs</b>	Farmer Producer Organizations
<b>GDP</b>	Gross Domestic Product
<b>ICT</b>	Information Communication Technology
<b>JWW</b>	Jobs We Want
<b>LCBF</b>	La Caixa Banking Foundation
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MP</b>	Madhya Pradesh
<b>MSME</b>	Micro, Small & Medium Enterprises
<b>NCR</b>	National Capital Region
<b>NGOs</b>	Non-Governmental Organizations
<b>NRLM</b>	National Rural Livelihood Mission
<b>PMEGP</b>	Prime Minister's Employment Generation Program
<b>RBI</b>	Reserve Bank of India
<b>SDGs</b>	Sustainable Development Goals
<b>SVEP</b>	Start-up Village Entrepreneurship Program
<b>TDS</b>	Tax Deducted at Source
<b>TGY</b>	TARAgam Yatra
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development Program
<b>UP</b>	Uttar Pradesh
<b>W4P</b>	Work 4 Progress

# EXECUTIVE SUMMARY

The route to expansive economic opportunities is through entrepreneurship-led job creation, particularly micro entrepreneurship.

The Work 4 Progress (W4P) program aims to accelerate the creation of meaningful and dignified employment in developing countries (Mozambique in Africa, Peru in Latin America, and India in South Asia) through platforms for innovation, action and continuous learning. Development Alternatives is the lead partner for W4P in India. Here, the program aims to unearth economic opportunities for youth and women who have difficulties in accessing enterprise development solutions in underserved regions.

The route to expansive economic opportunities is through entrepreneurship-led job creation, particularly micro entrepreneurship. Micro enterprises are a significant contributor to job creation in India, and comprise a majority of the Micro, Small and Medium Enterprise (MSME) sector, at 63.05 million, compared to 0.33 million small enterprises and only about 5000 medium enterprises<sup>1</sup>. In times of an employment slowdown, micro enterprises are crucial for inclusive growth, structural transformation and dignified job creation - the 'Jobs We Want'.

Building a movement of entrepreneurship-led job creation requires a deeper understanding of innovation that is social in purpose, systemic in nature and inclusive by design<sup>2</sup>. Cross-scale dynamics are significant in unravelling the complexity involved in dignified job creation. Intermediaries and meso level actors that bridge the micro and macro actors through initiation of collaborative platforms and partnerships can catalyse the ecosystem.

The Jobs We Want platform is, thus, based on reflections and learnings from the W4P India program, and aims to:

- + Create a space to connect voices from the ground with macro and meso level stakeholders
- + Build an open innovation platform, where collective action is initiated towards enterprise development and dignified livelihoods.

At the 2019 event, we sought to gain diverse perspectives on:

- + Application and adaptation of social innovation tools and systems change approach for viable enterprise development
- + Unlocking support services such as finance and marketing to enable a local culture of entrepreneurship
- + Empowering women and youth led enterprises for greater participation and inclusivity
- + Collaboration for strengthening the enterprise development ecosystem
- + Platforms for exchanging learning and knowledge.

Jobs We Want 2019 was held in New Delhi, India, at the Development Alternatives headquarters in the morning and at the Embassy of Spain in the evening. The event shared the successes, impact and learnings from the Pilot phase of the Work4Progress program in India. It also shared its vision for the ongoing Phase 2, through which the program will build evidence around social innovation methodology and processes, before moving into acceleration in Phase 3.

To gain insights and hear the voices of various stakeholders invited for the event, the morning half entailed a **youth entrepreneurship chaupal** (a gathering for discussion) moderated by the eminent Journalist, Mr. Pankaj Pachauri. The chaupal brought forth the voices of W4P entrepreneurs, their vision, the challenges they face and the support they need within their local environment. Mr. Pachauri connected these perspectives with the national discourse and policy.

In parallel, the event held four co-creation sessions around **women led entrepreneurship, unlocking finance, collaboration for ecosystem building, and platforms for learning**. Each of these groups



was centred around key aspects of micro enterprise development and social innovation, keeping in mind the need for deepening and scaling impact. The sessions were followed by a plenary, to enable macro level stakeholders to reflect on session learnings and share their perspectives and insights on driving innovation and impact.

The evening session at the Embassy of Spain began with keynote addresses by the Ambassador of Spain, His Excellency, Mr. Jose Ramon Baranano, Princess Cristina of Spain, and Member of Parliament and Chairperson of Baidyanath, Shri Anurag Sharma. The addresses reiterated the need for bottom-up approaches for listening to communities' needs to address development problems. His Excellency, the Ambassador of Spain, highlighted the work of the embassy with communities to address water problems in India. This was followed by Shri Anurag Sharma, who focussed on the need for local solutions and reviving traditional industries to invigorate economic growth. Finally, Princess Cristina elaborated on the work of the "la Caixa" Foundation and its focus on localised solutions around the world.

The addresses were followed by a panel discussion on 'systems change for entrepreneurship-led job creation', which was designed to share perspectives of macro level stakeholders on the key drivers and systemic leverage points for micro enterprise development. Key insights highlighted the need for building high-impact enterprises, by working on enablers like inclusive finance, skill development, and customised solutions.

The day ended with an address by Dr. Ashok Khosla, Founder & Chairman of the Development Alternatives Group, who left the audience with a vision for future development initiatives. While there has been significant progress towards development goals, there is still much work to be done. Entrepreneurship at the grassroots is crucial to achieve sustainable livelihoods. These entrepreneurial initiatives will necessarily need to reflect micro level details, be bottom-up and participatory in nature, and yet be relevant with respect to the Sustainable Development Goals we aspire to address.

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## KEY INSIGHTS

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- + **Driving innovation and systems change requires a forward-looking lens.** A forward-looking lens encompasses (but is not limited to) looking at the familiar with fresh perspectives, deeply engaging with communities, understanding the varied ways in which different scales of action can come together (that is macro, meso, micro).
- + **Address issues of quality to enable our entrepreneurs to be competitive, productive and competent** at the national level. For this, **solidarity platforms and shared infrastructure can be co-created** for strengthening peer to peer learning and influence networks in rural communities.
- + **Collaborations that are 'relational' in nature need to be fostered to identify systemic leverage points.** Relational collaboration is long-term, cross-scale, and focuses on engaging organizations and people who have similar visions and mandates, but who don't necessarily have a short-term transactional input in initiatives. However, these relational nodes (or stakeholders) have experiential and tacit knowledge, which can be useful in a constantly changing and dynamic system.
- + **Embed adaptive, flexible and empathetic (and complexity aware) learning** and evaluation processes into the program, so that these become an inherent way of functioning, bridging gaps between different functions. Developmental Evaluation, with its real-time, internally driven processes, is an effective tool for learning in social innovation programs.

<sup>1</sup>Confederation of Indian Industry

<sup>2</sup>Shrashtant Patara (2019), Development Alternatives

# OUR SPEAKERS & KEY DISCUSSANTS



**Arun Kumar**  
President, Development  
Alternatives Group



**Marta Solsona Masana**  
Program Manager, "la Caixa"  
Foundation



**Her Royal Highness,  
Infanta Cristina of Spain**  
Director International Programs,  
"la Caixa"



**Pankaj Pachauri**  
Founder and Editor in Chief,  
GoNews



**Rajeshwari Raina**  
Professor, Shiv Nadar University



**Narendra Kushwaha**  
Owner of a Tailoring Shop,  
Orchha, Madhya Pradesh



**Asha Devi**  
Owner of a Vermicompost  
Manufacturing enterprise,  
Mirzapur, Uttar Pradesh



**Joshua Fisher**  
Director-AC4,  
The Earth Institute and Adjunct  
Professor, Columbia University



**Ratnesh Jha**  
Strategy Advisor, National Institute  
of Public Finance & Policy



**Zeenat Niazi**  
Vice President, Development  
Alternatives Group



**Gayatri Acharya**  
Lead Economist, World Bank



**Rajiv Gujral**  
Independent Non-Executive  
Director, La Opala RG Ltd.





**Vipin Sharma**  
CEO, ACCESS Development Services



**His Excellency  
Mr. Jose Ramon Baranano  
Fernandez**  
Ambassador of Spain to India



**Shri Anurag Sharma**  
Member of Parliament, Lok Sabha and Executive Director of Baidyanath



**Kanika Verma**  
Programme Director, Development Alternatives Group



**Ariadna Bardolet Urgellès**  
Director - International Department, "la Caixa" Foundation



**Aloka Majumdar**  
Head of Corporate Sustainability, The Hongkong & Shanghai Banking Corp. Ltd., India



**Gorka Espiau Idoiaga**  
Senior Fellow, "Agirre Lehendakaria Center for Social and Political Studies"



**Phumlani Nkontwana**  
Founding Director, Fuata Africa



**Rohtash Mal**  
Chairman and Managing Director, EM3 Agriservices Pvt. Ltd.



**Nadia Rasheed**  
Deputy Resident Representative, UNDP India



**Ashok Khosla**  
Chairman, Development Alternatives Group



**Shrashtant Patara**  
Senior Vice President, Development Alternatives Group

# OUR SPEAKERS & KEY DISCUSSANTS



**Anita Baghel**  
Director, Ministry of  
Rural Development



**Anna Warrington**  
Director - India,  
Forum for the Future



**Anuj Srivastav**  
Director, Swami Vivekanand Sewa  
Samiti



**Aparna Khandelwal**  
Head of Sustainability and CSR,  
Jubilant FoodWorks Ltd



**Arpita Pal Agrawal**  
CEO, M-CRIL



**Arvind Malik**  
CEO, Udyogini



**Samit Mitra**  
Director - Program  
Implementation, Smart Power  
India



**Lalit Sharma**  
Director, Adaptive Technologies at  
SM Sehgal Foundation



**Madhu Sharan**  
President,  
Hand in Hand



**Dr Shahid Perwez**  
Senior Vice President & Head,  
M-CRIL



**N.G. Reddy**  
Fly Ash Brick Entrepreneur and  
Expert



**Pamela Morris**  
Deputy Office Director (Program  
Support), USAID





**Philip Mathew K M**  
Expert, Entrepreneurship  
Promotion, UNDP India



**Prema Gera**  
W4P External Coordinator and  
Advisor



**Ram Sanjeevan Dubey**  
Director,  
Manviya Drishtikon Sewa Samiti



**Vandana Bhansali**  
Head of Innovation and Special  
Projects, Mann Deshi Foundation



**Sunil Jain**  
Consultant, Manviya Drishtikon  
Sewa Samithi



**Vineeta Dixit**  
Head of Public Policy for India,  
AirBnb



**Tejinder Singh Bhogal**  
Director, Innobridge Consulting  
Pvt. Ltd



**Tinni Sawhney**  
CEO, Aga Khan  
Foundation



**Umesh Chandra Verma**  
Managing Director, Unibase



**Varun Kashyap**  
Co-Founder and Chief Evangelist,  
Lets Endorse



**Vijay Padaki**  
Founder-Director,  
P&P Group



**Vinod Nair**  
National Mission  
Manager, NRLM, MoRD

## HAVE YOU MET BHAGWANI?



Inspiring women  
to take on  
unconventional  
ventures

**Agent of change:** Bhagwani  
**Age:** 36  
**Place:** Gopalpur, Mirzapur  
**Enterprise:** E-rickshaw service and travel café

Bhagwani's eatery is located on the road outside a famous temple, and has been supporting her family since the past six years. A few months ago, the government decided to renovate the road into a highway, which increased the number of by-passers and tripled Bhagwani's income. She then decided on starting a guided tour of the three famous temples in Mirzapur - complete with transport services. Unlike most women in the area, Bhagwani is a trained driver and often goes on road trips with her husband, who is a truck driver. She invested her savings in an e-rickshaw and started providing guided tours. Her younger son, who wishes to travel across India soon, is the designated travel guide, and Bhagwani is the driver.



