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The Work4Progress (W4P) programme, launched in India towards the end of 2016 and subsequently in Peru and Mozambique by the “la Caixa” Foundation, seeks to create new employment opportunities. The programme operates as an open platform for social innovation, formed by civil society organizations, financing institutions, research and technology agencies, and public stakeholder institutions. Social innovation is at the core of the W4P approach and brings with it advanced tools and methodologies for key processes of listening, co-creating, prototyping and accelerating. A deep listening lays a solid foundation for community-centeredness, innovation, and social change. A strong emphasis on developmental evaluation, learning, and knowledge building helps to gather insights, refine program strategies and pave the way for acceleration.

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

Central to the wider application of social innovation are the 96 prototypes developed till date under the W4P programme in India, representing solutions that are tested and are available for replication. There are enterprise prototypes, which are opportunity-driven businesses that cater to existing, emerging, and potential needs and demands of rural economies, and systemic prototypes, which are co-designed with communities and create shifts in the local entrepreneurial ecosystems.

The programme is operational in 360 villages across Eastern Uttar Pradesh and Bundelkhand, and works with socially and economically disadvantaged communities, women, and young adults. It has spread to other parts of India through strategic partnerships and transference of social innovation approach, tools, and prototypes.
“Powering the Economy with Her: Women Entrepreneurship in India”, a 2019 report called for action to unlock entrepreneurship amongst women in India and to bring about a social and economic transformation for the country and for its women. It further noted that India’s women already own 13.5–15.7 million businesses accounting for 20% of all enterprises in the country and have the potential to generate 150–170 million jobs, which is more than 25% of the new jobs required for the entire working age population, from now until 2030.

Yet, The World Bank and national statistics show a decline in women’s participation in the labour force with the number of working women dropping from 26% to 19% between 2010-2020 and plunging to 9% in 2022. The reasons are many and complex ranging from labour trends, technological disruptions, social and cultural barriers that often define women’s work, difficulties with respect to mobility, accessing credit, technology and markets, and fewer women in decision making and leadership roles.

As we know from decades of work with women’s empowerment globally, it not only requires working with women but also with family members, local communities, institutions, and policies. As we look at the decades ahead, we know that working on the many barriers' women face - visible and invisible - will need to continue given that they are often deeply entrenched in social systems. At the same time, we will need to lay additional thrust on enhancing their role and contribution to the world of work while keeping an eye on what the future of work holds for them.

The Work4Progress programme, through a deep listening process, identified certain shifts that are required to foster entrepreneurship among women especially from disadvantaged social groups. The work till date shows how the programme’s social innovation processes of listening and co-creation have helped unlock the latent entrepreneurial spirit, or evoked the spirit in a way that women have stepped forward in public spaces to develop their business ideas and engaged with stakeholders to co-create solutions. They have inspired other women to overcome social barriers and self-doubt, acquire knowledge and skills and set up their own businesses. Women’s solidarity collectives and peer to peer networks have helped navigate the entrepreneurial ecosystem, and the socio-cultural power system, and propelled them to bring about a shift in their favour for a more active and visible role in local economic growth.

The articles in this issue of the newsletter share how the programme support has strengthened women’s agency, identity, and visibility. There has been a radical shift at times, especially when breaking stereotypes associated with women’s entrepreneurship becomes necessary, for bringing to the surface women’s aspirations, potential, and ability to choose what they want to do.
All Ears: Nurturing Innovation in Rural Entrepreneurship
Chand Bardewa, Sunepftula S Jamir (Development Alternatives)

Innovation in entrepreneurship is limited in nature, especially for rural geographies, leading to ‘necessity’ over entrepreneurship of ‘choice’. The Kaun Banega Business Leader (KBBL) prototype co-created with the community in 2017 has been a receptive tool in understanding and communicating the nuances of entrepreneurship especially in geographies where ‘charcha’ on business hardly takes place. Recently in December 2022, the prototype was customised as Grassroots Innovation Challenge (KBBL 2.0) in Jhajjar, Haryana under the WE-LEAD project. The competition received an overwhelming response from women and youth determined to bring a change.

