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24 years of
empowering
women

CONTENTS

Abbreviations	2
From CEO's Desk	3
About Udyogini	4
Outreach	6
Value Chain Development	7
Skill and Enterprise Training for Micro-Enterprise Promotion	13
Business Counselling	18
Market Linkage	19
Financial Linkage	22
Social Security	24
Knowledge Management	29
Monitoring and Evaluation	31
Training/Exposure/Workshops	32
Board Meetings	35
Strategic Partners	36
Visitors	37
Udyogini's Governing Board (as on 31 st March 2016)	40
Balance sheet	42
Looking Ahead: 2016-17	44
Contact Details	46

.....ABBREVIATIONS

BDSPs	: Business Development Service Providers
BEES	: Business Enterprise and Employment Support for Women in South Asia
CAF	: Charities Aid Foundation India
CII	: Confederation of Indian Industry
CRP	: Community Resource Person
CSR	: Corporate Social Responsibility
DRR	: Disaster Risk Reduction
EDP	: Entrepreneurship Development Program
FES	: Foundation for Ecological Security
GMT	: Grassroots Management Training
HARD	: Holistic Action Research and Development
ICCo	: Innovative Change Collaborative
ICCW	: Indian Council for Child Welfare
IFAD	: International Fund for Agricultural Development
IRMA	: Institute of Rural Management, Anand
INPM	: Integrated Plant Nutrient Management
IPM	: Integrated Pest management
JSLPS	: Jharkhand State Livelihood Promotion Society
KVIC	: Khadi and Village Industries Commission
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
NRTT	: Navajbai Ratan Tata Trust
NTFP	: Non Timber Forest Produce
PACS	: Poorest Area Civil Society
PRPs	: Professional Resource Persons
SAPPLPP	: South Asia Pro-Poor Livestock Policy Programme
SBMA	: Sri Bhuvneshwari Mahila Ashram
SDTT	: Sir Dorabji Tata Trust
SHGs	: Self Help Groups
TEST	: Training of Enterprise Support Team
UNDP	: United Nation Development Programme
VLSCs	: Village Level Service Centres
WEE	: Women Economic Empowerment
WEGs	: Women Enterprise Groups
WEMTOP	: Women's Enterprise Management Training Outreach Program
XLRI	: Xavier School of Management

FROM CEO'S DESK

Over the last 24 years, Udyogini continued to function as a resource organization providing support to several organizations to build knowledge, attitude and skills of their human resource to promote and strengthen gender sensitive and pro-poor enterprise development.

Udyogini has been persistently committed to equip rural-tribal women with the requisite skills and knowledge to enhance their income in value chains such as lac, vegetable cultivation, poultry rearing and high value commodities such as herbs and spices. The access and control to income enable them to gain more decision making space in domestic spheres.

During the past year, our work has significantly demonstrated the potential of value chains to enhance income 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 seven districts of Jharkhand, Madhya Pradesh and Chhattisgarh. In this journey, we have benefited from strategic partnerships to emerge as a service provider and strengthen our position as a resource organization for enterprise development.

Key collaborations include the World Bank supported BEES network (Business Employment and Enterprise Support for Women in South Asia) to unpack the value potential of Lac, Cashew and Goatry value chains to identify innovations and interventions for scaling up and moreover contributed towards building up the understanding of network members about the relevance of entrepreneurship development to address the violence against women. Udyogini continue to play a significant role in building up a cadre of Community Resource Persons (CRPs) for Jharkhand State Livelihood Promotion Society or State Rural Livelihood Mission, Jharkhand to enhance the knowledge, attitude and skills of 4000+ Lac producers by deploying Professional Resource Persons (PRPs) in three districts of Jharkhand.

Though skill training and placement has emerged as a novel mantra (to tap the demographic dividend) to create employment, however, Udyogini's experience demonstrate that rural girl and women are rarely getting benefit of skill based approach. Udyogini was fortunate to work with partners like Rang De, Plan International and NABARD on imparting inclusive skill and entrepreneurship training to enable hundreds of women to become self-employed in the product and services that are compatible to their knowledge, attitude and skills and have good market demand.

We highly appreciate the understanding and commitment of our donors and supporters – thank you for partnering with us on this journey to impact the lives of girls, youth and women. Few of our partnerships were successfully concluded during the year with World Bank, MISEREOR, SDTT, NRTT, ICCO, Ford Foundation, ACC, Plan India, Rang De, NABARD, ICCW, NRLM, MKSP, PACS, JSPLS, SAPPLPP, World Vision India, British Council and German Embassy. We recognise the important role of corporates for impacting lives of rural women and have initiated dialogue with few corporates.

As we approach our silver jubilee in 2017, we reiterate our commitment to women's empowerment and economic development.



Arvind Malik
Chief Executive Officer
Udyogini
New Delhi

ABOUT UDYOGINI

Historically, forests and livestock have been providing significant support to rural and tribal economy in India. Forests and livestock contribute for poverty reduction not only by generating revenues to the government but also contribute towards the country's Gross Domestic Product (forests and livestock share in India's GDP is about 0.9% and 4.11%, respectively) but also through Non Timber Forest Produce or Minor Forest Products.

In recent years, economic growth, shifting population dynamics, and climate change have taken place so rapidly and intensely that traditional livelihood strategies and adaptation mechanisms are losing their efficacy. The changing global environment and societal changes mean that opportunities need to be generated locally for these rural tribal people to strengthen and adapt niche product and service systems to tackle the chronic and growing poverty.

Strong links to markets for rural-tribal producers are essential to increase natural resource based production, generate economic growth and reducing hunger and poverty. Better access by rural-tribal producers to domestic and international markets means that they can reliably sell more produce at higher prices. This in turn encourages producers to invest in their own businesses and increase the quantity, quality and diversity of the goods they produce. Thus, rural-tribal producers can overcome poverty if they develop a sustainable economic base

with links to urban and export markets. This is a complex task, as urban and export markets do not favour the integration of poor people into their present production capacity and status.

In the above perspective, Udyogini (meaning women entrepreneur) was established by World Bank in 1992 to impart entrepreneurship training to tribal women to improve their management skills as producers and their knowledge of the markets. In 2002, it decided to transform from advisory institution to practitioner institution to design and develop market led approach to reduce poverty and bring gender equality in tribal region of India.