## HAVE YOU MET NARENDRA?



Inspiring his  
peers to become  
“their own boss”

**Agent of change:** Narendra  
**Age:** 20  
**Place:** Orchha, Niwari  
**Enterprise:** Tailoring service

Narendra, at the age of 19, chose to be an entrepreneur instead of joining his father's farm. What makes his enterprise distinct is that it is the only one in the busiest market of Orchha that solely caters to men's clothing. With an eye for detail, Narendra's garments are always well-made. A contributing member to the family income, he is also a cricket enthusiast and is driven by building a 'pehchaan' (the quality of being well known) in his community.

# INTRODUCTION

## The Power of Entrepreneurship

Micro, small and medium enterprises (MSMEs) in India are the second largest employer after agriculture. Since 2014, the MSME sector in India has created an average of 3 million jobs per year<sup>3</sup>. Micro enterprises in the sector have the potential for maximum gains in terms of creating productive jobs at low costs, given that they comprise a majority of the sector at 63.05 million micro enterprises, compared to 0.33 million small enterprises and only 5000 medium sized enterprises<sup>4</sup>.\*

Micro enterprises, therefore, are crucial to India's inclusive growth, structural transformation and dignified job creation. These dynamic entities contribute to 37% of the GDP and, according to national policies, can be further developed to increase our GDP substantially. Gains at the societal levels are seen in terms of better gender equality, skill development of youth and women, and improved access to basic facilities such as education and safe water. The function of viable micro enterprises in energizing their surroundings is, in fact, most evident in socially, economically and environmentally disadvantaged communities. But micro enterprises continue to remain most vulnerable to external shocks as a result of a weak and fragmented support system. The stifling of the enterprises by a complex set of social and economic factors, such as poor human and physical infrastructure, seem to prevent them from reaching their potential for socio-economic transformation. The complexity and interconnected nature of micro enterprise development, in short, reflects its 'wicked' nature.

It is possible to address 'wicked' problems of development through a systemic approach employing social innovation methodology. Such a response to deep-rooted challenges has the potential to realign the local entrepreneurship ecosystem towards inclusive growth, transformation and job creation, especially for those who have been left behind in the 'jobs race'.

The Work4Progress (W4P) program employs a social innovation and systemic approach to develop sustainable and viable micro enterprises, to create dignified and attractive jobs - the jobs 'we' want.



<sup>3</sup>Unemployment in India, August 2018, Centre for Monitoring the Indian Economy

<sup>4</sup>Confederation of Indian Industry



## Work 4 Progress Open Innovation Platform for Enterprise Development

Recognizing that interconnected approaches to address deep systemic development issues are necessary to achieve the Sustainable Development Goals, Work 4 Progress adopts a social innovation methodology based on principles of collaboration, learning, community-led and bottom-up action. These principles continuously strengthen W4P to function as an open innovation platform - with the objective of creating a system of intra and inter co-operation between each level and component of the enterprise development ecosystem.

In the past two years, W4P has created evidence of accelerated growth in micro enterprise development, a growing culture of entrepreneurship in W4P geographies, the power of converging resources and action from diverse organizations, sustainability through community ownership, and the potential of replicating interconnected solutions for addressing multiple challenges.











## PEOPLE ARE AT THE CENTRE OF DEVELOPMENT INITIATIVES.

Her Royal Highness, Infanta Cristina of Spain, Director International Programs, "la Caixa"

The key strategic objectives, internationally, are to provide opportunities and fight inequalities through programs that contribute to the achievement of the United Nations Sustainable Development Goals (SDGs).

The world faces key issues with respect to inequality and social transformation as reflected in the UN Sustainable Development Goals (SDGs). Development, therefore, needs to take into account socio-economic aspects to be holistic in nature. It also needs to take into account various stakeholders as well as the communities. Collaboration, therefore, is a key aspect of the "La Caixa" Foundation.

The "la Caixa" foundation started its collaborations in 2001 and has worked with more than 26 international and Indian organizations, most focused on socio-economic development and benefitting 380,000 people from vulnerable communities with 500 projects.

The current international program, Work4Progress was conceptualised to create networks in the enterprise development ecosystem to promote quality jobs for vulnerable women and youth. Collaboration is therefore a key aspect of W4P as well, and the inspiration behind the Jobs We Want event of W4P India. It is important to remember, however, that collaborating is not only about doing things together but also learning from each other. The "la Caixa" Foundation and its partner organisations work on promoting platforms with stakeholders, learning from them and sharing best practices.

As founder of "la Caixa" Francesc Moragas, said,

"We need to have work in our head, and people in our hearts."

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## Work4Progress (W4P) Program

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### W4P Global

*Ariadna Bardolet Urgellès, Director - International Department, "la Caixa" Foundation and Marta Solsona Masana, Program Manager, "la Caixa" Foundation, shared the methodology, goals and outlook of Work 4 Progress with the participants.*

The W4P program of "la Caixa" Foundation aims to create quality employment for vulnerable women and youth. The program currently runs in three countries - Mozambique, Peru and India - and also aligns with the Sustainable Development Goals of United Nations, specifically the Goal 8 of 'Decent jobs and Economic growth'.

These platforms allow a network of organizations to work together with a common methodology and a shared goal of creating quality employment for vulnerable women and youth. The unique methodology of W4P involves a cyclical process of listening to communities' needs and challenges related to job creation, co-creating solutions for addressing the needs and challenges, prototyping solutions in real time, and accelerating these for larger impact.

Since 2017, W4P has reached out to more than 18,000 people, supported over 700 micro enterprises, designed 73 prototypes, and created 1,400 new jobs across its three geographies. The experimental nature of the program involves external experts, an international volunteering program, and is now creating a W4P Virtual Lab that will further connect the actions of the three countries. Within the countries, our biggest opportunity and challenge is in co-creating effective prototypes for accelerated impact.

"Work4Progress believes in a platform approach to enable social innovation."

Adriana Bardolet, Director - International Department, "la Caixa" Foundation





## W4P India

W4P India provides enterprise development solutions for youth and women from underserved communities of Bundelkhand and Eastern UP through platforms for collaboration, innovation and learning. Ultimately, it aims to enable decent livelihood opportunities for a million people by 2026.

The social innovation methodology of the program involves 'dialogue' to 'co-create solutions' with communities and 'prototype' these through learning and consistent iterative feedback. The program goals are interconnected and systemic so as to create sustainable and cyclical change. The dialogue and co-creation phases enable *constructive communities* where entrepreneurs inspire each other, creating *robust ecosystems for entrepreneurship*. Prototyping solutions creates pockets of innovation and impact, which can be scaled to unleash entrepreneurial energies.

*Kanika Verma, Programme Director, Development Alternatives, shared the potential of the micro enterprise sector and evidence created by W4P's social innovation tools and processes in India.*

"We need to initiate a series of micro movements to lead to meaningful, systemic and sustainable change."

Kanika Verma, Programme Director, Development Alternatives Group



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
- + **Uncover and 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

The processes in the program have led to the emergence of systemic and enterprise prototypes, which are poised to accelerate impact. Systemic prototypes initiate action on enablers for entrepreneurship, such as technology, collaboration, and access to information and resources. Enterprise prototypes, on the other hand, are innovative enterprises that go beyond the traditional and saturated domains that micro enterprises otherwise find themselves stuck in.

## PROTOTYPES

Since 2017, W4P has developed and tested 31 enterprise prototypes and 15 systemic prototypes. While the enterprise prototypes are the different enterprise packages that have been co-created with the community or existing enterprise packages that have been improved; the systemic prototypes focus on removing barriers to entrepreneurship in regions of their operation. Systemic and enterprise prototypes work together to build an ecosystem where entrepreneurship becomes a part of the community's culture and the enterprises set up are viable.

The goals of entrepreneurship-led job creation require shifts in mindsets of people and communities – one, in moving towards enterprises as a viable choice; but also, in the way stakeholders at different scales can support communities and entrepreneurs. Through the social innovation methodology of the program, together we are building micro movements of change.

The processes together trigger shifts in the system, which cumulatively build a culture of entrepreneurship. The potential of the program is indicative in its impact with **528 enterprises** that have been set up and **1122 jobs created**.





## Jobs We Want

The Work 4 Progress platform has seen growing participation of enterprise development stakeholders from government programs, financial institutions, technology providers, market aggregators, training institutions, academia and international agencies. Jobs We Want has been envisioned as a platform for bringing together these varied stakeholders, tapping into their expertise and experience to co-create solutions for unleashing entrepreneurship as a means for decent and meaningful livelihoods.

Jobs We Want 2017 connected voices of rural entrepreneurs and their challenges with development practitioners, businesses, aggregators and policy makers. It initiated the processes of knowledge sharing and collaboration, building synergies among stakeholders, and discussed the potential of systemic approaches to job-creation.

## Jobs We Want 2019

Jobs We Want 2019 was held in two parts on 26th September, with the morning half of the event at the Development Alternatives Headquarters and the evening at the Embassy of Spain in New Delhi.

It was a space for sharing and discovering knowledge on systems change for entrepreneurship-led job creation, with the aim to seek diverse perspectives that would provide insights on:

- + Application and adaptation of social innovation tools and systems change approach for viable enterprise development
- + Unlocking support services such as finance and marketing to enable a local culture of entrepreneurship
- + Empowering women and youth led enterprises for greater participation and inclusivity
- + Collaboration for strengthening the enterprise development ecosystem
- + Platforms for exchanging learning and knowledge

The process of knowledge sharing and learning at the event was enabled through dialogue, co-creation and acceleration, matching the W4P programmatic methodology. The event involved keynote addresses from macro level stakeholders and their vision; sharing of the methodology adopted by W4P; impact of the W4P India Platform; co-creation sessions on key issues for micro enterprise development and a platform way of working; and finally, plenaries with experts in the field of entrepreneurship, systems change and social innovation, to accelerate learnings into innovation, impact and entrepreneurship-led job creation in India.

### W4P INDIA HIGHLIGHTS (2017-2019)

2820 beneficiaries	60 program villages	305 stakeholders engaged
1122 jobs created	31 enterprise prototypes	40+ active partners
528 enterprises set up	15 systemic prototypes	17 information kiosks

## Proceedings Outline

The following section will detail the perspectives and insights that came forth during the course of the 2019 full day event. Based on the W4P methodology, the sections have been divided into dialogue, co-creation and acceleration. The section on dialogue includes vision setting by Dr. Arun Kumar, President, Development Alternatives (DA), followed by insights from the ground based on DA's Flagship event of TARAGram Yatra, which preceded Jobs We Want. It also includes perspectives of our entrepreneurs which came through at the Youth Entrepreneur Chaupal (a gathering for discussion).

