



Work4Progress

Programme



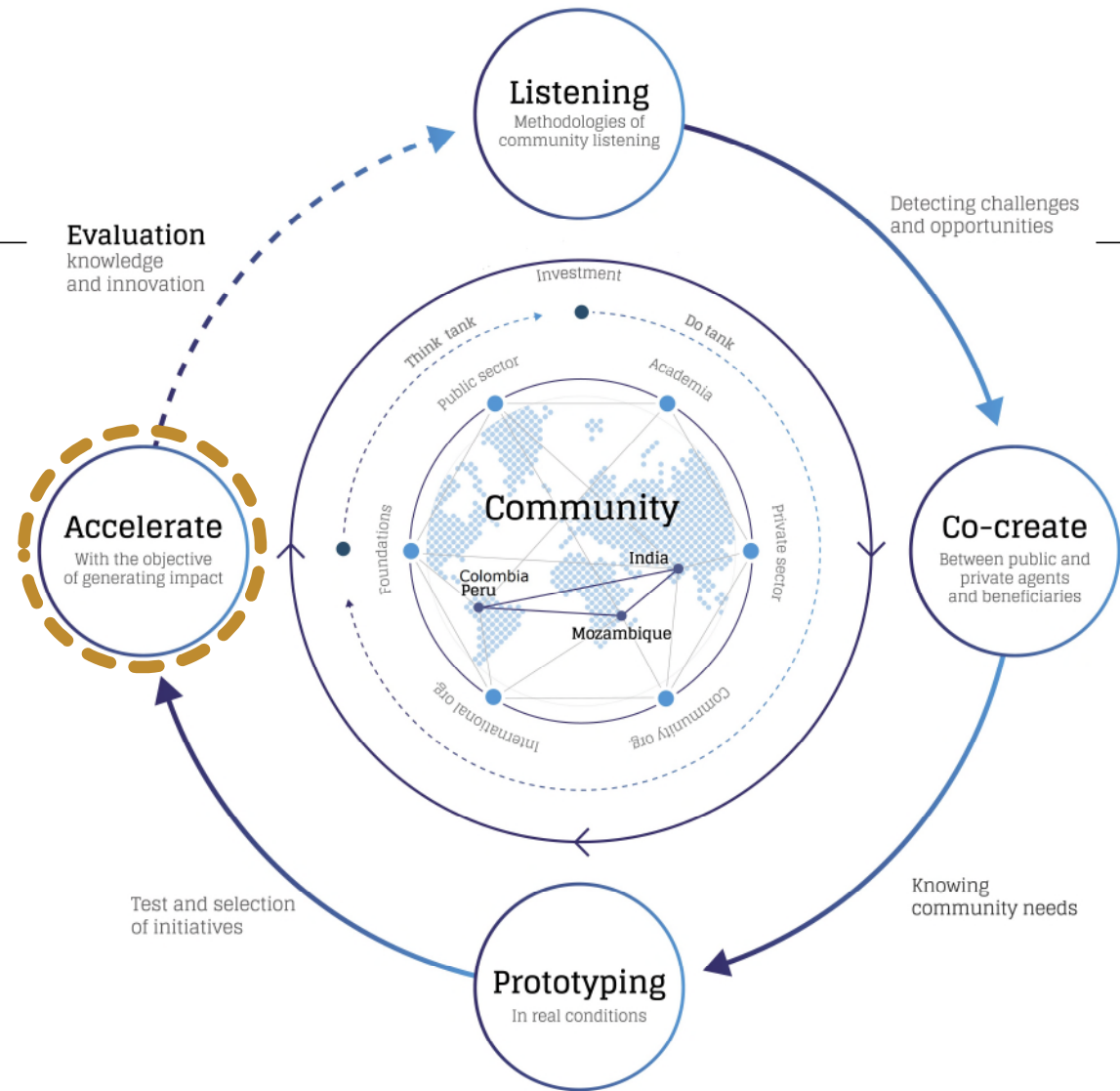
January 2026

Objective

A pioneering program that promotes **innovation and quality employment** for vulnerable women and young people through multi-stakeholder platforms.

W4P makes the most advanced social innovation tools available to international cooperation programs.

Aligned with:



The W4P community



64 main entities of different typologies:

- / Civil society organizations.
- / Local universities.
- / Financial institutions.
- / Local companies involved in the value chains supported by W4P.
- / Local governments and other public entities.
- / Other foundations (joint implementation and co-financing).



Connection with international networks:

- / Latimacto
- / Global Alliance for Social Entrepreneurship
- / Climate KIC
- / S4YE-World Bank



Main partners:



Results and impact

	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Dec-24	Dec-25
Countries	1	3	3	3	3	3	4	4	4
Networks	1	3	3	6	9	9	12	12	19
Partners	10	21	23	36	47	47	50	52	64
Tested prototypes	23	36	75	95	134	149	166	195	327
Companies set up	37	175	559	1.576	3.785	10.270	19.363	30.188*	34.885
Employments generated	50	422	1.609	3.171	8.885	24.041	40.657	56.059*	76.312
People involved	2.500	4.537	18.040	39.468	63.000	111.434	141.621	185.329	236.115
Events	6	17	35	49	64	76	104	115	131
Attendants	340	950	3.096	4.931	7.600	9.231	11.097	12.438	14.448



* Data from 2024 includes 10.000 companies and 11.000 jobs from India, corresponding to other regions where the program is scaling up with funds from other funders. These data are not incorporated in the following years.

Results of experimental impact evaluations:

W4P Peru (Instituto Grade 2018-2022):

77% of households treated by W4P have improved their income, compared to 56% of households not treated by W4P; the per capita income of treated households has increased by 93 per cent (almost doubling), while controls have increased by 34 per cent; 78% of grantees believe W4P improved employment opportunities in their communities.