Several donors have supported Udyogini in building its capacity to design, develop, evaluate and modify the business model for "making market work for empowerment of poor and women" in India through micro-enterprise and value chains. Precious support of various donors have enabled Udyogini to design, implement, evaluate and transform its business model to identify, establish and scale up forest (Lac, Tamarind, Mahua), livestock (poultry, goatry) and farm (vegetables, herbs, spices) based products to enhance the income of about 50,000 rural tribal women producers in Jharkhand, Chhattisgarh, Madhya Pradesh, Rajasthan and Uttarakhand in India. We aim to create impact in lives of 100000 rural tribal women by 2020.



VISION

Foster gender equality by improving socio economic status of women to fully participate in decision making in domestic and public spheres

MISSION

Provide customized quality business development services to enable women to enhance their income, access better education and health services for their children with a special focus on girls



OUTREACH



Parameter/Year	2014-15	2015-16
No. of States	4	5
No. of Districts	13	16
No. of Blocks	37	40
No. of Villages	1210	1567
No. of Women Producers	35776	53672
No. of children supported as part of ecosystem	5302	5302
No. of VLSCs	176	176
No. of Entrepreneurs	4687	4987
No. of WEGs	1100	1310
No. of BDSPs	299	317

During the year Udyogini carried out its field activities with the help of various donors like World Bank, MISEREOR, Tata Trust, SDTT, NRTT, ICCO, Ford Foundation, ACC, Plan India, Rang De, NABARD, ICCW, NRLM, MKSP, PACS, JSPLS, SAPPLPP, British Council, German Embassy in the States of Jharkhand, Chhattisgarh, Madhya Pradesh, Rajasthan and Uttarakhand. The delivery of business advisory services (Skill and Enterprise Training, Business Counselling, Market and financial Linkage and Social Security) to promote and strengthen Value Chain and micro-enterprise development are explained in following pages.

VALUE CHAIN DEVELOPMENT

Value Chain Development is a progressive 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 equality and other development goals.

Udyogini continued to work in the identified value chains of lac, vegetables, spices, cashew, goatry, poultry and promoted VLSC for integration of retail and aggregation services. Udyogini is testing the livelihood basket approach to strengthen and expand the economy of scope for the rural-tribal poor.

LAC

Parameter/Year	2014-15	2015-16
States	3	3
Blocks	19	26
Villages	630	1005
Producers	23,271	24,032
WEGs	524	524
No. of VLSCs	85	85
BDSPs	151	197

BRIEF OVERVIEW OF LAC AND ITS PRODUCTS (IINRG-2014)

Lac is a natural resin secreted by an insect *K. lacca* (Kerr) which thrives on the tender twigs of specific host trees viz., palas (*Butea monosperma*), ber (*Ziziphus mauritiana*), kusum (*Schleichera oleosa*), *Flemingia semialata* and *Ficus* spp. etc. Raw lac is the source of three valuable, natural and renewable products i.e. resin, dye and wax which has variety of uses in electrical goods, adhesives, leather, wood finishing, printing, polish and varnish, ink, cosmetic industries, jewellery, handicraft and a number of other industries. This diverse uses of lac and its products provide an alternate and sustainable source of income to the rural - tribal community.

Lac is mainly produced in India, Thailand, Indonesia, parts of China, Myanmar, Philippines, Vietnam, Cambodia etc. and India is the largest producer of lac in the world. The estimated national production of sticklac during 2012-13 was approximately 21000 tons (IINRG). Jharkhand (58%) state ranks 1st followed by Chhattisgarh (16%), Madhya Pradesh (12%), Maharashtra (6%) and Odisha (3%). These five states contribute around 95 per cent of the national lac production. A total 155 lac processing units and 8 primary and 6 secondary markets (with arrival of more than 500 tons) were functional during the year 2013-14. The total export of lac and its value added products during the year 2013-14 was 8153.10 tons which was valued Rs 568.53 crores. The average annual export quantity of lac was 8,249.85 tons valued Rs 17419.91 lakh during the period 1998-99 to 2012-13.



Udyogini's intervention (in Jharkhand, Madhya Pradesh and Chattisgarh) has increased the production of lac by around 40% to 60% from 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 the 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. In total 4137 producers were brought under scientific cultivation of Lac by deploying CRPs and PRPs in three districts of Jharkhand. It involves 25 days engagement in six months wherein team of one PRP and 3 CRPs deployed to cover 100 producers of four villages.

Udyogini continued partnership with MISREOR, PACS, Ford Foundation and Tata Trusts to strengthen the interventions being done for lac promotion and partnered with four NGOs for field implementation in Jharkhand, Madhya Pradesh and Chhattisgarh.

Udyogini completed pro poor gender sensitive Value chain studies for Lac in the states of Jharkhand, Chhattisgarh, and Madhya Pradesh for the World Bank BEES Network. The idea was to assess the potential of "economy of scope" i.e. the role of multiple income sources in diversifying the risk in livelihood of the poor and women. The study team covered around 2000 producers and studied various aspects of value chain at village level, cluster level and block level and interacted with various enablers supporting these value chains. The value chain reports and a Value Chain Manual were submitted to BEES, World Bank in stipulated time period.

LAC: CASE STUDY OF LALITA DEVI

“We need to reshape our own perception of how we view ourselves. We have to step up as women and take the lead.”

Lalita Devi is a 30 year old woman of Nagarsiskari, Sisai block, Gumla district in Jharkhand. She got married in the year 1996 and has three children studying in Ranchi. The family depends on marginal agricultural activities for their livelihood. With a low annual income, the family struggled to meet their basic requirements. It was in 2014 that Lalita Devi came to know about Udyogini through the SHG members of Preeti Mahila Mandal, which she was a part of. When she heard about UDYOGINI's intervention on business development services she was interested in becoming a part of the organization, her first interaction being attending training for scientific cultivation of Lac. The training helped her increase her profits through scientific cultivation of Lac. Later in 2015, she received training on entrepreneurship development, where she learnt



about the benefits of market feasibility study, break even point and investment, social enterprise etc. It helped her in organizing the priorities and to establish and run her grocery store. Keeping business records was one of the unique characteristics which enabled her in understanding her profits and in strategizing her investments. After the full fledged training on enterprise development and management, she has expanded her operations in retail by providing array of products to the community as per their demands. She generates an annual profit of Rs. 10,000 - Rs. 15,000 from selling grocery products and also social products such as sanitary napkins addressing hygiene conditions of the community. Being a Lac cultivator herself she aggregates Lac at her centre. With the savings that she makes with retail selling and lac production, Lalita Devi purchased a second hand auto which is used for transportation for procurement of grocery from market and aggregation of local products from village and sale to market. She aspires on constructing a new home as well as meeting quality education of her children.

