

UDYOGINI



Photo Credit and Caption

Clock Wise

- 1) Use of water lifting system - PC: Pawan Vaishnav
- 2) Entrepreneurs involved in resource mapping - PC: Manna Swati Beck
- 3) A tech savvy woman - PC: Santosh Kumar Bhardwaj
- 4) Portraying sign of change - PC: Swati Parasrampur

Page 12 – Training of Gender Justice Module in progress, PC : Swati Parasrampur

Page 13 – Women getting trained on Incense paddle operated machine, PC: Shivam Nirmalkar

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Abbreviations

ACC	Accrediated Cement Corporation
BDSPs	Business Development Service Providers
BEES	Business Enterprise and Employment Support for Women in South Asia
CAF	India Charities Aid Foundation
CFT	Cluster Facilitation Team
CGM	Chief General Manager
CII	Confederation of Indian Industry
CRP	Community Resource Person
CSR	Corporate Social Responsibility
DDO	District Development Officer
DRR	Disaster Risk Reduction
EDP	Entrepreneurship Development Program
FES	Foundation for Ecological Security
FTTF	Farmers Technology Transfer Fund
GMT	Grassroots Management Training
HARD	HolisticAction Research and Development
ICCO	Interchurch Organization For Development Cooperation
ICCW	Indian Council for Child Welfare
IRMA	Institute of Rural Management, Anand
INPM	Integrated Plant Nutrient Management
IPM	Integrated Pest management
JSLPS	Jharkhand State Livelihood Promotion Society
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MKSP	Mahila Kisan Sashaktikaran Pariyojana
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihood Mission
NTFP	Non timber forest produce
PACS	Poorest Area Civil Society
PRPs	Professional Resource Persons
SBMA	Shri Bhuvaneshwari Mahila Ashram
SDDT	Sir Dorabji Tata Trust
SHGs	Self Help Groups
SIMAR	Society for Integrated Management of all Resources
TEST	Training of Enterprise Support Teams
VLSCs	Village Level Service Centers
WEE	Women Economic Empowerment
WEGs	Women Enterprise Groups
WEMTOP	Women's Enterprise Management Training Outreach Program
XISS	Xavier Institute of Social Sciences

From CEO 's Desk

From the time we started 23 years ago, Udyogini has been steadfast in its commitment to empower women with the requisite skills and knowledge to develop as successful entrepreneurs and earn sustainable incomes within their villages, rather than seek livelihood opportunities in distant towns. Over the last 23 years, we have worked with 30 organisations building the skills and capacity of over 200,000 women. As we approach our silver jubilee in 2017, we reiterate this commitment to womens' empowerment and economic development.

During the past year, our work has demonstrated the significant potential of value chains such as lac, vegetable cultivation, poultry rearing and high value commodities such as herbs and spice farming in bringing resource poor rural households out of poverty and sustaining incomes in the hands of women. Our work on the lac value chain received widespread appreciation and recognition by both government and donor agencies, and is now being scaled up in six districts of Jharkhand, Madhya Pradesh and Chhattisgarh. Through the course of our journey, we have benefited from strategic partnerships to emerge as a service provider and strengthen our position as a resource organization for rural women. Key collaborations include the World Bank supported BEES network (Business Employment and Enterprise Support for Women in South Asia) and contributing to building the understanding of network members on issues such as violence against women, and how to address this challenge through entrepreneurship development. Other partnerships include collaboration with PLAN India through which unemployed youth were trained and developed as entrepreneurs in existing value chains. Similarly, with World Vision, a road map was created for building entrepreneurship and social enterprises across a three year time frame. Misereor, who have provided consistent and much valued support over the past seven years, reaffirmed their commitment for another three years. We considerably appreciate the understanding and commitment of our donors and supporters – thank you for partnering with us on this journey. We recognise the important role of corporates for funding development activities and we have initiated dialogue with a few corporate organisations in our programme states.

It has been a challenging, exciting and inspirational journey, and it is with pride that I look back on Udyogini's numerous achievements. At the same time, I am humbled by the need for us to do so much more. Thank you for your support and for making it possible for us to empower rural women with knowledge and skills to emerge as entrepreneurs and change agents within their households and communities.



Arvind Malik
Chief Executive Officer
Udyogini
New Delhi,
1st September 2015

Introduction to Udyogini

Udyogini was established in 1992 under a World Bank program for developing the curriculum and methodology for microenterprise management training for poor women in backward states. After gaining significant experience by implementing WEMTOP, Udyogini has tried to define its role for supporting and promoting women entrepreneurship and undertook the first Strategic Plan during 2002, followed by a second Strategic Plan in 2008. These reviews articulated the strengths of Udyogini as Training and Value Chain Development using the five-stage operational framework. The approach suggested was to shift from a pure grant-driven mode towards a hybrid model which would drive innovation in rapidly-changing financial markets (including traditional grant giving donors) that is demanding greater cost-effectiveness and program portfolio rationalization for sustainability. These reviews helped Udyogini's model-building in value chains e.g. in lac, handicrafts and the establishment of Udyogini as leader in knowledge and practice of the Lac value chain and the emergence of the Village Level Service Centers (VLSCs) as the next innovation in value chains during 2014.

With the above background an exercise was conducted to prepare the Udyogini Strategic Plan for period December 2014-March 2017 which was submitted to the Executive Committee of Udyogini during October 2014 and approved.

It is important for Udyogini, after two decades of being in the space and having built strong knowledge and experience on value chains, to scale and maximize its impact on the ecosystem it operates in. The key criteria for determining the direction should be a) the model building for uniqueness, scale and sustainability of its value chain interventions and the grassroots institutions, service providers and entrepreneurs it is enabling so that it can command attention in the gender and enterprise space and b) the sustainability of the organization itself that will depend on its attractiveness as a specialized knowledge leader focused on strategic differentiation for women's enterprise and entrepreneurship rather than a generalized women's livelihoods development player. Any direction chosen should significantly improve the current success rate of building gender-inclusive value chains in a sustainable manner.

