

# Post Pandemic Outlook For Livelihoods

## EMERGENT CHALLENGES & ASPIRATIONS

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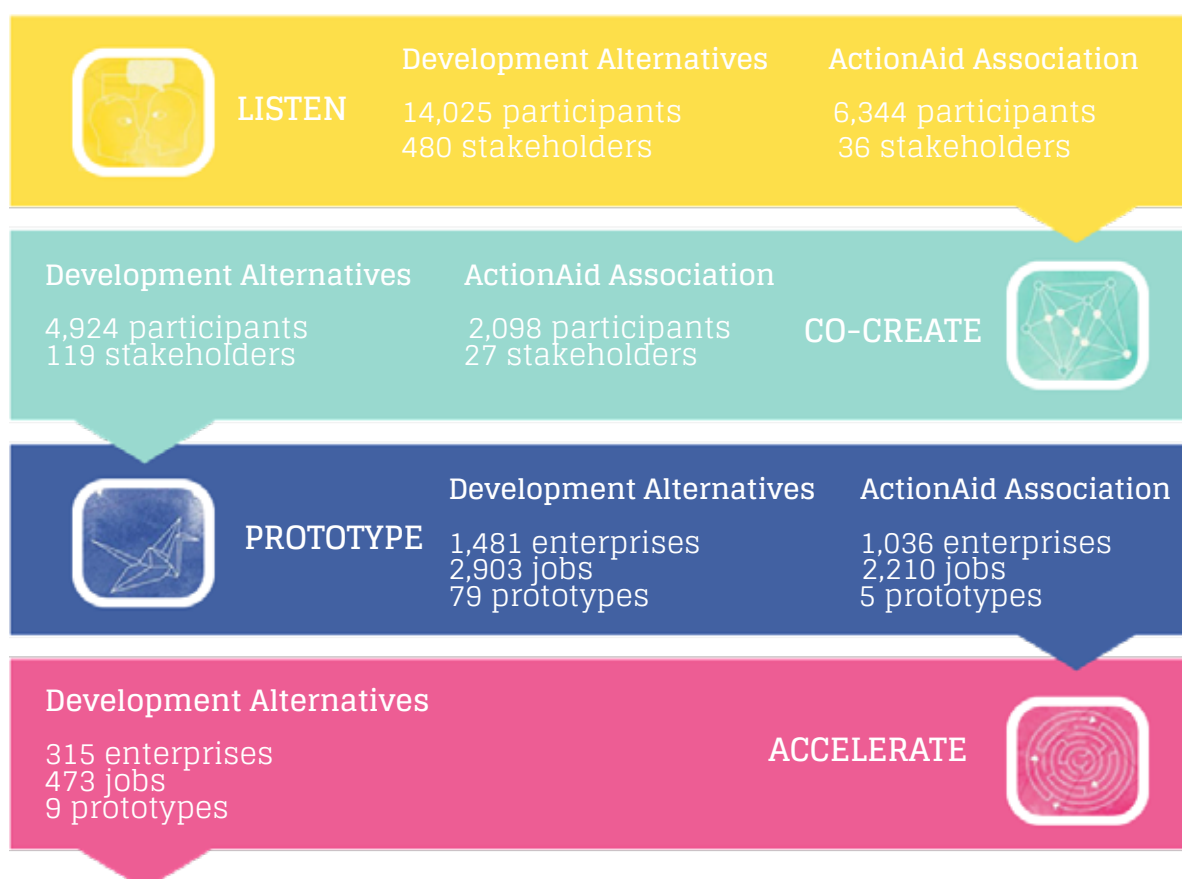
# THE W4P PLATFORM IN INDIA

The Work 4 Progress (W4P) program was launched in India by the “la Caixa” Foundation towards the end of 2016 and subsequently in Peru and Mozambique. The program seeks **to create new employment opportunities for young people and women through open platforms or networks for social innovation formed by civil society organizations**, universities and public stakeholder institutions. Currently, the W4P program in India is operational in 345 villages across the two program geographies of Eastern Uttar Pradesh and Bundelkhand and is working with socially and economically disadvantaged communities and individual women and young adults.