The section on co-creation includes deliberations from sessions around **women led entrepreneurship, unlocking finance, collaboration for ecosystem building, and platforms for learning**. Each of these groups was centred around key aspects of micro enterprise development and social innovation, keeping in mind the need for deepening and scaling impact.

The section on acceleration includes the plenary on **driving innovation and impact** which was held in the morning at the DA headquarters. It also includes the plenary on **systems-change for entrepreneurship-led job creation**, held at the Embassy of Spain, New Delhi.

The proceedings end with a path for future action and acceleration, based broadly on the day's discussions and co-creation, inviting collective action towards the 'Jobs We Want'.







*"W4P practices innovation that is social in purpose, systemic in nature and inclusive by design."*

Shrashtant Patara, Senior Vice President,  
Development Alternatives Group

W4P WORK4  
PROGRESS  
of "la Caixa"



# DIALOGUE

Listening to Multi-stakeholder Perspectives





## Vision for Jobs We Want

*Dr Arun Kumar, President, Development Alternatives, spoke of the need for micro enterprise development to be human centred in nature. He shared the vision of Work 4 Progress India to present evidence of the potential of systemic solutions and collaborative platforms for supporting innovative and inclusive micro enterprises.*

The Sustainable Development Goals (SDGs) have prioritised action on decent and meaningful livelihoods. In local contexts, this implies that the jobs created through micro and small enterprises must resonate with the needs and aspirations of communities, particularly youth and women.

To create the 'Jobs We Want', it is crucial to support a movement towards opportunity-based, innovative and inclusive entrepreneurship. Supporting this movement requires attention to deepening quality, as well as scaling enterprises to be competitive and productive at least the national scale. Solutions, therefore, need to be forward looking, with technology playing a key role. That is, technology that can enable unleashing of entrepreneurial energies, supporting the local population in their aspirations. In the W4P program, technology has been envisioned in terms of interconnected goals:

- + Technology for sustainable enterprise creation such as digital apps providing access to key information and skill development.
- + Technology for social transformation such as the technology challenge launched by Development Alternatives, with "la Caixa" Foundation, to create a virtual platform for young women job seekers (18 to 25 years) to connect with each other, through rural co-working spaces.

Activating systemic drivers such as technology for entrepreneurship-led job creation requires collective action and collaboration to take initiatives forward and for innovation to cross scales. The open innovation platform of W4P aims to encourage deeper dialogue and co-creation, leading to quality enterprises that can scale.



The platform aims to initiate deep dialogue and collaboration to trigger systemic shifts towards the goals of entrepreneurship-led job creation, the 'Jobs We Want'.

Dr Arun Kumar, President, Development Alternatives



Mr.

W4P WORK4  
PROGRESS  
of "la Caixa"





## THE FUTURE OF DEVELOPMENT PROGRAMS ARE INNOVATIVE APPROACHES.

His Excellency, Mr. Jose Ramon Baranano, Ambassador of Spain

"Development needs to be people-centric, community driven and collaborative to be sustainable."

Unconventional domestic risks such as climate change, water scarcity, population growth, or inequality have much greater potential to become destabilizing factors for the Indian society. In terms of the labor force, women are a marginalized group. India has one of the lowest rates of female workforce participation in the world. The rate of female labor workforce participation has declined over the last 15 years, despite high levels of growth.

India is thus clearly facing key challenges with respect to environmental degradation, climate change and the need for decent livelihoods, especially for women and youth. The drivers to address these challenges will come through innovative and collaborative approaches like those of the Embassy of Spain and programs such as Work 4 Progress. Innovation in development approaches, which W4P embodies, not only implements direct and specific initiatives, but has also triggered a rethinking of programs of development.

India's population needs to be employed in constructive and meaningful ways, to alleviate pressures on the environment. The water crisis in the country is grave: India has 18% of the world population, but just 4% of the world's water reserves. The Embassy of Spain supports programs to encourage efficient use of water resources, in collaboration with public and private partners across North and Central India.

Systemic solutions would be in job creation, especially those that focus on environmental sustainability. With one million people entering the labor market every year for the next 20 years, job creation is the biggest challenge India faces. In particular, there is a need to encourage greater participation of women in the economy. There is a need for various stakeholders such as Spanish and Indian private sector organizations to collaborate with the W4P platform to accelerate socio-economic development in the country.

## Insights from the Ground: TARAgam Yatra

Jobs We Want 2019 began with a two-day immersive village experience as part of the TARAgam Yatra, the annual flagship event of Development Alternatives, from 24th to 25th of September. With the mission of inspiring sustainability in policy and practice, this was an opportunity for experts, policy makers, entrepreneurs, development practitioners, businesses and community-based organizations to experience the live prototypes of Development Alternatives on ground. With a mix of dialogue and field visits, it was a platform for exchanging cutting edge ideas to achieve a sustainable future. This year, the Yatra took place with approximately 10-15 'yattris' in each of the four locations - Palwal in Delhi NCR, Mirzapur in Uttar Pradesh, Patna in Bihar, and Orchha in Madhya Pradesh.

The 'yattris' (participants of TARAgam Yatra) visited community based enterprise models such as safe water supply plants and livestock based integrated livelihood models in Orchha on day 1 and observed the results of social innovation tools for creating a strong ecosystem for entrepreneurs in Mirzapur on day 2. They moved to Patna to visit emerging fly ash brick entrepreneurs who are contributing to greening the construction sector on day 3, and met with local leaders and stakeholders who are encouraging entrepreneurship in NCR on their last day.

"W4P functions as a think tank with space for social innovators to dive deep into the community's needs and aspirations."

Marta Solsona Masana, Program Manager, "la Caixa" Foundation





## HAVE YOU MET MAMTA?



Supporting local employment of 17 people through her enterprise

Agent of change: Mamta  
Age: 27  
Place: Lachhapatti, Mirzapur  
Enterprise: Ice cream plant

Mamta grew up in a house filled with ice cream flavors. You see, her father re-created different ice cream flavors, and there was one, the 'elaichi' (pistachio) flavor, that his customers absolutely loved - and the one Mamta remembers even after twenty years. Certain that the flavor would still be loved, Mamta started 'Amrita Ice cream', named after her daughter. She set up a small factory, and over a year, the capacity has grown from one to ten carts, which sell ice cream on a commission basis to more villages in Mirzapur. Amrita can be seen sneaking one every time she takes the bus to her new school.

# The 2019 TARAGram Yatra / September 24-25

yatra  
1

## YATRA 1 /

Community based Enterprise Models  
for Sustainable Livelihoods

Orchha, Madhya Pradesh



**Bundelkhand: Community based Enterprise Models for Sustainable Livelihoods**

**SPEAKER: Sandeep Bhogra, Pravah**

- + Community based enterprise models have facilitated a fair distribution of shared resources amongst community members. This, in turn, has led to a growing sense of ownership about shared resources.
- + The mainframe of any community based enterprise model follows a systemic approach - with multiple linkages between existing resources that adapt to changing dynamics. Such an approach strengthens the model to make it increasingly integrated in nature.

yatra  
2

## YATRA 2 /

Social Innovation & Collaborative Action  
for Promoting Livelihood

Mirzapur, Uttar Pradesh



**Eastern Uttar Pradesh: Social Innovation and Collaborative Action**

**SPEAKER: Ajay Suman Shukla, Director, Lead & Ek Soch Sandbox**

- + The models reflect the power of building a social innovation ecosystem, where each entity is linked to the other in a mutually beneficial manner.
- + A human centred design approach for entrepreneurship has led to evident shifts in attitudes towards risk-taking, an increasing sense of ownership amongst communities, and growing connections between different players in the ecosystem.
- + A momentum towards valuing the power of entrepreneurship is building, especially amongst communities that have already realised ripple benefits.



yatra  
3**YATRA 3 /**Scaling-up Technology Innovation for  
Greening the Construction Sector

Patna, Bihar

**Bihar: Scaling up Technology Innovation for  
Greening the Construction Sector****SPEAKER: Mukesh Gulati, Executive Director  
at Foundation for MSME Clusters**

- + There has been an increase in fly ash brick manufacturing enterprises in Bihar. However, this increase has been sluggish in nature. This may be accelerated with affordable innovations in the manufacturing process and customized credit services.
- + Fly ash bricks face competitive disadvantage as compared to red bricks. This can be reduced by cutting costs, spreading awareness about its benefits, and overcoming constraints such as locational disadvantages.
- + There is a growing need to strengthen relationships between support service providers, entrepreneurs and association members.

yatra  
4**YATRA 4 /**Entrepreneurship & Skill Development  
Key to Sustainable Livelihood

Palwal, Ghittorni, NCR

**National Capital Region: Entrepreneurship and  
Skill Development for Sustainable Livelihoods****SPEAKER: Anuj Alphonson, Director-  
Livelihoods & Partnership at Magic Bus India  
Foundation**

- + While youth in the region prefer applying for jobs, there is an increasing interest in pursuing entrepreneurship as a secure livelihood option.
- + Collaborative action between support service providers and regular dialogue with micro entrepreneurs has been a key driver for setting up viable enterprises.
- + Green technology solutions for manufacturing building material and other waste to wealth products have the potential to be replicated at a larger scale.



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## INNOVATION IN JOB CREATION IS THE NEED OF THE DAY.

Shri Anurag Sharma, Member of Parliament Lok Sabha and Executive Director Baidyanath

Mr. Anurag Sharma, Member of Parliament began his address by highlighting that rich history of Indo-Spanish relations since the establishment of diplomatic relations in 1956. Spain has been one of the largest trade partners of India, in the European Union, with bilateral trade at \$5.6 bn, growing annually at nearly 5%. It is exciting to see these relations taking form in the development of vulnerable regions of India, such as Bundelkhand. Stories of success can be seen for Work 4 Progress' entrepreneurs, especially the women changemakers who have challenged entrenched gender norms and initiated change in the local society.

“Work 4 Progress and Development Alternatives have lit a ray of hope for Bundelkhand.”

Speaking to the local context, Mr. Sharma, a resident of Bundelkhand, indicated the region's richness in natural resources, art & culture and historical significance. Yet, he said, Bundelkhand faces complex development problems such as the lack of education, low farm productivity, improper land distribution, lack of irrigation facilities and unscientific methods of cultivation. To enable innovative development models in the region, according to Mr. Sharma it is important to take people into confidence, accepting their culture and attitudes, and initiating change from the inside. Outward migration remains a significant menace, and entrepreneurship-led job creation can help in addressing it. Potential ventures can be in encouraging tourism and homestays, and creating clusters to boost the production potential of traditional handicrafts such as chanderi sarees to revive these craft-based livelihoods and create sustainable jobs.

Local solutions, however, he emphasised need external support as well. Solutions also lie in encouraging public and private investments in the region for sustainable and equitable development. The Bundelkhand Development Board which is working on fiscal incentives has moved proposals for a civilian airport in Jhansi, and is establishing a cooperative national dairy, a sports academy, a performing arts center, local bazaar and haats (market centers), to showcase locally manufactured handicrafts and artefacts, and has set up processing zones for food, spices and herbal plants. It is important, thus, to encourage more stakeholders to collaborate for encouraging entrepreneurship in Bundelkhand and in India.

