

Women and Youth Led Entrepreneurship in Bundelkhand

SHIFTS IN LOCAL NARRATIVES

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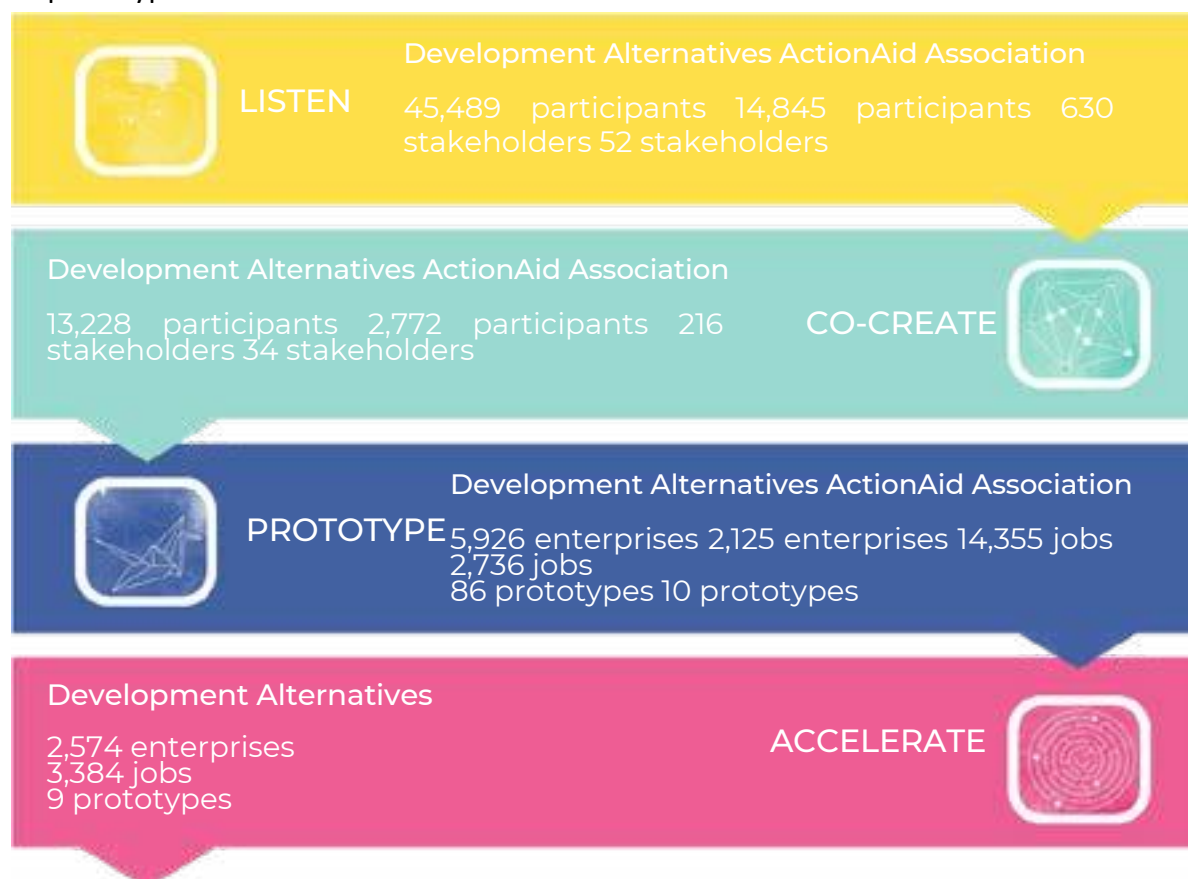
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The Work4Progress (W4P) programme, launched in India towards the end of 2016 and subsequently in Peru and Mozambique by the "la Caixa" Foundation, seeks to create new employment opportunities. The programme operates as an open platform for social innovation, 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. Deep listening lays a solid foundation for community-centredness, innovation, and social change.

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 Transform Rural India 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, representing tested solutions 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 478 villages in DA's programme across Eastern Uttar Pradesh and Bundelkhand and 55 villages in Alianza-AAA's programme areas in Bundelkhand. The programme works with socially and economically disadvantaged communities, women, and young adults. It has spread to other parts of India through strategic partnerships and transference of social innovation approach, tools, and prototypes.