Social innovation is at the core of W4P approach and brings with it advanced tools and methodologies for key processes of listening, cocreating, prototyping and accelerating. The starting point and an on-going principle is deep listening which 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 processes and pave the way for acceleration.

In India, the W4P program has two networks anchored by Development Alternatives that joined the W4P platform in November 2016 and by ActionAid Association and its partner in Spain, Alianza por la Solidaridad that joined in March 2020. The social innovation processes are at any advanced stage for the network led by Development Alternatives. In August 2021, the network entered the acceleration phase with implementing partners from earlier phases - Manviya Dristikon Sewa Sansthan and Swami Vivekanand Shiksha Samiti – and new national level partners – Transforming Rural India Foundation, Janastu and Rang De.

Central to the wider application of social innovation are the 93 prototypes developed till date under the W4P Program in India representing solutions tested in the program geography and available for replication. There are enterprise prototypes that are opportunity-driven businesses catering to existing, emerging and potential needs and demands of rural economies and systemic prototypes codesigned with communities that create shifts in the local entrepreneurial ecosystems.



The pandemic induced by COVID-19 in 2020 and its consecutive waves has wreaked havoc globally and brought high levels of uncertainty in the lives of individuals, communities and nations as well as disruptions in the economy, social networks and systems of governance. The Work4Progress (W4P) program that adopts a social innovation approach is designed to work with complexity and offers tools to comprehend emergent challenges, navigate uncertainties and adapt to changes.

As “normalcy” returned to India after a devastating second wave of COVID-19, the India W4P program teams on the ground returned to **listening**, a key social innovation process to understand the shifting narratives and to channelise the power of collective intelligence towards **co-creating** innovative actions.

The local economy in the program geographies has been severely hit by the job losses and rising unemployment. **Re-listening** has brought out the need to generate more jobs per enterprise, an urgency to leverage digital and technological innovations for economic and social good and to continue building quality skills, capacities and productive assets of women and youth in the program geographies. The entrepreneurial spirit that has been unleashed in the program geographies has helped them to navigate the uncertainties and stay afloat through these difficult times.

An important requirement from the ecosystem is swift, coordinated and timely action by key actors and an openness to listening and to the inherent potential among local communities to change their livelihood condition. In other words, an empathic and transformative ecosystem that helps the entrepreneurs leapfrog towards bringing social and economic change for themselves and their communities.

Stories and articles from the ground shared in this second issue of the e-newsletter bring together the emerging outlook for livelihoods, the shifts in the narratives and the emergent challenges. The youth in the program geographies remain aspirational but learning to redefine what is possible. Going forward, this is the group we need to remain connected with and engage more deeply.



# LISTEN

Engaging with multi-stakeholder perspectives



## Accelerating Through Collective Action: Re-Listening Development Alternatives

In the current phase of the W4P program, unprecedented shifts in the local entrepreneurial ecosystem caused by the pandemic have necessitated the need for re-listening to communities, to delve deep into the emerging narratives on the ground. The focus of the program in the current phase has shifted to accelerating the rate of entrepreneurship-led job creation.

### Emerging shifts in the entrepreneurial ecosystem

**Transition to digitally-driven enterprises:** Young entrepreneurs are aspiring to transform their businesses by adding UPI linked payments and enhancing their visibility through e-commerce platforms such as Amazon, Meesho, and Flipkart.

### Tools adopted for re-listening

- Community Chat Group: a virtual platform that enables cross-exchange of ideas among peers
- Finding WHY's: a tool that helps in bringing out the underlying causes and assumptions of the challenges being experienced by the community
- Empathy Mapping: a set of questions that guide the listening process to obtain a clearer understanding of how people in communities feel and think and what they say and do

**Shift from business-oriented to skill-oriented training:** There has been a growing demand from the entrepreneurs for upskilling training programs in order to expand and grow their enterprises and to enhance the quality of their products and services.

**Women SHGs as creative spaces for women:** Women SHGs remained proactive through the pandemic and played a significant role in providing a space for women to interact and discuss income-generating and business opportunities.