## Youth Entrepreneur Chaupal

Entrepreneur Chaupal (a gathering place for discussion) was a tête-à-tête dialogue session with young micro entrepreneurs from across north India, moderated by an eminent journalist of India, Mr. Pankaj Pachauri. Micro entrepreneurs, part of the W4P program, spoke from their experience of setting up their enterprises through co-creation processes.

The chaupal was designed to learn from the perspectives of the entrepreneurs on how to gauge the gap between ground reality and the perceived understanding of policies around key issues. The interaction brought forth insights and suggestions that will enrich future dialogue and co-creation sessions under the W4P program and beyond.

**Chair: Pankaj Pachauri,**  
founder and editor-in-chief,  
Gonews

### Participating Entrepreneurs:

Meera Kushwaha (Niwari, MP) - an e-rickshaw owner (the first in her village) and running a general store;

Narendra Kushwaha (Orchha, MP) - has a tailoring shop that supplies niche products in men's wear and clothing;

Prabha Devi (Bhojla, UP) - owns a tailoring store, and hiring two others, aspires to create more jobs for women in her village;

Neetu Singh (Bhojla, UP) - works on value addition of apparels and women clothing;

Firoj (Bhagwanpur, Uttarakhand) - has a detergent production unit;

Mangal Singh Dohare (Jhansi, UP) - owner of an information kiosk catering to digital necessities of rural areas;

Gulshan Kumar Bind (Mirzapur, UP) - owner of Common Service Centre, and also has a training school for computer education

## Key Insights and Suggestions:

### ACCESS TO FINANCE

In the infancy stage, entrepreneurs struggle with access to seed funds. The primary source for starting micro enterprises in rural areas is still private - mostly through angel funding from family or friends. Although programs like Prime Minister's Employment Generation Programme (PMEGP) do entertain collateral free loans, often the time taken for fruition of these applications is months (or longer). Increase in non-performing assets further aggravates access to larger loans.

**Prabha Devi shared her positive experience:** *The State Bank of India (SBI) supported me with a loan of INR 50,000 due to my credibility and credit history built through the W4P initiative in setting up my enterprise. I did not face high service fees for processing loans or any difficulty in procuring and submitting loan documents.*







### TAPPING INTO MARKETS

According to a recent survey by SBI, rural wages in India have been the lowest since 2008.

To deal with the low purchasing power of people, while activating their enterprises' productive potential, entrepreneurs like Prabha Devi provide services at a decent price, based on local purchasing power complemented by accessibility (saving cost of travel to nearby cities).

The rural market is highly decentralized, with costs for products varying from customers' demands to seasonality (considering the many festivities in India) and other social customs.



**Entrepreneur Neetu** shared, *it is important to understand value addition for rural micro enterprises for a higher Return on Investment (ROI).*

However, value addition requires better skilled rural labor to build productive enterprises and enhance livelihood opportunities. **Entrepreneur Narendra** works on skilling two unskilled laborers currently working at his enterprise.

**Entrepreneur Gulshan** spoke of his contribution to job creation on a contractual basis through access to skilled laborers from his own training center.



### ADHERENCE TO REGULATORY STRUCTURES

Regulations pose significant challenges, for example hiring more than 10 employees requires any micro enterprise to provide its employees with social schemes like provident fund, Tax Deducted at Source (TDS) etc.

**Meera Kushwaha, an e-rickshaw entrepreneur from Bundelkhand**, highlighted the need to simplify processes like registrations, permissions etc, and improve awareness of available schemes for entrepreneurs.

The role of entrepreneurs like Gulshan, a common service centre (CSC) agent and W4P information kiosk entrepreneur, is key, as digital service providers are slowly becoming the nucleus of service provision in rural areas. Experiences of information kiosk entrepreneurs, like **Mr. Mangal Singh Dohre**, emphasize the role of new innovative models like CSCs. Information and Communication Technology (ICT) based enterprises are creating small positive ripples in the rural areas, promoting innovative micro enterprises based on new business models.



**Mangal Singh shared**, *through the information kiosk, I am able to share available schemes, forms for loans, as well as help with processing. I even help aspiring entrepreneurs with their book-keeping and business plan creation.*



#### Importance of State Support

Citing a recent report, Mr. Pachauri highlighted, during 2015-16 there was a big dip in the manufacturing sector of India (around 15%), but the dip in MSME output was near 5%. This goes to show that the MSME sector in India is resilient, and hence needs to be promoted for sustaining manufacturing output and export output.

In China, many farmers had small packaging units that were used to increase the shelf life of their crops through processing, making agriculture a more lucrative occupation and ensuring food security in China. Farmers' Producer Organizations (FPOs) and warehousing structures are therefore important to encourage livelihoods in agriculture.

In order to promote MSMEs, public procurement by the government should be done from MSMEs. Procurement has gone down in the last two years. Infrastructure for public procurement of small items like school bags for government schools can create millions of jobs in the country.

Thus, emphasizing the importance of public procurement for boosting MSMEs, **Entrepreneur Dayawati** highlighted the role of social media for growth of the MSME sector as it has opened up access to larger markets for small entrepreneurs.

"Innovative, systemic approaches, such as those employed by W4P India have made it possible to transcend challenges in setting up enterprises."

Pankaj Pachauri, Founder and editor-in-chief, Gonews





## HAVE YOU MET MEERA?



Journey of a  
young woman  
becoming  
a dynamic  
business owner

Agent of change: Meera

Age: 26

Place: Kena, Niwari

Enterprise: Tailoring, convenience store, e-rickshaw

Meera, in the true spirit of entrepreneurship and risk taking, has diversified into 3 different businesses over the last two years. The owner of an enterprise that has the latest sari trends, and quality women and home care products, she is also the proud owner of an e-rickshaw enterprise. She uses the e-rickshaw to provide safe transport services for young girls so they can go to school. Her daughter has recently taken admission in an "English-medium school" - and Meera wears it as a badge of honour.

04

# CO-CREATION

Developing Solutions Collaboratively





To achieve the 2030 Agenda for transforming our world towards sustainable development requires a departure from traditional project-based efforts to practical solutions to address growing and complex needs. There have been recent developments in applying systems change to complex development problems like unemployment and job creation. Evidence from these developments shows it provides stakeholders in the development process with the tools and frameworks to navigate complexity and strengthen their capacity for initiating transformative change.

A systems approach is the core of social innovation methodologies. In the current program reach of Work 4 Progress India, the approach is being applied to encourage greater youth and women participation, focussing on key systemic leverage points like access to credit, to create viable and sustainable alternatives to established mindsets and paradigms, providing an inclusive and open approach for sustainable development. It does this through activation of networks, collaboration, human centred design, embedding learning, and shared narratives.

At Jobs We Want 2019, there were parallel sessions organised around the above imperatives. The four co-creation sessions were held on:

- + **Women-led entrepreneurship,**
- + **Unlocking finance**
- + **Collaboration for ecosystem building**
- + **Platforms for learning**

Through intensive discussions with active players in social innovation and micro enterprise development, W4P shared experiences on adopting systemic frameworks for improving enablers such as credit, as well as mechanisms for driving collaborative action and women led entrepreneurship for unlocking entrepreneurial potential.

The insights gained will play a major role in evolving micro enterprise development programs into collaborative, innovative and adaptive platforms.



# W4P TOOLS FOR WOMEN ENTREPRENEURS

## PERSONAS



W4P has created profiles based on common characteristics ('personas') through which it maps the journey of an entrepreneur. The needs of each persona then forms the basis of designing specific support services. The tool helps in understanding not only demographic characteristics these personas possess, but also determines the interventions that may be introduced to match their needs and behavior.



## DIGITAL APPLICATION FOR YOUTH

A digital application has been co-created with the community to increase their interest in entrepreneurship. The application includes interactive modules that educate the user on starting their own business. The content is also available offline and engages with the user through animations, videos and games. Based on feedback from the community, the application includes a digital business planning tool that supports entrepreneurs in analyzing their business growth and services such as credit rating.



## TECHNOLOGY CHALLENGE

W4P has launched the 'technology challenge' to find a solution to use Information and Communication Technology (ICT) to create virtual co-working spaces for young women (18-25 years) in Eastern Uttar Pradesh, to overcome lack of connectivity, mobility and safety in the workplace for women, thereby enhancing their access to entrepreneurial work opportunities.





## Co-creation session / 1: Women-led Entrepreneurship

As per a report by the Centre for Monitoring Indian Economy (CMIE), the breakdown of employment statistics tells us that 8.8 million women lost jobs in 2018, of which 6.5 million belonged to rural India. The labor force participation rates of women, both in rural and urban areas of the state, were lower by 9 and 7 per cent, respectively.

The session was attended by 25 people, who came together to brainstorm ideas on navigating the complexity of the interconnected challenges faced by women entrepreneurs and unlock nascent opportunities to bring women to the centre stage.

### KEY QUESTIONS

- + What are some disruptive forces and new technologies to unlock solutions for women entrepreneurship and, in turn, their economic empowerment?
- + What are some positive and negative factors that affect the viability of women led enterprises in rural India? How can the negative factors be overcome, and positive factors be enhanced?
- + How can a culture be created for women led entrepreneurship that unlocks their latent potential and addresses gendered belief systems towards economic participation?
- + How can innovative mechanisms (such as safe spaces) be adopted for accelerated impact?

### KEY INSIGHTS AND SUGGESTIONS

- + Women led entrepreneurship is often stifled by patriarchal norms. Such norms cannot be challenged by an individual, and require solidarity among women, the strength of which lays the foundation for facilitating collective action in communities for accepting positive shifts. 'Safe spaces for women' or 'collective funds managed by women' are some mechanisms through which such solidarity platforms can take shape.
- + Even as entrepreneurs, women do not sense or receive the same level of recognition and respect as men. Encouraging women to shape their own identities and aspirations requires building confidence and tapping into enterprising abilities, by working with the community to transcend gender barriers. Working with women, especially with girls, adolescents and young women (18-25 years), can systemically challenge traditional norms. It can also unearth leadership skills for facilitating peer-to-peer learning and influence networks to empower women across ages.
- + Most women led enterprises, especially in rural communities, are not equipped with innovations to deal with changing dynamics in the market. Connecting women entrepreneurs with accessible, customized and affordable support services such as credit, trainings and technology is the key to competitive and viable women-led enterprises.

**FORMAT:** Brainstorming

**CHAIR:** Dr. Rajeshwari Raina,  
Professor, Shiv Nadar University

**LEAD DISCUSSANTS:**

Anita Baghel, Director, Ministry of Rural Development;

Dr. Madhu Sharan, President, Hand in Hand;

Ram Sanjeevan Dubey, Director, Maanviya Drishtikon Seva Samiti;

Tinni Sawhney, CEO, Aga Khan Foundation;

Arvind Malik, CEO, Udyogini



Participants concluded that, there is a need to complement action at different levels in the ecosystem - from national policies, to acceptance of positive shifts in patriarchal communities, and leadership by individual women. These initiatives also need to be interconnected and integrated for sustainable, customized and contextualized solutions. For instance, Self-Help Groups (SHGs), when aggregated into federations like in Bundelkhand, create a system where funds collected by women enhance financial inclusion of women entrepreneurs and the community in general. These solutions transcend traditional gender norms and encourage collective action between women. The success of such initiatives and empowerment of women entrepreneurs helps them become more independent, building their confidence and risk-taking ability. When matched with drivers like technology and skill development, these initiatives can be catalyzed for deeper impact and scale.