It was piloted in seven villages wherein livelihood opportunities were identified to be limited especially for women and youth. To listen and understand the aspirations of the community towards entrepreneurship, the team brainstormed on ways to facilitate conversations.

Based on the comfort of the community with group meetings, the team zeroed in on Focused Group Discussions (FGDs) as the most conducive listening tool. The discussions were framed with the broad objective to understand the socio-economic landscape in the identified villages, particularly on the themes of education, health, finance, mobility, jobs, entrepreneurship, and the ecosystem of support.

These discussions led to the identification of eight challenges by the communities illustrated in the poster below. The narrative was then flipped by nudging the community to seek solutions to the challenges in the form of business ideas, while also giving them the choice to pitch ideas beyond the challenges. As such, the competition was designed to be open for anyone 18+ years.

After a week-long campaign on ground, the competition received 353 applications, out of which 291 forms (82.43%) were digital forms facilitated by local Common Service Centres. We received a vibrant range of business ideas from Kombucha, e-rickshaw, RO plant, upcycled mats from garment and plastic waste, dance academy, day care center and many more.

1 A term used for conversation in the local language Hindi.
2 Women Empowerment through Livelihoods, Entrepreneurship and Access through Digitalisation.
The Resilience of BASANT Community Farmer Resource Centre
Shalini Perumal / Rajendra Nigam (ActionAid Association)

At the start of W4P, a participatory rural appraisal (PRA) was conducted in 2020 to assess the problems faced by women farmers. During the interaction with villagers in community meetings, farmers shared the difficulty in accessing resources as part of agricultural work – particularly seeds, fertilizers, pesticides and equipment that were dependent on their availability in urban shops. A lack of capital made it difficult for women farmers to buy quality goods from these shopkeepers. Shopkeepers ended up giving high profit goods on credit, which ultimately increased the cost of farming. Across these meetings, the need for better access to improved variety and quality of resources was identified as well as for training on their use and benefits to improve production by at least 20%.

Keeping the suggestions of the farmers in mind, the project team co-created a roadmap for setting up a Farmer Resource Centre in each district. One farmer in each district was nominated to lead the process of making accessible all types of agricultural facilities, including advanced varieties of fertilizers, seeds, pesticides, agricultural machinery, and welfare schemes run by the government, as well as services such as credit services through the BASANT Women Farmer Producer Company. This resource centre came about through a method of collaborative participation and co-creation with the community and will be operational for program participants in 55 villages. Furthermore, the centre will be monitored by trained youth to ensure the sale of products made by the farmers at reasonable rates.
Women-led Digital Enterprises: The Emancipation of Knowledge
Dabormaïan Jude Kharmawphlang (Development Alternatives)

Often when it comes to work, women are discouraged from pursuing avenues that are considered unconventional, leaving them with unrelinquished aspirations. Venturing beyond gendered conscriptions of labour is a challenge, mainly because the gap in knowledge might mitigate the ability to take risks, especially if we are dealing with enterprises, where there are already constraints of risk, lack of know-how, and support for women to take ownership.

By setting up the first woman-led information kiosk in Orchha, today, Kajal, 25, has inspired 6 other entrepreneurs to set up their own udyaME kiosks. In no time, Kajal and Rakhi, 26, came to be known as ‘tech whizz’ in their communities. They together have inspired their otherwise orthodox villages to recognise the aspirations of young women in setting up their enterprises. This is where udyaME kiosks come in, which, as a prototype, has seen the dissemination of inceptive knowledge required for a person to start an enterprise and connect them to necessary resources, enabling access to information and familiarising them with other peers in the ecosystem. Take Kajal Parihar for instance, who was 19 at the time when she started the first women-led udyaME kiosk in Jhansi. She has inspired other women to take on the baton, as is the case with Rakhi Tiwari, 26, who now also has her own udyaME kiosk and has successfully facilitated budding entrepreneurs with connectivity to resources, digitally.