**Strengthening peer-to-peer network:** It has been observed that peer-to-peer networks have grown stronger, facilitating the local flow of resources and increasing transactions within the local economy.

**Growing aspirations for local livelihood opportunities:** Through the process of re-listening, it has been observed that there is a continuous loop of listening and learning to unearth a deep understanding of the enablers, the opportunities and prospects of collaboration among stakeholders. A responsive entrepreneurial ecosystem has also emerged, reflecting a scope for scaling entrepreneurship in the program geographies.



Listening session underway at Kantit Gramin, Mirzapur District in Uttar Pradesh



## STORY FROM THE GROUND

During a listening session at Tikapur village, Mirzapur, Uttar Pradesh, a young woman remarked that women do not usually discuss business or even aspirations. Only when given an opportunity, do they realize that even they have entrepreneurial aspirations.

One participant questioned “Being uneducated at this (old) age, how can someone dream of setting up a business? Business is for young people”. To answer this myth, Saroj Ji from SVSS took an example of Rajkumari Ji, a widow with three children, from Saraiyan village, who had never been to school. She successfully set up a gift and cosmetics shop with her sheer willpower to grow and make a living for her and her family.

## Listening to marginalized communities during COVID-19 times

ActionAid Association

In rural areas of Bundelkhand region, the effects of the COVID -19 pandemic have been especially enormous for migrants from marginalized communities belonging to Scheduled Castes and Scheduled Tribes. A majority of them were daily-wage laborers, unskilled and semi-skilled, who had traveled to cities in search of work. Sadly, they got stuck with no jobs during the peak of the pandemic and left with no choice but to return back to their native villages.

During the meetings with communities under the W4P program, we came to know about the socio-economic condition of Guddi Devi, a resident of Adwaha village in Lalitpur District of Uttar Pradesh. Guddi Devi does not own any land in the village and used to migrate with her family comprising a husband who is differently abled and two children and worked in brick kilns. Subsequent to the intervention, Guddi Devi’s peripatetic existence came to an end and **she now supports her family with a poultry unit that she set up with support from the W4P program**. She selected poultry farming because her husband can look after the birds, while she could take up daily wage work locally. Guddi Devi has also enrolled under the government’s social security scheme - the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Once the returns from the poultry farm become regular, Guddi will consider easing back on some of her labour activities.

Meena Ahirwar, belongs to a Scheduled Caste community from Alapur village in Lalitpur District of Uttar Pradesh. Meena migrated to Rajasthan and would move from place to place in search of work. Some time back her husband suffered a heart attack and the family returned to their native place where she faced social discrimination and was not able to find a fixed source of income. Meena chose the goat rearing model that offers a stable source of income and she has also been able to register her two children in school. Coming across these stories from the community made us realize that it is only when we listen with the intent to understand the issues and problems of the community, that we can work together with them to help bring a positive change in their lives. Furthermore, it is also by listening to them that we can assess the impact of the programme.

Guddi Devi feeding her chickens at Gram Panchayat Adwaha , Lalitpur District, Uttar Pradesh



# CO-CREATE

Developing relevant solutions collaboratively



## Co-Creating With Marginalised Community

ActionAid Association

Sarwa village is a remote forest village in Babina block of Jhansi District. In a village of 719 families, 44 families belong to the Sahariya community who are mostly landless and are among the poorest in the village. During the listening phase, **it came to light that the Sahariyas have limited employment options and end up working under exploitative conditions on lands of powerful social groups.**

The Sarwa village is close to a protected forest area and is regulated by rules of the Indian Army cantonment. Before this was designated as such, the Sahariya community would go to the forest and bring wood and other

During the listening process, it was observed that there was some resistance amongst the Sahariyas to explore options beyond their traditional occupations.

Through sustained interactions, the program team was able to create confidence in the community.

minor forest produce from the forest for their daily use and livelihood. However due to new rules, the community is not able to continue its traditional occupation. Apart from some degree of minor forest produce collection, the Sahariya community is now involved in local alcohol production and casual labour work.

During the listening process, it was observed that there was some resistance amongst the Sahariyas to explore options beyond their traditional occupations. Through sustained interactions, the program team was able to create confidence in the community and it seemed more amenable to trying out poultry and goat rearing activities.