## HAVE YOU MET PRABHA?



Embodies the energy required to be a successful business woman

**Agent of change:** Prabha  
**Age:** 26  
**Place:** Bhojla, Jhansi  
**Enterprise:** Tailoring

Prabha didi has inspired four other women in the last year to set up their own enterprises. Always a bright smile on her face, Prabha broke the rigid norms of the society to set up her own tailoring shop. With everyone in the community discouraging her, Prabha stood her ground and broke-even eight months later. A natural orator, one conversation with Prabha will clear all your misconceptions about what entrepreneurship really is. She hopes to start a training centre next year, and empower other women with skills.

Watch a mini documentary on Prabha at [Development Alternatives YouTube Channel](#)

# W4P TOOLS & INITIATIVES FOR UNLOCKING FINANCE

## FINANCIAL LITERACY CAMPS

The camp is a one-day event that includes short trainings on financial literacy and presentations by Financial Institutions (FIs) in the local region. The micro entrepreneurs connect with FIs and sign up for loans on the spot, which are processed a few days after the camp.

## BUSINESS PLAN CO-CREATION

The business plan for each entrepreneur is developed with them, based on aspects such as resources and interests. The plan includes a section on information common to loan application forms, and identification of potential investors and financial institutions.

## FINANCIAL TRAININGS

Low financial literacy is a major barrier to accessing credit. W4P conducts periodic trainings based on the needs of the micro entrepreneurs on record keeping, filling loan applications etc.

## FLEXIBLE REPAYMENT TERMS

W4P has built partnerships with eight Micro Finance Institutions (MFIs), for making amendments to their terms in order to make repayment of loans more flexible for micro entrepreneurs. W4P aims to reduce barriers to accessing finance by introducing changes to the supply of loans in response to the demand.





## Co-creation session / 2: Unlocking Finance

Access to finance is a major challenge faced by entrepreneurs in the W4P program, and it mirrors the state of financing for the micro, small and medium enterprises (MSME) sector in the country. Access to formal sources of finance has been an Achilles' heel for the sector, and there are multiple factors that contribute to it: incomplete documentation during processing, information gap among the entrepreneurs, lack of credible collaterals, and weak financial management in micro enterprises. Furthermore, financial institutions lack an innovative risk management system and comprehensive credit score mechanisms for micro entrepreneurs.

The session saw participation of 16 people from a range of financial institutions. They deliberated upon identifying innovative delivery models for financial services that can accelerate micro enterprise financing and finding pathways for systemic change in the micro credit space.

### KEY QUESTIONS

- + How can the gap between mainstream financial institutions, micro entrepreneurs and local communities be bridged through inclusive delivery models?
- + What are some of the existing delivery models that can be validated and/or piloted, such that they are adopted by commercial financial institutions for scaling up?
- + How can funds from mainstream financial institutions be channelized to micro entrepreneurs and community-based groups?

### KEY INSIGHTS AND SUGGESTIONS

- + **Financial literacy: Training people on banking and understanding financial transactions will boost consumer confidence by:**
  - » Building localised service providers to enable access, enhancing credit history and enabling proper documentation. For example, as residence proof, people on rent are unable to produce rent agreements or similar documents.
  - » Demonstrating evidence of sustainability for the business model.
- + **Financial inclusion: It is important to encourage introduction to banking and other financial activities, encourage savings, deposits and taking insurance to build credit history and habits. Some suggestions to foster financial inclusion:**
  - » Motivation of entrepreneurs can be aligned with global donor organizations, banks and Micro Finance Institutions (MFIs) that work in the interest of entrepreneurs. For instance, MFIs want to move to individual lending, which is a positive sign.
  - » Innovative financing partnerships with government agencies, and schemes such as the National Rural Livelihood Mission (NRLM) of the Ministry of Rural Development, should be explored.
  - » Need for financial support across scales to be enhanced,

**FORMAT:** Moderated Discussion

**CHAIR:** Ratnesh Jha, National Institute of Public Finance and Policy

**LEAD DISCUSSANTS:**

Aparna Khandelwal, Head of Sustainability and CSR, Jubilant FoodWorks Ltd;  
 Arpita Pal Agrawal, CEO, M-CRIL;  
 Samit Mitra, Director - Program Implementation, Smart Power India;  
 Vandana Bhansali, Head of Innovation and Special Projects, Mann Deshi Foundation



- especially to enable access to larger funding support, as MFIs lack the funds to scale their reach.
- » Organizational mission of financial institutions should also go beyond returns and gains.
  - » Loan officers at the ground level need to be made aware and educated to understand micro enterprise models.
- + **Innovative Models:** There is a need for innovative, inclusive and accessible approaches towards access to financial support, moving away from traditional approaches of grants, to match the aspirations of the communities and the entrepreneurs.
- » Doorstep access becomes the biggest differentiator and convinces people to go to money lenders or take loans from private banks like HDFC.
  - » Developing alternative credit history through financial activities like banking transaction, insurance etc, to enable access to a wider array of funds. For alternative documentation, one can look at bill books, transaction statements, GST filings, and Jan Dhan bank account statements instead of P&L and Balance Sheets.
  - » Encouraging the use of incubators leveraging existing resources to motivate and direct entrepreneurs. This will promote financial discipline by timely repayments, building credit history - creating alternative methods.

In addition, participants recognised that apart from designing and implementing accessible and innovative alternative credit channels for micro entrepreneurs, there is an evident need to build capacities of entrepreneurs in understating basic financial terms and processes as well initiatives to increase the trust of credible financial institutions in servicing micro entrepreneurs. A possible challenge in designing credit services around the needs and aspirations of a community can be limitations on scaling such services - one way of overcoming this can be through collaborative platforms for adapting innovative services to suit the context of different communities.





## HAVE YOU MET GULSHAN?



Providing  
accessible,  
affordable  
and reliable  
information to  
his community

**Agent of change: Gulshan**  
**Age: 36**  
**Place: Lachhapatti, Mirzapur**  
**Enterprise: Information Kiosk**

Gulshan Bind diversified the services of his Common Service Centre by adding more information services on employment options which has increased his income by 30%. He shares, "I wanted to stay in my village and give reliable information about new opportunities to young people like me". His enterprise is situated in one of the busiest areas of village Lachhapatti in Mirzapur, which provides enterprise support and employment services to 1500 residents of 15 villages today.

## W4P TOOLS & INITIATIVES FOR FACILITATING COLLABORATION



### ENTERPRISE DEVELOPMENT COALITION

Coalitions are regional platforms consisting of a diverse (and balanced) group of stakeholders who meet periodically to discuss individual and collective interests, and ideate solutions for micro enterprise development through convergent action. Ultimately, the coalition aims at building a robust business ecosystem for micro enterprise development in regions of their operation.



### ENTERPRISE FAIR

Enterprise fairs are market places that have the potential to build networks between entrepreneurs and enterprise service providers. Such fairs also extend W4P reach by creating a momentum in the community towards pursuing entrepreneurship.



### INFORMATION KIOSK

Information kiosks offer internet and computer services through which communities can avail government schemes, apply for insurance etc. These kiosks also act as local points of contact and information dissemination on employment and self-employment options.



### LOCAL SELF-GOVERNMENT (GRAM PANCHAYAT) LEADERSHIP MODULE

W4P is developing a capacity building module with the Gram Panchayats for sensitizing them towards adopting self-employment opportunities, especially for vulnerable communities. The module aims to mainstream entrepreneurship through the local development agenda.





## Co-creation session / 3: Collaboration for Ecosystem Building

The platforms for collaboration provide space - physical, virtual or digital - for organizations, individuals or informal groups to work together. The purpose of collaboration in the case of an entrepreneurship program ranges from exploring concepts or ideas, to finding solutions to problems, co-creating a process or prototype, supporting entrepreneurs on the ground, carrying out an experiment, executing, scaling up an approach, and policy research and influence.

The roundtable discussion led by Work 4 Progress advisor Gorka Espiau, focused on the need for initiating collective action. The 20 participants came from diverse backgrounds and experiences to brainstorm ideas on building on each other efforts as well as identifying new partnerships and relationships to further entrepreneurship-led job creation.

### KEY QUESTIONS

The session aimed at exploring and reflecting the following:

- + Why and when should platforms for collaboration be set up?
- + What does it take to set up platforms for collaboration across different levels, i.e. macro, meso and micro?
- + What could be the underlying principles, form or structure, and life of a platform for collaboration?
- + What capabilities and shifts in mindset do organizations need to support and participate in platforms for collaboration?
- + How can platforms leverage existing resources and create constructive partnerships between actors from different sectors to accelerate impact?
- + How can we measure the success of platforms for collaboration, and what are some of the key success metrics?

Gorka Espiau, chair of the session, set the discourse by quoting two important elements of the discussion: One, **an ecosystem** is an interconnection between a variety of institutions, actors and organizations that are applying a multitude of methodologies, and how these methodologies are generating actions; in this case the context is ecosystem for job generation. Two, collaboration is important for replicating existing innovations and developing new ones.

### KEY INSIGHTS AND SUGGESTIONS

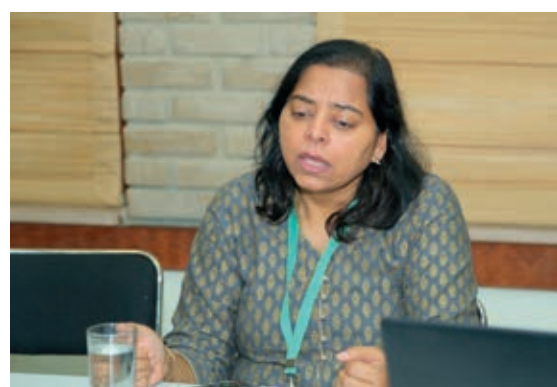
- + In a platform way of working, **collaboration is an important element for scale**. Within development, focussed platforms for entrepreneurship and job-creation, such as W4P, the actors, approaches and actions on the ground, need to be **scaled up (to meso and macro levels), scaled deep (addressing issues of quality and inclusivity), and scaled out (reaching new geographies)**.
- + Collaboration usually involves a mix of both **transactional and relational aspects**. However, in a highly dynamic

**FORMAT:** Roundtable Discussion

**CHAIR:** Gorka Espiau Idoiaga, Founding Partner, Social Innovation Laboratory Koop

**LEAD DISCUSSANTS:**

Vijay Padaki, Founder-Director, P&P Group;  
Vinod Nair, National Mission Manager, MoRD;  
Vineeta Dixit, Head of Public Policy for India, Airbnb



environment such as entrepreneurship, **there is a need to increasingly supplement transactional efforts with long-term relational ones.** Relational efforts help in tapping into experiences and tacit knowledge, which can help when faced with new challenges and opportunities. In relational aspects, thus, collaboration would necessarily involve understanding and learning from local cultural and social systems.