W4P India (Institute of Rural Management Anand – IRMA, 2021-2023):

9.2% increase in monthly sales of entrepreneurs treated by the program, compared to a 3.3% increase in entrepreneurs in the control group; Entrepreneurs in the treatment group have a 12% higher percentage of profits than their control counterparts.

Contribution in funds

→ "la Caixa" Foundation: **25.721.900 €** → Co-financing: **13.574.795 €**

Co-financing has increased from 7% in 2016 to 67% in 2025



Co-financing from the 64 W4P partner entities → +5,8M€

Third party co-financing → +7,7M€

Fundación Grupo Social, Visa Foundation, Gates Foundation, AECID, SBI Foundation, Climate KIC, Fundación ISS, Procompite Perú...

Recognitions

- / **UNDP adopts W4P** as a good practice (2019).
- / Included in the Solutions for Youth Employment portfolio, **World Bank**, 2019.
- / **Iberdrola 2019 award** for energy cooperation.
- / Included in the **Cotec Innovation 2020 Report**.
- / W4P India receives **SDG Good Practices 2021 award**.
- / Included in **Taking the pulse of the European Foundation Sector**, ESADE 2022.
- / W4P India and DA receive Development Catalysts 2022 for systemic impact.
- / Selected for **Paris Peace Forum 2023** and **Impact Week 2023** (Impact Europe).
- / Academic article on W4P Peru in the international peer-reviewed journal **Sustainability**, no. 5664, July 2024.
- / Best practice example in the dossier "Youth, opportunities and futures" published by the **Social Observatory** of "la Caixa" Foundation, 2024.
- / **Catalyst 2030 Award Finalists**, 2024 edition.
- / **WSBI SDG Award 2025** on economic growth and empowerment.

Best practices

Work4Progress by the "la Caixa" Foundation

With the aim of generating quality employment for women in people in vulnerable situations in India, Mozambique, Peru, etc., Work4Progress wants to go beyond supporting isolated projects and create social innovation platforms for experimenting and systemic change.



Spain and Portugal

Young people, opportunities and future



observatorylacaixa.org

TheSocialObservatory



Article

Evaluating the Efficacy of Social Innovation Programming at Advancing Rural Development in the Context of Exogenous Shocks

Mauricio Espinoza ^{1,2,*}, Rodrigo Rivarola ¹, Ricardo Fort ¹ and Joshua Fisher ^{3,4,*}

Examples of W4P prototypes

Safe Mobility Network led by women (Bundelkhand and Eastern Uttar Pradesh, India)

Objective and description

Transport enterprises based on electric rickshaws driven by women and offering services to other women and girls in their communities. These enterprises don't work in silos and have systemic impact on the local ecosystem and society:

- / Safe commuting services of community members including girls and women
- / Enhanced participation of women in the local transportation sector, becoming role models for other women to enter the workforce
- / Sustainability of women-led e-rickshaw enterprises through battery charging station, repair/ service enterprises, driver training enterprises etc.



Results

156 of these enterprises have been launched, +150,000 women and girls have accessed safe transportation services.



25%: school-going girls
15%: hospital patients and staff
50%: farmers
10%: nursing students

- 156 women-led e-rickshaws,
- one battery charging station enterprise,
- one engine repair company,
- one driver training enterprise,
- all owned and operated by women.

Examples of W4P prototypes

*Circular economy: Banana biofiber, flakes and flour
(Condorcanqui, Peru)*

Objective and description

Productive initiatives related to the banana value chain, which take advantage of:

- 2nd and 3rd quality bananas to transform them into **flour and flakes**.
- Remains of banana plants that are transformed into **fibre** for making handicrafts, plates and bowls.



Results

- . A banana flake dryer powered by renewable energy has been developed in collaboration with the University of San Marcos.
- . 1 banana flake processing plant (240kg/month).
- . 1 biofiber processing plant.
- . 3 communal banana flour production plants.
- . 470 producers of the Awajun ethnic group involved.
- . Marketing under the Nugkui brand (4.6 TN of flakes sold).



Examples of W4P prototypes

Autonomous solar irrigation equipment (Cabo Delgado, Mozambique)

Objective and description of the prototype

Portable, solar, and smallholder irrigation equipment (solar donkeys), designed for areas without access to the electricity grid. They have the function of pumping water in the production fields, and are composed of solar panels, irrigation pump and an iron structure that supports the panels.

Results

The model have been improved within the framework of W4P and in collaboration with the School of Engineering of the University of Lurio (less weight, higher irrigation capacity and higher strength) and the first 14 units produced and delivered. They have a 5.700 litre/hour pumping capacity compared with the 3.000 litre/hour of the first model.

- 11 women have been trained to take part in the production and marketing of the low-cost irrigation units.
- A cooperative have been set up.





W4P Impact Investment Strategy - Objectives

Current situation:

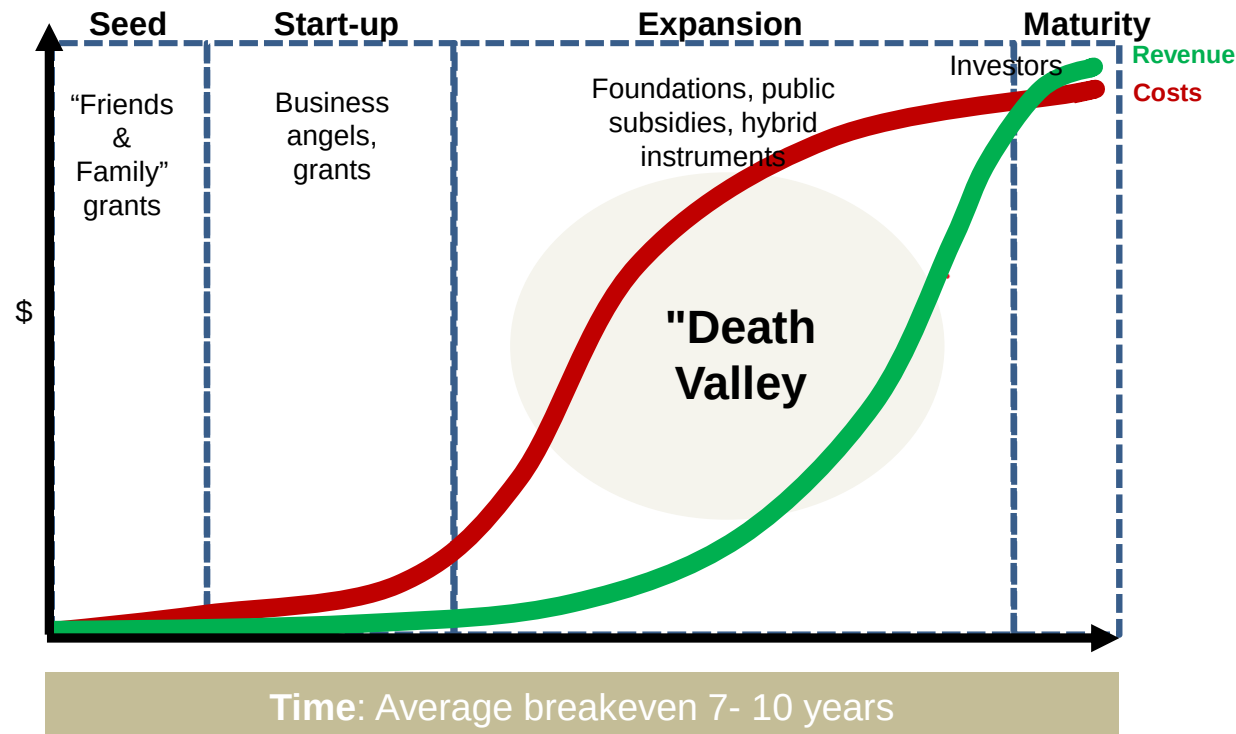
Many companies incubated by W4P need financing in order to grow. However, they find it difficult to access investment due to a lack of credit history.

Objectives:

- / Help companies get through the "Death Valley" due to a **lack of funding from conventional investors**.
- / **Support the most viable enterprises** so they can achieve their full potential and become financially sustainable.
- / Help these companies **attract investors** who can help them scale up.
- / **Maximise the impact** of W4P to employ more vulnerable people, in particular women and young adults.

The role of "la Caixa" Foundation is to provide **catalytic capital** to encourage entities to design **innovative financing vehicles**.

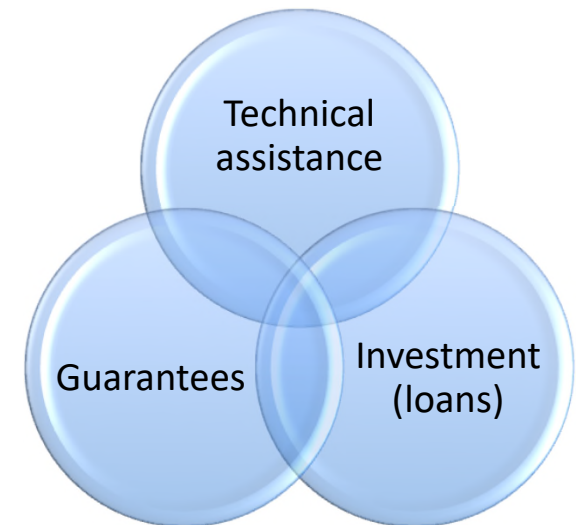
Opportunity for an institution such as "la Caixa" Foundation to contribute towards closing the funding gap or "Death Valley"



W4P Impact Investment Strategy - Premises

- / This is a **pilot project to reinforce and complement** W4P resources and activities.
- / The aim is to *implement* **simple instruments**, based on **recoverable donations**, that can help companies to finance their growing needs and, at the same time, create a credit history.
- / The successful experience of pilot projects implemented as part of W4P (Mozambique's Guarantee Fund, Peru's "FREES" Fund) are proof that such instruments should include the following: **soft loans, guarantees and technical assistance**.
- / It's necessary to work with **trusted** partners on the ground, some of them existing W4P members, with the **capacity to manage the investment funds**.
- / The strategy will focus on:
 - ✓ The most viable and investment-ready **W4P-incubated companies**.
 - ✓ **Other companies in the ecosystem** that can enable the growth of W4P companies, such as cooperatives and commercial distribution companies.

"la Caixa" Foundation does not seek financial profit but rather to recover funds in order to reinvest in the programme itself.



W4P Impact Investment Strategy - Impact, Leverage, and Recovery Scenarios of the Two Pilots Initiated in 2025

W4P Mozambique: Gapi Sociedade de Investimentos

53 MSMEs and aggregators with +168 people directly benefited.

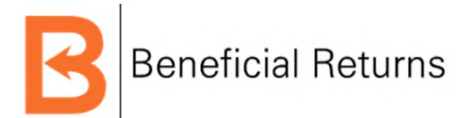
- / Beneficiaries: 53 MSMEs and aggregators | 168+ direct beneficiaries
- / Co-financing: GAPI contributes 50% (guarantees) and 30% (credit)
- / Financial conditions: Interest rate reduced from 22% to 12% (subsidized)
- / FLC covers management costs; commissions offset by recoveries
- / Objective: Demonstrate bankability and credit recoverability
- / Estimated payback: FLC 82%–108%, Guarantees 50%–78%