These micromovements of change are possible because of solidarity amongst peers and the catalytic effect that these spaces of progressive movement harbour. Knowledge, information and digital literacy are taking slight shifts, moving away from gendered monopolies of information and fostering solidarities amongst underserved members of the community along the way.
Persona-Based Credit: A Stepping Stone for Women Entrepreneurs
Supriya Shukla, Sanjana Nair (Rang De)

One of the most crucial factors in establishing and expanding one’s business is the access to timely and affordable capital. The W4P programme has made deep investments into innovation, particularly in the space of finance to build and strengthen entrepreneurial ecosystems across 7 districts of Uttar Pradesh, for aspiring women to unleash their aspirations and set up businesses.

Innovation in the form of designing credit products suited to the needs of different entrepreneurs can enable aspiring women to take up entrepreneurship. Rang De, one of the core partners of the programme, has co-created three ‘persona based’ loan products with the community, with customised loan repayment and interest rates. Women entrepreneurs have the agency to choose how much they want to borrow, for how long and at what terms. The platform also enables first-time women borrowers’ access to formal credit. For instance, for women entrepreneurs who aspire to set up technology powered enterprises, such as e-rickshaw, a loan product with seven per cent interest rate per annum has been introduced, with a repayment tenure of 18 months. In the last five years, the customisations has accelerated women entrepreneurship and enabled more than 1500 women to set up micro-enterprises, creating 3200+ jobs.
Vegetable Scaffolding Model for Income Generation of Women Farmer Entrepreneurs
Shalini Perumal / Rajendra Nigam (ActionAid Association)

Nearly 300 women farmer entrepreneurs across the W4P programme districts of Mahoba, Jhansi and Lalitpur of Bundelkhand region have successfully engaged in a prototype of vegetable cultivation called machan in the local language. It is a ‘multi-tier’ system that involves the simultaneous growing of multiple crops on the same land utilizing the vertical growing space made possible by a scaffold, using bamboo and wooden poles. This prototype has been adapted by 200 women farmer entrepreneurs in 40 villages during the first phase of the programme and in 15 new villages joining the second phase of the programme, 100 women entrepreneurs have come forward to cultivate vegetables by this method.

Mrs. Deva, a women farmer entrepreneur of Jhansi, after receiving training on agricultural methods, planted three types of vegetables (root, stem and vine) and used natural fertilizers and pesticides as part of the scaffolding procedure. She says, “I have sold vegetables worth INR 86,000 and onions worth INR 16,000 in the year in the BHEL market.”

The model requires an area of 20*20 metres of land with irrigation support and an initial investment of INR 19,480 for constructing the scaffold, procuring seeds, preparing bio-fertiliser and for other inputs. The scaffold can be constructed by family members and needs to be replaced every three years at a cost of approximately INR 10,000. AAA has developed a two-day training module for farmers to set up a machan model for organically grown vegetables in their fields.

This prototype was identified as a successful model as it increases the confidence of women farmers with limited resources, requires low investment and is suitable for farmers based on the climate of Bundelkhand that does not get too much rain. Furthermore, the prototype contributes nearly INR 100,000 annually to the income of the farmers and nutritious food for the family - 90% of the vegetables cultivated goes into the market with 10% is reserved for consumption.

Members of the Horticulture Department and NABARD officials visited the project site and appreciated the efforts of the women, making plans to include this prototype in their work plan. Similarly, Dharampal and Satyapal Foundation have trained 200 farmers in Banda, Khajuraho, Mahoba and Naugaon areas to cultivate vegetables by this method. Another 78 small and marginal farmers from neighbouring village Sahorth have adopted the machan model and it has become a major source of livelihood income for them.
Expansion of Innovative Farming Solutions for Women Entrepreneurs
Shalini Perumal / Rajendra Nigam (ActionAid Association)

With the program entering its second phase, the focus is on consolidation of the seven prototypes that were introduced across 40 villages and are now being transferred to another 15 villages across the program districts of Mahoba, Jhansi and Lalitpur. As these prototypes have demonstrated good returns to the households, the program is looking into aspects of sustainability and gearing up for acceleration.