AGRI-BUSINESS SERVICES

Parameter/Year	2014-15	2015-16
States	3	3
Blocks	2	8
Villages	46	105
Producers	1436	2136
WEGs	10	10
Cooperatives	1	1
BDSPs	45	45

Agriculture value chain has immense potential for both income enhancement and ensuring food security. In this regard, Udyogini promoted Tomato cultivation in Rajasthan and Madhya Pradesh and continue to provide trainings to Women Enterprise Groups (WEGs) on uses of technologies like sprinkler irrigation, improved practices of seed treatment, nursery raising, mulching, primary level value addition (sorting, grading, packing). These trainings along with interventions like distribution of critical inputs, improved nursery raising practices, Integrated Nutrient Plant Management (INPM) and Integrated Pest management (IPM), improved varieties of seeds resulted in multifold increase in production of tomato. Based on the interventions, 1436 women producers are earning income more than Rs. 30,000 per annum per acre from Tomato.

In Madhya Pradesh, 200 producers continued vegetable cultivation and the intervention with improved package of practices fetched them 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 continued to use Whatsapp to link the producers and consumers and provide door to door delivery of tomato to the consumers. They also aggregated and marketed Pulses and Green peas.

Focusing upon ensuring food security Jharkhand Team promoted vegetable cultivation in Ranchi district with 500 farmers. VLSCs have acted as hubs to disseminate best agricultural practices as well as agricultural inputs such as seeds. 250 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.

CASHEW VALUE CHAIN STUDY

Udyogini completed pro poor gender sensitive Value chain studies for Cashew in the states of Jharkhand and Odisha for the World Bank BEES Network. The idea was to assess the potential of “economy of scope” i.e. the role of multiple income sources in diversifying the risk in livelihood of the poor and women. The study team covered 1000 producer and studied various aspects of value chain at village level, cluster level and block level and interacted with various enablers supporting these value chains. The value chain reports and a Value Chain Manual were submitted to BEES, World Bank in stipulated time period.

BACKYARD POULTRY

Around 600 women are continuously engaged in backyard poultry value chain with skill enhancement training and technical support by Udyogini in Madhya Pradesh. It turned out as one of the efficient sources of income generation. 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.

Udyogini prepared and shared strategic and marketing action plan to South Asia Pro-Poor Livestock Policy Programme (SAPPLPP) initiated Backyard Poultry (BYP) pilot initiative in March 2014 in ten project villages in Rama Block of Jhabua district of Madhya Pradesh, in partnership with SAMPARK.

GOATRY

Udyogini completed pro poor gender sensitive Value chain studies for Goatry in the states of Jharkhand, Chattisgarh, Madhya Pradesh, Rajasthan and Odisha for the World Bank BEES Network. The study team covered 1000 producers from Jharkhand, Chattisgarh, Madhya Pradesh, Rajasthan and Odisha and studied various aspects of value chain at village, cluster and block level and interacted with various enablers supporting these value chains. The value chain report was submitted to BEES, World Bank in stipulated time period.

SKILL AND ENTERPRISE TRAINING FOR MICRO-ENTERPRISE PROMOTION

As per the experience of Udyogini, it is observed that to support sustainable livelihoods in rural areas, there is a need to promote non-farm based enterprises and entrepreneurship opportunities among small landholders.

The Skill and Enterprise Training (SET) helps to build knowledge, attitude, aptitude and skills of the participants around business idea generation, feasibility, planning, business costing, pricing and assessing of break even point and market negotiation (engaging with market players).

The Women Enterprise Groups (WEG), Producer institutions provide a platform for counseling through field based trainings, also called as Grassroot Management Trainings (GMT). The training need analysis (TNA) is done to analyse the knowledge, attitude, aptitude and skill needs of the producers, BDSPs, entrepreneurs and producer institutions. Findings of TNA are used for designing and implementing appropriate GMT modules.

Udyogini has developed the training modules covering

both skill development and entrepreneurship and partnered with Intel for digitising the entrepreneurship training curriculum which is now called Intel-Udyogini School of Entrepreneurship (I-USE).





During the year Skill Enhancement Training was organised for 300 poor women with support of Rajasthan Skill and Livelihoods Development Corporation (RSLDC) in Udaipur, Rajasthan. These women were trained on sewing activities and now they are skilled to set up their own micro enterprises.



In Uttarakhand, Udyogini helped youth to set up micro enterprises with funding support from Plan India and facilitation by SBMA in Gairsain Block of Chamoli District and Bhatwari Block of Uttarkashi District.

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. Major trades were Tailoring, Hand Knitting, Poultry and Dairy Development, Beauty Parlour among others. 302 youth have set up their enterprise and now earning Rs. 2000 - 4000 income from the micro enterprise.



Germany Embassy, New Delhi office supported Udyogini with a small grant to reach out to 296 entrepreneurs in Uttarkashi, Chamoli and Rudraprayag District of Uttarakhand. These entrepreneurs were provided entrepreneurship training to operate and manage hand knitting machines and market their woollen products.



Udyogini's partnership with ACC in Madhya Pradesh continued to ensure economic security through 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 200 new members and increased its reach to 2796 members who are being trained and skilled in a multitude of avenues ranging from artificial jewellery, tailoring, sanitary napkin, poultry and incense stick making. The accounts of all the women members have been opened in the banks and 50 SHGs availed cash credit limit of Rs. 20 lakhs.

ENTERPRISE FOR DISASTER REHABILITATION

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 and 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. This Project was awarded Best CSR Project of the year which was given to INTEL at the CSR Summit held in Bangalore in October 2015. (http://www.ngobox.org/full-news_NGOBOX%E2%80%99s-2nd-CSR-Impact-Awards-Winners-Felicitated-_5939).

ENTERPRISE CASE STUDY: DEVESHWARI DEVI



Deveshwari Devi, W/o Shri Prem Singh lives in Baron Village of Ghat block, Chamoli District, Uttarakhand.