Prema Gera, External Coordinator, W4P India Platform

Bundelkhand, located in Central India, is formed by 13 contiguous districts that lie across two states with seven districts in Uttar Pradesh and six districts in Madhya Pradesh. The region once famous for its rich cultural heritage, fertile soils, dense forests and perennial streams has now turned into a drought prone region.

Unsustainable use of natural resources and lack of investment in regenerating the natural resource base has led to depleting groundwater levels and soil erosion. Climatic variations as evident from intermittent rainfall, long dry spells and sudden change in temperature have led to uncertainties in agriculture, the mainstay of its people, and forced them to migrate to cities and other regions for work.

As a result of all these factors, the region is characterized by high levels of poverty and low ranking in human development indices. Women carry the burden of poverty, the responsibility to look after the farms and face a number of social barriers and social injustice in the predominant patriarchal family system and stratified social structure. They are making their presence felt in the economic landscape and breaking stereotypes as they drive e-rickshaws, diversify their businesses to tap the growing demand in the local market, set up their own all women farmer producer company and resource centres and, participate in multi stakeholder district enterprise coalition.

Since 2017, the Work4Progress programme has been operational in 120 villages across four districts of the Bundelkhand region. Through a number of social mobilisation and social innovation tools, women have begun to move out of their traditional spheres and become part of micromovements of change. They are exploring higher-order livelihoods across the spectrum of farm, non-farm and off-farm sectors that also involves engaging with government functionaries, financiers, technical experts and the market actors.

The youth in the region who are becoming increasingly aspirational have come up with innovative business ideas including the use of digital technology to provide goods and services locally. The migration pattern has seen some reversal after the trauma faced by migrants during the pandemic and they are an important resource for the region having gained skills and experience in cities and towns. They too are showing interest in farm-based models, sustainable agriculture and setting up businesses.

Till date 4,343 number enterprises have been established creating 7,553 number of jobs in Bundelkhand. Of these, 2,680 enterprises are women owned and women managed.

In the 5th issue of our e-newsletter, we present compelling stories of change in Bundelkhand, where women and youth are actively shaping new narratives. These inspiring accounts reflect the shifts in the ecosystem that is beginning to nurture and support the growing entrepreneurial spirit in the region.





Deep Listening as a Catalyst for Rural Entrepreneurship

Debasis Ray and Mayank Nautiyal (Development Alternatives)

Under the Work4Progress programme, Development Alternatives leverages deep listening as a powerful social innovation tool to facilitate meaningful engagement with entrepreneurs and communities.

In the last five years, listening exercises have been conducted with 8000+ individuals in Bundelkhand through various mediums such as interactive sessions (community canvas game), community visioning exercises (Comic Workshop), and systemic prototypes like Kaun Banega Business Leader (a competition to unleash entrepreneurial energies among women and youth), udyAME Kiosks (physical information centers for last mile delivery of enterprise support services) and Brave Spaces (a space for women to come together and express their aspirations).

These listening tools and spaces have enabled women to take up entrepreneurship and also unearthed new business ideas from the community. This has led to the development of a diverse portfolio of rural businesses that are not only leading to self-employment and inclusive-sustainable livelihoods at the household level, but also becoming engines of job creation for local communities. Additionally, **the listening tools and spaces have been very critical for entrepreneurs to connect with each other** and exchange critical business information, such as access to market and finance.

During the programme's acceleration phase, technology has become a crucial tool for expanding the reach of listening. To digitize the listening process, the programme has partnered with a digital platform called Gram Vaani. This collaboration has led to the development of a new digital platform called udyAME Vaani, an Interactive Voice Response (IVR) and mobile app-based innovation. Currently being piloted in five districts of Uttar Pradesh, udyAME Vaani enables aspiring entrepreneurs to connect with each other, sector experts, and stakeholders in the entrepreneurship ecosystem. So far, the platform has reached 11,000 individuals, with 1,500 expressing their aspirations and engaging with relevant participants. Based on the learning from the pilot, udyAME Vaani will be expanded to the programme geographies in Bundelkhand.