The role of all the women part of the Farmers Producers Organisation (FPO) called ‘BASANT’ established in the previous phase is at the centres of the institutional framework that is emerging in the program areas, and with the setting up of the following units, its work and presence at the district level is becoming critical:

+ **Mother units for three prototypes** - goatry, poultry, and natural farming - which are at the district level to assist in setting up of new enterprises and provide support to already established entrepreneurs.
+ **Processing units for oilseeds, grains and spices** in each of the three program districts that also includes procuring, packaging, and marketing at the local level.
+ **Marketing units within the FPO** for overall planning, procurement, branding, and quality control and exploring marketing channels such as outlets, online marketing, and mobile marketing.

“The women members of the community actively participated in the creation of an agri-junction in Jhansi to support BASANT Women’s Farmer Producer Company. The collaborative process has been a success and we hope to continue to work together so that we can generate profit in our income with this model, which is the first of its kind for us. It can serve as a blueprint for other FPOs as we expand.” Smt Laxmi Devi, Board of Directors, BASANT FPO.

The joining of two new partners - Sai Jyoti Sansthan, playing a major role in working with communities, and the Dalit Indian Chamber of Commerce and Industry (DICCI), providing business development and technical support - and the role of the FPO is helping strengthen solidarity and bring a stronger entrepreneur dimension and spirit to the programme.
Visit Of “la Caixa” Foundation To India: November 2022

The annual visit by “la Caixa” Foundation took place in November after a gap of two years due to pandemic related travel restrictions. HRH the Infanta Cristina of Spain, Director of International Area, and Marta Solsona, Programme Manager, International Development held meetings with the W4P platform partners, traveled to the field in Bundelkhand and joined the Annual W4P Workshop.

During the field visit, DA brought together a group of entrepreneurs in Bundelkhand who not only set up successful businesses but have gone ahead to become influencers in the program villages and beyond. The discussions reaffirmed that the social innovation approach, when applied in its true spirit, not only leads to entrepreneurs emerging with business ideas that they own but also taking the more challenging and arduous route of raising capital and brainstorming with key actors in the entrepreneurial ecosystem to further shape their business idea and build their enterprises. These entrepreneurs are an important part of the entrepreneurial ecosystem making it easier for aspiring entrepreneurs and holding back the youth from migrating to distant places where decent livelihoods are not easy to come by. In some cases, the women entrepreneurs had to fight battles within their homes to step out and go about setting up their business which have now become sites for more young women getting trained and becoming employable.

Deep listening has helped the programme to understand the barriers as well as the enablers in the entrepreneurial ecosystem and co-design and co-create with local communities and stakeholders a range of systemic prototypes, such as information kiosks and multistakeholder district coalitions, that have begun to support entrepreneurs in ways not envisaged before and help to make entrepreneurship a ‘secure’ employment option for local communities. This was evident both in the discussion with the entrepreneurs and at the meeting of the district enterprise coalition convened by stakeholders during the visit to Bundelkhand.

The visit to AAA’s geography in Bundelkhand was significant as women farmers gathered in large numbers to share their experience of adapting farm-based models in their small landholdings that has brought them better returns, a range of products for sale and a greater sense of solidarity as they became members of the BASANT Farmer Producer Organization. The concern for the environmental impact of chemical fertilizers and pesticides on the soil was evident in the shift being made to natural farming methods. Their presence also signified a shift in their position within the larger social space and the power of collectivization and solidarity.
As AAA colleagues shared, the program has addressed three “bondages” that are part of the lived experience of Dalit women and these relate to gender, labour, and caste. The program works primarily with women farmers, who are often invisible to the outside world that engages largely with the men farmers. It has brought to them new knowledge, methods, and technology as well as higher economic returns. The work on their farm has reduced their dependence on distress migration and opened possibilities to more farm-based self-employment options.

