

## Contact Details:

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Udyogini  
A-36, GulMohar Park, 2nd Floor, New Delhi-110049

### Communication Address:

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Website: [www.udyogini.org](http://www.udyogini.org)  
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### Jharkhand:

Udyogini  
Vimlayan - 1st Floor  
33 - Saket Nagar  
Opposite Premson's Motors  
Kanke Road, Ranchi  
District - Jharkhand - 834008  
Phone: 0651-6571426

### Madhya Pradesh

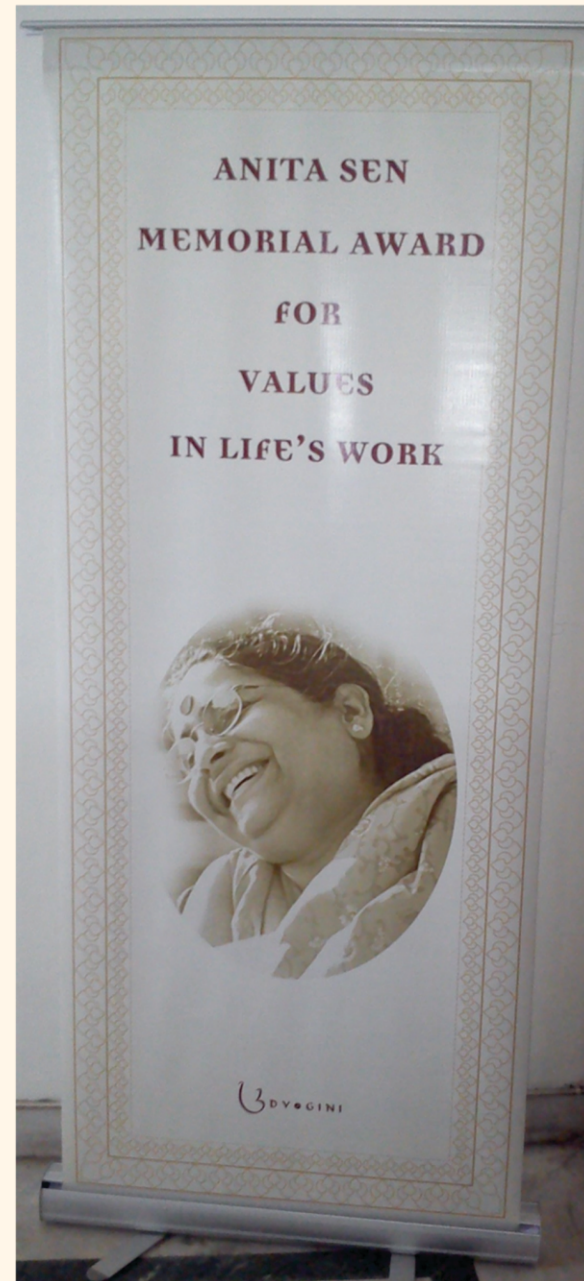
Udyogini, House No C-77  
Samadariya Residency  
Shatabdipuram, MR-4 Road  
Jabalpur 482002  
07614076717

### Rajasthan

Udyogini,  
102 - Kharol Colony, Street no. 5  
Old Fatehpura, Udaipur District,  
Rajasthan - 313001

### Uttarakhand

Udyogini,  
C/0 Bagwari Bhawan  
Near Ganesh Mandir  
Chamoli, Gopeshwar



# UDYOGINI



## UDYOGINI ANNUAL REPORT 2013-2014



## **RAVI CHOPRA & ASSOCIATES**

*CHARTERED ACCOUNTANTS*

**9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024**

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

### **UDYOGINI: NEW DELHI**

A-36, GULMOHOR PARK , (2<sup>nd</sup> Floor)

New Delhi- 110 049

### **Schedule : NOTES TO ACCOUNTS**

1. Books of accounts are maintained on cash basis.
2. Depreciation has not been provided as capital expenditure is allowed as revenue expenditure under the Income Tax Act 1961 for Charitable Organisation.
3. The society has incurred expenditure on different project as per sanctioned budget.
4. Advance has been account for to the extent of amount spent or realized.
5. Interest on saving bank account and fixed deposit has been accrued to the extent realized.
6. Deprecation has been charged only on the assets purchased from Non-project fund.
7. Financial figures of the last year have been regrouped and renamed.

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## From CEO's Desk


Dear Readers,

The Himalayan floods and landslide in Uttarakhand struck the district of Chamoli where Udyogini works. Although most of the producers we worked with were spared due to topographical advantage, Udyogini was called upon to participate in restoring livelihoods among affected families in Chamoli and neighboring districts. Since farm-based livelihoods face the threat of climate-change that caused the floods in the first place, Udyogini saw an opportunity to build non-farm enterprises which have a sustained market. With support from Intel Foundation, Udyogini started innovative hand and machine-knitting enterprises for home-based women that are likely to become more significant across geographies as demand for climate-resilient livelihoods increase.

The Udyogini flagship program of the forest-product, lac (a resin) continued to scale across Jharkhand extending to an additional district and reaching more than 11000 women producers this year alone, three times more than in the previous year. The key to scale has been the successful transfer of climate-resilient technologies for production leading to creation of many “brood” entrepreneurs as well as local tribal women business development service providers (BDSPs) who have also acted as resource persons in government projects in the state. The rapid progression of this vertical in Udyogini gives us confidence that lac, as a product, lends itself an enterprise and entrepreneurship approach for economic growth in tribal areas. During the year, Udyogini began replication of its Jharkhand model in lac-growing areas of Madhya Pradesh.

We also began a year-long program to design a training module on helping women entrepreneurs and SHG members be aware of and calculate the business costs of violence against women (that ultimately impacts not just their enterprises but also family income) as well as ways to address them, including through informed economic negotiation with family and community.

On a personal note, I stepped down from the CEO position at the end of January 2014 but continue to engage with Udyogini's work and experience to further push the frontiers of women's entrepreneurship in policy and practice.