W4P Perú: Codespa, Caja Huancayo y Beneficial Returns

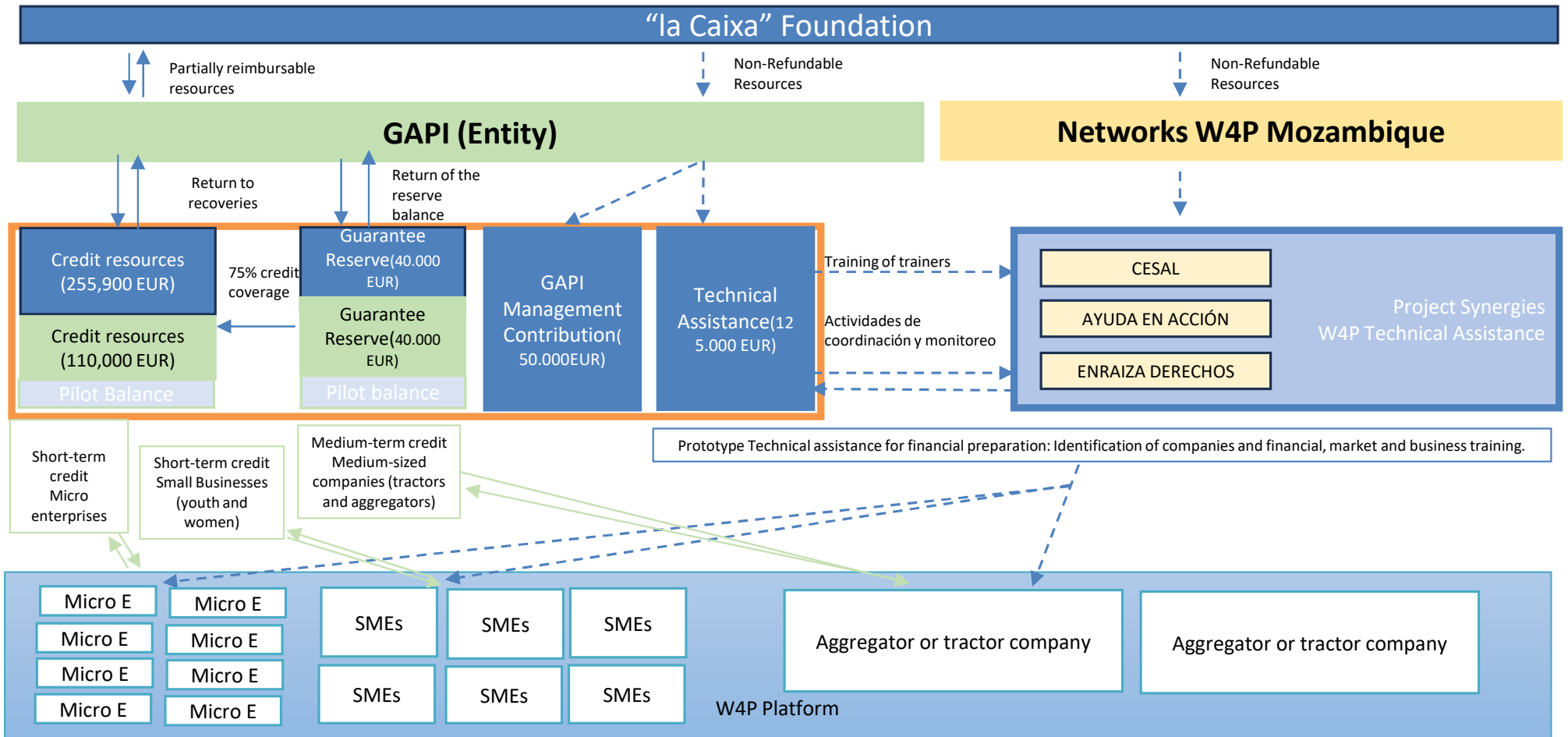
51 MSMEs and aggregators, and +600 people directly benefited.

- / Beneficiaries: 51 MSMEs and aggregators | +600 people directly benefited
- / Co-financing: Caja Huancayo provides 60% credit | 60% FLC Guarantee
- / Beneficial Returns: x2 credit on FLC guarantee
- / Financial conditions: Liquid collateral reserves for high coverage
- / Objective: Optimize collateral with more leverage or higher risk
- / Estimated Payback: Beneficial Returns 83% | Caja Huancayo 98% credit and 95% guarantees