The visit ended with the annual workshop of the W4P platform hosted by DA and Alianza-AAA through a series of thematic sessions and round table discussions hosted by the network partners that discussed the key enablers for acceleration of inclusive entrepreneurship, access to credit, role of solidarity collectives, mainstreaming entrepreneurship, and importance of entrepreneurial ecosystem. The ongoing impact assessments of the W4P India programme show evidence of growth and transformation as a result of the application of the social innovation approach and tools to entrepreneurship-led job creation, and highlighted challenges that emerge when initiatives are ready for acceleration and mainstreaming. The workshop concluded by reiterating the importance of the social innovation processes of deep listening and co-creating and the need to work towards systemic changes that foster and accelerate entrepreneurship for women and youth, especially those who belong to disadvantaged groups.
The first Annual Convention of Women Farmer Entrepreneurs was celebrated on 28th September 2022 at the Deen Dayal Upadhya Auditorium, Jhansi, where nearly 400 women from all the W4P programme districts of Jhansi, Mahoba and Lalitpur were present. This event aimed at showcasing the programme, the different farm based prototypes put in place and products such as besan (gram flour), dhaliya (porridge), haldi (turmeric), and dhania (coriander) that the women have been able to bring to the market and to local farming community. A booklet showcasing the program and the prototypes was also released at the event.

The Convention also served as a platform for the newly created all women Farmer Producer Organization (FPO) called BASANT. As the first all-women FPO in the region, the event brought forth the potential of women from marginalized communities to lead the social and economic transformation in their own lives and for their families.

The convention was attended by the Member of Parliament representing the area, the Minister of State for Agriculture, the District Collector of Jhansi and officials from government departments of agriculture, horticulture and rural development and from premier research institutions such as Central Agroforestry Research institute.

Speaking to the gathering of women at the event, the Honorable Member of Parliament, Mr Anurag Sharma, said, “BASANT is doing wonderful work and I will provide all support to it. I will make sure you get free counters in all the agriculture fairs held in Jhansi and Lalitpur. This will enable you to exhibit your organic and natural products and earn income out of it.”

Mrs. Bineeta, a woman farmer entrepreneur and FPO member from Bhundelkhand, said: “After receiving seeds from the Samridhi project, we all produce these vegetables in our own fields. We also produce organic fertilizers and manure. We got seeds for growing pumpkins, bottle gourd, brinjals, spinach and others. We make good profit out of it. Earlier we had higher expenses and lower profits, but now we have higher revenues and lower expenses thanks to the BASANT FPO.”
Investing In Inclusive Entrepreneurship: JobsWeMake 2022
Development Alternatives

On 24th November, a gathering convened by JobsWeMake at the Spanish Embassy brought together over 200 stakeholders highlighting the need for a deeper investment in inclusive entrepreneurship and supporting a transition in which millions of job seekers move towards becoming job creators and grassroots entrepreneurship; from survival and self-employment towards a catalyst for large scale opportunity-driven job creation.

The evening started with listening to the journeys of entrepreneurs and to their stories of hope and resilience. Garment manufacturing entrepreneur Jauhar Ansari shared how he continued to create economic stability for his 24 employees even during the Covid-19 pandemic. Rakhi Yadav, Optical Shop Owner shared, “I could afford to own a car and a bike with the savings from my enterprise. I aspire to invest in high-tech equipment to provide my customers the Lenskart experience locally and train more and more young women to set up their businesses”. The conversations at the chaupal can be viewed here.

Connecting the micromovements to the macro, were insightful thoughts by H.E. Jose Maria Ridao, Ambassador of Spain to the Republic of India, HRH the Infanta Cristina of Spain, Director of International Area at the “la Caixa” Foundation, Dr Ashok Khosla, Chairman, DA Group, on the challenge of generating quality employment opportunities. The keynote speeches can be viewed here.