- + To enable long-term systemic collaborative efforts, the **role of an intermediary or facilitator** is important, especially in open innovation platforms. The need is to learn and initiate greater efforts within existing platforms (eg: Start-up Village Entrepreneurship Program (SVEP)), and create spaces (eg: Co-working spaces, online platforms like systems play) for new partnerships and networks of like-minded organizations to emerge.
- + Dynamic systems and an open, relational, system of collaboration would necessarily involve **new and innovative ways to monitor results and impact**, to enable learning and acceleration.

Participants left the session recognising that adopting a platform approach for micro enterprise development can lead to collective and collaborative action. Such platforms appreciate that ideas for social impact develop and flourish in collaborative environments and are propelled by interdependencies between each level and component of the entrepreneurial ecosystem. It facilitates such interdependencies by bringing together the work of diverse stakeholders - entrepreneurs, NGOs, financial institutions, market actors, technology providers, capacity building institutions, and government agencies. Such interdependencies, if carefully nurtured have the potential to initiate shifts in the entrepreneurial ecosystem.





## HAVE YOU MET TARAMANI?



Exemplifying the power of local networks and collaboration

**Agent of change:** Taramani  
**Age:** 35  
**Place:** Shivpur, Mirzapur  
**Enterprise:** Container manufacturing

Taramani grew up in the colourful temple lanes of Vindhyachal, and saw an opportunity in the booming religious tourism sector. He went on to manufacture small containers that are used for packaging vermilion - an integral part of the offerings made by devotees. While looking to expand the business that found a thriving market, he became a part of a regional entrepreneurship coalition for encouraging entrepreneurship. Through this network, he has now expanded, and is also a voice for other entrepreneurs at this platform.

**Watch a mini documentary on Taramani at [Development Alternatives YouTube Channel](#)**

# W4P TOOLS & INITIATIVES FOR CAPTURING LEARNING

## DASHBOARD

A monitoring tool implemented for tracking and assessing program's process efficiency and performance



## THEORY OF CHANGE

The W4P theory of change has been constructed and reiterated with partners over the course of periodic workshops



## MACRO-EVALUATION FRAMEWORK

W4P works in India, Peru and Mozambique. In order to understand trends and exchange learnings, all countries are implementing a common framework to understand aspects such as barriers, enablers, needs and opportunities.



## SYSTEMS PLAY

'Systems play' is a collaborative focused in the Global South, dedicated to building a community of praxis that innovates responses to intractable socio-ecological challenges. W4P forms an important part of systems play, and works on fostering collaboration, experimentation and learning for addressing the challenge of job creation. Join at [www.systemsplay.com](http://www.systemsplay.com)



## DAY IN THE LIFE OF

'Day in the life of' is an observation tool through which W4P has been able to build a deeper understanding of local values and beliefs.





## Co-creation session / 4: Platforms for Learning

'Platforms for learning' was structured as a design session to initiate discussion for bridging gaps between traditional and innovative learning methodologies, between team members, and across a range of stakeholders.

### SESSION DESIGN

The 18 participants were placed in four groups, facilitated by a lead discussant, with balanced participation from management, implementation and evaluation functions. Over the course of the session, each function 'exchanged hats' and thought from the other's lens in a manner that:

- + Participants from the management function thought from the evaluation's lens
- + Participants from the evaluation function thought from the implementation's lens
- + Participants from the implementation function thought from the management's lens

Through the session, a scenario was shared with each group and they built initial consensus on:

- + The **value and utility** of a **responsive multi-scalar learning system**
- + **Transcending barriers of communication and feedback** to build a multi-stakeholder platform of learning, for knowledge sharing and acceleration

After an intensive one-hour session, each group presented key insights and recommendations. Some common and unique ones are summarized below:

### KEY INSIGHTS AND SUGGESTIONS

- + **Design of the program** - development programs need to be re-iterative in nature for adapting to changing dynamics
- + **The learning function** should be integrated in the program design **from the very start**, instead of bringing it in as an 'evaluation' at a later stage
  - » There is a need to build a **learning framework that includes feedback from the community**, in addition to feedback from other functions
- + **Change in the culture** - of the team by embedding principles of reflection, empathy and flexibility
  - » The entire team should be empowered to **perceive learning as an improvement**, rather than blame or failure
  - » **Each function** (management, learning, implementation) **needs to co-create** responsibilities and the '**plan for scale**'
  - » **More intensive Monitoring & Evaluation (M&E) approach** - development programs need to have a more robust monitoring and evaluation approach, which should include knowledge and performance of all functions

### FORMAT: Disruptive Change

**CHAIR:** Dr. Joshua Fisher, Director-AC4, The Earth Institute and Adjunct Professor, Columbia University

### LEAD DISCUSSANTS:

Anna Warrington, Director, India, Forum for the Future; Mihir Mathur, Founder, Desta; Tejinder Singh Bhogal, Director, Innobridge Consulting Pvt. Ltd.; Varun Kashyap Co-Founder and Chief Evangelist, Lets Endorse.



The session concluded that rather than working toward clearly defined targets, social innovation attempts to create new relationships between stakeholders, encourage the development of new technologies and new ways of using existing technology, and develop new networks and relationships between suppliers, producers, consumers and supporting organization<sup>5</sup>. The organizations that support social innovation take into account varied factors in an ecosystem (social, economic, political) and their interconnected nature.

To support interventions in a constantly changing environment, a complexity aware approach to learning and evaluation is a key component in a social innovation based program<sup>6</sup>. Bridging gaps between different functions of a social innovation program will enable a shift in perspectives from looking at learning as external to implementation, towards a cross-scale, inclusive platform of learning.

### AN INTEGRATED LEARNING SYSTEM FOR WORK 4 PROGRESS (W4P)

The goals of evaluating W4P are around establishing and embedding adaptive program management, cognizant and responsive to significant changes occurring in the system. For carrying this out, W4P has adopted Developmental Evaluation.

Developmental Evaluation is a process of analysis, dialogue and reflection, which aims to enable W4P to understand platform accomplishments, as well as enablers or barriers to the desired change. The process helps in learning which of the current strategies work, and developing new approaches to adapt to changing conditions in the platform. The goal for Developmental Evaluation is to generate the most useful insights through a realistic and reasonable investment of time, money and people.



<sup>5</sup>Considerations for Monitoring, Evaluation and Learning in Social Innovation Platforms, JOSHUA FISHER, Columbia University

<sup>6</sup>Considerations for Monitoring, Evaluation and Learning in Social Innovation Platforms, JOSHUA FISHER, Columbia University



## HAVE YOU MET NEETU?



A youth leader  
bringing new  
ideas to her  
community

**Agent of change:** Neetu  
**Age:** 19  
**Place:** Bhojla, Jhansi  
**Enterprise:** Boutique services

Neetu has always been fond of dressing to perfection, maybe because she has always watched her mother do the same. She never really liked the clothes in the main market and thinks they all look the same, which is why she started making her own. She learned how to stitch, sew and cut from YouTube videos, and designed everything that came to her mind. Neetu's designs represent her personality - new and unique. As her store is gaining popularity, Neetu's boutique is becoming an important part of the emerging market for wedding goods in Bhojla.



# ACCELERATE

Mainstreaming Learning for Impact at Scale





## Plenary I: Driving Innovation and Impact

Plenary I was based on learnings of the co-creation sessions, aimed to reflect and respond to the sessions, in order to arrive at insights to operationalize and accelerate innovation and impact. The central focus of the discussion was on the following prompts:

- + Addressing trade-offs between profit-oriented goals and socio-economic ones, within supporting organizations such as community-based finance models
- + Role of the public sector in driving impact and innovation
- + Importance of platforms for learning and evaluation

### ADDRESSING TRADE-OFFS TO DRIVE IMPACT

W4P employs a platform way of working. Platforms can generally be envisioned as two-dimensional entities, with the need for scaffolding to support it. These supporting mechanisms forming the scaffolding can be the issues spoken about in the co-creation sessions, like innovative finance, listening to community needs, collaborative action and better monitoring and evaluation to stress test the scaffolding.

To drive innovation and impact, however, the insights and suggestions from each of the co-creation sessions need to work in an integrated and intertwined manner. Entrepreneurship, especially at the micro level, is a highly complex issue with no single solution. Possibly, the critical place to start with is unearthing core strengths of the community and entrepreneurs, and tapping into these strengths to reach larger goals around innovative enterprise models.

"Unleashing the potential of micro entrepreneurship requires multiple stakeholders, multiple platforms and multiple dimensions."

**Gayatri Acharya, Lead Economist, World Bank**

It is also important for institutions to evolve based on changing dynamics in the environment and landscape. For instance, the World Bank works with the National Rural Livelihood Mission (NRLM) in India. The initial focus of the engagement was on credit linkages, which evolved into enterprise development based on field work and learning. As mentioned in the co-creation group on unlocking finance, credit linkages, while important, are not enough to enable inclusive finance. A number of questions need to be addressed, such as - are the communities able to access credit, do they know how to use their funds, do they know how these can be used to further their enterprises, etc. For enterprise development and its potential for creating employment, other issues come up, such as *judging the value and quality of a business, accepting the limits of some enterprise models (for eg. some can only create informal family based employment), and realising that*

**CHAIR:** Ms. Zeenat Niazi, Vice President, Development Alternatives.

**PANEL:** Ms. Gayatri Acharya, Lead Economist, World Bank; Dr. Joshua Fisher, Director-AC4, The Earth Institute and Adjunct Professor, Columbia University; Mr. Rajiv Gujral, Indian Crafts Village Trust; Mr. Vipin Sharma, CEO, Access Development Services



*some enterprise models need more support than the current non-profit donor funding support structures can provide.*

In essence, empowerment of people and institutions involves decisions around potential and limits. Realization of these core aspects can then drive the necessary shifts and evolution of institutions based on changing dynamics.

### ROLE OF THE PUBLIC SECTOR

The public sector has been seen in many roles such as catalysts, lubricants and regulators. However, a more appropriate lens would be of an enabler. Public sector institutions and policies should see their role in strengthening an enabling environment, rather than getting involved in the brass-tacks of implementation. NABARD has done this well in encouraging the growth of SHGs without the infusion of large subsidies.



“The public sector strengthens the enabling environment for enterprise development.”

Vipin Sharma, CEO,  
ACCESS Development Services

In encouraging such an enabling environment, the public sector institutions can be more outward looking and can learn from the innovative approaches and diverse experiences of Civil Society Organizations (CSOs). For example, ACCESS' program on women's cooperative built up from 1300 women to 3600 women with a loan book of INR 1.6 crores. There are many other such success stories. These impact stories should be evaluated more effectively -- assessed for their potential for scale -- before designing large programs. In such a process of learning and evaluation, the role of all stakeholders in a single value chain should be understood closely, mindful of the context to customize solutions. Understanding stakeholders in this manner can reveal synergies and pathways for cross-pollination of ideas and initiatives.

### IMPORTANCE OF LEARNING AND EVALUATION

Learning is a key aspect in building the support structures to accelerate impact, serving as a diagnostic and prescriptive tool. These processes are built within programs, but are cognizant of environmental conditions and dynamism of the larger ecosystem. Learning, in fact, can be seen as a network with different nodes. These nodes are partners across the platform, and each is involved in their own learning, shared through collaboration. Each node has information that changes across time, with critical insights to address emerging opportunities and challenges.



“Learning is a network where each node has a unique piece of information critical for success, and each node must be treated as a partner to facilitate the flow of information.”