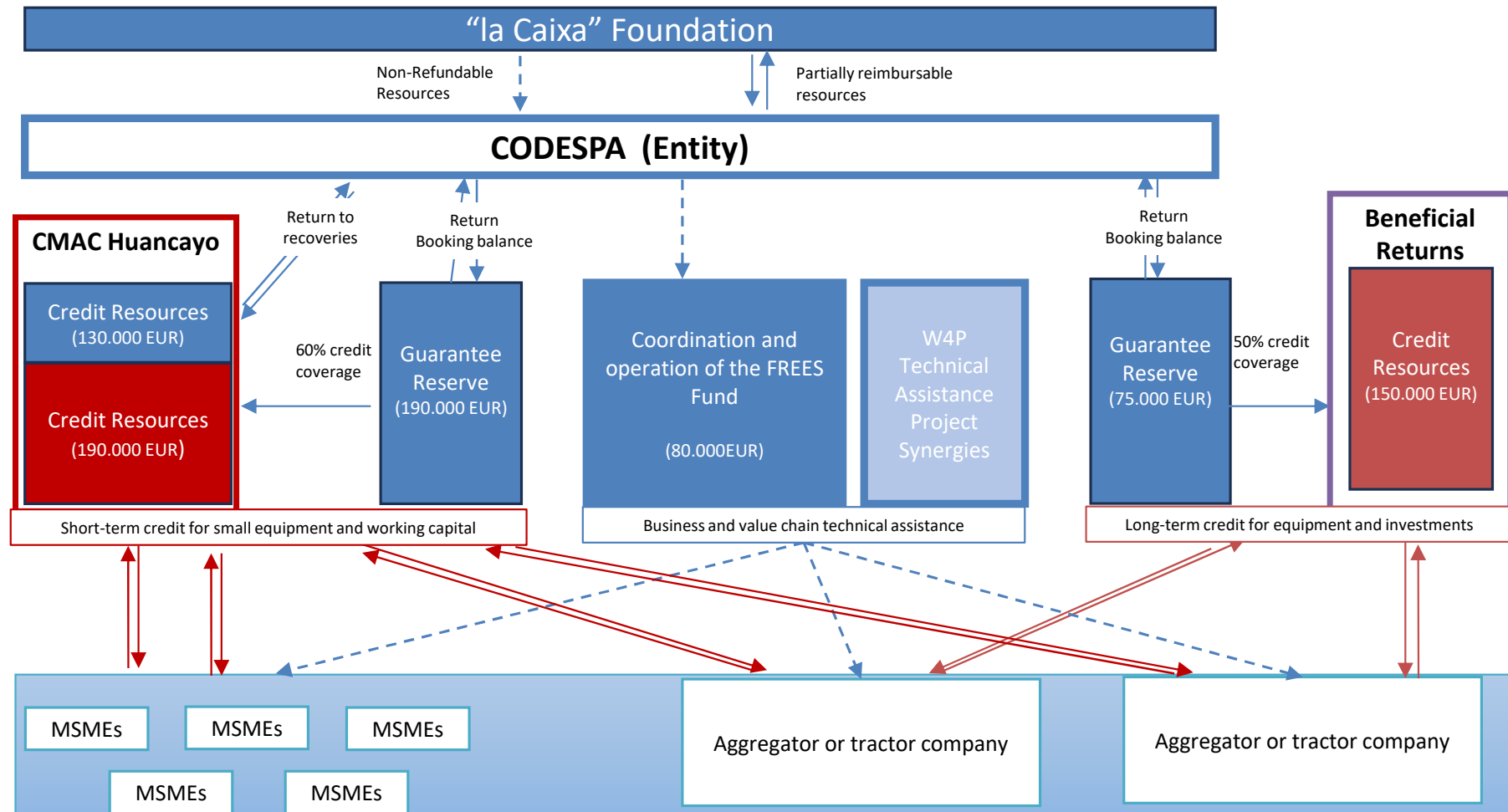


W4P Mozambique pilot operation: Gapi Sociedade de Investimentos





W4P Peru pilot operation: Codespa, Caja Huancayo y Beneficial Returns



W4P Climate Change Policy



In line with the 2030 Agenda, W4P promotes the incorporation of sustainable technologies and the creation of green jobs, through **initiatives** such as:

- Network of 156 micro-enterprises of electric rickshaws driven by women providing transport service to other women and girls (India).
- Vermicompost plants (India).
- Portable solar-powered irrigation devices, "Solar Flow" (Mozambique).
- Hydroponic cultivation of fodder for guinea pigs (Peru).
- Products with banana biofiber (Peru).
- Etc.



During 2024-2025, a mapping of all W4P initiatives related to climate change adaptation and mitigation has been developed and a **climate change policy of the W4P program** has been designed.



Through this mapping, it has identified that 74% of the active prototypes are working to adapt to the conditions created by climate change or to mitigate it.



W4P Call

Objectives and Modalities

- **Modality donation:** for the design and implementation of prototypes of initiatives that generate employment and strengthen W4P's entrepreneurial ecosystems.
- **Modality refundable financing:** to encourage the design of innovative financing vehicles.



Opening dates:

6 May to 3 June 2026

Aimed at:

Networks of between 3 and 5 entities led by a non-profit organization or by a for-profit organization specialized in financing and with a social interest.

For more information: [Work4Progress Call 2025 - "la Caixa" Foundation](#)

Governance, coordination, monitoring and evaluation

Collaborative governance

- / Open and flexible system, with well-defined responsibilities and processes.
- / 3-8 networks of organizations per country, interconnected and working towards a common goal.
- / Each network has a lead organization (responsible for funding and reporting).
- / Each country has a coordinator.

Roles of Country Coordinators

- / Ensure integration and articulation between the different networks.
- / Generate synergies between prototypes and networks.
- / Encourage collaboration with key stakeholders (companies, public administration, financial institutions, etc.).
- / Coordinate communication at the country level.

Monitoring and evaluation system

- / **Developmental evaluation:** A learning system to adapt to change, help identify problems and generate solutions; a space for knowledge and the generation of trust between the organizations involved (quarterly report by the country coordinators).
- / Results **KPIs** (updated quarterly by the networks).
- / Half-yearly follow-up reports, and **audits** and final **evaluations** for each agreement (lead entities).
- / Bi-weekly online **follow-up meetings** by country (FLC + networks + country coordinator).
- / Follow-up **field visits** (approx. annually).
- / **W4P advisory committee** made up of international experts.



Knowledge generation and learning community

Activities and Publications

- Annual meeting of W4P partners (training and exchange between all W4P partners and countries).
- Organization of events in each country with participation of local governments, third sector, companies, etc.
- Publications, international seminars and workshops.

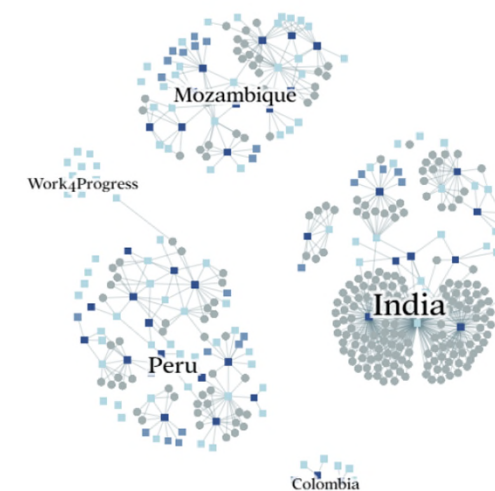
Virtual Lab

work4progress.fundacionlacaixa.org

- Virtual community of the partner organizations, advisors and LCF.
- Repository of all the documentation generated.
- Visualization of performance indicators and connections generated between partners, prototypes, sectors of action, etc.