During the co-creation process, two units of goat rearing and a poultry unit have been set up by Sahariya women. **The prototypes and capacity building programs have been adapted to their needs and circumstances for better results.** This includes entrepreneurial training for a proper management of the prototypes. In response to the concerns of the community, proper medicines and insurance are provided, so as to minimize losses and to have access to compensation in case of goat casualties. Also, in the case of chicken, they are delivered after all early vaccinations of the chicks have been administered.

While the difficulties for Sahariya women entrepreneurs are still there, the W4P program is promoting the above mentioned solutions with the conviction that strengthening their economic status and self-esteem will foster social change, and will also inspire and encourage other women in the community to follow this path.

Sona, beneficiary from Gram Panchayat Dawani, Lalitpur District, Uttar Pradesh



## Inclusive Co-Creation: Digital Integration Development Alternatives

During the re-listening process, a range of possible initiatives came up during discussions with entrepreneurs, stakeholders and partners that will be amplified through the adoption and integration of digital tools and processes in delivery of financial and other support services- a major challenge for communities.

**Integration for listening:** The need for wholesome listening aims to strengthen existing enterprises and build future forward larger enterprises that are more inclusive. Insights would help in creating linkages with relevant prototypes and create strong and inclusive virtual networks while promoting the digitisation of



Dinesh Rajak, a videographer from Kulua Bhata, Niwari District, Uttar Pradesh

businesses. These interconnections will encourage regenerative, organically driven narratives among youth and women that can challenge socio-economic barriers and link needs with support services.

**Integration for co-creation:** Along with existing prototypes such as Information kiosks, [udyaME](#) and Aspiration Pi (AsPi), digital inclusion and credit-delivery platform such as Micro-ATMs is envisaged in the Acceleration Phase which can leverage existing prototypes, public infrastructure, technology and behaviour science to enable entrepreneurs to make informed decisions about the financial products they would like to avail. Through the 'Business in a Box' prototype model, a bouquet of services relevant to the local businesses is being co-created and being integrated in the digital platform for efficient delivery of services.

**Integration for support services:** The integration and use of digital platforms that enable access to digitized market aggregation models (e-commerce) and draw on the products and services of inclusive businesses have emerged in response to their needs.

**Integration from ecosystem building:** Leveraging technology can further help create a 'thick data' repository to develop a contextualized database of knowledge of existing entrepreneurs that can be deployed to aid others in their journeys. Sharing of these resources within the network can influence critical financial flows back into the programme as well as analyze emergent voices within and across the ecosystem.

ASPi device components





# PROTOTYPE

Demonstrating sustainability of solutions



## Seeds For Better Life

ActionAid Association

Seeds are the most important input for enhancing productivity in agriculture - **the better the quality of seed, the higher the productivity**. Better quality seeds alone can accelerate productivity by 15-20 %. In Bundelkhand, small and marginalized farmers depend solely on the market for good quality seed and face many challenges such as low multiplication ratio, high cost, non-availability during the sowing season and non-adaptability to the unique and drought prone climatic and soil condition of the Bundelkhand region. The program team has adapted the seed production model with 168 small and marginal farmers, 160 of whom are women and eight men.

The prototype adaptation includes capacity building to improve the quality of farmland by local production and application of organic fertilizers (e.g., jeevamrut, ghanjeevamrit, beejamarit) and organic pesticides (e.g., Neemastra, Brahmastra) which can be easily prepared with ingredients available locally. All this contributes to a more ecological process of cultivation while also reducing the costs of production.

The prototype aims to support small farmers who own less than 0.25 hectares of farm land and belong mainly to socially marginalized groups such as the Scheduled Caste and the Schedule Tribe as well as migrants who have returned to the villages after the first and second waves of the COVID-19 pandemic in 2020-2021.