Brave spaces with women in Raksa Village, Jhansi.

Lending an Ear: Unearthing the Voices of Marginalised Women in Bundelkhand

Rajendra Nigam and Ali Faraz (ActionAid Association)

In the new villages of the Work4Progress programme, the listening process has revealed the interest of communities for livelihood models that were tested and successfully demonstrated in the Phase 1 villages. **By adopting these models, fewer families are now migrating for work. In fact, our women beneficiaries have completely stopped migrating**, and many husbands have also followed suit. Some other farmers who replicated these models now migrate seasonally and as needed. This positive impact even extends to brick kiln workers who previously faced exploitative conditions.

One exceptional example of the programme's success is Rupa, an entrepreneur from Khajraha village in Jhansi district. Once a migrant labourer, she received 50 chicks for poultry through the Work4Progress programme. Rupa's hard work paid off when she sold the chickens for INR 30,000. With this money, she invested in two micro enterprises—a grocery store in a rented shop and a chaat stall (Indian savoury snacks) with a rented push cart. Now, Rupa's annual income from these three ventures reaches INR 1,00,000.

Rupa's entrepreneurship journey began with the support provided by the Work4Progress programme, but she didn't stop there. **She embraced the role of a true entrepreneur, transforming her family's life.** Before, her children couldn't attend school due to forced migration for work, but now, Rupa has enough money to send them to school and meet all their needs, as well as those of the rest of the family. Her story exemplifies the positive impact entrepreneurship can have on individuals and their families.



Rupa with the Thela (Cart) she purchased to sell Chaat.



The Horizon is Clearer: Women Entrepreneurs Work Together to Lift Themselves up

Rajendra Nigam and Ali Faraz (ActionAid Association)

The Work4Progress programme in the Bundelkhand region of India (Jhansi, Lalitpur, and Mahoba districts) is making remarkable progress in empowering women and creating sustainable livelihoods. The programme focuses on helping women and youth establish self-employment opportunities, access government schemes, and raise awareness about these opportunities.



Deva from Kharaha Village is an inspiration for others to adopt the natural farming model.

Various models, such as poultry farming, vermicomposting, nutrition gardens, seed production, multi-layer farming, goat rearing, and fruit cultivation, have been introduced in the first phase of the programme. Across many farm models ActionAid Association with the government's Agriculture Science Centre has introduced natural farming principles that are based on using farm and animal waste, thereby reducing dependence on chemical based fertilisers and pesticides.

Deva, from Khajraha village in Jhansi district, has become an inspiring example of natural farming adoption. With the support of the project team, she set up a thriving farm ecosystem using her own resources, such as dung from her goats and cows, to create a vermicompost unit. Expanding her portfolio to include 36 different types of vegetables, including spices like coriander, turmeric, and red chilies, **Deva now enjoys a continuous stream of produce for nine months each year. She now generates a revenue of INR 24,000 every month** and recently with a hike in prices of vegetables, her monthly earnings have crossed INR 40,000.

The transformation in Deva's life is evident. Previously, her youngest son struggled to provide for the family with a meager monthly salary. However, with the success of Deva's vegetable farming, the entire family now works together and leads a better life. Deva's health has improved significantly, and she can now afford regular treatment for her epilepsy, thanks to the income from her farming venture.

Deva's success story has also brought about a positive change in her husband's mindset, as he now intends to provide her with better medical treatment. Her dedication, eagerness to learn, and innovation serve as an inspiration for others in the community.

Note : The Natural farming model, that is based on using farm and animal waste, has been developed by the Action Aid Team, KVK (KrishiVigyanKendra) of the agriculture department and local partners with a vision to make marginalised farmers self-reliant. It reduces their dependence

Serial Entrepreneurship in Bundelkhand: Diversifying Enterprises for Sustainable Growth

Supriya Shukla and Rajeev Kumar (Development Alternatives)

Bundelkhand is witnessing a new trend of "serial entrepreneurship", with entrepreneurs running multiple businesses across diverse sectors. Over the years, Work4Progress programme has made significant investments in building an entrepreneurial culture, resulting in a notable shift in how entrepreneurship is perceived. Rather than solely focusing on scaling a single enterprise, the entrepreneurs are showing confidence and going about establishing a diverse range of businesses.