She has studied till 5th standard and has one son. In June 2013, she lost her agriculture land (that fetched an income of Rs 1500 to 2000 per month) due to natural disaster and her husband lost his job. In August 2013 Udyogini initiated livelihood restoration program for disaster affected families. During cluster mapping exercise she had shown keen interest in knitting enterprise. Udyogini had established a training centre for the affected community at Ghat, under Intel supported program, where she enthusiastically attended the training (for 10 days) with an aim to establish her own knitting enterprise for survival. She was provided one hand knitting machine at 50% cost. She is now proficient in knitting sweater, socks and caps. On an average she knits about 30 to 40 woollen items per month. This enterprise provides her a profit of Rs. 6000/- per month*. She has now repaid the 50% cost of the machine from her income. She is also providing training to other women of the village. Her total monthly income, currently, Rs. 9000 (both from sale of knitwear and training). She is becoming a role model for the villagers, especially women, for her hard work and dedication. She has enrolled her child in private school now. According to Deveshwari Devi "This enterprise needs some investment in order to upscale and upgrade the production. I would like to buy a new hand flat machine so that I could save more money and also able to start other business for my husband.

*The production cost of one sweater is about Rs. 230 to 250 per piece and it is sold in the market on an average at 350 to 400 per piece. Cost of production per month is (40*250) = Rs. 10000/- and revenue generated from different knitting items is (40*400) = Rs. 16000.

BUSINESS COUNSELLING

Udyogini provides business counselling services to its internal and external stakeholders to identify, promote, upscale and monitor the enterprises.

Business counselling in the project area is provided as part of the project interventions at critical enterprise stage. The analysis of barriers, gaps and opportunities at various stages helps in diagnosing and achieving the break even point and to grow, scale up and diversify the enterprises. The Women Enterprise Groups (WEG), producer institutions provide a platform for business counseling through field based trainings, also called as Grassroot Management Trainings (GMT).

Business counselling is also provided by Udyogini to agencies who wish to receive its services for business idea generation, understanding the demand for enterprise feasibility of value chains and micro enterprises, analysis of business plans of enterprises, market analysis for specific commodities. e.g. in NTFP, agriculture products, livestock poultry, sanitary napkins etc.

Udyogini provided business counselling to agencies like World Vision of India, community institutions

established by Himmothan and others. Udyogini provided business counselling for preparation of business plan to 40 staffs of 4 Area Development Programme of World Vision India in Madhya Pradesh.



MARKET LINKAGE



Udyogini provides market linkage support for understanding the 4Ps (product, place, price, promotion) of the market to both internal and external stakeholders.

At grassroot level the market linkage is managed efficiently through collectivization of products through Women Enterprise Groups, Village Level Service Centers (VLSCs) and producer institutions. The support also identifies the sourcing of critical inputs thereby bypassing of unnecessary players in the Value Chain.

For external stakeholders the staff and community members have been supported to undertake context specific analysis of the market linkages and identify the interventions.

Udyogini facilitated Himmothan to devise and implement a pilot during 28th October to 23rd November 2015. About 60+ farmers of three

villages sold 11.6 tonne of crops (pea, cabbage, cauliflower, radish, cauliflower, bean, coriander, pumpkin) worth Rs 9.7 Lakh. Peas accounted for more than 85% of the total volume. Crops were sold to only one trader at Dehradun Mandi. Him-Vikas Cooperative earned Rs 0.19 Lakh i.e. 2% of the total sale value of crops. The analysis of price scenario of cabbage and pea highlights the importance of creating tracking mechanisms for vegetable prices at various mandis to take appropriate business decision for selling the vegetables.

South Asia Pro-Poor Livestock Policy Programme (SAPPLPP) initiated Backyard Poultry (BYP) pilot initiative in March 2014 in ten project villages in Rama Block of Jhabua district of Madhya Pradesh, in partnership with SAMPARK. Udyogini prepared and shared strategic and marketing action plan for scaling up of backyard poultry with SAPPLPP and Sampark.

VILLAGE LEVEL SERVICE CENTER (VLSC)

Parameter/Year	2014-15	2015-16
No of VLSCs	176	176
Jharkhand	85	85
Madhya Pradesh	85	85
Uttarakhand	6	6

In remote areas where there is no existing shop and village women have to travel at least 5 – 15 kms to buy or sell their products. The VLSC aggregates local produce and sells it to the block or district level markets in bulk, increasing the bargaining power of tribal women over the price of the produce. Udyogini helps linking the VLSC with wholesale distributors of consumer goods, bringing market products to the villages at a fair price and in quantities matching their cash availability. In this respect, the VLSC works as a unique market platform, linking many tribal families and communities to the market both as producers (of

NTFPs) as well as consumers (of household products). VLSCs were introduced to fill the gaps in aggregation, value addition and marketing of local products and supply of essential retail commodities. Few VLSCs also provide information about government schemes. They also promote social products like agri-business inputs/ information, Luna candles, aqua tablets (water purification tablets), solar equipment, low cost sanitary napkins and mobile recharge vouchers.

Udyogini's engagement with tribal women community using this two way supply chain model is known as Village Level Service Centres (VLSCs), the idea was to cater the daily domestic need of the villagers (for which they have to travel a long distance) at their door steps and also provide a market for all that produced/collected in the village. Udyogini continue to support 176 such VLSCs in Jharkhand, Madhya Pradesh and Uttarakhand.



VLSC: CASE STUDY OF BABITA DEVI

Babita Devi, a VLSC entrepreneur residing in the village of Nawa Toli, Block Kamdara, in Gumla district, Jharkhand is an energetic woman with the zeal and a hope to address the needs of the community. Babita has three adolescents in the house, two of them studying in the government school, while the eldest daughter is pursuing her Nursing Degree from Hyderabad. She introduced VLSC in her village in June 2013 and it's been two years since her VLSC is serving the community. She aggregates Rice, Pulses, other grains from the community members and sells it in the block market. She has built her place in the community because they recognize her valuable

contribution. She has reduced their drudgery by buying their produce at doorstep which has helped them save money that was earlier spent in transportation and the amount that the poor producer had to give to the middleman for selling the product is also saved with the introduction of her VLSC. With the huge amount of aggregation, she earns up to Rs. 1 lakh per year which suffices the family food requirements as well as for the education of the children. Speaking about the change that she sees in her life, she says earlier she was not confident and people called her uneducated but now slowly over time, people treat her as one of knowledgeable person of the village.