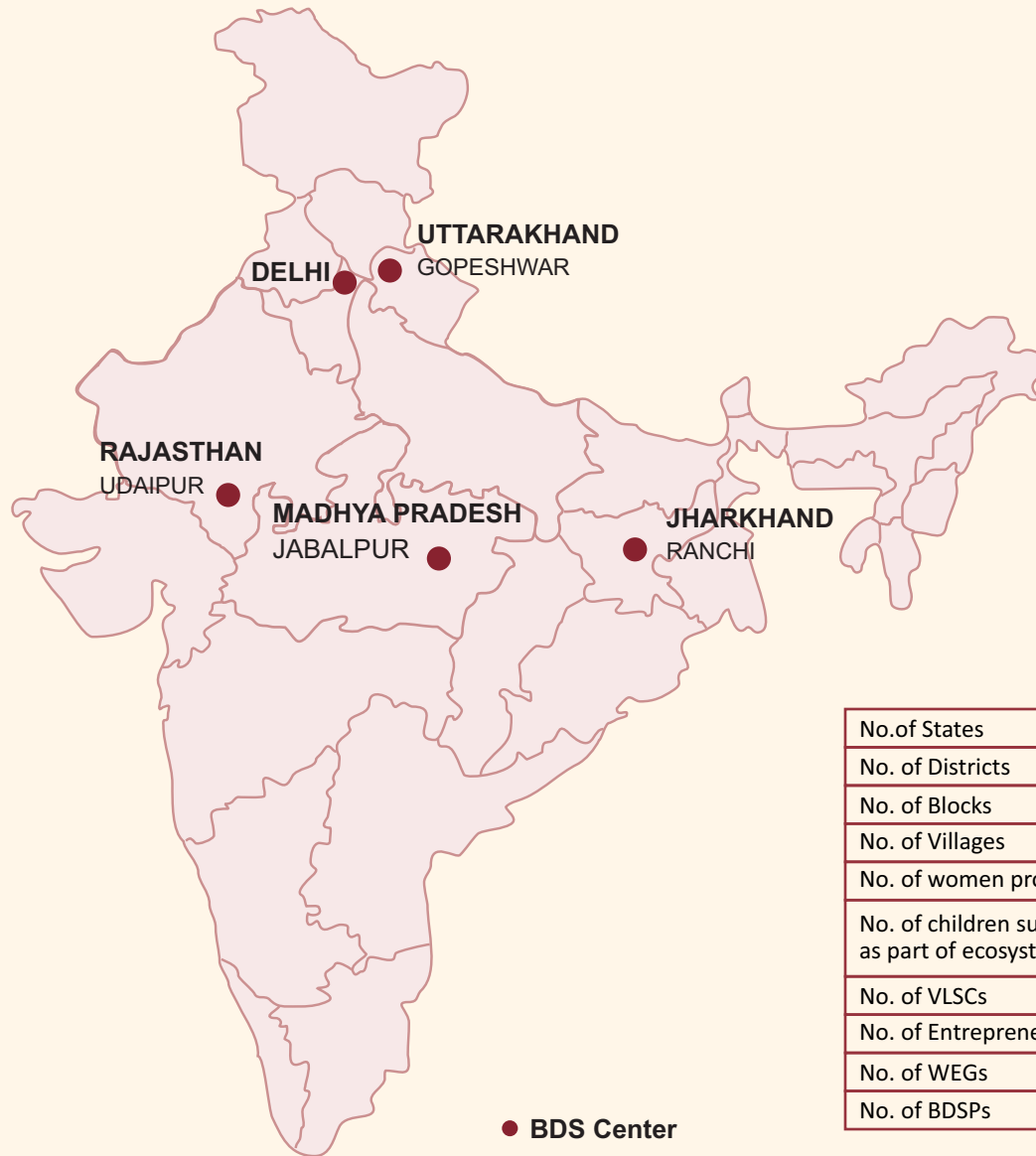
There is also a significant opportunity for Udyogini to be positioned as an expert in enterprise training and value chain development among the corporates and market players who are beginning to focus on regions and communities that are similar to the ones that Udyogini works in. The new direction will help harness this potential and include the market players as responsible partners into this ecosystem. Udyogini will access the international opportunities in the value chain space and scale its knowledge, training and consulting practices beyond India in alignment with Vision of Udyogini to be a nationally and internationally recognized agency specializing in business development services for NGOs and poor women.

The mission of Udyogini is to provide quality and appropriate business development services for the training and promotion of poor women as entrepreneurs.

Udyogini will field test the Theory of Change which states If poor, marginalized and vulnerable women are provided customized business services (skill, entrepreneurship training, financial and market linkages) then their income significantly increases due to increase in production and quality of product and services. The increase in economic status enables women to participate in decision making in domestic and public sphere.

Udyogini will be working through a model creating enabling environment through customized business services to engage rural women in products and service based enterprises that have high market potential, require low skill level for adoption as well as investment. Business services identified from value chain analysis of selected enterprises are provided to women to engage and scale up the enterprises. In later stages producers are enabled to form and strengthen producer institutions to efficiently manage backend and forward enterprises.

Where we Work



No. of States	4
No. of Districts	13
No. of Blocks	37
No. of Villages	1210
No. of women producers	35776
No. of children supported as part of ecosystem	5302
No. of VLSCs	176
No. of Entrepreneurs	4687
No. of WEGs	1110
No. of BDSPs	299

Value Chain Development

Value Chain Development is a positive or desirable change in a value chain to extend or improve productive operations and generate social benefits: poverty reduction, income and employment generation, economic growth, environmental performance, gender equity and other development goals.

During the year, Udyogini continued to work in the identified value chains of lac, vegetables, spices poultry and promoted VLSC for integration of services. Based on the experiences Udyogini is testing the livelihood basket approach for development interventions and expanding the economy of scope for the rural poor. Pro-poor value chain approach puts at the centre the interrelatedness of poor with other actors in the value chain who - separated by time and space - gradually add value to products and services as they pass from one link in the chain to the next.

Lac: Jharkhand, Chattisgarh, Madhya Pradesh

One of the traditionally harvested forest-based commodities is Lac. Lac is a product of commerce derived from a specialized group of plant bugs commonly known as Lac insects; they thrive on specific trees called lac hosts (Kusum, Palash and Ber).

Lac is a source of three basic materials, viz. resin, dye and wax used in the products of furniture polish, dyes, artisan crafts, among others. Jharkhand is one of the main states in India known for the production of lac and accounts for nearly 1/3rd (6400 tonnes) of all India's production of lac while India accounts for almost 18% of the total lac market in the world. Production of lac is 550 metric tonnes per year making Jharkhand the second largest producer of lac in the country. However, there is still a potential gap of 11000 metric tonnes to be met in the lac subsector for which at least 3 lakh more producers need to be involved. Export of lac from Jharkhand, estimated at Rs. 50 crore annually, accounts for about 53% of lac exports from India.