Meera Kushwaha, 29 from Niwari was one of the pioneers to set the trend of serial entrepreneurship. Back in 2017, Meera was running a tailoring business when she got associated with the programme. Through capacity building sessions focused on business growth, creating a solid business plan, and helping her to develop the ability to identify threats and seize opportunities, Meera added multiple businesses to her portfolio. These included grocery and cosmetic retail as well as an e-rickshaw enterprise.



Meera Devi's journey of serial entrepreneurship.

Meera, a catalyst for change, is shaping mindsets and empowering her community with a vision of gender equality and entrepreneurship. With her inspiring leadership, she mentors and uplifts young girls, igniting their potential for a brighter future.

In Work4Progress geographies, many entrepreneurs are now venturing into new business segments. This trend has gained momentum due to its multiple benefits. It provides a diversified income source, addressing the challenge of irregular income from agriculture and seasonal livelihood activities. Moreover, it allows entrepreneurs with low-profit margin businesses to expand their portfolio with products offering higher profits. Additionally, it aligns with the programme's goal of creating more jobs on a larger scale, as multiple businesses have a greater potential for employment generation compared to expanding a single business, especially in rural areas.



Unlocking Opportunities: Leveraging Post Offices for Last Mile Credit Delivery

Sanjana Nair (Rang De)

Access to formal financial services and products continues to pose a significant challenge for low-income individuals and small businesses due to absence of credit history, collateral, and documentation prerequisites. Moreover, the limited customizability of financial products for the specific needs of the lender community further compounds the issue. This gap in the financial ecosystem has led to continued dependence on the exploitative lending system, including microfinance institutions and money lenders offering credit at high interest rates.

The peer-to-peer lending platform, co-created with Rang De in the W4P programme geographies including in Bundelkhand, has already given micro-entrepreneurs crucial capital for their business. **These flexible loans, with repayment periods of 12-18 months, empower entrepreneurs to expand operations, seize new opportunities, explore new markets, and create jobs.** However, repayment of these loans has emerged as a challenge due to factors such as the absence of banks closeby or Customer Service Centres (CSCs), risks associated with cash collection, and high operational costs.

To address this challenge, the extensive network of Indian Post Payments Bank (IPPB) can be leveraged, which comprises approximately 155,000 post offices and 300,000 postal employees across the country. IPPB offers enhanced accessibility and approachability, as Post Offices are conveniently located in every Gram Panchayat. The local postman, a trusted figure in the community, can serve as a last mile delivery agent to provide reliable financial advice to the communities. These agents can provide financial services and guidance, enabling convenient on-the-go transactions and pave the way for designing more community centred products. Furthermore, the digital ecosystem supported by internet connectivity allows transactions to occur from anywhere. Collaborating with Rang De, IPPB can act as a credit point for community members, promoting financial inclusion.

The Work4Progress programme aims to utilise the IPPB network and prototype it in programme geographies in Bundelkhand, for providing last mile delivery of credit to entrepreneurs as well as easing the process of repayment, facilitated by Rang De.

Financial literacy training conducted in Niwari, Bundelkhand,



Lessons Learnt: Ensuring the Continuity and Expansion of Enterprises

Ali Faraz and Rajendra Nigham (ActionAid Association)

The first phase of the Work4Progress Programme aimed to improve livelihood opportunities for those impacted by the Covid-19 pandemic. The identified people were segregated into two groups of landless farmers and farmers with land. The landless farmers including a few disabled people were given the option to choose from goat and poultry prototypes. The farmers with land were asked to choose from the prototypes for seed production, vegetable cultivation using Machaan (scaffolding) model, and nutrition garden.

In the second phase of the project **where women farmers have been encouraged to become entrepreneurs, the continuity of the enterprises established earlier is ensured.** Based on their experiences and social audit findings, adjustments have been made to the prototypes.



Women from village Prithvipur, district Jhansi, discussing the cluster approach for different prototypes.