Dr. Joshua Fisher, Director-AC4, The Earth  
Institute and Adjunct Professor, Columbia  
University



Working with data from different stakeholders and partners in a platform allows programs to identify systemic triggers and drivers and respond in a timely fashion. Each stakeholder is, thus, responsible for their own data collection, analysis and action. Innovative tools like those of W4P, therefore, are critical for stress-testing the scaffolding of a platform.

The process monitoring tools of W4P have been co-created to suit the dynamic nature of social innovation programs and are value rich for all stakeholders within and beyond the program. Moreover, these real-time, adaptive systems are cost-effective and resource efficient.



## Plenary II: Systems Change for Entrepreneurship-led Job Creation

**CHAIR:** Shrashtant Patara, Senior Vice President, Development Alternatives Group

**PANELISTS:** Aloka Majumdar, Head of Corporate Sustainability, HSBC India;

Gorka Espiau Idoiaga, Senior Fellow, Agirre Lehendakaria Center for Social and Political Studies;

Nadia Rasheed, Deputy Resident Representative, UNDP India;

Phumlani Nkontwana, Founding Director, Fuata Africa;

Rohtash Mal, Chairman and Managing Director, EM3 Agriservices Pvt Ltd

The second plenary session was held in the evening at the Embassy of Spain in New Delhi. The session chaired by Shrashtant Patara, Senior Vice President, Development Alternatives, highlighted that building a movement of entrepreneurship-led job creation requires a deeper understanding of innovation that is social in purpose, systemic in nature and inclusive by design. The social innovation approach highlights the significance of cross-scale dynamics in unravelling the complexity involved in wicked problems. Intermediaries and meso level actors that bridge the micro and macro actors through initiation of collaborative platforms and partnerships can catalyse the ecosystem. Other essential components include well-diversified and specialized training programs, financial mechanisms, and supporting a range of entrepreneurial ideas.

Mr. Shrashtant Patara initiated the session highlighting the fundamental code of systems changemakers who “... *don't solve the problem, address the underlying reasons that caused it in the first place...change daily routines, resource streams, power relations and values...create shifts within the system.*”

### The panel on systems change aimed to initiate discussion on:

- + **Accelerating Innovation:** Connecting local innovations with national and global processes. Such as, the role of digital technology, innovative finance and collaboration in disrupting traditional development practice.
- + **Deepening Impact:** Addressing the conundrum of entrepreneurship spread (quantity) with the need to build competitive and innovative enterprises (quality), unleashing entrepreneurial energies to create meaningful livelihoods for communities.
- + **Initiating Collective Action:** The potential of open innovation platforms in pooling efforts and resources across a range of actors in the development community and beyond for broad systems change. For instance, enhancing the catalytic role of finance and intermediaries for tapping into leverage points and collective intelligence of systems.





## ACCELERATING INNOVATION

The livelihood space has evolved in many ways - this can be seen from the emerging trends in the training, marketing, technology and financial service sector. There has been an evident shift from skill training to job placements, with growing collaboration between Non-Governmental Organizations (NGOs) and the private sector. Emerging and promising trends can be seen in the technology sector as well, where micro enterprises are increasingly being serviced by technology providers. Though credit services are being customized and organized for micro entrepreneurs, the challenge of meeting the required amount of working capital to set up a viable business remains. Marginalized and underserved communities require credit that is tailored to their needs (they need interventions suited to different levels of income).



“While India has a lot of micro entrepreneurs, the sustainability of micro enterprises remains a challenge. Connecting micro entrepreneurs with value chains is one way in which we can address this challenge.

Aloka Majumdar, Head of Corporate Sustainability, The Hongkong and Shanghai Banking Corporation Limited, India

A common aspect of most positive trends in the space (entrepreneurship) is connecting grassroots with national and global processes or enhancing existing local processes to adapt to other changing forces. For example, a mini MBA course has been introduced by UN, which aims at building the capacities of youth for equipping them to apply for 'desirable jobs'.

## DEEPENING IMPACT

Micro enterprises constitute more than 50% of the MSME sector, yet they remain the weakest - especially in their infancy stage. A major reason behind this is the lack of viable and sustainable micro enterprise models, which fail to connect micro enterprises with the larger market. A way in which this can be overcome is by embedding competencies within start-ups to adapt to changing conditions in the long run.



“If you would ask me to define social innovation in one statement, it is about how we respond to social needs.

Gorka Espaiu, Professor of Practice, Centre for Interdisciplinary Research on Montreal (CIRM-McGill University) and Senior Fellow, “Agirre Lehendakaria Center for Social and Political Studies”

In addition to such interventions focused on the economic aspect of micro enterprise development, it is also important to understand the social structure that exists in different communities. Some such barriers to women and youth entrepreneurship can be broken by introducing simple, but innovative interventions. An example of such an intervention is training community leaders to become 'change agents' for inspiring their peers to pursue entrepreneurship as a better option. Other interventions look at leveraging existing strengths, such as, introducing aspects of entrepreneurship for strengthening the huge, but weak, farming sector.



“It is important to strengthen the farming sector – it has the potential to add considerably to the micro enterprise segment. A way in which this can be done is by decreasing farmer’s reliance of government subsidies and equipping them with innovations to adopt productive farming practices.

Rohtash Mal, Chairman and Managing Director, EM3 Agriservices Pvt Ltd

## INITIATING COLLECTIVE ACTION

Social innovation is about responding to social needs (through new products, services, processes etc.), and systems change is about responding to complex challenges in a different way. Over 99% of interventions in the development sector are linear, and not innovative, in nature. They follow a top-down approach that focuses on addressing a single development challenge, independent of other factors that may be affected by the challenge, or vice versa. Whereas, the need is to adopt a systemic lens, which understands interdependencies between diverse factors, looks at leveraging existing resources, and adapts to changing dynamics.



“Every two to three years, around 95% of micro enterprises die because of weak revenue models that cannot match with disruptive forces such as technology... we need to move from a small business development narrative to a high growth narrative.

Phumlani Nkontwana, Founding Director, Fuata Africa

Such systemic practice forms the basis of 'open innovation platforms', which remove barriers to collaboration between different actors for leveraging resources, and harness collective intelligence and action. Collective intelligence is often in the form of narratives that connect different levels of the ecosystem and form a shared direction for transforming change across the micro, meso and macro levels.



## HAVE YOU MET ASHA DEVI?



The centre of  
an emerging  
supply chain  
in her district  
– a change  
agent and local  
aggregator

**Agent of change: Asha Devi**  
**Age: 36**  
**Place: Dhannipatti, Mirzapur**  
**Enterprise: Vermicompost Manufacturing**

Asha Devi, vermicompost manufacturer from Mirzapur shared her journey as an entrepreneur with the audience. She started her enterprise after participating in an exposure visit to a vermicompost manufacturing unit in Bundelkhand. Less than a year later, she became the centre of an emerging supply chain in her district – a change agent and local aggregator. Asha's enterprise, 'Komal Vermicompost', is now accepting orders on Amazon India!

Watch a mini documentary on Asha at  
[Development Alternatives YouTube Channel](#)







## SUCCESSFUL DEVELOPMENT INITIATIVES HAVE RESEARCH, INNOVATION AND COLLECTIVE ACTION AT THEIR CORE.

Dr Ashok Khosla, Chairman, Development Alternatives Group

Dr. Ashok Khosla's speech pivoted on the need to move away from traditional practices for economic development and growth. The need is to work on decentralized initiatives such as check dams. He spoke of Development Alternatives (DA) work which has always espoused a community-driven, grounded approach to address issues of sustainable development. The check dams DA has instituted in Bundelkhand give a return of almost 600% economically, with the additional benefits it accrues for the environment and the community surrounding it.

Under the Work 4 Progress program, he emphasised the focus is on sustainable jobs. He spoke of converging mainstream perspectives of jobs with those for the poor and marginalised - where jobs are generally considered to be 'livelihoods'. Through a convergence, it is possible to envision a future where the aspirations of all are being met; and participatory approaches are key to the process.

The focus of W4P to address people's motivation and bring forth their innate abilities, he highlighted, is a hard task. Yet, this is the only route to sustainability - people have to take responsibility for their lives, both in their understanding of their lives and how to change it. And through participatory approaches and methods, we can build collective shared wealth for the community to bring about long-term sustainable change.

"The two parents of W4P, "La Caixa" Foundation and Development Alternatives in India, meet to bring viable solutions for job creation through a strong scientific and grassroots lens."

Dr. Khosla further called for systems change at the macro-level. He pointed out that Non-profits and Non-Governmental Organisations (NGOs) in India need an institutional framework that supports research and innovation if the country wants to solve its grave social and environmental problems. Narrow-perspectives on the function of NGO's should give way to a more supportive, collaborative and nurturing ecosystem.

He ended his speech by saying that our dream for India's development is three-fold: that India keep innovating; scientific research is at the centre of all our initiatives; and we adopt a platform approach to solve the complex challenges facing the world today.

# THE PATH AHEAD

## Jobs We Want

There is an urgent need to engineer systemic shifts for entrepreneurship-led job creation. Jobs We Want (JWW) 2019 sparked conversation on systemic triggers, bringing forth significant insights to lead the way for an innovative and significantly more effective approach to achieve the Sustainable Development Goals (SDGs); specifically, in the case of JWW, addressing the need for decent and meaningful livelihoods for all in line with SDG 8.

A systems change lens is intrinsic to the adoption of a social innovation approach for enterprise development. Insights which came forth from the event will, hopefully, prompt further conversations around deepening and accelerating impact through collaboration and collective action for entrepreneurship-led job creation.

To begin with, these insights will inform the Work 4 Progress Open Innovation Platform, and especially the W4P India program, given that many of the aspects discussed were contextualized to India. To accelerate systems change and innovation, however, would mean sharing of learnings in a globally relevant manner while allowing room for contextual grounding in different countries.

It is through the initiation of dialogue with various stakeholders across scales, that the platform building approach of working towards development goals can be truly institutionalized among various actors. Concurrently, it is imperative to not lose sight of the ground realities. For instance, impact needs to go beyond quantitative indicators and engage with qualitative measures of what change really means in the lives of the underprivileged communities.

In short, the trajectory of the Work 4 Progress program and the W4P platform will be informed by the following aspects: **One, deepening impact to create local businesses that fulfill the aspirations of entrepreneurs - particularly women, create jobs, meet local needs, and eventually contribute to triple bottom line development goals at a national scale. Two, scaling enterprise development to accelerate social change. And three, collective action, as the aspects of acceleration and deepening impact cannot be led alone; rather, systems change requires a number of actors and stakeholders to come together.**

**The specific insights that stood out at Jobs We Want 2019, resonating with the goals of systems change and social innovation were:**

**+ Driving innovation and systems change requires a forward-looking lens.** A forward-looking lens encompasses (but is not limited to) looking at the familiar with fresh perspectives, deeply





engaging with communities, and understanding the varied ways in which different scales of action can come together (that is macro, meso, micro). An example is the self-sustaining model of information kiosks. The business model of information kiosks, a W4P prototype, strengthens government supported common service centres (CSCs). Macro level programs are connected to local aspirations, which serve to unleash entrepreneurial energies and connect entrepreneurs to different resources across scales. Moreover, the model is systemic in nature, opening up new opportunities for the information kiosk entrepreneurs, as well as for the community.