Five years of the Work4Progress journey was showcased through a presentation by Ms. Kanika Verma, Associate Vice President, DA, highlighting narratives from the ground and reiterating how micro-entrepreneurs have emerged as change agents. Knowledge products – compendium, tool kits, factsheets and a survey of rural entrepreneurship- were also launched as part of the work done under the programme. Mr Shrashtant Patara, CEO, DA extended the call for collaborative action to create 1000 jobs a day. Echoing the vision, Shri Charanjit Singh, Additional Secretary, Rural Livelihoods, Ministry of Rural Development, in his address reiterated that “Entrepreneurship programmes help to unleash the potential of many entrepreneurial energies across the country. Only with the support of the ecosystem can we achieve actualising these energies”. The event ended with the signing of an agreement between SBI Foundation represented by its President and COO, Mr Lalit Mohan, and DA to extend the social innovation approach, tools and prototypes over a larger area.
HIGHLIGHTS

Network led by Development Alternatives

+ The SBI supports the DA led network with a grant for social innovation approach led acceleration of entrepreneurship in Uttar Pradesh including in the existing W4P programme geographies.
+ The udyaME enterprise fund launched on the Rang De platform in December 2022 raised INR 5.8 million from 2,553 social investors financing 119 entrepreneurs (as of 31 December 2022).
+ Formal agreements signed with the state governments of Uttar Pradesh and Chhattisgarh to accelerate entrepreneurship among women and youth embedding W4P social innovation processes and tools.
+ Key knowledge products launched in November 2022: A Compendium of 75 Enterprise Packages consisting of business models co-created with the entrepreneurs and a Why Toolkit focusing on community listening, prototyping for innovation and collaborative action.
+ In partnership with the Development Intelligence Unit, a pan-India survey on entrepreneurship “Insights into Rural Entrepreneurship Survey,” was released in November 2022 and the findings have been picked up by many leading newspapers in India.

Network led by ActionAid Association

+ The second phase of the W4P program for the Alianza-ActionAid Association network in India was approved with two new partners joining the W4P India platform - Sai Jyoti Gramodoyog Samaj Sewa Samiti and the Dalit Indian Chamber of Commerce and Industry.
+ Work4Progress featured as one of the three initiatives to follow globally in the future of the work section of Unstuck, an exploration journey of the UNDP that brings together key stakeholders to work together on system and portfolio approaches to 21st-century crises.
+ The third Annual Workshop for the W4P India platform held on 25th November 2022, witnessed the participation of nearly 115 sector professionals from CSOs, foundations, government, donors and experts engaged in promotion of entrepreneurship among women and youth in the country.
INDIA

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

Prototypes Tested: 96

PERÚ

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

Prototypes Tested: 35

MOZAMBIQUE

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

Prototypes Tested: 25
The “la Caixa” Foundation of Spain, the third largest foundation in the world, promotes diverse social, economic, cultural and ecological initiatives to foster sustainable development across the world. “la Caixa” has worked for more than 110 years in contributing to the advancement of society and the progress of individuals, with a special emphasis on those who need it most. Its main strategic objective is to provide opportunities and fight inequalities in Africa, Asia, and Latin America through programs that contribute to the achievement of the United Nations 2030 Sustainable Development Goals (SDGs).

Development Alternatives (DA) is a social enterprise with global presence in the fields of green economic development, social empowerment and environmental management. 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. For the W4P program, the network led by DA includes premier organizations – Transforming Rural India Foundation and Rang De and implementing partners Manviya Drishtikon Seva Samiti and Swami Vivekanand Siksha Samiti.

ActionAid Association is an organization working for social and ecological justice. ActionAid has been engaged with the most marginalized communities in India since 1972. In 2006, ActionAid Association was registered as an Indian organization. Together with supporters, communities, institutions and governments, we strive for equality, fraternity and liberty for all. ActionAid Association works in 24 states and two union territories. ActionAid Association is part of a global federation and a full affiliate of ActionAid International, that has presence in over 40 countries worldwide.

Alianza por la Solidaridad is a nongovernmental Spanish organization that currently channels the effort and support of more than 50,000 people, amongst them members, volunteers, supporters and workers in order to fight against inequalities and contribute to protecting Human Rights in more than 19 countries in Latin America, Africa, the Middle East and Europe. It’s member of ActionAid Federation.

For the W4P programme, the network led by Alianza-AAA includes partner organizations – Sai Jyoti Sansthan and Dalit Indian Chamber of Commerce and Industry.

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