FINANCIAL LINKAGE

Financial linkages for enterprises through a range of opportunities is explored by Udyogini and implemented as per the needs of the enterprises.

Formal financial linkages through CCL and KCC, Micro-insurance and subsidies for critical inputs available from government schemes and other programs are provided to entrepreneurs and producers.

Udyogini linked 100 entrepreneurs in Shahdol, Mandla and Katni District of Madhya Pradesh with Rang De, a social investor firm. Entrepreneurs have been evaluated and qualified by Rang De independently, though the funds are routed through and guaranteed by Udyogini. Internal assessment and field visit was conducted and it was found that these micro loans were very useful for entrepreneurs for micro enterprise set up and promotion.

Financial linkages in Uttarakhand, 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.



FINANCIAL LINKAGE CASE STUDY: BEBIBAI DAHIYA

This is a story of Bebibai Dahiya who resides in Kharkhari village, Vijayraghvargarh block of Katni District, Madhya Pradesh with her husband Shri Ramsarovar Dahiya and her four daughters. At the time of their marriage they were living in a joint family but after two years, they separated from joint family. After getting separated it became difficult for them to manage their livelihood as her husband did not have any regular work. Her husband started doing labour work in the village and was able to earn around

Rs. 4000/- per month. It was not easy to manage all the expenditure from this limited income. Bebibai opted to work as labour but her husband did not agree to her. She participated in the five days USE training program organized in the village in December 2014 on enterprise development. In November 2015, a total Rs. 10,000 was sanctioned from Rang De to her. She also opened a small grocery shop. Today she is able to earn Rs. 4000/- per month from her grocery shop and from that income she is paying installment of Rs. 917/- to Rang De regularly. She wishes to take more loans to expand her micro-enterprise.

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.



FINANCIAL LITERACY

Financial literacy program was organised by Udyogini in collaboration with the NABARD. During the reporting period a total of 80 functional literacy yatra were organised in 70 villages and 10 schools in Shadol and Katni district of M.P. 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 under Prime Minister Jan DhanYojna. The program also created awareness among rural masses and enrolled them in schemes like Prime Minister Suraksha Bima Yojna, Prime Minister Jivan Jyoti Yojna, Atal Pension Yojna, Sukanya Samridhi Yojna, Mudra Loan Yojna and Prime Minister Crop Insurance Scheme among others.





Women literacy centres aimed not only to literate women but also to make strong cadre of human resources and capacitate these women for their day to day operations and empower women through their skill building. The project intended to scale literacy initiatives and create new service providers, entrepreneurs and basically literate women who can take advantage of the employment opportunities created in the areas.

WOMEN LITERACY CENTRES

Generally women devote a greater portion of their time and resources to sustain household consumption, despite having fewer opportunities to generate income relative to men. This responsibility puts household members at greater risk if women's income sources are disrupted. The gender aspect of energy as a means of empowering women remains untouched till today. It is often a problem in getting information on women and energy when addressing the issue of women's income generating role. In rural

areas women contribute to the family income by involving themselves in various types of income generating activities (IGAs) such as poultry and livestock rearing. Lack of literacy hinders their mobility to market and breed exploitation during transactions. To address this situation Udyogini entered into the field of functional literacy and Women Literacy Centre were opened under its banner in 2013, with the support of Sri Dorabji Tata Trust (SDTT). During the reporting period 50 literacy centres for 1300 women were supported in Bundu and Khunti cluster in Jharkhand.





CRECHES (PALNA GHAR)

Udyogini with support from ICCW is ensuring social security of children in the age group of 0-6 years by establishing crèches in Jharkhand. Creches were initiated for providing supervised childcare facilities to the women producers engaged in various productive activities. The Creches are meant to provide a safe environment for growing children, to ensure their healthy growth, sanitation, nutrition, play materials, and a supervisor who can provide a stimulating environment to the children in the absence of their parents. It meets the need of rural

producer woman to take care of their children during their absence. Udyogini contributes 10% of the operating costs while the remaining 90% is contributed by ICCW.

Today Udyogini continue to run 220 creches in Jharkhand and benefits 5302 children. 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.

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. Conducted training cum exposure visit of 9 participants from Aga Khan Foundation, Afghanistan focusing on enterprise development in mountain areas.
2. A proposal, submitted by Udyogini for funding under 35AC, got approval of Ministry of Finance, Government of India.
3. Udyogini completed pro poor gender sensitive Value chain studies of Lac, Cashew and Goatry in the states of Jharkhand, Chattisgarh, Madhya Pradesh, Rajasthan and Odisha for the World Bank BEES Network.
4. Invited by KL University, Vijaywada to provide support in entrepreneurship development for staff. A concept note was developed and submitted.
5. Visited the Corporate Offices of Reliance Foundation, ACC, Tata Trusts at Mumbai for networking
6. Profile, submitted to Ministry of Corporate Affairs, IICA-Hub, was approved and published in IICA web portal.
7. A publication titled "Gaining From Collective Effort" was published in December 2015 issue of LEISA India Magazine.

Website and Social Media: Website of Udyogini was redesigned and launched for better information dissemination and public participation. Social Media pages like Facebook, Twitter, Google Plus and Linked in was created and post on activities and events posted regularly.

Gaining from collective efforts

Pradeep Kumar Panda

Women in Udaipur have switched over to organic ways of cultivating tomato, thereby increasing their yields and income. Gaining strength as a collective, these women are now able to handle the whole chain of activities starting from production to marketing.



Learning on the field

Women play a pivotal role in agriculture all over the world. Data reveals that there are 500 million small scale farm families around the world, and 70% of the agricultural work on these farms is done by women. It is recognized that farm productivity goes up by 30% if women have the same access as men to productive resources (FAO). While men focus more on economic gains, women's concerns are primarily about access to food and nutrition based on diversity.

Udyogini, aptly meaning 'woman in enterprise' has been working in the field of women entrepreneurship, since 1992. Udyogini initiatives have impacted lives of 25,000 farm families as producers in differentiated value chains (sal leaves, lac, silk, honey, bamboo, mahua, tulsi, tomato, mustard, pulses, embroidery, incense sticks, dairy, spices, goat rearing, imitation jewellery and poultry) showing potential for scale in difficult market conditions. Currently, Udyogini is working in four low income states viz. Jharkhand, Madhya Pradesh, Rajasthan, Uttarakhand.