- + **Address issues of quality to enable our entrepreneurs to be competitive, productive and competent at a national level.** For example, exploring options in innovative spaces like e-rickshaws and vermi-composting; scaling systemic prototypes like regional multi-stakeholder enterprise development coalitions and information kiosks; and developing alternative channels of support service delivery. For this, **solidarity platforms and shared infrastructure can be co-created** to strengthen peer to peer learning and influence networks in rural communities. For example, tapping into technology and digital platforms.
- + **Collaborative structures that are 'relational' in nature need to be fostered to identify systemic leverage points.** Relational collaboration is long-term, cross-scale and focuses on engaging organizations and people who have similar visions and mandates, but who do not necessarily have a short-term transactional input in initiatives. However, these relational nodes (or stakeholders) have experiential and tacit knowledge, useful in a constantly changing and dynamic system. To foster collaboration that is relational, the capacities and roles of meso-level organizations can be strengthened to support micro and small enterprises.
- + **Embed adaptive, flexible and empathetic (complexity aware) learning and evaluation processes into the programme, so these become an inherent way of functioning, bridging gaps between different functions.** Social innovation programs, especially those working on complex issues like enterprise development to drive meaningful livelihoods for vulnerable groups like women and youth, need to be tuned into changing dynamics. For instance, since enterprises or stakeholders may keep moving in and out of the larger platform and policy structures, local leadership and community aspirations evolve. Responding to this dynamism, the principles of social innovation require process learning tools and frameworks that are cost-effective and resource efficient. Developmental Evaluation, with its real time, internally driven, processes is an effective tool for learning in social innovation programs.

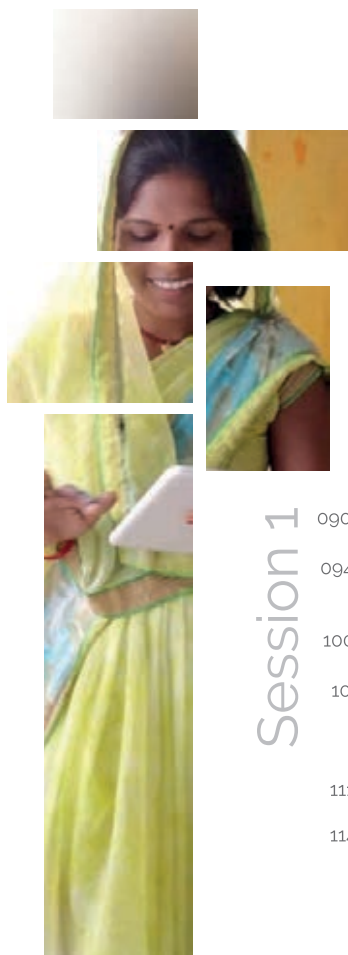
Together, the initiatives above and practical action that emanates from the orientation they provide, are crucial elements for accelerating impact and reaching scale. These processes and activities enable pockets of innovation to emerge. Learning that is participative, iterative and ongoing helps identify not only adaptive strategies, but also creates micro movements, the effects of which are soon reflected in changing ideas, norms, processes, practices and circumstances. **Establishing partnerships and collaboration at all scales and across scales (micro, meso and macro) has the potential to accelerate micro movements, taking them deeper, forward and across spaces and places within an entrepreneurship ecosystem. A cluster of such micro movements is critical for creating a culture of entrepreneurship, and the 'Jobs We Want'.**



# JOBS WE WANT 2019

agenda

## 26 Sept.



### Session 1

0900 - 0945  
0945 - 1000  
1000 - 1045  
1045 - 1115  
1115 - 1145  
1145 - 1315

#### Development Alternatives

B-32, Tara Crescent, Qutab Institutional Area, New Delhi

Tea and Registration

Welcome Address  
by **Dr. Arun Kumar**, President, Development Alternatives Group

TARAgam Yatra - An Overview and lessons from 4 journeys

Introduction to Work 4 Progress Program  
**Ms. Marta Solsona Masana**, "la Caixa" Foundation  
**Ms. Kanika Verma**, Development Alternatives Group

Tea Break

Knowledge 4 Progress

#### "Jobs We Make" - Youth Entrepreneur Chaupal

Moderated by **Mr. Pankaj Pachauri**, Founder and Editor in Chief, GoNews

#### Parallel Break-out Sessions

- **Unlocking Finance**

Chair: **Ratnesh Jha**, National Institute of Public Finance and Policy, Lead Discussants: **Ms. Aparna Khandelwal**, Jubilant FoodWorks Ltd | **Ms. Arpita Pal Agrawal**, M-CRIL | **Mr. Samit Mitra**, Smart Power India | **Ms. Vandana Bhansali**, Mann Deshi Foundation

- **Women-led Entrepreneurship**

Chair: **Dr. Rajeshwari Raina**, Shiv Nadar University, Lead Discussants: **Mr. Arvind Malik**, Udyogini | **Dr. Madhu Sharan**, Hand in Hand | **Mr. Ram Sanjeevan Dubey**, Maanviya Drishtikon Seva Samiti | **Ms. Tinni Sawhney**, Aga Khan Foundation

- **Collaboration for ecosystem building**

Chair: **Mr. Gorka Espiau Idoiaga**, "Agirre Lehendakaria Center for Social and Political Studies", Lead Discussants: UNDP India | **Dr. Sunil K. Agarwal**, Department of Science & Technology | **Mr. Vinod Nair**, Ministry of Rural Development | **Ms. Vineeta Dixit**, AirBnb | **Mr. Vijay Padaki**, P&P Group

- **Platforms for Learning**

Chair: **Mr. Joshua Fisher**, Columbia University, Lead Discussants: **Ms. Anna Warrington**, Forum for the Future | **Mr. Tejinder Singh Bhogal**, Innobridge Consulting Pvt. Ltd. | **Mr. Varun Kashyap**, Lets Endorse, Lead Discussants: **Mr. Mihir Mathur**, DESTA Research LLP

1315 - 1415

Lunch

1415 - 1530

Break-out Session Reports and Expert Perspectives - Plenary Session

Panelists: **Ms. Gayatri Acharya**, Lead Economist, World Bank | **Mr. Joshua Fisher**, Director-AC4, The Earth Institute and Adjunct Professor, Columbia University | **Mr. Rajiv Gujral**, Indian Crafts Village Trust | **Mr. Vipin Sharma**, CEO, ACCESS Development Services |  
Moderated by **Ms. Zeenat Niazi**, Vice President, Development Alternatives

## Meet Prabha

She has inspired four other women in the last year to set-up their own enterprises



26  
Sept.

# JOBS WE WANT 2019

agenda

Session 2

1700 - 1720	Embassy of Spain in New Delhi, 12 Prithviraj Road Tea
1730 - 1735	Welcome
1735 - 1805	Keynote Remarks <i>His Excellency Mr. Jose Ramon Baranano Fernandez</i> , Ambassador of Spain to India <i>Dr. Arun Kumar Panda</i> , Secretary, Ministry of Micro, Small and Medium Enterprises <i>Shri Anurag Sharma</i> , Member of Parliament, Lok Sabha and Executive Director of Baidyanath <i>H.R.H the Infanta Cristina of Spain</i> , Director International Programmes, "la Caixa"
1805 - 1825	Work 4 Progress "la Caixa" - An Overview <i>Ms. Ariadna Bardolet Urgellès</i> , Director - International Department, "la Caixa" Foundation <i>Ms. Kanika Verma</i> , Programme Director, Development Alternatives Group
1825 - 1940	Plenary Discussion on "Systems Change for Entrepreneurship led Job Creation" Panelists: <i>Ms. Alok Majumdar</i> , Head of Corporate Sustainability, The Hongkong and Shanghai Banking Corporation Limited, India   <i>Mr. Gorka Espiau</i> , Senior Fellow at the Agirre Lehendakaria Center for Social and Political Studies   <i>Mr. Phumlani Nkontwana</i> , Founding Director, Fuata Africa   <i>Ms Nadia Rasheed</i> , Deputy Resident Representative, UNDP India   <i>Mr Rohtash Mal</i> , Chairman and Managing Director, EM3 Agriservices Pvt Ltd.   Moderated by <i>Mr. Shrashtant Patara</i> , Senior Vice President, Development Alternatives Group
1940 - 2000	"Jobs We Make" - Entrepreneurship for a Sustainable Future <i>Dr. Ashok Khosla</i> , Chairman, Development Alternatives Group
2000 onwards	Cocktails

Meet  
Narendra



Inspiring other young  
people in his community to  
become "their own boss"



Entry by invite only, RSVP at [work4progress@devalt.org](mailto:work4progress@devalt.org)

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## Learn more about Work 4 Progress

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The Work 4 Progress (W4P) India program is creating a growing body of evidence on social innovation led job creation in underserved regions. Read about human stories of change, social innovation tools and the potential of a community-centred design approach in creating transformative change at [www.devalt.org](http://www.devalt.org)

- + [Jobs We Create, The Power of Entrepreneurship](#)
- + [Between The Lines, Stories of Change](#)
- + [New Approaches For Entrepreneurship - Driven By Innovation, Collaboration And Community-Led Action](#)
- + [Mini Toolkit On Platforms For Learning](#)
- + [Mini Toolkit On Collaborations For Ecosystem Building](#)
- + [Mini Toolkit On Women-Led Entrepreneurship](#)
- + [Mini Toolkit On Unlocking Finance](#)

Watch short movies and listen to voices from the ground at the [Development Alternatives YouTube channel](#)

- + ['Jobs We Want' Film](#)
- + [Micro Movements Of Change Part 1](#)
- + [Micro Movements Of Change Part 2](#)
- + [Micro Movements Of Change Part 3](#)

## Join our online communities

### **systems play**

A collaborative focused in the global south which is dedicated to building a community of praxis that innovates responses to intractable social-ecological challenges. Join [www.systemsplay.com](http://www.systemsplay.com) to view engaging super mini courses, learn with a coach and connect with systems innovators in the global south.

### **Jobs We Want**

You can still join Jobs We Want 2019, and gain insights from foundations, think tanks, academia, international organisations and private companies on different factors that are shaping entrepreneurship today. Join over 200 stakeholders in making development programs more interconnected at [www.jobswewant.org](http://www.jobswewant.org)

### **Work 4 Progress Global**

Work 4 Progress creates decent livelihoods through social innovation platforms in three countries - India, Mozambique, and Peru. Visit [www.obrasociallacaixa.org](http://www.obrasociallacaixa.org) to access modules on listening and co-creation, and learn more about lessons from W4P's experience in the global South





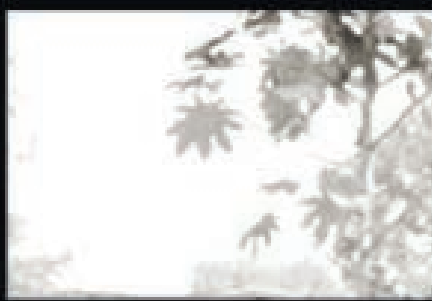
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The "la Caixa" Foundation from Spain, the third largest foundation in the world, promotes diverse social, economic, cultural and ecological initiatives to foster sustainable development across the world. "la Caixa" has worked for more than 110 years 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.