The seed production prototype involves providing foundation seeds along with training on the process of seed production, the protocol to be followed during the production process and seed treatment. For the kharif/rainy season (July to October), seeds such as groundnuts (TB-37) and urad dal (PV-31) were used, and for Rabi season (October to March), foundation seeds for wheat (K1317), chickpea (JG-12) and pea (IPFD12-2) have been distributed. The seeds produced will be certified by the government's Seed Certification Department. They will be sold in the market with certified tags and until then stored in warehouses to keep them safe for the next three sowing seasons. This process will also help farmers to get good returns as well as ensure local availability of quality seeds at all times.



Jamwati with her groundnuts production from Badora, Jhansi District, Uttar Pradesh.



Group of Women making organic fertilizer in Nausara, Mahoba District, Uttar Pradesh.



## Acceleration Through Access : Innovative Finance Models For #buildingbackbetter Development Alternatives

During the pandemic and post lockdown periods, almost 35 % \* of the microenterprises were projected to close in India. One of the major factors for this can be attributed to lack of credit to keep the business running. In line with this objective and leveraging social innovation tools, W4P has been developing innovative finance prototypes and onboarding partners in the program geographies of Bundelkhand and Eastern Uttar Pradesh.

Through this, W4P aims to not only expand financial inclusivity, but also bolster the local rural economies as resilient and self-sufficient, ready to tackle any uncertain macro-economic uncertainties.

One such initiative is the peer to peer financing through digital platforms based on fundamentals of social solidarity and digital inclusivity. The model is being implemented in Bundelkhand and Eastern Uttar Pradesh with W4P partner [Rang De](#) enables access to low interest rate microloans for existing micro-entrepreneurs, struggling to restart post COVID as well as for new entrepreneurs. This innovative lending model thrives on crowd-funding from social investors and implementation is taken care of by local agencies. **Till December 2021, loans worth EUR 13500 have been disbursed to 39 entrepreneurs through this model.**

Another innovative prototype for access to credit is the Micro-Credit Facility. In Bundelkhand, the W4P program leveraged the existing SHG models to innovate a revolving credit fund, which can cater to the financial needs of micro-entrepreneurs. The federations of SHGs including the Sahayogini Mahila Mandal, the Sankalp Swashakti Mahila Mandal and the Sakhi Saheli Tejaswini Mahasangh have linked 101 enterprises to the micro-credit facility and mobilized capital worth INR 2.36 million in a period of 18 months. They have been catering to micro-loans with ticket size of INR 50,000 with annual interest rate of 12 percent. Its semi-formal status (requiring only bare minimum KYC) and doorstep service delivery model, has made it lucrative for entrepreneurs, and easy to access especially for women entrepreneurs. Even during the lockdowns, the micro-credit facilities showed solidarity with the entrepreneurs and provided a 3-month moratorium period, easing the financial woes of entrepreneurs.

These robust financial instruments offer easy access to underbanked individuals. The robustness is strengthened through proper assessment, due diligence and creating a community centric model leveraging existing relations and solidarity.

\* All India Manufacturers' Organisation Survey, 2020

Financial tracking session underway at Pahuj, Jhansi District in Uttar Pradesh.



# ACCELERATE

Mainstream learning for impact at scale



## Partnerships For Program Acceleration Development Alternatives

In order to scale the W4P program, the network led by Development Alternatives has been focussing on innovating resources, processes and models and building evidence that enables acceleration of job creation at scale. In line with this objective, the program has been partnering with organizations with similar ethos, goals and principles in an attempt to combine efforts and develop solutions collaboratively in supporting the communities and institutions.

The partnership structure and nature at W4P program level is shown as below:

**Between country platforms and networks:** W4P India platform has two networks led by DA and Action Aid. The relationship among partners within networks are often less formal or informal or often can be termed as “relational collaboration”.

**Within networks:** There are more often definition of specific tasks between organizations, which require resources (for representation, management, fulfillment of specific tasks) beyond information sharing. This particular collaboration is termed as “transactional collaboration”

As the program shifts to the acceleration phase, the focus will be on building a program level partnership platform and enabling partners to firstly, scale the evidence created by the program in its initial phases: secondly, work to develop new prototypes which can solve the underlying challenges of job creation in the program geographies. The Development Alternatives network has partnered with three such organizations namely Rang De, Transform Rural India and Janastu; which have similar principles as well as expertise in sectors complementary to the goal of the W4P India program.