Trust with tomato cultivation

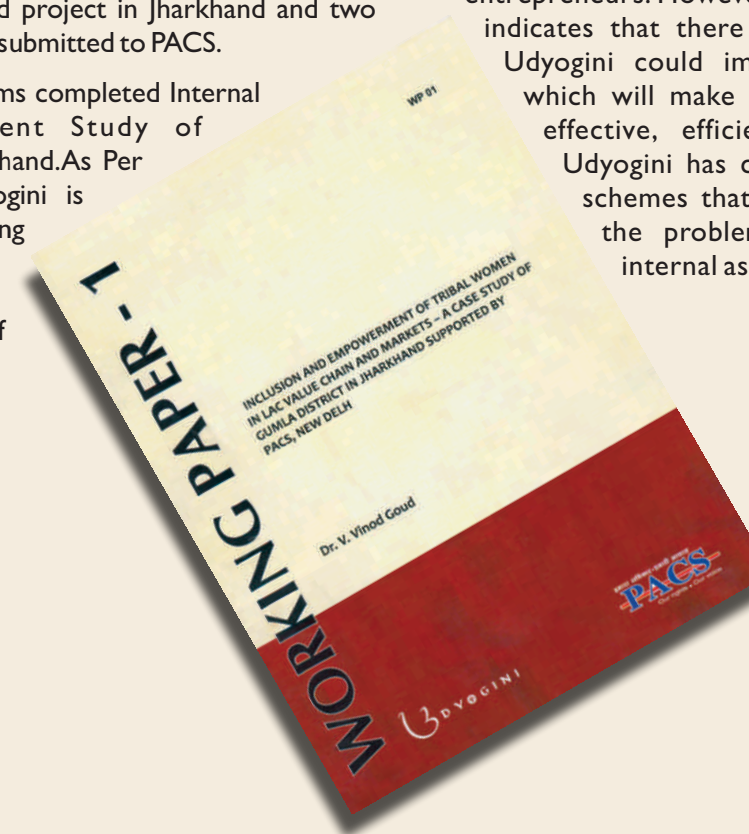
involving women farmers began in the year 2009, in the villages Salumber and Sarada blocks - collectively known as the tomato cluster of Udaipur. This initiative under Rural Business Hub project was funded by the Ministry of Panchayati Raj, Government of India.

Initially, women were organized into groups. To improve their tomato cultivation, they were trained on better planting, storage techniques and use of bio fertilisers and neem based plant protection measures. Farmers were educated on line planting with 2.5 ft-3 ft distance between two rows and at least 1.5 ft distance between each plant. They were also trained on using crates instead of gunny bags which were given free of cost to the farmers.

MONITORING AND EVALUATION

1. An external Impact Assessment Study was done for the Intel Foundation funded project in Uttarakhand.
2. An external Impact Assessment Study was done for the PACS funded project in Jharkhand and two working paper were submitted to PACS.
3. Ms. Sophia Williams completed Internal Impact Assessment Study of Operations in Jharkhand. As Per Study finding, Udyogini is dedicated to ensuring the quality of its programs and its impact on the lives of

women and children. The study results indicate that Udyogini is doing amazing work to increase women's income and support their growth as entrepreneurs. However, the survey data also indicates that there are some areas that Udyogini could improve in the future, which will make the value chain more effective, efficient, and sustainable. Udyogini has currently implemented schemes that will address many of the problems discussed in this internal assessment.



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. Ms. Swati Kumari Parasrampururia and Ms. Ritika Sah participated in YWSEDP program organized by British Council in May 2015.
2. Mr. Param Sahu and Katni Team participated in Two days training on gender sensitivity and formation of Shauryadal organized through Women and Child Development Department, Government of Madhya Pradesh in Katni during May 2015.
3. Mr. Arvind Malik participated in a three week programme in June 2015 organized by the Ford Motor International Fellowship at New York in which 25 participants from 9 countries participated.
4. 33 staffs from Jharkhand participated in Training of Enterprise Support Team in June 2015.
5. The Organisational Development Retreat was organized at Udaipur, Rajasthan in July 2016 in which 48 staffs participated.
6. Mr. Pradeep Kumar Panda participated in workshop on 'Building Evaluation Capacity: Engendering Evaluations' organized by ISST & NITI Aayog during 15th -16th September 2015 at New Delhi.

7. Mr. Satye Singh Rawat, Ms. Saraswati Agrwal and Mr. Chandrajit attended a Training program on Gender in New Delhi organized by Plan India (Phase I and Phase II).
8. Mr. Satya Singh Rawat attended a program on Human and Institutional Development by HID Forum organised by Sir Ratan Tata Trust Leadership for Change: Building in-house capabilities of civil society organizations at Mumbai (1st phase)
9. Mr. Satya Singh Rawat attended a program on Human and Institutional Development by HID Forum organised by Sir Ratan Tata Trust Leadership for Change: Building in-house capabilities of civil society organizations at New Delhi (2nd phase)
10. Ms. Swati Kumari Parasrampururia and Ms. Ritika Sah participated in Active Citizen program organized by British Council in September 2015.
11. Mr. Arvind Malik and Ms. Swati Kumari Parasrampururia attended Gender Based Violence meeting with BEES Network partners at Kathmandu, Nepal during 20th – 25th September 2015.
12. Mr. Anusuya Dutta attended Three days training on Financial Literacy Program organized by NABARD in Bhopal in during September 2015.
13. Ms. Swati Kumari Parasrampururia participated in YWSEDP program organized by British Council in London during September 2015.
14. Mr. Pawan Kumar attended a program for NGOs organised by the Canadian Consultate in Mumbai during December 2015
15. Ms. Neha Rose Toppo attended Training on gender and sexuality and reproductive health organized by CREA on 16th December 2015.
16. Mr. Aniket Jaiswal and Ms. Manna Swati Beck participated in Training on value chain and value chain study organized by JSLPS during 16th -17th December 2015.
17. Ms. Neha Rose Toppo and Ms. Priyanka attended 8th National Conference on Social Entrepreneurship organized by XLRI, Jamshedpur during 29th - 31st January 2016.
18. Mr. Santosh Kumar Bhardwaj and Ms. Swati Kumari Parasrampururia attended Workshop on Global action against poverty for showcasing VLSC during 19th – 20th February 2016.
19. Ms. Swati Kumari Parasrampururia and Mr. Pradeep Kumar Panda participated in National Consultative Workshop on Tribal Entrepreneurship organized by NSTFDC, New Delhi during 19th-20th March 2016.