A cluster approach has been introduced in this phase. It represents a transformative paradigm shift in the project, offering entrepreneurs a powerful platform to collaborate, innovate, and thrive. A cluster of entrepreneurs represents a collective force that can significantly enhance market access and bargaining power. By combining their produce and resources, they can meet the demands of larger buyers, negotiate better prices, and secure more favorable contracts. It encourages the efficient use of resources such as water, fertilizers, and machinery. Through strengthened knowledge sharing, enhanced market access, resource efficiency, and community resilience, the cluster approach holds the potential to uplift entrepreneurs and reshape their economic conditions. As we continue to embrace this approach, it becomes evident that collaboration, rather than competition, will lead towards a more sustainable and prosperous future.

The cluster approach is being considered for successful enterprise prototypes - the multi-layer farming (machaan), poultry, goatery and seed production. In recent months, several organizations in the state of Uttar Pradesh have approached ActionAid for training of farmers in setting up a machaan/multilayer farming model. Organizations such as the Jan Vikas Sangathan in Gazipur district, Sonbhadra Adivasi Vikas Sangathan in Sonbhadra district and Jan Vikas Kendra in Ambedkar Nagar district have expressed interest in adapting this model in their operational areas. The model is available as a household level unit and will soon be prototyped as a cluster level unit.



Transforming Entrepreneurship through a Thriving Acceleration Infrastructure

Shabnam Durani (Development Alternatives)

As the Work4Progress programme moves towards scaling up in Bundelkhand and Eastern Uttar Pradesh, a major focus has been on building a robust acceleration infrastructure. This infrastructure is supported by systemic prototypes, co-created with the communities to address challenges in the ecosystem and unlock resources.



District Entrepreneurship Coalitions enabling acceleration through convergence of resources.

Among these prototypes, the udyame Kiosks stand out as key hubs, which deliver crucial enterprise support services to the last mile. Their significance has grown even more as they now play a crucial role in handling processes and documentation of other initiatives such as Kaun Banega Business Leader (a competition to empower women and youth in entrepreneurship) and peer-to-peer lending (a digital platform for entrepreneurs to access affordable credit), serving as a critical driver for acceleration.

The impact of this prototype is exemplified by entrepreneurs like Sappu Pandey, who introduced udyame kiosk services to the community in Bundelkhand. Even during the lockdown, Sappu ensured uninterrupted services by providing door-to-door assistance, inspiring other young people to follow suit. This collective effort led to remarkable breakthroughs, including the establishment of the first women-led udyame Kiosk by Kajal Parihar, catering to 100 other enterprises and entrepreneurs with critical enterprise services.

The second prototype playing a significant role in the acceleration process is the peer-to-peer lending platform. Recognizing that easy access to finance is a critical factor in nurturing the entrepreneurial ecosystem, the inclusion of a partner like Rang De has been pivotal in facilitating the acceleration journey. This platform provides aspiring entrepreneurs with the means to obtain affordable, collateral-free financial support, paving the way for their success and contributing to the overall growth of the ecosystem.

Moving forward, valuable partnerships with District Entrepreneurship Coalition (DEC) members, including NGOs, such as Haritika, Srijan, and Parmaratha, who have strong ground presence, are instrumental in driving acceleration. DEC is also enabling collaboration with institutions like the Uttar Pradesh State Livelihood Mission (UPSRLM) in Jhansi, granting access to resources and schemes aimed at overcoming challenges within the ecosystem. Moreover, by partnering with local implementation partners engaged with farmer producer organizations and women's groups, the impact of these initiatives is amplified, further boosting the acceleration process.

+ "la Caixa" Foundation, Work4Progress and DA featured as technical partners at the ACCESS Livelihoods India Summit 2022 held in January 2023 at New Delhi. W4P entrepreneur Rajkumar Prajapati led the conversation on "Youth Entrepreneurship: Driving Micro-movements of Change", with expert panellists.

+ The Global Evaluation Adviser for Work4Progress, Joshua Fisher, visited the programme geography in Bundelkhand in February 2023 where both the DA and Alianza-AAA led networks have their operations and facilitated a W4P India Platform meeting to take forward collaborative action by the two networks.