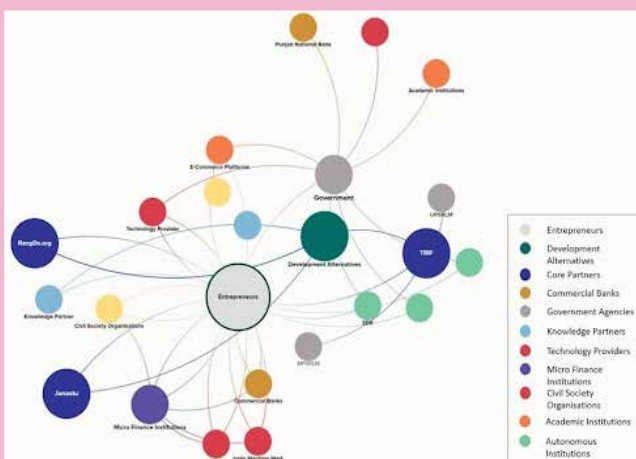
**Access to credit and financial inclusivity:** Rang De will lead the development of financial inclusivity tools such as financial literacy and supporting the existing information kiosks in adding micro-atms as an alternate source of revenue, thus increasing the penetration of access to credit and last mile delivery.

**Scale:** With Transform Rural India, the program seeks to co-create medium and large scale enterprises; to scale inclusive business and existing prototypes to additional geographies and to accelerate impact of prototypes and solutions by forging active networks with local, district and state level government networks.

**Social technology:** Janastu, with their expertise in developing socially relevant technologies, will be working to co-create digitally driven credit assessment tools such as a digi-socio currency and deepen the listening processes through integration of Aspirational Pi technology.

As the program grows, the partners will be sharing equal responsibilities to own their respective functions and grow in their respective roles. This is integrated in the program principles by design and is expected to help scaling of the program impact.

Multi-stakeholder Partnerships for Acceleration



# HIGHLIGHTS

The Acceleration Phase of the W4P program led by the Development Alternatives network approved by “la Caixa” Foundation in August 2021.

For the fourth consecutive year, DA, W4P and the “la Caixa” Foundation featured as technical partners at the annual [Livelihood India Summit](#) organized by ACCESS, attended by 1171 development sector actors.



## Network led by Development Alternatives

- + W4P program’s platform approach shared through the OECD peer learning consortium on social solidarity economy and Social Enterprise World Forum 2021, highlighting the platform’s ability in transferring knowledge to partners.
- + 30 posts on #JobsWeMake with outreach to more than 30,000 individuals.
- + DA participated in Human Development and Capability Association (HDCA) South Asia Regional Global Dialogue on ‘Practitioners’ sharing case stories and social innovation methodology.
- + As part of the W4P Technology Challenge Fund project, a Kishori Film Festival (KiFi) organized that screened [16 videos made by young women](#). A virtual gathering “Prankur” organized to conclude the journey undertaken by 80 young women from Eastern Uttar Pradesh who have formed a “budding solopreneur network” to stay connected.

## Network led by ActionAid Association

- + A Farmer Producer Organization ‘BASANT’ registered as a company owned and managed by W4P women beneficiaries.
- + ActionAid Association launched a social security and labour registration campaign in 40 W4P program villages in which 3,290 women and men participated and 336 informal workers have been registered on the E-Shram portal, the Government of India’s first ever national database for formal and informal sector workers.
- + COVID vaccination drive carried out in 40 villages across the three program districts: 70 % of the people above 18 years old were administered with the first dose and 30 % with the second dose. Six villages of Jhansi district are 100 % vaccinated because of this drive-in support of the government hospital and AAA’s support has been acknowledged by the Government’s Health Department.



Formal and informal workers getting registered in government e-shram portal in Bundelkhand.



# 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: 93



## PERÚ

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

Prototypes Tested: 32

## MOZAMBIQUE

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

Prototypes Tested: 18

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, Janastu 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, governed by an independent General Assembly and a Governing Board. 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, with several partners and allied organizations. 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.

## Editorial Team

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