Vanita Viswanath

				'052104000273008 I.D.B.I. SDDT Ranchi Indian -		4,397	
				'1101104000036926 I.D.B.I. Jabalpur Indian -		2,064,472	
				'052104000278751		11,421	19,831,589
				<b>SECURITY DEPOSITS</b>			
				Security Deposit - Rent	O	84,250	
				Security Deposit- Telephone		3,750	
				Security Deposit - Other		18,328	106,328
				<b>ADVANCE &amp; RECOVERABLE</b>			
				<b>TDS Receivable</b>			
				F.Y.- 2012-13		613,556	
				F.Y.-2013-14		654,372	
				Other Advances	P	572,835	1,840,763
				<b>TOTAL</b>			<b>53,778,658</b>

As per our Report of even date  
For RAVI CHOPRA & ASSOCIATES  
Chartered Accountants

For UDYOGINI

New Delhi  
25-06-2014

RAVI CHOPRA  
Partner  
M.NO. 083390  
FRN 007335N

CEO

EXECUTIVE MEMBER

<u>LIABILITIES</u>	<u>An</u>	<u>AMOUNT</u>	<u>ASSETS</u>	<u>An</u>	<u>AMOUNT</u>
	<u>n.</u>	<u>(Rs.)</u>		<u>n.</u>	<u>(Rs.)</u>
<b>CAPITAL FUND</b>	-		<b>FIXED ASSETS</b>	-	
Equal to Fixed Assets		5,988,296	FC		5,988,296
Add: Addition to Fixed Assets		-	Non FC		448,203
<b>GENERAL FUND</b>		5,988,296			6,436,499
Opening Balance		21,183,992	Addition in Non -FC		4,502,886
Add: Excess of Income over Expenditure		2,921,485			10939385
		24,105,477	<b>INVESTMENT</b>		
<b>CURRENT LIABILITIES &amp; PROVISIONS</b>	-		FDRs	N	20,269,715
Anita Sen Memorial Award (ASMA) Fund		727,772	FDRs -ASMA	N	727,772
Sundry Creditors & Liabilities	(T)	698,974			20997487
Staff Security	(X)	513,226	<b>CURRENT ASSETS</b>	-	
Staff Welfare Fund		296,839	<b>CASH &amp; BANK BALANCES</b>		
			<b>Cash in Hand</b>		
Unutilised Grant FC	(M)	14,112,519	FC		19,086
Unutilised Grant Non FC	(M)	3,524,333	Non -FC		44,021
		19,873,663	S.Chartered Bank FCRA A/c - 52110022730		11,024,371
Bank Interest on Un-utilised Grant-FC	(U)	3,541,158	I.D.B.I. Bank FCRA A/C - '010104000064293		2,390,043
Bank Interest on Un-utilised Grant-Non FC		270,063	I.D.B.I. Jabalpur -'052104000263160		164,031
			Axis Bank Ltd - 912010044848304		40,022
			I.D.B.I Bank Orissa - '0042104000272131		13,440
			SBI Chamoli -31086042677		99,705
			I.D.B.I. Patna - 140104000023597		10,582
			I.D.B.I Bank Udaipur - '050104000316538		28,134
			I.D.B.I. Ranchi - '063104000174732		29,158
			Standard Chartered- Indian - 52110024660		1,003,519
			I.D.B.I. Bank Indian - '010104000251136		538,088
			I.D.B.I. Bank Dehradun - '070104000206617		43,846
			SBI Chamoli - 32671332026		826,935
			SBI Chamoli - 33499182511		530,132
			I.D.B.I. Jabalpur Indian - '0052104000352741		18,670
			I.D.B.I. Patna - 140104000023588		11,237
			I.D.B.I. Ranchi - '0063104000221566		76,140
			I.D.B.I. Staff Welfare Fund - '0010104000278249		296,839
			Kotak Mahindra Bank Ltd - '01840120012835		201,757
			I.D.B.I. Jabalpur Indian (Wadi) - '052104000313162		404,650
			I.D.B.I. Jabalpur Indian -		

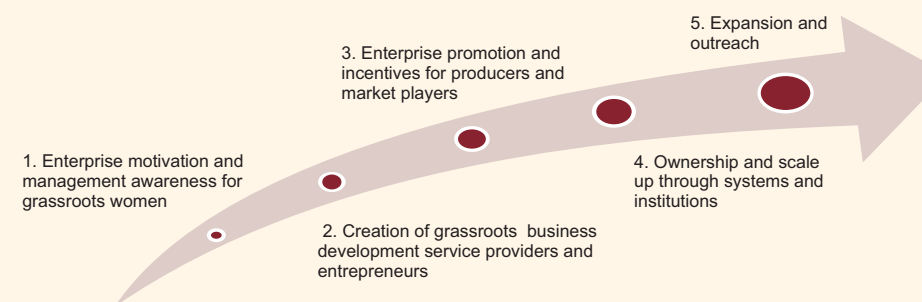
## About Udyogini

Udyogini means "Women Entrepreneur" in Hindi and as the name suggests, it works to empower poor women through micro-enterprise development and management by providing business development services to initiate and effectively manage their own microenterprises. We believe that rural women can build on their productive skills to become knowledgeable entrepreneurs--creators of income and employment who can grow their microenterprises. Our activities are centered in the Hindi-speaking belt of North India essentially Jharkhand, Bihar, Rajasthan, Uttar Pradesh, Uttarakhand and Madhya Pradesh, but we have undertaken projects and enterprise services in many other states including Odisha, Assam and Meghalaya.

Udyogini offers business development service products that help women producers achieve their greatest impact: Enterprise Training, Value chain Development, Market as well as Financial Linkages and Local Microenterprise Development. Services related to these products are offered to NGOs', government institutions and donors in addition to producers and local entrepreneurs in our field programs that we call our laboratories. Udyogini identifies micro enterprises in its field laboratories based on developing local resources and strengthening existing value chains with appropriate BDS services. The value chain is guided by a 5 stage operational framework developed by Udyogini. The process from stage 1 to stage 5 in one location takes 6-8 years on an average. In the fifth stage, Udyogini begins its outreach through local NGO's and entrepreneurs and replicates the models in new districts and states.