Blocks	19
Villages	630
Producers	23,271
WEGs	524
No. of VLSCs	85
BDSPs	151

Various reasons like lack of awareness, motivation, access to fair markets, extension services, unavailability of working capital, insufficient and untreated brood Lac (insect brood), lack of strong producers associations and marketing institutions have constrained this sector.

Udyogini's intervention has increased the production of lac by around 60% from of their initial production level after following the package of practices developed by the Indian Institute of Natural Resins and Gums and the income has increased to Rs.20,000 for beginners (doing 1st cycle of production) to Rs.6 lakhs for the more experienced producers while earlier the income in 6 months would not cross Rs.16,500 during same period.

During the year, Udyogini worked as Technical Support Agency with support of JSLPS and played a significant role in capacity building of knowledge, attitude and skills of producers and internal resource persons by deploying CRPs/ PRPs at grassroots level. Udyogini's CRPs trained 1600 producers and identified and built the capacity of 64 internal CRPs in the JSPLS project area.

To ensure the sustainability of the lac value chain, Udyogini registered 14 cooperatives, out of which, 12 cooperatives are engaged in marketing of lac which includes; selling of broodlac and scraped lac. Two cooperatives are women headed cooperatives which will work for the value addition of lac.

During the year Udyogini partnered with Ford Foundation to strengthen the interventions being done for lac promotion and partnered with four NGO partners for field implementation in Jharkhand, MP and Chattisgarh.

Cluster Facilitation Team: Jharkhand

Udyogini's intervention area in Jharkhand is dominated by scheduled tribe and scheduled caste population with low levels of literacy and lack of employment opportunities, leading to frequent seasonal migration in search of livelihood opportunities. In this context convergence approach has been tried for benefiting the rural poor through NRLM and MGNREGA. The convergence has provided the community with a basket of opportunities and created several assets for the community that would be sustainable and bring about economic sustainability. The Jharkhand team has covered 54 villages, trained 46 mates and 26 local resource persons in watershed approach and measurement aspects for 101 sanctioned plans worth Rs.1.3 crores. This has ensured village based watershed planning and SHG based livelihood planning with the communities.

Agri-business Services: Rajasthan, MP, Jharkhand

Blocks	2
Villages	46
Producers	1436
WEGs	10
Cooperatives	1
BDSPs	45

Vegetable cultivation is being practiced by more than 75% of households in Udyogini intervention area in Rajasthan and MP. Tomato is one of the major vegetable being cultivated and it has involvement of maximum workforce of the Panchayat. Though tomato is very popular and commonly grown cash crop in this area but due to repeated cultivation the yield has been going down. Tomato is highly perishable hence farmers experience distress sale that results in low prices to the farmers. Lack of organized aggregation and marketing system at producers' level resulted in farmers not getting fair price for their produce.

Udyogini organized the tomato producers into WEGs who were provided trainings on use of technologies like sprinkler irrigation, improved practices of seed treatment, nursery raising, mulching, primary level value addition (sorting, grading, packing). The beneficiaries were encouraged to ensure increased production and reduce costs through distribution of critical inputs, improved nursery raising practices, Integrated Nutrient Plant Management (INPM) and Integrated Pest management (IPM). A new variety of tomato (Iaxmi 5005) was introduced which gives an output of 8 kg per plant which has quadrupled the production of tomato.

In Rajasthan, the interventions reached expansion stage and Udyogini has registered a producer company (all women governed and owned) to handle the operations. 20 Women producers who invested in the producer company are confident to manage it as they realise the growth potential it would provide them as well as the other producers. Based on the interventions, 1000 women producers are earning income more than Rs. 30,000 per annum per acre from Tomato and linkage of Tomato to markets is in progress.

In Madhya Pradesh, 100 producers were identified in two phases to start vegetable cultivation and this intervention with improved package of practices was expected to fetch better prices for the tomato crop. The standard package of practices for cultivation were followed including soil testing, pest and disease management, replacement of seed variety with improved seeds, raising nursery through nursery pro trays and installation of trellises. The Madhya Pradesh team experimented with Whatsapp to link the producers and consumers and provide door to door delivery of tomato to the consumers.

Excerpts from a focus group discussion held in Rajasthan with Husbands of Beneficiaries: The discussion aimed to understand the changes in the lives of women post Udyogini's intervention and how the men perceive this change. The men expressed that the biggest change has been the increased involvement of women in agriculture and decisions relating to it, they said that as the women were only trained by Udyogini on how to improve our cultivation, 'we learnt it from our wives only'. When asked about the changes on how they view women, they expressed that they attribute the improvement in economic conditions completely to their wives and Udyogini. All the participants mentioned that they were able to increase their production by 3 times (300%) due to better seeds, lower wastage and trainings provided by Udyogini.

Udyogini expanded the project focusing upon ensuring food security by promoting vegetable cultivation in Ranchi district, Jharkhand with another 500 farmers during the year. Village level service centres have acted as hubs to disseminate knowledge as well as agricultural inputs such as seeds. Creches have been engaged to dovetail the nutrition security part among the families by training them on the usage and practice of available local resources.

Village Level Service Center (VLSC): Jharkhand and Madhya Pradesh

Blocks	19
Villages	630
Producers	23,271
WEGs	524
Cooperatives	28
BDSPs	151

Udyogini has created a facility known as Village Level Service Centres (VLSCs) to have a single facility which would enable village women to buy goods and services (for which they have to travel a long distance, as mentioned before) at their doorstep and also provide aggregation and value addition services for all that is produced and collected in the village. In the Udyogini project area these VLSCs have been established in remote villages where there is no existing shop. Udyogini helps link the VLSC with wholesale distributors of consumer goods, bringing market products to the villages at a fair price and in quantities corresponding to what household cash flows allow. In this respect, the VLSC works as a unique market platform, linking tribal women to the market both as producers of forest and farm crops as well as consumers of household products. VLSC are moving towards a 60% service-based and 40% product-based menu of which a good number would be social products.

The retail service of VLSCs have had and will continue to have a significant impact on reducing the wage losses and transportation costs of village women (who earlier travelled between 5-7 kms from their villages to the nearest shop to obtain their daily needs) besides allowing women to buy items in the quantities they can afford. VLSC entrepreneurs, who are all tribal women, are able to earn between Rs. 1000-2500 pm for these services. One successful award-winning entrepreneur, Saraswati Devi, earns around Rs.5000 per month while another Kokila Devi (from the PTG) is earning Rs.6000 per month.