Learning Community

- Learning space on social innovation methodologies and exchange between entities.
- To date, it has been carried out with W4P partners and other Spanish NGOs, with very positive results.
- In 2026 we are working on a strategy to systematize knowledge and expand this community, together with other stakeholders.



Implementation of W4P in a new country in collaboration with a partner - Requirements

- / **Experience** of "la Caixa" Foundation and the partner in the **country of action**.
- / **Strategic interest and complementarity** between FLC and the partner.
- / Existence of **co-financing**: minimum contribution of **€250,000** per partner.
- / Focus on **vulnerable groups**, especially **women and youth**, in **rural areas**.
- / Focus on **sustainable inclusive business** and **adaptation to climate change**.

*Increasing the impact of the program
and knowledge sharing*



Implementation of W4P in a new country in collaboration with a partner - Actions



- Identification of proposals to be supported through a **joint call** (country specific call or incorporation to the W4P joint call).
 - / Launch of a call for proposals addressed to **Spanish and international non-profit organizations or organizations from the country of action** (possibility of limiting only to Spanish organizations and country of action).
 - / Possibility of focusing on **specific geographic areas**.
 - / Selection of one or two **networks of organizations (NGOs, universities, public sector, etc.)**
 - / **To listen, co-create and prototype together.**
 - / **Evaluation** through a **selection committee** made up of experts in cooperation and financial inclusion, members of FLC and the partner.

- Monitoring of results through indicators:
 - / **Number of jobs and businesses**
 - / **Participants** in the **listening, co-creation, prototyping and scaling** phases.
 - / People **trained** in **financial inclusion**

- **Identification and recruitment of a local coordinator** (natural or legal person/entity):
 - / **Follow-up** of proposals
 - / **Organization** of the platform
 - / Establishment of program **governance system**

- **Knowledge generation and program dissemination activities**
 - / Organization of an **annual joint event** in the country on entrepreneurship and financial inclusion and presenting the results of the W4P program.
 - / Participation in the **annual W4P meeting in Barcelona**

Example of collaboration: W4P Colombia together with Fundación Grupo Social and F. VISA



→ 2023-2024: FLC and Fundación Grupo Social (FGS)

Region: Necoclí.

Contribution: €250,000 per entity.

Joint call (2023).

8 Entities led by



12 Systemic prototypes, agro and tourism sectors.

- / Entrepreneurship laboratory.
- / Financing tools.
- / Agribusiness strengthening.
- / Collaborative tourism network.
- / Etc.

+700 People involved in the community listening process

+500 Entrepreneurs supported

→ 2025-2027 FLC, FGS and VISA Foundation

Regions: Necoclí and Cartagena

Contribution: €900,000 per entity in 3 years.

Joint call (2025), start of projects 2026.

10 Entities led by



ANNEX 1

Work4Progress India

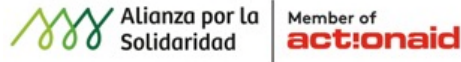




"la Caixa" Foundation

Work4Progress in India

17 organizations
led by:



Monitoring and
coordination:



- Civil society organizations
- Academia
- Public and Private sectors

4 main geographical
regions in northern
India:

Rajasthan

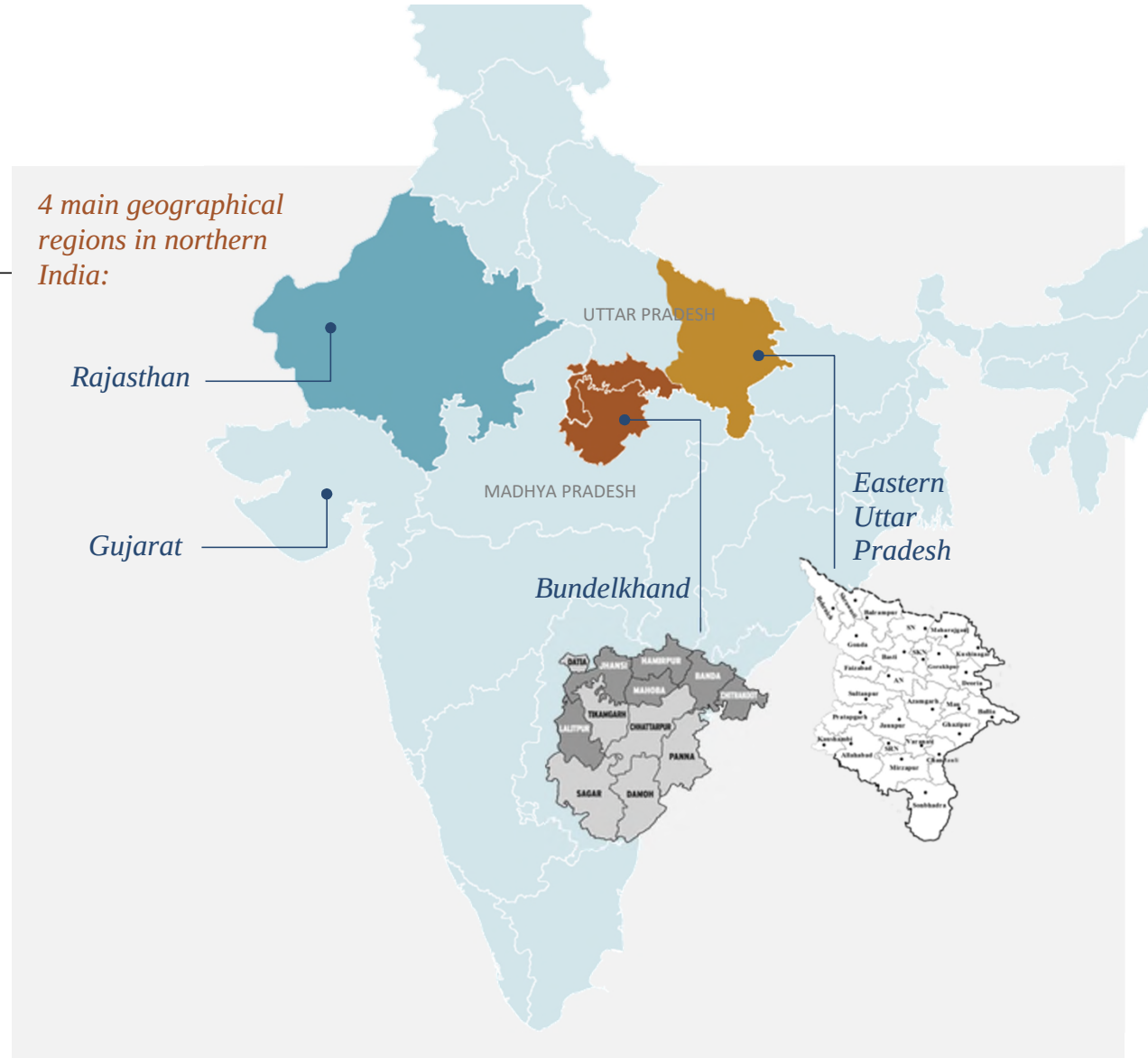
Gujarat

MADHYA PRADESH

Bundelkhand

UTTAR PRADESH

Eastern
Uttar
Pradesh



Results and impact

Since 2017 in India:

195

Prototypes tested
(support services for
the entrepreneurial
ecosystem and
business models)

+29.000

Businesses started

+58.000

Jobs generated

+124.000

People participating in the
different phases, of which
+81.000 are directly related to
companies supported by W4P.

- 68% of entrepreneurs are women (compared to a 20% Indian national average), and 38% are under the age of 30.
- 90% of the entrepreneurs in the program come from marginalized communities.

Acceleration phase in W4P India:

Since 2023, W4P India is scaling its business models to other regions with support from additional donors, leading to 39.643 new enterprises and 69.000 jobs.



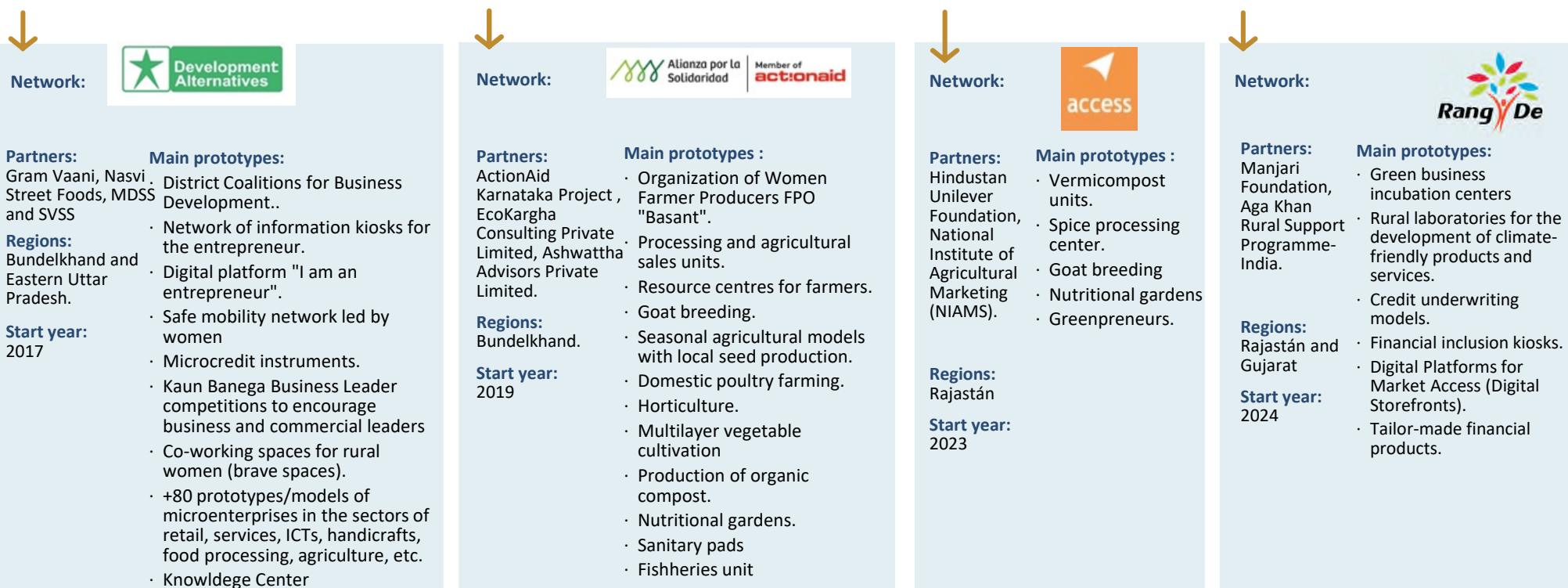
Data from dec 2025

W4P India. Partners and prototypes



Monitoring and Coordination:

Indian School of Development Management (ISDM)