### Udyogini's 5 stage Operational Framework

Udyogini's operational framework facilitates the growth of enterprise in five stages from motivating producers for enterprise till expansion and outreach. This framework has enabled conceptual clarity, model building and systematic learning strategies, particularly in the face of challenges thrown up by variable market and community situations.



### VISION

To become a nationally and internationally recognized agency specializing in Business Development Services for NGOs and poor women

### MISSION

To provide quality and appropriate business development services for promotion of poor women as entrepreneurs

## RAVI CHOPRA & ASSOCIATES

CHARTERED ACCOUNTANTS

9/54, VIKRAM VIHAR, LAJPAT NAGAR-IV, NEW DELHI-110024

UDYOGINI: NEW DELHI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2014

In the first stage, women are mobilized into groups to not only engage in savings and lending activities, but are motivated for and oriented towards enterprise through Grassroots Management Training (GMT) and exposure to basic business processes including idea generation, feasibility, investments and operations. Groups thus trained are called Women Enterprise Groups (WEGs). This year we had organized 10,123 women in 1,195 groups.

In the second stage, a few women from the WEGs are selected and further trained to become service providers to the enterprises in aspects such as: distribution of raw materials; production, aggregation and value addition; supervision; and, quality control. Udyogini has created a network of trained women Business Development Service Providers (BDSPs) to become local resource persons for assisting producers in improving their business. They charge fees from producers or provide services on a profit sharing basis. This year 1,043 children.....to the exiting 4259 children. Udyogini selected and trained 549 BDSPs. The more experienced BDSPs have been hired as resource persons for government programs. Entrepreneurs are also selected from among the WEGs to establish and grow the enterprises. They make partial or full investments in their enterprise, have a growth perspective and participate in advanced training as they improve their business. This year, 15 such entrepreneurs have been helped to grow in Udyogini's projects.

The third stage supports enterprise start-up with market and financial linkages as well as involvement of BDSPs and Udyogini-trained entrepreneurs in taking forward the enterprise. These involve skill and enterprise capacity building of entrepreneurs around specific product value chains (such as Lac in Jharkhand; vegetables, especially tomatoes, in Rajasthan; spices and herbs in Uttarakhand; multiple products in MP). In Jharkhand and MP, two way supply chains are in operation with Village Level Service Centers (VLSCs) as the anchors. More than 100 VLSCs have now been established as retail and aggregation centers with small loans from Rang De, a micro-entrepreneur financing company in Chennai.

The fourth stage involves systems and institutions to be initiated and consolidated for the product and social support critical to growth and sustainability of enterprises in these chains. In Udaipur, a Producer Company was registered for tomato and vegetable aggregation and marketing. In Uttarakhand, Udyogini strengthened the Badri-Kedar Cooperative of women producers in spices and herb value chain for aggregation, value addition and marketing. In MP and Jharkhand, the Intel-Udyogini School of Entrepreneurship (I-USE) uses a standardized three-phase curriculum (comprising functional literacy, skill training and microenterprise management) and unique, women-friendly tools and delivery methodology to train and provide business counseling to BDSPs and entrepreneurs. We trained 40 VLSC entrepreneurs through entrepreneurship training under I-USE this year. Ujas, the registered Society with producer members, supported by Udyogini, continued to provide crèche services for very small children to help women take advantage of training and engage more productively in the enterprises. This year 1,043 children were admitted to the 101 operating creches in Jharkhand (in addition to the exiting 4259 children) A recent Udyogini study shows that crèches intervention has reduced the dropout rate of school going girl children. Earlier these girls were left behind at home to take care of the young ones.

The fifth stage involves expansion and outreach of Udyogini's model and initiatives. This year witnessed a significant expansion of Udyogini's work in lac in Jharkhand, with the addition of 4,413 new producers in Gumla district helping the producer base to reach 11,913 producers an increase of around 75% over 2012-13 figures of 7,500 producers.

EXPENDITURE	ANN.	AMOUNT (Rs.)	INCOME	ANN.	AMOUNT (Rs.)
PROJECT EXPENDITURE			GRANT-IN-AID		
Misereor-Ranchi	(A)	1,767,539	Misereor-Ranchi		1,767,539
Misereor-MP	(B)	3,708,446	Misereor-MP		3,708,215
European Commission	(C)	3,419,467	The Aggarwal Foundation		155,412
			Charities Aid Foundation		
The Aggarwal Foundation	(D)	155,412	India		1,225,624
Charities Aid Foundation India	(E)	1,225,624	Intel Foundation		3,802,175
Intel Foundation	(F)	3,802,175	European Commission		3,419,467
			Ford Foundation (135-1437)		202,813
Ford Foundation (135-1437)	(G)	209,743	Ford Foundation (Lac01400132)		2,335,643
Ford Foundation (Lac01400132)	(H)	2,295,643	HIVOS		223,195
HIVOS	(I)	223,195	ICCO		742,998
ICCO	(J)	742,998	IIE		463,011
IIE	(K)	513,511	IIRR		438,465
IIRR	(L)	367,169	Development Alternative		356,543
Development Alternative	(V)	356,543	Grant General	(Q)	751,522
General Expenses	(W)	805,157	Nabard-WSHG-Katni		1,957,906
			SDTT		1,380,703
Project SDTT		1,475,561	Give India		44,166
Project PACS		7,646,460	Traning Income		1,120,280
ACC-MP		2,897,882	Consultancy Income	(Z)	11,081,197
INTEL		302,602	Bank & FDR Interestt		1,211,920
Nabard -FTTF		378,488	Donation		3,242,169
NABARD-RANCHI		232,200	Misc. Receipts	(ZZ)	1,066,442
Nabard -WSHG's		2,153,950	Interest on Income Tax		
			Refund		26,197
ASMA Award EXP.		104,214	Membership Fee		800
Training Exp.		95,453			
AJIVIKA		540,028			
Others Exp.	(Y)	2,243,031			
Nabards -Farmer Club		61,330			
Depreciation Expenses		79,095			
Excess Of Income Over Expenditure		2,921,485			
TOTAL (Rs.)		40,724,402	TOTAL (Rs.)		40,724,402