STAFFING

The strength of Udyogini staff as on 31.03.2016 comprised of 35 professionals and 110 field staffs.

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 committee is being chaired by Dr. Pratima Mitra.

During the year the committee held one meeting in September 2015.

BOARD MEETINGS

The Chairperson Ms. Kanchan Mathur resigned after completion of her two terms in office and Ms. Rita Sengupta was unanimously elected as new Chairperson. Three new board members viz. Ms. Varsha Mehta, Mr. Ujjal Ganguly and Dr. Preetam Khandelwal joined Udyogini board. As per statutory requirements, two meetings of the Management Committee were held during the year in August 2015 and March 2016. The key decisions taken during the meetings were the approval of strategic plan for the period 2015-18, annual budget 2015-16 and audited statement of accounts of Udyogini for the period 2015-16.

STRATEGIC PARTNERS

(PAST AND PRESENT)



VISITORS



1. Dr. Anand from PACS visited Jharkhand during April 2015 to assess the progress of project.
2. GIZ Team visited Madhya Pradesh during May 2015 to identify two feasible products for UPNRM.
3. Reliance Foundation Team visited Madhya Pradesh during June 2015 for Identification of successful business model related with vegetable cultivation and poultry.
4. Mr. Pratush Panda and Mr. Vijay Singh from ACC - CSR visited Madhya Pradesh during June 2015 to monitor and review overall status of SHGs.
5. Mr. Azhad Ali from ICCO visited Jharkhand during August 2015 to assess the progress of project and AkvoFlow training.
6. Mr. Pramod Arshid from Rang De visited Madhya Pradesh during August 2015 to assess the progress of project.

7. NABARD team visited Madhya Pradesh during September 2015 to participate in Project Monitoring and Implementation Committee meeting and Field Review.
8. Mr. Pradipta Talshwaran from Sir Dorabjee Tata Trust visited Jharkhand during September 2015 to assess the progress of project.
9. Ms. Kerolin, Mr. Harshvardhan and Ms. Anamika from Plan international visited Uttarakhand during November 2015 for Saksham-VTEP Project review and monitoring in Uttarkashi.
10. Ms. Kathrina from German Embassy visited Uttarakhand during December 2015 for Project review and monitoring in Uttarkashi.
11. Mr. Vikram Sharma, Mr. Amarjit Bhowmic and Mr. Abhigyan Singh from ACC-CSR visited Katni, Madhya Pradesh during December 2015 to

- assess the scope of bio-mass supply to ACC through cooperative in the ACC-CSR project area.
12. Ms. Shamleen from Ernst & Young visited Jharkhand during December 2015 for impact assessment of PACS project.
13. Sattva and Decathlon team visited Jharkhand during February 2016 to conduct assessment study for sports oriented community development.
14. Sampark Team along with poultry women producers and Pashusakhi visited Madhya Pradesh during February 2016 to understand the model of UJAS through which poultry production is provided with the market linkage. The team also shared their experience of vaccination and deworming of poultry with producers and VLSCs.



UDYOGINI IN NEWS



UDYOGINI'S GOVERNING BOARD

(AS ON 31ST MARCH 2016)

Ms. Rita Sengupta (Chair): Rita 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 specialization in Human Process Training, Gender Development & Curriculum Design. She was a key designer of the celebrated Udyogini curriculum and deliver methodology for its Training of Enterprise Support Teams and Grassroots.

Mr. Arvind Kumar Malik (Secretary Ex-officio and CEO): Arvind is CEO of Udyogini since February 2014. He 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 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. Kajri Misra (Member): Kajri has a Ph.D in City and Regional Planning from Cornell University, USA. 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 Ghose 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.

Dr. Preetam Khandelwal (Member): Dr. Preetam Khandelwal is currently Professor of Organizational Behavior at the Faculty of Management Studies, University of Delhi. She has done MA and Ph.D in Psychology. She has over 3 decades of experience in teaching, research, training, and consulting. The Indian Society of Training and Development also conferred her with the 'Best Woman Trainer' award in 1987. She was also awarded the Goldman Sachs full scholarship to participate in the Entrepreneurship Education Colloquium on Participant-Centered Learning (EECPCL) at Harvard Business School, Boston in 2008. She is an accredited Entrepreneurship Motivation Trainer from the National Institute of Entrepreneurship and Small Business Development (NIESBUD) and a professional member of the Indian society of applied behavioral Science (ISABS).

Varsha Mehta (Member): Varsha has a degree in Forestry Management from IIFM, Bhopal. She has over two decades of work experience with rural

communities and organisations working towards the objective of poverty alleviation through improved governance and strengthening rural livelihoods, with an emphasis on sustainable and participatory management of natural resources, particularly forests, land and water. Her major contributions have been in the areas of participatory planning, capacity building, formation and strengthening of community institutions, and M&E. Over this period, she has worked with government and non-government organizations, donor agencies, research institutions and consulting firms, international banks and multi-lateral & bilateral development agencies.

Ujjal Ganguly (Member): Ujjal is Executive Director of CHIRAG. He has done Bachelors and Masters in Economics and also holds a Post Graduate Diploma in Rural Management from Institute of Rural Management, Anand. His key work areas are Public Private Partnership, Policy advocacy and networking with bilateral and multilateral donors, public institutions, civil societies and Government departments, designing large scale livelihood programmes with market and institutional linkages, sustainable enterprise based livelihoods especially for the underprivileged & training and capacity building of people's institutions.


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.