VLSCs were introduced to fill the gaps in aggregation, value addition and marketing

- Aggregation, primary value addition and marketing for agriculture or non timber forest produce
- Marketing essential retail commodities - Full filling basic day to day needs of local community , who would otherwise travel long distances
- Entitlement services and social products like agri-business inputs/ information, micro-credit, insurance, pensions, disability assistance information hub of government schemes, VLSCs also promote social products for augmenting social value of its services. Luna candles (household candle wax which burns 30% longer) and aqua tablets (water purification tablets) and solar equipment

No of VLSCs	176
Jharkhand	85
Madhya Pradesh	85
Uttarakhand	6

Local Micro-enterprise Promotion: MP

Blocks	6
Villages	174
Producers	6136
WEGs	576
Cooperatives	1
BDSPs	76
New members added last year	3918

Udyogini's partnership with ACC in Madhya Pradesh continued during the year with the objective to ensure economic security and creation of sustainable livelihoods for approximately 3000 families in the ACC plant area. The project which started with 12 villages has increased its reach to 30 villages of Vijayraghavgarh block of Katni District. During the year the project added 378 new members and increased its reach to 2596 members who are being trained and skilled in a multitude of avenues ranging from artificial jewellery, tailoring, poultry and incense stick making. The accounts of all the women members has been opened in the banks and 35 SHGs availed cash credit limit of Rs. 16.45 lakhs.

Skill training & entrepreneurship for self-employment: Uttarakhand

In Uttarakhand, Udyogini helped youth set up micro enterprises with funding support from Plan India. As per the experience of Udyogini, it is observed that to support sustainable livelihoods in rural areas, there is a need for increasing non-farm production along with self-employment and entrepreneurship opportunities among small landholders.

The training program for micro-enterprise development was designed to deliver job oriented vocational training for 500 youth with necessary elements of business development especially on entrepreneurship, which will help the youth become successful entrepreneurs. The following table shows the progress made during 2014-2015.

Activity	Total
No. of youth participating in EDP training	555
No. of youth participating in Skill training	451
No of youth who established their enterprises	274
No of EDP organized	29
No of Skill Trainings Organized	46

Enterprise for Disaster Rehabilitation: Uttarakhand

Udyogini in partnership with INTEL Foundation responded to rehabilitate and rebuild the lost livelihoods of the people of Uttarakhand who were affected by the Himalayan Tsunami. During the period the implementation was carried by a consortium of 9 project partners. As part of its implementation strategy, Udyogini covered various activities under off-season vegetable, non-farm sector, small animals, spices. The identified households were dovetailed with government schemes for farm and livestock based enterprises. Total 1234 producers were linked with various government schemes and provided subsidized input worth Rs. 23.75 lakh.

Financial linkages were facilitated by banks and NABARD for 391 SHGs formed (2410 women members) who opened bank accounts. 89 SHGs availed cash credit limit worth Rs. 17 Lakh. Business services to producers to establish and manage Income Generation Activities (IGAs) were provided through Skill and enterprise training, financial linkage and market linkages. According to an external evaluation report of Intel funded project in Uttarakhand, 'The Intel-Udyogini project in Uttarakhand successfully reached a large number of affected households in very short time. Tasks such as forming an NGO consortium, a preliminary survey (in which 2364 HH were identified as most needy) and finalising the 2020 HH with which the project worked rapidly to enhance their skills and incomes was done in 13 months. This is very rapid work by most DRR project standards, which typically take at least 2 to 3 years to move from assessment to response to recovery stages'.

Backyard Poultry: Madhya Pradesh

A total of 548 women are engaged in backyard poultry value chain (breed Vanraja) in Madhya Pradesh. Poultry rearing is one of the efficient sources of income generation and under the programme supported by HIVOS women producers were provided with skill enhancement training and technical support by Udyogini. A total of 70 training programs were organised in which more than 850 women participated. Udyogini provided a package that included 10 day old chicks and starter feed to the entrepreneurs and market linkage. During the period 8000 kg of meat was marketed which ensured an income of Rs.120-150 per kg. A cooperative society has been registered to facilitate the stakeholders of the poultry value chain.

Brief Profile of Producer Institutions promoted by Udyogini

Name of livelihood enterprise	No of Producers serviced	Date of incorporation	Key products & services
Jaisamand Agro Producer Company Limited, Rajasthan	1436	07.03.2014	Training, input supply - seeds and tools, marketing of vegetable, pulses, grains, vermi compost
Udyam Jagran Sansthan	1221	18.09.2014	Poultry, Paddy, Maize, Vegetable, VLSC, Mahua
Mahilla Audhyogik Sahkari Samiti Maryadit	1955	13.04.2015	Incense sticks, Poultry, Spices, Vegetables, entitlement services
Badri Kedar self reliant Cooperative	690	22.08.2012	Spice and herb cultivation, livestock based enterprises, such as goatry, poultry, non-farm enterprises eg sewing and knitwear

Ecosystem/Social Security Services:

To complement the value chain activities, Udyogini is piloting services which provide the space and opportunity for women to perform better.

Social Security (Creches) - Jharkhand

Children of poor families, where both parents go out to work, are the most vulnerable. They need to be looked after from morning to evening is taken care of in these crèches. Today Udyogini, with 220 creches in Jharkhand is touching lives of 5302 children between the ages of 0-6 years. The children are provided hot mid-day meal and pre-school education. Our trained staff keeps the children engaged in recreational and learning activities. It is an effort to enhance the physical and cognitive development of the unreached children.

Financial Literacy: Madhya Pradesh

Functional Literacy program was organised by the Udyogini in collaboration with the NABARD. During the reporting period a total of 80 functional literacy yatra and programs were organised in 70 villages and 10 schools of the project area. The main aim of the program was to create awareness among the rural population and to ensure the linkage of the participants with financial institutions and as a result bank accounts of 2000 rural community members from the project area were opened.

Women Literacy Centres: Jharkhand

Tribal women in Jharkhand are characterised with high literacy levels due to which they are relegated to activities that are low skilled and having low returns. This reduces their economic agency because, although they interact with local markets, they do so in an exploitative relationship with the more astute players. Most rural women lack necessary functional skills such as reading, writing and doing basic calculations. They sell vegetables, poultry, goat or such other rural produce but are unable to calculate their prices and are easily cheated. Due to lack of knowledge they are not confident enough to deal in local market and interact confidently with local traders. This lacuna makes the women partially or completely dependent on their families and others to perform important tasks for operating microenterprises.

Udyogini in partnership with Sir Dorabji Tata Trust (SDTT) is working to improve adult women literacy in Khunti district of Jharkhand.