As per our Report of even date  
For RAVICHOPRA & ASSOCIATES  
Chartered Accountants

For UDYOGINI

New Delhi  
25-06-2014

RAVI CHOPRA

CEO

EXECUTIVE MEMBER

# RAVI CHOPRA & ASSOCIATES

CHARTERED ACCOUNTANTS

9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

## FORM NO. 10B

### AUDIT REPORT UNDER SECTION 12A(b) OF THE INCOME TAX ACT, 1961 IN THE CASE OF CHARITABLE OF RELIGIOUS TRUSTS OR INSTITUTIONS.

We have audited the attached Balance Sheet of M/S **UDYOGINI AAATU0093M** as on 31/03/2014 and the Income & Expenditure account for the year ended on that date which is in agreement with the books of accounts maintained by the said trust or institution..

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of accounts have been kept by the head office and the branches of the above named trust visited us, so far as appears from our examination of the books and proper Returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

In our opinion and to the best of our information and according to explanation given to us the said accounts give a true and fair view:-

- I. In the case of the Balance Sheet of the state of affairs of the above –named trust as at 31/03/2014
- II. In the case of profit and loss account, of the profit or loss of its accounting year ending on 31/03/2014.

## ASSOCIATES

Place : New Delhi  
Date : 05/09/2014

083390

007335N

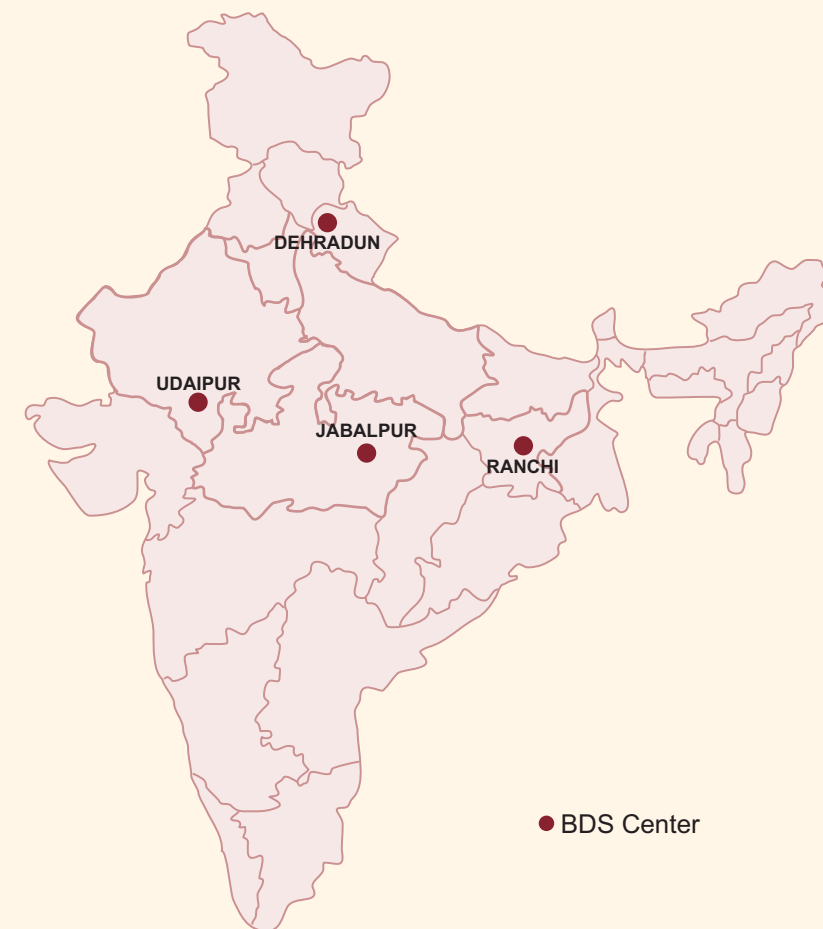
For **RAVI CHOPRA &**

Chartered Accountants

**RAVI CHOPRA**  
Partner  
Membership No.:

Registration No. :

## Where we Work



No. of States	4
No. of Districts	8
No. of Blocks	32
No. of Villages	1307
No. of women producers	46262
No. of children supported as part of ecosystem	4023
No. of VLSCs	129
No. of Entrepreneurs	603
No. of WEGs	1303
No. of BDSPs	618

## Value Chain Development

### Lac: Jharkhand

Udyogini's operations in Jharkhand were launched in 2008, under the Rural Business Hubs program of the Ministry of Panchayati Raj. Udyogini provided technical assistance to lac producers which helped them in the revival of the lac crop and raising their incomes significantly. Udyogini trained [mainly women] BDSPs who were key to adoption of scientific practices in lac cultivation that resulted in vastly improved productivity.

During the year, Udyogini more than doubled the number of villages for its work in lac cultivation and added Gumla as an additional district with the support of the Poorest Areas Civil Society (PACS) program. The number of producers reached with technical support is 11913, more than three times the previous year. Three hundred and sixty one women were taken on exposure visits for creating brood (Seed of Lac) farms and exploring inoculation of Kusumi lac strain on Ber host trees. To ensure the sustainability of the model a cadre of 243 BDSPs have been trained under Package of Scientific Cultivation of lac (PSCL). Additionally 693 women producers have taken up Lac cultivation as an enterprise and supporting fellow producers in terms of brood. This year 8 additional cooperatives were registered with 700 women members for brood management and lac handicrafts. Jharkhand State Co-operative Lac Marketing & Procurement Federation Ltd. (JHASCOLAMPS) - a government body working on the marketing front for lac as a product and training on lac value added products for 32 producers for 15 days.