ANNEX 2

Work4Progress Mozambique



Work4Progress in Mozambique

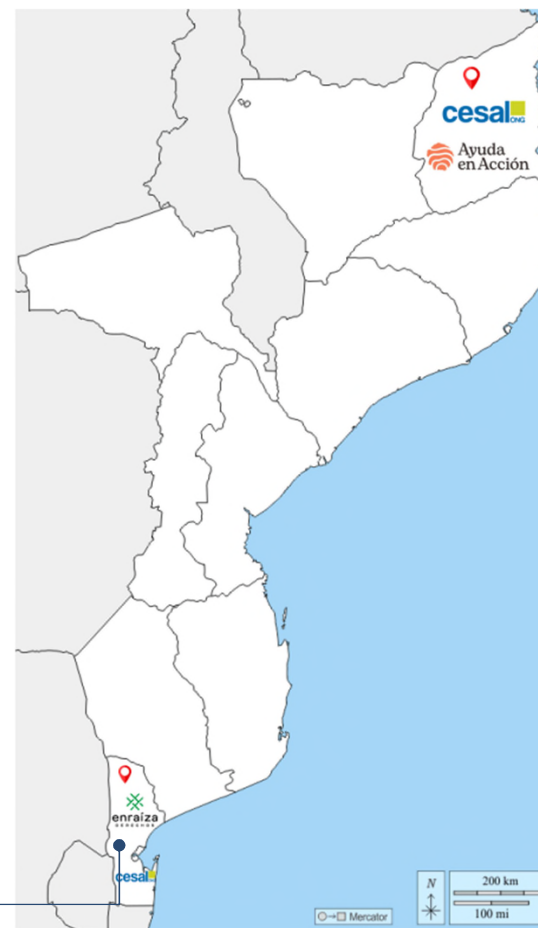
15 main
organizations
led by:

Monitoring and
coordination:



- Civil society organizations
- Academia
- Financial institutions
- Private companies
- Public sector

2 geographical regions:



Cabo Delgado

Maputo

Results and impact

Since 2018 in Mozambique:

42

prototypes tested

+5.750

new jobs generated

+570

businesses started

+44.000

**people participating in
the different phases**

The programme is
currently in the
acceleration phase.



W4P Mozambique. Partners and prototypes



Monitoring and evaluation: FUNDE-Universidade Politecnica



Network:



Partners:

EKI Fundazioa;
Direcção Provincial da
Indústria e Comércio;
Centro de Orientação
ao Empresário e
Promoção do
Desenvolvimento
Local, Kundeleza
Pamoja.

Regions:

Cabo Delgado.

Start year:

2018

Main prototypes:

- Social Commercialization Enterprise.
- Vocational training for job inclusion and entrepreneurship.
- Technological solutions for agriculture (social solver)).



Network :



Partners:

Unión de
Asociaciones Agrarias
de Matutuine
(UAAMAT), WUNWA,
Universidade Eudardo
Mondlane.

Regions:

Cabo Delgado and
Matutuine (Maputo).

Start year:

2019

Main prototypes:

- Autonomous solar irrigation equipment.
- Agricultural production under agroforestry systems.
- Commercial-scale agricultural production.
- Agroprocessing and marketing of agricultural products.
- Vocational training for job placement.



Network :



Partners:

Fundação Encontro,
ATAP, Zajabu.

Regions:

Boane, Namaacha,
Magude (Maputo).

Start year:

2021

Main prototypes:

- Social incubator.
- Production and transformation of moringa.
- Agrarian House of Magude.
- Market-oriented agricultural production.
- Social enterprise of agricultural marketing.
- Egg distribution.



Network :



Partners:

Ayuda en
Acción, Cesal,
Enraíza
Derechos

Regions:

Cabo Delgado
and Maputo
provinces.

Start year:

2024

Main

prototype:
Impact
Investing
Pilot-
Guarantee
and Credit
Fund

ANNEX 3

Work4Progress Peru

Work4Progress in Peru

22 main
organizations
led by:

2 geographical regions:



- Civil society organizations
- Academia
- Financial institutions
- Private companies
- Public sector



Condorcanqui
(Amazonia)

Quispicanchi
(Cusco)

Results and impact

Since 2018 in Peru:

90

prototypes tested

+12.000

new jobs generated

+4.800

businesses started

+85.000

**people participating in
the different phases**

The programme is
currently in the
acceleration phase.



Data from December 2025

W4P Peru. Partners and prototypes



Network:



Partners:

FUNDACION PARA EL DESARROLLO AGRARIO (FDA), Fe y Alegría Perú, CCAIJO, SAIPE.

Regions:

Quispicanchi and Condorcanqui.

Start year:

2018

Main prototypes:

- Dairy Chain
- Chain Guinea pigs
- Biotechnology and circular economy (cocoa, honey, banana).
- Business Development Center

Network:



Partners:

Agromercado, Fundación para el Desarrollo Agrario-Incubagraria.

Regions:

Quispicanchi Condorcanqui

Start year:

2019

Main prototypes:

- Flakes, flour and banana biofiber.
- Roasted corn.
- Livestock feed.
- Rural Tourism.
- Textile craftsmanship.
- Peach nectar.

Network:



Partners:

WorldVision International, CITE Camélidos, Caja Cusco, Chio Lecca Fashion School, CENTRUM PUCP

Region:

Quispicanchi

Start year:

2021

Main prototypes:

- Improvement of the quality and commercialization of textile crafts and tourism in Quispicanchi.
- Technological and digital community centers (Tambos).

Network:



Partners:

CCAIJO, SAIPE, Universidad Andina del cusco, Cooperativa de Ahorro y Crédito Los Andes.

Regions:

Quispicanchi and Condorcanqui.

Start year:

2022

Prototypes:

Acceleration and commercial articulation of the value chains of dairy, tourism, corn, honey, banana flour, guinea pigs.

Network:



Partners:

Centro de Educación y Comunicación Guaman Poma de Ayala

Region:

Quispicanchi.

Start year:

2024

Main prototypes:

- Business Incubation and Acceleration Center
- Governance Model

Network:



Partners:

Caja Huancayo, Beneficial Returns

Regions:

Quispicanchi Condorcanqui

Start year:

2024

Main prototypes:

- Impact Investment Pilot – Guarantee, Technical Assistance and Credit Fund

Network:



Partners:

Caritas Cusco, Universidad Continental.

Region:

Quispicanchi

Start year:

2025

Main prototypes:

- Business Development Center.
- Renewable energies
- Bio-Briquettes
- Nutrilac Cattle

Network:



Partners:

Cooperativa Los Andes

Regions:

Quispicanchi Condorcanqui

Start year:

2025

Main prototypes:

- Impact Investment Pilot – Guarantee, Technical Assistance and Credit Fund





"la Caixa" Foundation