During the reporting period 50 literacy centres for women were initiated in Bundu & Khunti cluster in Jharkhand and in order to successfully implement the program, the services of and NGO named Nirantar were engaged as a resource agency for training and development of human resources, monitoring and evaluation. Under the program a series of trainings and exposure visits are organised to make a strong cadre of human resources. The program focuses on building the women's capacity through reading, writing and using these skills in their day to day operations and taking initiatives and using these skills in their relevant context.

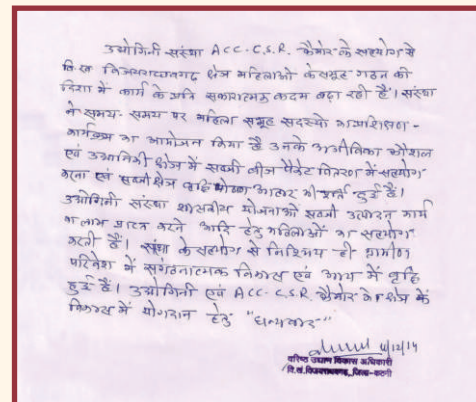
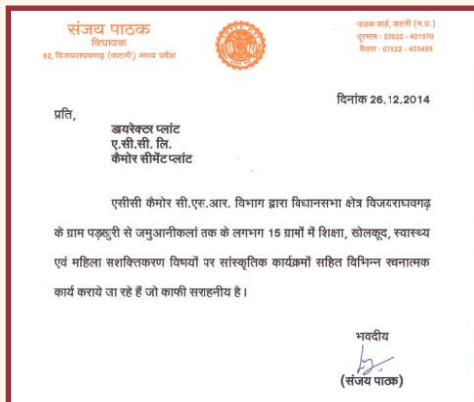
Total centres	50
Number of women	1338



Training of Gender Justice Module in progress, PC : Swati Parasrampuria

Voices from the field

"Hum pehle bacho ke school jaane se ghabrate the, ab teacher bulati hai toh jaana accha lagta hai" (We used to be scared to meet teachers of our children, now we can go to school confidently when teachers call). Tetari Devi - village Dandol - Khunti, learner from literacy centre. 'Mujhe hospital jaane mein kissi se poochna nahi padta, mein board khud padh leeti hun' (I do not need to ask anyone where the hospital is, now I can read the board on my own. Nunibala Devi - Village Barkolma - Bundu, learner from literacy centre.



Knowledge Management

During the reporting period Udyogini made a strategic move to align itself as a Resource Agency for entrepreneurship development and engaged itself through networking, proposal development, conducting studies and evaluation in following areas:

1. Udyogini became member of the Business Enterprise Employment Services for Women (BEES) Network of the World Bank Programme in South Asia. Conducted desk research on violence against women and analysis of how various organizations are addressing this issue.
2. Conducted a Feasibility Study for promoting Cashew Value Chain in Nabarangpur district of Odisha for the Regional Centre for Development Cooperation, Bhubaneswar, Odisha.
3. Dialogue with World Vision initiated for developing livelihood and value chain based proposals under their Area Development Programme
4. Conducted a training cum exposure visit of 22 participants from Afghanistan focusing on enterprise development.
5. Carried out a Gender Justice Study in context of enterprise development for the Ford Foundation
6. A proposal was developed for funding under 35AC and submitted to the Ministry of Finance.
7. Mr. Brij Mohan Kandpal and Mr. Nikhil Ritesh Sanga imparted an entrepreneurship training to the business team of producer companies formed and promoted by Industree Pvt Ltd with brand name of "Mother Earth". Training focused on enhancing their knowledge, attitude and skills in business leadership, tools and frameworks to capitalize upon the hybrid approach/ business model of Industree.
8. An internal strategic plan exercise was carried out to understand the changes due to interventions by Udyogini in the life of women in terms of economic and social empowerment by developing an in-house framework.



Women getting trained on Incense paddle operated machine-PC: Shivam Nirmalkar

Case Studies:

1) Indi Bai, Katni, Madhya Pradesh

She was helpless and disheartened till the time she saw a ray of hope coming from the program organised by Udyogini in partnership with ACC. She is Indi Bai, a 40 year old woman from MP, whose life got completely transformed after Udyogini's intervention. Indi Bai used to help her husband in the agriculture work but the production from their own field was never enough. One day she was introduced to the concept of Self Help Group by Udyogini staff where she found various opportunities through which she could excel and can engage in enterprise activity.

Soon she started her own business and in January 2014 and bought a Wheat Grinding Machine with the loan of Rs. 10,000 sanctioned through the credit linkage with ICICI bank. She also participated in the training programs organised by Udyogini like SET (Skill Enterprise Training) for vegetable cultivation, Incense sticks making and Enterprise training through I-USE. Benefiting from the training, she learned various scientific and technical skills required for cultivation of different vegetables like Potato, Tomato and Chilli. Today the yield and productivity from her field is not only sufficient for their personal use but also for selling them in the market. She now earns at least Rs. 4000 per month from both activities i.e, vegetable cultivation and Wheat Grinding machine.

In her words, "I am very thankful to both the ACC and Udyogini for all their support and services. It is all because of their help and kind support that today I am standing here as a confident woman. Without their continuous support this transformation would not have been possible for my family and me. I am looking forward to impart more training and see myself and my family in a different level of achievement".

2) Prabha Devi, VLSC owner, Gumla, Jharkhand

Prabha Devi, a mother of a two and a half year old boy child exclaimed "Kendra chalne se humko bahut khushi milta hai, ab apna beta ko humlog private school me bhej payenge" (I really feel happy running this centre as now we can send our child to a private school). She was married to Nilu Singh three years back who was the only earning member of a family of seven people and their annual family income was not more than Rs. 10000 which was not sufficient.

In 2014, Udyogini started its Lac value chain intervention in Gumla village through mobilization and awareness building for Lac cultivation as well as for opening new VLSCs in partnership with PACS. Prabha Devi with a mix emotion of faith and fear, showed her interest to start a VLSC at her premise. After passing through the required parameters, she received a capsule training under Udyogini School of Entrepreneurship at Ranchi. The Gender Enterprise Development Training (through play way methods, case studies, role plays and skits) enabled Prabha to understand entrepreneurship, learn gender sensitive and responsive intricacies, to run an enterprise, in a patriarchal ecosystem.