Different government and non - government agencies have recognized and appreciated the model and willing to replicate the same in their intervention area. Initial level dialogue is going on with Jharkhand State Livelihood Promotion Society (supported by NRLM) to replicate the model with another 10000 producers by creating 400 BDSPs in their intervention areas at Jharkhand.

A project to scale up lac in Madhya Pradesh and Chattisgarh was approved by the Ford Foundation.

### Spices, Honey and Tulsi: Uttarakhand

- Block: 7
- Villages: 131
- Producers: 1905 women
- WEGs: 345
- Farmers Clubs: 3
- Cooperative: 1
- BDSPs: 24 women trained and delivering scientific practices in herb cultivation

In Uttarakhand, Udyogini expanded to reach 1905 women producers in 131 Villages (as against 45 the previous year) in 7 blocks of Chamoli district to promote and strengthen apiculture techniques & cultivation of cash crops. Udyogini used the value chain approach for spices (turmeric, ginger and garlic), tulsi and honey, in order to make cultivation of such crops more lucrative by linking them to not only local markets but to big promoters like Earth Foods Private Limited, Gurgaon for dry tulsi and Shivalik Organic Pvt. Ltd for organic certification of local farm products and marketing. To expand the area for cultivation, Udyogini helped the Gram Panchayat in Ghat block to get funds under Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGA) to develop both cultivable and uncultivable wasteland so as to grow culinary

herbs, spices, as well as strengthen and diversify the farm based enterprises by using wasteland for cash crops. This is the first time that wasteland has been experimented with for spices cultivation in Chamoli.

A series of meetings were held with the government departments for exploring collaboration like Uttarakhand Tourism Development Board (UTDB) for availing "Rain Basera" in Nandprayag for setting up processing and value addition centres of agriculture and nonfarm based enterprises and District Development Manager, NABARD to dovetail NABARD goatry schemes for target group under the project.

## RAVI CHOPRA & ASSOCIATES

### CHARTERED ACCOUNTANTS

9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

### AUDIT REPORT

We have audited the attached Balance Sheet of **UDYOGINI, NEW DELHI** as on 31<sup>st</sup> March, 2014 and the Income & Expenditure account for the year ended on that date which is in agreement with the books of accounts maintained by the said society.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of accounts have been kept by the office of the above mentioned society visited us, so far as it appears from our examination of such books.

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:-

(I) In the case of the Balance Sheet of the state of the above named society's affairs as at 31<sup>st</sup> March, 2014 and.

(II) In the case of Income & Expenditure account of the excess of Income over Expenditure of the above named Society for accounting year ending on 31<sup>st</sup> March, 2014.

For RAVI CHOPRA & ASSOCIATES  
Chartered Accountants

Place : New Delhi  
Date : 25th June 2014

RAVI CHOPRA  
Partner  
M.No. 083390  
FRN 007335N



**Ms. Sumita Ghose (Member):** Sumita is the founder and managing director of Rangсутra, an artisan-owned social enterprise. Prior to setting up Rangсутra, Sumita lived and worked in different parts of rural India for many years- mostly in Western Rajasthan with the URMUL Trust, working with rural communities for social change and economic development. Sumita has a Masters Degree in Economics from Mumbai University. She was a Fulbright scholar in the US, where she completed a Masters Degree in Conflict Resolution. Sumita has also been a recipient of the MacArthur Fellowship for Leadership and is among the first batch of the CII – Aspen India Fellows. Sumita was named Senior Fellow of the Synergos Institute, USA, in 2012.

**Ms. Rita Sengupta (Member):** Rita has recently joined Udyogini’s Board as a member; is a Post Graduate in Psychology from Delhi University. She has more than 25 years of experience in Entrepreneurship Training (National/International) Research and Consultancy with specialisation in Human Process Training, Gender Development & Curriculum Design. She was a key designer of the celebrated Udyogini curriculum and delivery methodology for its Training of Enterprise Support Teams and Grassroots.

**Ms. Hema Hattangady (Member):** Hema has a Masters' Degree in from Indian Institute of Management Calcutta. She served as the Chief Executive Officer of Schneider Electric Conzerv India Pvt. Ltd. (formerly, Conzerv Systems Pvt. Ltd.) and its Managing Director for ten years. Mrs. Hattangady has over 20 years of experience in marketing. She started her career with advertising and software marketing before joining Schneider Electric Conzerv India Pvt. Ltd. in 1989. She served as Head of Marketing at Schneider for over four years. With help from Indus Venture Capital, she expanded Schneider from a turnover of less than USD 200,000 to nearly USD 20 million today.

**Dr. Vanita Viswanath (Advisor and former CEO):** Vanita is our advisor and earlier associated as CEO since March 2000 till January 2014. She has a PhD from the University of Texas at Austin, USA. She has been a staff member of the World Bank in Washington on gender and microenterprise training for 4 years and consultant to international organizations like ADB, DFID in India and United States. She is CEO of Udyogini since March 2000 till January 2014. She has several publications to her credit, including the first policy paper for ADB on ADB's collaboration with NGOs. She is a founding-trustee of Aajeevika Bureau, Udaipur and is on the Board of Directors of the Rajasthan Shram Sarathi Association. Vanita was named Senior Fellow of the Synergos Institute, USA in 2011. She is also a member of the Government of India's 12th Plan Working Group on Clustering and Aggregation. Vanita was named Senior Fellow of the Synergos Institute, USA in 2011 and was a finalist for the Schwab Foundation Social Entrepreneur of the Year Award 2012.

Udyogini has a distinguished **Chair Emeritus, Bimla. N. Bissell**, Bimla Bissell is founder member and former Chair of Udyogini. She was with the World Bank for over two decades handling external relations and media in their New Delhi office. She is associated with a number of educational and craft related initiatives in India. She is on the board of the All-India Artisans and Craft Workers Association.