+ A "la Caixa" Foundation team visited India for a field visit to Eastern Uttar Pradesh, a key implementation area of Development Alternatives, which included journalists Rosa Maria Bosch from la Vanguardia, Spain and Ms Urmialo Goswami from the Times Group, India. The purpose was to meet women entrepreneurs running diverse enterprises supported by the Work4Progress programme. Their [inspiring stories](#) were featured in la Vanguardia, a prominent Spanish daily.

Development Alternatives-led network

+ W4P network partner Transform Rural India and Global Opportunity Youth Network hosted a **National Conference on "India @100 - Youth Employability and Entrepreneurship."** with Global Youth Opportunity Network and Development Alternatives. The conference brought together government officials, private sector leaders, international experts, thought leaders, funders, and entrepreneurs to contribute insights for the draft youth policy of the Government of India.

+ On Republic Day, 26th January 2023, **23 W4P women e-rickshaw entrepreneurs led an awareness rally in Mirzapur block, Eastern UP, as part of the ISS e-mobility initiative.** The event saw active participation from traffic police, the Road Transport Department, government stakeholders, etc.



55 W4P women e-rickshaw entrepreneurs participated in the event.

+ The **RangDe Groundbreakers Challenge** identifies and celebrates women-led enterprises among their CSR partners. 10 women micro-entrepreneurs from the **Eastern Uttar Pradesh geography were awarded with grant amounts worth EUR 6,115.**

+ DA shared the W4P's social innovation approach towards entrepreneurship-led job creation at sessions on **"Social Innovation for Systems Change"** with Ashoka Social Innovation for Livelihoods, Rang De and with the Institute of Rural Management Anand (IRMA) for its student cohort. **DA also participated on a panel "Social Solidarity Economy" co-organised by the United Nations Task Force** on the Social and Solidarity Economy (UNTFSSSE), in partnership with Diesis Network, the Intercontinental Network for the Promotion of the Social Solidarity Economy (RIPESS) and the Canadian CED Network and by the Schwab Foundation and Global Alliance for Social Entrepreneurship (GASE) Annual Summit 2023 at the World Economic Forum in Geneva.

HIGHLIGHTS

Alianza-AAA led network

+ The establishment of **Basant Community Food Processing Unit** (Spices and breakfast cereal Processing Unit) in Jhansi district has become a hub to procure as well as sell vegetables, pulses, flour and spices to customers that include programme beneficiaries as well as communities residing in the surrounding areas. The **Basant Women Farmers Producer Company Ltd participated in the local Farmers Fair at Rani Lakshmi-bai Central Agricultural University, Jhansi**. It got second place among Farmer Producer Organisations (FPO) at the Kisan Mela (Farmers' fair) and was honored by the institute with a certificate for setting up an excellent stall. The State Agriculture Minister was the chief guest at the Fair along with the Member of Parliament from Jhansi and Lalitpur area.



Basant Food Processing Unit, a local hub for procurement and sale of spices, grains, flour and vegetables.

+ A **three day Falgun (Spring) Mela** was organized by the National Bank for Agriculture and Rural Development (NABARD) at Company Bagh Lalitpur. The Basant Mahila Farmer Producer Company set up a stall displaying their products and interacted with visitors from government, village communities and women self help groups.

+ A **Leaders Collective meeting of ActionAid Association held in July 2023** witnessed the participation of 60 representatives from 28 states, including top management and directors of ActionAid Association. The Work4Progress programme and its transformative impact in terms of changing the lives of marginalised communities and fostering entrepreneurship was shared at this meeting. Representatives from Gujarat, Bihar, and Hyderabad expressed their interest in visiting the project site in Bundelkhand and arranging a site trip for farmers from their respective states to witness the functioning of the entire ecosystem in Bundelkhand.



FPO leaders being honoured at the Farmers Fair

MAP W4P GLOBAL



INDIA

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

Prototypes Tested: 96

MOZAMBIQUE

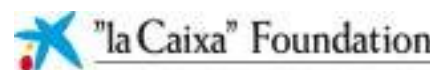
In Mozambique, W4P enables decent employment opportunities for vulnerable groups of youth and women in Cabo Delgado, Maputo and Matutine provinces.

Prototypes Tested: 27

PERÚ

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

Prototypes Tested: 34



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 as Transform 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 is 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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