Udyogini supported her in getting a loan at a minimal rate of interest from a social investor organization and she invested Rs. 5000 additional to start the VLSC. Initially she started with items like grocery, stationary, cosmetics and others as there were no retail shops in the area. Later she has started aggregating Paddy at her VLSC and then selling it to block level market player. In her first attempt, she aggregated approximately 550 kgs of paddy at her VLSC which has fetched her profit of around Rs. 1500. In a very short span of time she started earning profit of Rs. 750-800 per month (excluding the monthly repayment of loan). To increase the foot fall at her shop, Prabha Devi has started sewing garments for ladies. The future plan of Prabha Devi is to own a Flour mill as an additional service to be provided through VLSC.

Monitoring and Evaluation

1. An external Impact Assessment Study was done for the Intel Foundation funded project in Uttarakhand.
2. Two students from IRMA conducted their internship in Madhya Pradesh to understand various aspects of the poultry value chain.
3. Two students studied the sustainability of Knitting enterprise in Uttarakhand, one each from IRMA and Azim Premji University.
4. One student from IRMA conducted a study to assess the business development service delivery of lac, goatry and poultry value chains for business development service providers

Human Resource Management:

Training/Exposure/Workshops attended by Udyogini Staff:

Udyogini invests in its staff by building their capacity from time to time. During the reporting period the staff participated in following capacity building programs.

1. Mr. Pawan Vaishnav participated in a state level workshop on 'Producer Organization support' at Udaipur organized by NABARD.
2. Mr. Brij Mohan Kandpal participated in an Organisational change facilitation programme organized by Human and Institution Development Forum at Bangalore.
3. Ms. Swati Kumari participated in a training program on Progress out of Poverty index at Phillipines. The index is a GOI approved tool for identifying, targeting and monitoring the intervention of any organization/company.
4. Ms. Prity and Mr. Robin participated in 3 day photography training at XLRI, Jamshedpur.
5. Ms. Swati Bhengra and Mr. Arghya Dey participated in proposal development and planning workshop organized by Claratian, India.
6. Mr. Avinash Pandey attended a workshop on Forest and Tribal Livelihood organised by Institute of Livelihood Research and Training.
7. Mr. Shivam Nirmalkar participated in the State level workshop organised by NABARD on SHG appraisal and future.
8. Mr. Hemant Lohiya attended workshop on Micro Finance and Financial Inclusion organised by NABARD.
9. Mr. Hemant Lohiya and Mr. Santosh Bhardwaj participated in "The Idea Exchange Workshop" organized by District Collector, Mandla.
10. Mr. Hemant Lohiya participated in the International cross learning programme "South to South Exposure Visit" organized by Access and International Institute for Rural Reconstruction.
11. Mr. Santosh Bhardwaj attended a three day training program on producer organisation development organized by NABARD.
12. Mr. Ankush Srivastava attended training programme on group mode of financing for SHGs organized by NABARD.
13. Mr. Shivam Nirmalkar attended a training program organised by the Indian Institute of Foreign Trade and Indian Institute of Corporate Affairs on Corporate Social Responsibility.
14. Mr. Hemant Lohiya attended a National Workshop on Opportunities, Strategies and Challenges in developing Community led Forest Based Enterprises organized by UNDP.
15. Mr. Shivam Nirmalkar participated in a workshop organised by NABARD on Joint Liability Groups.

Staffing: The strength of Udyogini staff as on 31.03.2015 comprised of 43 professionals and 111 field staff.

An Internal Complaint Committee of prevention, prohibition and redressal of sexual harassment of women at workplace has been constituted in accordance with the Sexual Harassment of women at Workplace Act 2013. The first meeting of the committee was held on 9th March 2013. The members of the committee comprise of Dr. Pratima Mitra, Chairperson, Mr. Arvind Kumar Singh, Ms. Swati Kumari Parasrampurua, Ms. Priti Podwal and Mr. Nikhil R Sanga.

Board Meetings: As per statutory requirements, two meetings of the Management Committee were held during August 2014 and March 2015. The key decisions taken during the meetings was the approval of strategic plan of Udyogini for the period 2015-18 and the passing of annual budget 2015-16 and approval of audited statement of accounts of Udyogini for the period 2014-15.

Visitors:

1. Dr. Anslem Meyer and team from MISEREOR visited Jharkhand during November 2014 to see the integrated model of Jharkhand and assess the potential funding situation.
2. Mr. Ajit Kanitkar from Ford Foundation visited Jharkhand in February 2015 to see the Lac model of Udyogini.
3. Ms. Rekha Shenoy and DFID team visited Jharkhand to assess the progress made during December 2014.
4. A team from XLRI, Jamshedpur studied the value chain model and institutions in Jharkhand during December 2014.
5. Prof. Joshep from Ajim Premji University studied the lac model of Udyogini during December 2014.
6. Udyogini facilitated a study cum exposure visit program for 'Women's Economic Empowerment' (WEE) project of Afghan Aid in February 2015. The visit aimed at helping the Project staff of WEE to reflect and consolidate their experiences, learning and insights in sensing business ideas, establishment and growth of different agro and non agro enterprises.
7. Mr. Deepak Nanda and Mr. Parimal Sadaphal of Sustech International visited Udaipur to study field area for new products in August 2014.
8. Ms. Hilary of Aggarwal Foundation visited Uttarakhand for monitoring of Badri Kedar Self Reliant Cooperative in October 2014.
9. Ms. Anamika Sharma from Plan India visited Uttarakhand for monitoring of SHAKSHAM-Vocational Training Employment Project
10. CGM & DDM, NABARD, Uttarakhand visited Chamoli and Uttarkashi in Uttarakhand to monitor the WSHG-NABARD Program.
11. Mr. Pratyush Panda, CSR head of ACC visited Katni area in Madhya Pradesh to review the field activities.
12. Mr. Deepak Nanda and Mr. Parimal Sadaphal of Sustech International visited project villages of Udaipur to study possibilities of new products that could be introduced with help of Udyogini.

Strategic partners

1. **Government:** MKSP, CFT, JSPLS
2. **CSR:** Intel Foundation, Accredited Cement Corporation
3. **Other Donors:** Misereor, SDTT, European Commission, CAF, Development Alternatives, Hivos, Afgan Aid, ICCW, NABARD, Plan International, PACS
4. **Research Institutions and Technical Agencies:** Indian Institute of Natural Resins and Gums
5. **NGO field partners:** Nirantar, Manav Vikas Sansthan, HARD, Sanjeevani, Caramdaksh, SBMA, Simar

Udyogini's Governing Board (as on March 2015)

Udyogini's Governing Board (as on March 2015)

Dr. Kanchan Mathur (Chair): Kanchan has a Ph.D 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, US. 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 Ph.D in City and Regional Planning from Cornell University, US and she is faculty member in rural management at the Xavier Institute of Management, Bhubaneswar. Her areas of interest in research and action are Governance and Decentralization, Institutional Design for Participatory Planning and Management and Gender and Development.