Udyogini, along with its partner organizations, conducted skill enhancement training for 1,144 women producers on products like, honey, tulsi, garlic, ginger, rajma and ramdana. In addition GMTs were held for groups to strengthen capacity in group management, book keeping. **To assist in delivering of scientific practices for cultivation, Udyogini trained** BDSPs, numbering 24, work towards providing training to new producers, support services like aggregation, value addition & marketing of local products and training.

In addition, a spice processing unit was established for value addition in spices operated by Badri Kedar Self-Reliant Cooperative. Raw turmeric, chilli and coriander were sourced from producers. Three value added products namely, Turmeric powder, Chilli powder and Coriander powder were launched in the market under the “Badri Kedar” brand. This provided additional average income of each producer to the tune of Rs. 944.00 pm. In addition, Tulsi Green Tea, ginger green tea, green tea, masala tea and honey, has been launched in market under the “Badri Kedar” brand. Some of the producers associated with the Cooperative participated in Mahalaxmi Saras Mela, Mumbai sponsored by NABARD, which gave them an opportunity to understand the consumer preference through direct interactions.

**Rural Value Chain Village Level Service Center (VLSCs): Madhya Pradesh and Jharkhand**

States: 2  
 Villages: 60 Villages in Madhya Pradesh in 2 districts name Mandla and Katni, 85 villages in Jharkhand in 3 districts namely ranchi, khunti and Gumla  
 Coverage: 10,000 families approx.  
 VLSC Entrepreneurs: 129  
 Average profit: 2000 pm

The Village Level Service Center (VLSC) is a 'village level market and livelihood hub', engaged in provisioning of economic and social goods and services for village consumers as well as downstream market players. VLSCs aggregate and market seasonal agricultural commodities and non-timber forest produce (NTFP) brought to them by producers for sale to traders; retail consumer items, including solar lanterns, sanitary napkins and water purifying tablets. They also provide mobile recharge and “entitlement services” support such as life insurance.

The VLSC model has been specifically designed to tackle the challenges posed by the unique features of Indian agriculture, characterized by fragmented farms, weak infrastructure and the involvement of numerous intermediaries, among others. The

mainstay of the model is aggregation of the rural produce nearer the source thus reducing the effort and cost incurred by the producer in selling produce individually at the haats (local market). Producer also reduces losses incurred from dealing with middlemen on account of unfair pricing and weighing practices.

Each VLSC caters to about 80-100 rural families through retail across Madhya Pradesh and Jharkhand, with a total strength of 105 VLSCs in the year 2013-2014. The impacted population is around 10,000 customers. Retail in VLSCs is differentiated from normal Kirana stores (grocery shops), as the focus lies in selling special products like medicated mosquito net, low cost sanitary napkins, water purifying tablets, solar lamps which have a direct social and health benefit in the targeted community..

### Vegetables: Rajasthan and Jharkhand

This year, the Jaisamand Agro Producer Company Limited (JAPCL) was registered. *It is the first entirely tribal women-owned producer company (PC) in Southern Rajasthan. The unique feature of this PC is that the shareholders are not just producers but those who are the more entrepreneurial women producers i.e., those who have previously demonstrated improved productivity and delivering quality produce for the market. The entrepreneur-orientation will help the PC to grow faster.* Secondly, a tomato processing unit was established in which grade "C" tomatoes, which are not absorbed by the market, are purchased from the farmers and processed. Twenty producer women underwent training and are engaged in the processing unit. The three products (ketchup, puree and chutney) will be officially launched next year after the food safety clearance is obtained. This year, there was major focus on crop diversification, organic farming and processing unit.

- Rajasthan
- Blocks: 2
  - Villages: 16
  - Producers: 1096 women
  - Farmers Clubs: 20 Producer Company: 1
  - BDSPs: 40 women - trained and delivering scientific practices of vegetable cultivation.

Replicating Village Level Service Centres (VLSCs) in Rajasthan was explored, along with introduction of socially relevant services like health care, information dissemination of government entitlements and insurance service etc. as there is a huge demand for such kind of services in the village. In collaboration with NABARD under their FTTF scheme we are providing training, demonstration and exposure visits for 100 women farmers on new variety of seeds, transplantation of the tomato cropping and trellises system.

In the past year due to fluctuating climatic conditions farmers were trained on Integrated Pest Management (IPM). Udyogini organized a session on IPM attended by 600 participants of which 450 were women producers. Proper use of fungicides, pesticide and herbicides in the context of variable climate was taught. Udyogini also organized 7 exposure visits for 241 women to learn best practices related to tomato farming, and sessions in grass root management training helped in building the capacities of 336 women. Now the focus is to ensure the smooth transition from Udyogini ownership and management to that of Jaisamand Agro Producer Company.

The Jharkhand vegetable cultivation initiative covers 1000 women producers in 8 villages in Bundu as well Jillingsareng clusters. The farmers have been linked with VLSCs for distribution of critical inputs like seeds and the VLSC entrepreneur also transfers knowledge regarding the cultivation practices. Apart from this the BDSPs are being trained on improved nursery raising practices, integrated nutrient plant management as well as integrated pest management.

### Our Major Funding Partners

- European Union
- Misereor
- Poorest Areas Civil Society (PACS) Program
- NABARD
- Accredited Cement Corporation (ACC)
- Intel Foundation
- Sir Dorabji Tata Trust
- ICCW
- ICCO
- Ford Foundation

### Udyogini's Team

#### **Governing Board (as on March'2014)**

**Dr. Kanchan Mathur (Chair):** Kanchan has a PhD in Sociology from the University of Rajasthan and is Professor of Gender Studies at Institute for Development Studies, Jaipur, Rajasthan. Her areas of interest in research and action are gender and empowerment, particularly in Rajasthan. She is an established authority on violence against women and has written extensively on the subject. Kanchan is a member of the Government of India's 12th Plan Working Group on Women's Empowerment.