BALANCE SHEET

UDYOGINI: NEW DELHI: CONSOLIDATED							
Registered Office : A-36, Gulmohar Park, 2nd Floor, New Delhi-110049							
BALANCE SHEET AS ON 31st MARCH 2016							
LIABILITIES	Ann.	AMOUNT (Rs.)		ASSETS	Ann.	AMOUNT (Rs.)	
CAPITAL FUND				FIXED ASSETS			
Equal to Fixed Assets-FC		5,436,147.64		FC		5,550,995.00	
Equal to Fixed Assets-Non FC		552,148.00	5,988,296.00	Non FC	ZA	5,762,324.00	11,313,319.00
GENERAL FUND				INVESTMENT			
Opening Balance		32,768,542.20		FDRs	V	16,816,443.72	
Add: Excess of Income over Expenditure		1,253,485.07		FDRs -ASMA	V	855,208.37	17,671,652.00
Add:- Bank Interest on Utilised Grant FC		-	34,022,027.00	CURRENT ASSETS			
CURRENT LIABILITIES, & PROVISIONS				CASH & BANK BALANCES			
Anita Sen Memorial Award (ASMA) Fund		727,772.19		Cash in Hand			
Sundry Creditors & Liabilities	T	6,542,578.60		FC		16,417.00	
Unutilised Grant FC	U	(1,411,910.87)		Non -FC		36,464.00	52,881.00
Unutilised Grant Non FC	U	(943,315.00)		Bank Balance			
Unutilised Grant 35AC	U	6,049,000.00			W		18,438,749.00
Bank Interest on Un-utilised Grant-Non FC		391,485.00	11,355,610.00	SECURITY DEPOSITS			
TOTAL			51,365,933.00	TOTAL			51,365,933.00

For SPMR & ASSOCIATES
CHARTERED ACCOUNTANTS


Santosh Kumar Prasad
(Partner)
M. No. 099429
Date :- 26.08.2016
Place :- New Delhi


For UDYOGINI

Authorised Signatories
CEO

FOR UDYOGINI

Authorised Signatories
Executive Member

UDYOGINI: NEW DELHI: CONSOLIDATED				
Registered Office : A-36, Gulmohar Park, 2nd Floor, New Delhi-110049				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2016				
EXPENDITURE	AMOUNT (Rs.)	INCOME	Ann.	AMOUNT (Rs.)
PROJECT EXPENDITURE		GRANT-IN-AID		
Misereor-Ranchi	4,491,013.00	ICCO Ranchi		4,586,150.00
Misereor-MP	6,413,459.00	Misereor-MP		6,413,459.00
Intel	27,224.00	Misereor-Ranchi		4,491,013.00
Ford Foundation (Lac01400132)	695,681.00	Aggarwal Foundation		-
HIVOS	218,874.00	Intel		27,224.00
ICCO-Ranchi	4,586,150.00	Ford Foundation (135-1437)		-
Fullerton	2,093,352.00	Ford Foundation (Lac 01400132)		695,681.00
German Embassy	732,445.00	HIVOS		218,874.00
Misereor Ranchi (New 1034)	112,360.00	Afghan Aid		-
General Expenses- FC	209,567.83	Development Alternative		-
PROJECT EXPENDITURE- NFC		Grant General		
Cluster Facilitation Team (CFT)	2,428,346.00	German Embassy		732,445.00
Creche Project	11,262,287.00	Fullerton		2,093,352.00
Intel-713- Chamoli	81,728.00	Misereor Ranchi (New 1034)		112,360.00
Mahindra & Mahindra Project	833,280.00	MKSP		1,385,586.00
MKSP	1,385,586.00	CFT		2,428,346.00
NABARD FLP's Program- Shahdol	285,681.00	Creche Project		11,262,287.00
NABARD FTTF	124,664.00	INTEL-713- Chamoli		81,728.00
Raj- Nabard	9,630.00	NABARD FLP's Program		285,681.00
NABARD- WSHG-Khumi (Ranchi)	780,012.00	ACC-Kami Phase-2		3,933,521.00
NABARD- WSHG (UK)	476,223.00	FAO- Backyard Poultry Program		66,429.00
NABARD- MEDP Program	24,407.00	RSLDC		191,395.00
SDTT	3,022,037.00	South Asia		5,916.00
Plan India- Phase II	798,856.00	World Bank Project- Phase 1		449,247.00
PROJECT-Plan International	1,427,754.50	World Bank Project- Phase 2		843,852.10
PROJECT-PACS	4,237,075.00	World Vision India		27,600.00
NABARD FLP's Program	4,237,075.00	General Expenses		3,512,800.96
ACC-Kami Phase-2	3,933,521.00			
FAO- Backyard Poultry Program	66,429.00			
RSLDC	191,395.00			
South Asia	5,916.00			
World Bank Project- Phase 1	449,247.00			
World Bank Project- Phase 2	843,852.10			
World Vision India	27,600.00			
General Expenses	3,512,800.96			
Excess of Income Over Expenditure				1,253,485.07
TOTAL (Rs.)	57,041,938.46	TOTAL (Rs.)		57,041,938.46

For SPMR & ASSOCIATES
CHARTERED ACCOUNTANTS

Santosh Kumar Prasad
(Partner)
M. No. 099429
Date :- 26.08.2016
Place :- New Delhi

For UDYOGINI

Authorised Signatories
CEO

FOR UDYOGINI

Authorised Signatories
Executive Member

LOOKING AHEAD 2016-17

There is a significant opportunity for Udyogini to be positioned as an expert in enterprise training and value chain /commodity development among the corporates and market players who are beginning to focus on rural-tribal 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 national opportunities in the value chain /commodity space and scale its knowledge, training and consulting practices beyond India in alignment with Vision and Mission of Udyogini.

Udyogini will continue to provide business advisory services (Skill and Enterprise Training, Micro Enterprise Promotion, Business Counseling, Market

and financial Linkage and Social Security). Udyogini will strengthen its value chains work on lac, vegetables, goatry and poultry in Jharkhand, Madhya Pradesh and Chhattisgarh. Udyogini aims to engage 10,000 lac farmers through CRP Drive in three districts of Jharkhand in five crop cycles (of six months each) till July 2017. Udyogini will work on Tamarind and Jack Fruit Value Chain in Jharkhand.

In Madhya Pradesh, Udyogini will strengthen its producer institutions. This will involve preparation, execution and review of Business Plan around the selected products (poultry, vegetables, pulses) and services (agri-business, credit, market linkages).

In Uttarakhand, Medicinal and Aromatic plants shall be explored and promoted to rejuvenate the cultivable wastelands to enhance the income of women. Business services will be continued and scaled up for promoting self-employment of youth and women.

UdyamVahini Business Services, a private limited company promoted by Udyogini will execute all the service contract based projects. The company will strive to enhance the efficiency and effectiveness of market linkages for the products and services promoted by Udyogini to enhance the income of rural-tribal women.



..... **CONTACT DETAILS**

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Udyogini


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Udyogini is registered under Societies Registration Act XXI of 1860 and recipient of 12A, 80G, FCRA and 35 AC

PHOTO CREDIT

Udyogini Staff

PUBLISHED BY

Udyogini, 2016