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.

Mr. Ujjal Ganguly (Member): Ujjal joined the Udyogini Board in May 2014 and brings with him over 20 years of experience working with leading NGOs of India. He graduated from the Indian Institute of Rural Management in 1992 and worked with agencies like Pradan, ITC, Chirag, Srijan. Presently Ujjal is the Executive Director of Chirag.

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.

FORM NO 10B

(See rule 17B)

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

We have examined the balance sheet of **M/s UDYOGINI**, A-36 Gulmohar Park, 2nd Floor, New Delhi-110 049 as at **31st March, 2015** and the income and expenditure account for the year ended on that date which are in agreement with the books of account 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 account have been kept by the Society.

In our opinion and to the best of our information, and according to the information 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 Society as at 31st March, 2015 : and

(II) In the case of the income and expenditure account , of the income of its accounting year ending on 31st March, 2015.

For **SPMR & ASSOCIATES**
CHARTERED ACCOUNTANTS
FRN: 007578N

SANTOSH KUMAR PRASAD

(Partner)
M. No. 099429

PLACE : -New Delhi
DATE : - 31.07.2015

UDYOGINI : NEW DELHI: CONSOLIDATED
A-36, Gulmohar Park, 2nd Floor, New Delhi- 110049
BALANCE SHEET AS ON 31st MARCH 2015

LIABILITIES	Ann	AMOUNT (Rs.)	ASSETS	Ann	AMOUNT (Rs.)
CAPITAL FUND	-	-	FIXED ASSETS	-	
Equal to Fixed Assets		5,988,296	FC	-	5,436,148
		5988296	Non FC	-	5,503,237
GENERAL FUND				-	10,939,385
Opening Balance		24,105,479	Addition in Non -FC	-	333,987
Add: Excess of Income over expenditure		4,948,799	Addition in FC	-	17,255
Add:- Bank Interest on Unutilised Grant FC		3,714,265			11,290,627
		32768543	INVESTMENT	-	
CURRENT LIABILITIES & PROVISIONS	-	-	FDRs	X	18,729,450
Anita Sen Memorial Award (ASMA) Fund		727,772	FDRs -ASMA	X	790,573
Sundry Creditors & Liabilities	V	1,501,572		-	
Staff Welfare Fund		315,576	CURRENT ASSETS	-	
Unutilised Grant FC	W	2,418,739	CASH & BANK BALANCES		
Unutilised Grant Non FC	W	3,664,936	Cash in Hand		
Bank Interest on Un-utilised Grant-Non FC		8628595	FC		14,192
		352905	Non -FC		40,343
			S.Chartered Bank FCRA A/c - 52110022730		2,736,985
			I.D.B.I. Bank FCRA A/C - '010104000064293		693,670
			State Bank of India- Chamoli- 31086042677		177,557
			IDBI Bank- Ranchi- 063104000174732		99,878
			IDBI Bank- MP- 052104000263160		10,836
			IDBI Bank- Patna- 140104000023588		11,009
			IDBI Bank- Orissa- 042104000272131		13,983
			Axis Bank- Kishanganj I.D.B.I. -Chamoli - 070104000206617		40,022
			State Bank of India- Chamoli- 32671332026		45,617
			State Bank of India -Chamoli- 33499182511		357,950
			IDBI Bank- Ranchi- 0063104000221566		7,484
			IDBI -SDTT- Ranchi- 1101104000036930		170,915
			IDBI -MKSP- Ranchi-		1,755,424

			1101104000047490	24,281	
			IDBI -CFT- Ranchi-		
			11011040000366900	1,452,214	
			IDBI -Creche- Ranchi	3,147	
			IDBI Bank- MP- 052104000278751	14,966	
			IDBI .Bank, IMPL- MP-		
			05210400027308	4,637	
			IDBI Bank -Wadi- MP-		
			052104000313162	515,058	
			IDBI Bank -MP- 52104000352741	461,078	
			IDBI Bank- Patna-		
			140104000023597	11,691	
			IDBI Bank- Udaipur-		
			050104000316538	145,262	
			IDBI Bank- Indian-		
			0010104000348966	164,418	
			IDBI Bank- Indian-		
			0010104000251136	323,585	
			IDBI Bank- Udyogini Staff Welfare Fund	315,576	
			Kotak Mahindra Bank Ltd	251,098	
			Standard Chartered Bank-		
			52110024660	547,030	10,355,370
			<u>SECURITY DEPOSITS</u>		
			Security Deposit - Rent	Y 85,150	
			Security Deposit- Telephone	Y 3,750	
			Security Deposit - Other	Y 18,328	107,228
			<u>ADVANCE & RECOVERABLE</u>		
			<u>TDS Receivable</u>	-	
			F.Y.- 2012-13	613,555	
			F.Y.-2013-14	654,372	
			F.Y.-2014-15	713,354	
			Other Advances	Z 699,432	
			Consultancy Income Recivable	3,439,558	
			Receivable	290,284	6,410,555
			TOTAL		47,738,339

For SPMR & ASSOCIATES
CHARTERED ACCOUNTANTS

FOR UDYOGINI

Antosh Kumar Prasad
(Partner)
I. No. 099429

CEO

Executive Member

Date : - 31.07.2015
Place : - New Delhi

**UDYOGINI: NEW DELHI: CONSOLIDATED
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015**

EXPENDITURE	AMOUNT (Rs.)	INCOME	AMOUNT (Rs.)
PROJECT EXPENDITURE		GRANT-IN-AID	
Misereor-Ranchi	649,695	ICCO Ranchi	2,967,605
Misereor-MP	4,690,079	Misereor-MP	4,690,079
European Commission	-	Misereor-Ranchi	649,695
Aggarwal Foundation	2,389,228	Aggarwal Foundation	2,389,228
Charities Aid Foundation India	-	Charities Aid Foundation India	(10,014)
Intel	2,885,606	Intel	2,885,606
Ford Foundation (135-1437)	2,099,059	European Commission	1,664,678
Ford Foundation (Lac01400132)	8,586,703	Ford Foundation (135-1437)	2,099,059
HIVOS	583,672	Ford Foundation (Lac 01400132)	8,586,703
ICCO-Ranchi	2,967,605	HIVOS	583,672
Afghan Aid	316,840	Afghan Aid	316,840
Develpement Alternatives	124,132	Development Alternative	124,132
British Council	-	Grant General	88,654
General Expenses	88,654	MKSP	1,569,481
<u>NON-FOREIGN CONTRIBUTION</u>		CFT	660,527
Cluster Faciliation Team	660,527	Cretche Project	2,184,922
Cretche Project	2,184,922	INTEL- NFC	2,915,488
Intel-713- Chamoli	2,915,488	NABARD FLPs Program	327,326
MKSP	1,569,481	NABARD- WSHG-Khunti (Ranchi)	936,089
NABARD FLP's Program	327,326	SDTT	3,324,879
NABARD FTTF	781,475	PROJECT-Plan International	738,447
NABARD- WSHG-Khunti (Ranchi)	936,089		
SDTT	3,324,879		
PROJECT-Plan International	738,447		