**Mr. Arvind Kumar Malik (Secretary Ex-officio and CEO from Feb 2014):** Arvind has a degree in Forestry Science from GB Pant University of Agriculture and Technology, Pantnagar, and has advanced training in human rights. He has over 20 years of experience in the development sector in leading NGOs such as Chirag, WWF-India, and FES. He spent the last two and half years as Regional Rural Development Manager, Aga Khan Foundation, Afghanistan. Prior to going to Afghanistan, Arvind was heading operations in Udyogini for 8 years. His area of expertise are participatory rural appraisal, poverty and livelihood analysis, research and field application, natural resource management, rural energy and strengthening of market systems to build viable value chains and business development services for rural poor.

**Ms. Ranu Bhogal (Member):** Ranu has a degree in Rural Management from the Institute of Rural Management, Anand and has extensive field experience in rural development working with NGOs such as Pradan, where she spent nine years. She was a recipient of a Hubert Humphrey Fellowship at Rutgers University, USA. She is presently with Aga Khan Foundation India as a Director Programmes, New Delhi. Her area of interest is rural livelihoods. Ranu was a member of the Government of India's 12th Plan Working Group on the National Rural Livelihoods Mission.

**Dr. Kajri Misra (Member):** Kajri has a PhD in City and Regional Planning from Cornell University, USA and she is faculty member in rural management at the Xavier Institute of Management, Bhubhaneshwar. Her areas of interest in research and action are: Governance and Decentralization, Institutional Design for Participatory Planning and Management and Gender and Development.

## Knowledge Creation and Dissemination

### Studies, Research, Analysis and Evaluation

1. Impact Assessment Study was done for ACC funded project in Katni, by Udyogini staff
2. A special product identification was done in Jharkhand for VLSC, in order to make VLSC's more profitable and increase social relevance through products
3. A study on migration in Mandla District was undertaken by XIMB rural management students (same as above)
4. A study was conducted on building eco-system services for Crèches by Udyogini staff

### Awards

#### Anita Sen Memorial Award

Anita Sen Memorial Award was instituted in 2004 by Udyogini as token of recognition to women who have overcome all odds to rebuild their life by showing "sensitivity to society, unselfishness and selflessness, voluntary simplicity and modesty, sincerity, determination and courage, being forthright, being critically reflective and also open to criticism and care for the smallest things". This year the award was deferred to widen the number of women who can qualify. It was decided that a few women meeting some of the criteria will be nurtured over the next one to two years to make them eligible for the award.

### Investing in Our People

1. A three day orientation workshop was held in Udaipur for all the new staff members of Udyogini this year
2. A two day Gender awareness workshop was held for the complete staff of Udyogini.
3. A four day residential training was organized for the 16 members of Udyogini's initiated cooperative at IINRG on scientific practices of LAC

### Case Study

Saraswati Agarwal, Gairsain block, Chamoli district

Mrs. Saraswati Agarwal of the village Kothar in Gairsain block was provided training by Shri Bhuvaneswari Mahila Ashram (SBMA) for a month in December and immediately after training, she got a hand-knitting machine and has been knitting since January. The Himalayan tsunami of Uttarakhand destroyed her land and led to damaging of her house. Saraswati devi's husband is in a private job and earns around Rs.6000-7000 per month.

Through her enterprise, Saraswati has started earning close to Rs.4000-5000 per month. She expresses that now she is so keen on knitting that whenever she gets time she starts to knit, even if it is only for 10-15 minutes at a time. She has also reduced her dependence on wages through MGNREGA. She has raised the scale of production to a level where she now has to outsource parts of the job to other women. She gives the job of making the neck portion of full sweaters and neck and arms portions of half sweaters to two other women and pays them Rs.20 each. Thus by improving efficiency, she has increased her production significantly and is able to knit 20-25 sweaters in month.

## Local Micro-Enterprise Development

### Backyard Poultry, M.P.

Realizing the extent of poverty & lack of opportunities in Mandla, Udyogini started with the poultry program in 2011. The competition with commercial poultry has made rural backyard poultry a tough proposition for the poor. Despite 30% demand for eggs and meat being met by backyard poultry producers, the sector suffers from massive neglect as private companies looking to make quick profit are commercializing it using an integrated approach. Further there is a low consumption of meat and eggs in rural areas as most production and distribution is centered in urban and semi urban areas.

Udyogini is focusing on Backyard poultry as an income generational activity from purely a subsistence activity. Udyogini's focus in promoting backyard poultry lies in improving production and strengthening market linkages to increase margins for producers. Udyogini's focus is to have organized women poultry producers into Women Enterprise Groups, create a cadre of Para-Vets to ensure door-step services like vaccinations, chick feed and establish a community owned institution to ensure bulk and quality procurement of inputs like feed and vaccine, while also being a platform for sustained market linkages for the poultry producers.

Since 2011, Udyogini has worked with 500 producers in a pilot program to develop the model for smallholder poultry. Udyogini's model focuses on Vanraja, a dashy breed developed by Government hatchery of Hyderabad was selected as the breed to be reared. The flock size varies between 10, 50, and 100,500 in correspondence to the capabilities and skill set of the beneficiary/ entrepreneur. The most common package sold by Udyogini staff was of the flock size 10. The cost of 1 Day old chick (DOC) is Rs 55. The package of 550 includes the nursery management and feed management of the chicks.

### Knitwear, Uttarakhand

Udyogini continued with its knitwear initiative for restoring livelihoods post the 'Himalayan Tsunami' disaster in Uttarakhand with the support of Intel Foundation. Knitwear value chain was continued for an effective adaptation strategy to the vulnerabilities posed by exclusive reliance to natural resource livelihoods as also noting the demand for sweaters throughout the year. Udyogini provided hand knitting equipment and training to one hundred women, whose families had lost a major share of their assets in the disaster. As part of the livelihood restoration, Udyogini has focused on working in partnership with 9 NGOs through a consortium mode and explored both farm and non-farm based livelihood options.