PROJECT-PACS	7,559,536	NABARD- WADI	500
ACC-Handholding Support Program- Katni	439,390		
ACC-Katni Phase- 2	2,562,585	NABARD-WSHG-Khunti (Ranchi)	936,089
ACC-MP	461,709		
AMRL- Shahdol	330,270	SDTT	3,324,879
NABARD	918,536		
NABARD FLPs Program Shahdol	46,445	Traning Income	5,000
Poultry Program	68,948		
RCDC- Odiha	53,773	Consultancy Income	14,794,397
Refund to RUDA	131,500		
WADI	500	Bank & FDR Interestt	2,188,723
World Bank Group	108,000		
General Expenses	1,445,454	Donation	30,000
Work Shop Expenses	9,088		
Depreciations	83,683	Misc. Receipts	16,211
		Poultry Program	182,535
		Reimbursement of Expenses	42,800
		NABARD	991,832
Excess of Income Over Expenditure	4,948,799		
TOTAL (Rs.)	57,988,123	TOTAL (Rs.)	57,988,123

**For SPMR & ASSOCIATES
CHARTERED ACCOUNTANTS**

FOR UDYOGINI

**Santosh Kumar Prasad
(Partner)**

CEO

Executive Member

**M. No. 099429
Date : - 31.07.2015
Place : - New Delhi**

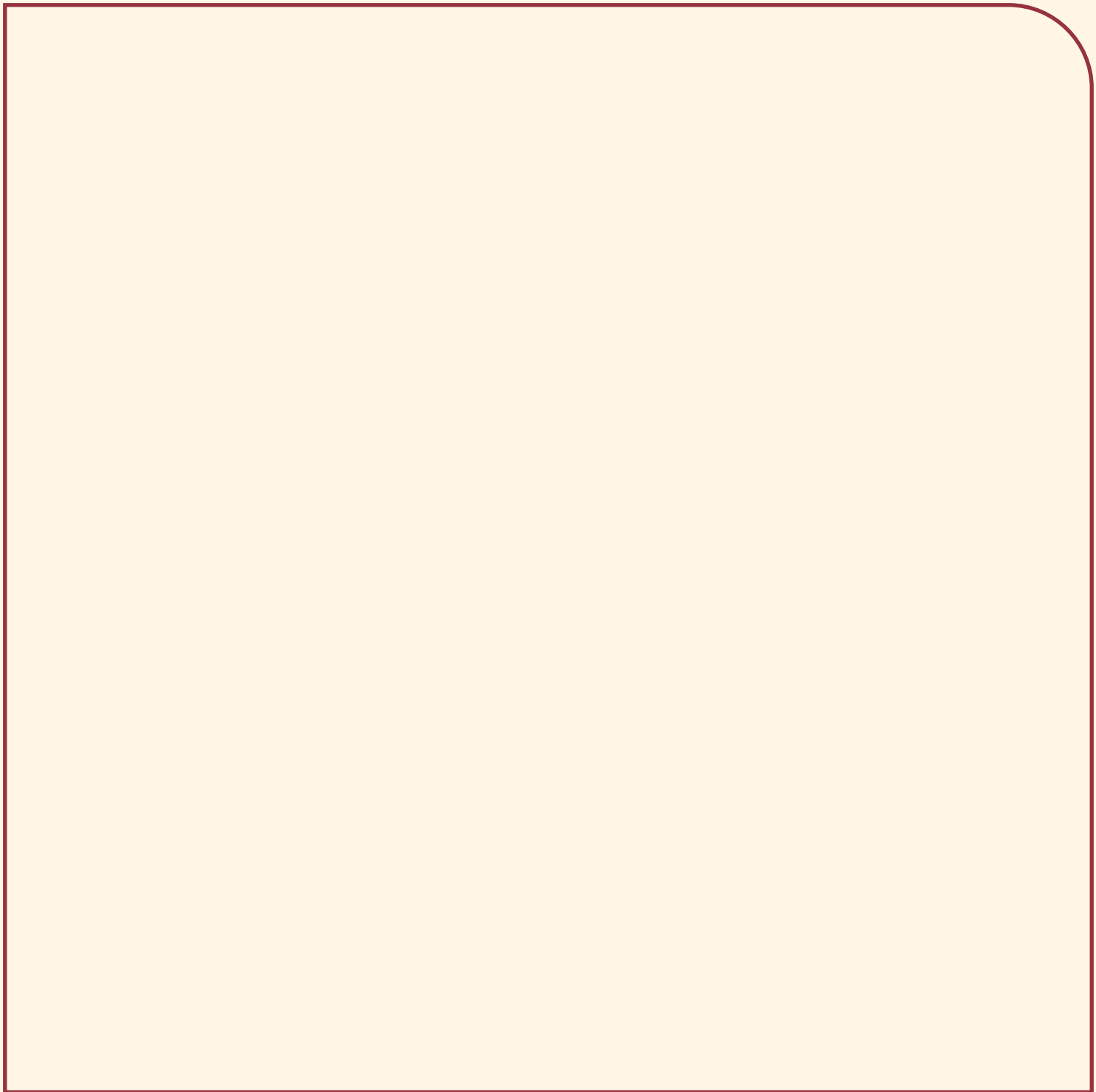
Photo Credit and Caption

Clock Wise

- 1) Use of water lifting system - PC: Pawan Vaishnav
- 2) Entrepreneurs involved in resource mapping - PC: Manna Swati Beck
- 3) A tech savvy woman - PC: Santosh Kumar Bhardwaj
- 4) Portraying sign of change - PC: Swati Parasrampururia

Page 12 – Training of Gender Justice Module in progress, PC : Swati Parasrampururia

Page 13 – Women getting trained on Incense paddle operated machine, PC: Shivam Nirmalkar



Contact Details:



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Jharkhand:

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Ph: 0651-6571426

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