Women producers engaged in hand knitting have an income ranging between Rs 2000 to 3000 in winter months, with a yearly average estimated at Rs 1550 per month. Udyogini has organized multiple trainings for women producers on design, colour combinations, and patterns to help them fetch better prices.

## Microenterprise Training and Handholding

Udyogini's core product, microenterprise training, is based on field-tested and piloted curriculum, participatory delivery methodology and tools that could be adapted for poor women anywhere in the world. It has the following components; Training of Enterprise Support Teams (TEST), Grassroots Management Training (GMT), Skill Training and Entrepreneurship Training. TEST is organized to train personnel of NGO's, Government and others on different aspects of micro enterprise development. GMTs are offered to SHGs to motivate them to take up enterprises in addition to being involved in savings and lending. The more advanced sessions of the business curriculum is offered to women producers at the grassroots level who are already engaged in livelihood activities but need to understand enterprise in order to grow. This year 6300 women were trained in GMT sessions by Udyogini. To increase the functional literacy amongst women as a "bridge" for GMT, Udyogini initiated literacy centres in 50 villages of Khunti & Bundu districts, Jharkhand. The first centers started in October 2013. Learning basic calculation has helped them in better transaction in local market. They are now also able to take up job opportunity under MNREGS in their villages. Additional benefits have been confidence to raise issues in Gram Sabha meetings.

Udyogini is continuously refining its training curriculum and methodologies. *Based on findings of a study on impact of violence against women on motivation of women's and adolescent girls in engaging in running enterprises and arresting the progress of women's enterprises and entrepreneurs, Udyogini is designing a module and preparing master trainers to train women to become aware of the impact of violence on their enterprises, calculate the economic costs of violence and use the data to negotiate with family and community on ensuring steady progress of enterprises.*

TESTs are offered to facilitators like NGOs. This year, we have built capacity of more than 210 professionals from different organizations through TEST. To train local women as entrepreneurs to retail services to village consumers, a three-month training curriculum has been designed under Intel-Udyogini School of Entrepreneurship (I-USE).

## National and International Training-

1. A three day TEST was conducted in Udaipur by Udyogini for members of the Afghanistan Rural Enterprise Development Program which comes under Ministry of Rural Rehabilitation and Development. The training was held for 16 participants and the objective was to make rural micro-enterprises more efficient, keeping in mind Afghanistan's context
2. A three day TEST was organized with sponsorship from NABARD for the partner organizations of Udyogini, the training reached out to 20 participants
3. A three-day TEST was conducted in collaboration with Association of Women Entrepreneurs of Karnataka (AWAKE), Bangalore, where 15 participants were trained
4. A training on nutrition security was done in Bundu for government school teachers, it addressed the basic issues dealing with nutrition and traditional culture which effects the child growth, development and mother health
5. A 5-day Training of Trainers on Enterprise for 13 NGO partner staff of Skillshare International (Tribal Health Initiative (THI), Kairali Mahila Samajam (KMS), Narikuravar Education and Welfare Society, Coastal Education and Cultural Trust, Seba Jagat, Manav Adhikar Seva Samitee, Arpan, Kovel Foundation and Skillshare International was conducted in Delhi.



## CSR Partnerships

### INTEL Foundation

The Himalayan Tsunami wreaked havoc amongst the people of Uttarakhand in the summer of 2013, and Chamoli district became the most affected district due to its distance from the state capital and difficulty to approach it, thus all relief work got focused on areas with better accessibility. In this situation, Intel chose Udyogini as its main implementation partner due to Udyogini's prior work in Chamoli district and its demonstrated impact in other states, especially in increasing incomes of rural Indian households.

Udyogini focused on an intervention which was not heavily dependent on land as commercial scale farming had been completely destroyed, thus the focus was to have an intervention with a low gestation period and quick returns. All this had to be achieved with little or no resources, as is with any disaster affected community. Udyogini started to promote kitchen gardening of herbs and spices, as it required very little land and the market demand and price of these products were high, thus giving impetus to quick income. Further keeping in mind the local climate and the resulting demand for sweaters throughout the year, it was decided to provide hand knitting equipment and training to women, whose families had lost a major share of their assets in the disaster. Udyogini followed a strategy suited for disaster affected areas and decided on the knitting enterprise due to the enterprise's compatibility with the capacity of women, a high demand in market, its social acceptability, Technically feasibility and environmentally friendly nature, Udyogini has thus been able to reach out to 1960 producers, who have made significant strides in increasing their income.



### Accredited Cement Corporation (ACC)

Udyogini's long time partnership with ACC in Madhya Pradesh has fostered a strong relationship between the two entities. ACC and Udyogini began the partnership in 2011, with an aim to ensure economic security and creation of sustainable livelihoods among the nearly 3000 families in the ACC plant area. The project which started out with 12 villages has increased its reach to 30 villages of ACC Kymoor Area in Vijayraghvargarh Block of Katni District. Presently the project reaches out to 2,258 women who are trained and skilled in a multitude of avenues ranging from artificial jewellery, tailoring, poultry and incense stick. Udyogini has been able to develop 230 WEG's, who are served by 30 BDSPs. In this year Udyogini has been able to link SHGs with Nabard for credit linkage, presently 146 SHGs, with 1,752 women have been linked with SHGs.



Udyogini started work in the Shahdol district in 2013 with support from MP-AMRL (Bicharpur Coal Company Limited, using its experience of working in Katni under ACC CSR project, Udyogini started working with 144 women in Shahdol. The women are working under hybrid tomato cultivation, incense stick rolling and backyard poultry. To increase its visibility and generate interest in financial inclusion, in the past year Udyogini partnered with NABARD and organized 80 financial camps across the district.

Himalayan Tsunami was the name used by the Indian Media to describe the intense rain and floods that ravaged Uttarakhand