

UDYOGINI

Annual Report 2017-18





Chandrakala Sahu,innoculating brood Lac on Palas trees, is one of Udyogini's women entrepreneurs in Kanker district in Chattisgarh.
Photographed by : Dinesh Kumar Kadker





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ABBREVIATIONS

• ACC	Associated Cement Companies
• BDSP	Business Development Service Provider
• BPO	Business Process Outsourcing
• BRLF	Bharat Rural Livelihood Foundation
• CAF	Charities Aid Foundation
• CBO	Community Based Organisation
• CPRL	Certificate Program in Rural Livelihoods
• CRP	Community Resource Person
• FMCG	Fast-Moving Consumer Goods
• FY	Fiscal Year
• HARC	Himalayan Action Research Centre
• HARD	Holistic Action Research and Development
• ICCO	Interchurch Organisation for Development Cooperation
• IINRG	Indian Institute of Natural Resins and Gums
• IT/ITES	Information Technology/Information Technology Enabled Services
• JSLPS	Jharkhand State Livelihood Promotion Society
• KVK	Krishi Vigyan Kendra
• MAP	Medicinal and Aromatic Plants
• MFI	Micro-Finance Institution
• MNREGA	Mahatma Gandhi National Rural Employment Act
• M.P	Madhya Pradesh
• NABARD	National Bank for Agriculture and Rural Development
• NRLM	National Rural Livelihood Mission
• NRTT	Navajbai Ratan Tata Trust
• NTFP	Non-Timber Forest Produce
• NGO	Non- Governmental Organisations
• POP	Package Of Practices
• PSCL	Package of Scientific Cultivation of Lac
• SHG	Self-Help Groups
• SIDBI	Small Industries Development Bank of India
• SIMAR	Society for Integrated Management of All Resources
• SRC	Self- Reliant Cooperative
• SSS	Sahabhagi Samaj Sewa Sanstha
• UJAS	Udyam Jagran Sanstha
• U.P	Uttar Pradesh
• VLRACs	Village Level Retail And Collection centres
• WEMTOP	Women Enterprise Management Outreach Program



A scenic mountain landscape with terraced fields and a line of women working in the foreground. The women are wearing colorful traditional clothing and are bent over, working in a field. The background shows rolling green hills and mountains under a blue sky with white clouds.

OUR VISION

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

OUR MISSION

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



ABOUT UDYOGINI

Udyogini means woman entrepreneur. Udyogini works with poor, mainly illiterate, rural-tribal women to improve their skills as producers and their knowledge of the markets they operate in, so as to ensure long-term returns.

Udyogini came into existence in 1992. It entered the micro enterprise domain through the 'Women's Enterprise Management Training Outreach Program' (WEM-TOP), which was initiated and funded by the World Bank Institute.

Udyogini aspires to create a future that is based on equal opportunities for men and women by working on skill building and rural entrepreneurship, building poor women as entrepreneurs and by addressing life cycle issues to bring out changes leading to equal space for women in all spheres of their lives. Udyogini works to empower poor women by building their capacity: to understand entrepreneurship, build micro enterprises and participate in existing value chains and markets with higher efficiency and as a result increase their income.



Our inclusion strategy- view women as drivers and leaders- focus on womens' capacity building in selected value chains and local market based micro-enterprises. Our capacity building model starts with incremental steps towards livelihood security for poverty alleviation followed by Wpromotion of micro enterprises and value chains.



Our thrust is to create innovative mechanisms for strengthening market linkages, entrepreneurship training and delivery of business services.



We address life cycle issues like mobility, access to credit and negotiate market dynamics- that affect womens' confidence and motivation to select, establish, operate, expand or diversify their enterprises thus ensuring long-term empowerment.



We replicate our successful enterprise model through our field teams, building producers' organisations as well as partnering with grassroots NGOs.

THE PHASES

In 2001, a Strategic Planning and Organisation Development exercise induced major changes in our strategy to implement field projects directly, to help producers and micro-entrepreneurs to establish their micro-enterprises.

Three projects were piloted in

- (i) **Pugal, Rajasthan** a new genre of craft was developed and local entrepreneurs were promoted to build capacity of highly socially excluded 2000+ women to serve a medium segment market.
- (ii) **Mandla, M.P** business services were designed and delivered to promote forest and farm based products to enhance income of 2000+ tribal women.
- (iii) **Saharanpur, U.P** around 1000+ women were organized and involved in incense sticks rolling and hand crafted "Chunari" making.

PHASE III (2002-2009)

Udyogini was set up in 1992 as a World Bank initiative to co-ordinate and facilitate enterprise management training for grass root women's groups under the WEMTOP. It aimed to strengthen the capacity of intermediary NGOs (in Bihar, Rajasthan and Odisha) to deliver management training to women micro entrepreneurs. Till date, Udyogini has trained more than 2,50,000 women from rural areas in India.

PHASE I (1992-1996)

PHASE IV (2010-Current)

Currently, Udyogini is working with about 50,000 producers and aims to increase its outreach to 1 lakh (100,000) producers by 2025 in 5 states- Chattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttarakhand. Udyogini has directly impacted value chains (such as lac, vegetables, herbs, poultry and goat rearing) that show potential for scale in difficult market conditions in remote districts that are affected by poverty, conflict, climate change and broken enterprise ecosystems. Udyogini also provides business services to NGOs, CBOs and Government projects to build their capacity in designing and delivery of business services.

PHASE II (1996-2001)

After the WEMTOP ended and Partner NGOs were phased out, Udyogini took the lead in conducting training and market linkage services. It organized marketing events in Delhi. It opened a retail outlet 'Jeevika' in Delhi and ran it for two years. It became a resource agency for Rashtriya Mahila Kosh (RMK), an apex organisation set up to provide bridge grants to women's Self Help Groups (SHGs).

AWARDS AND RECOGNITIONS

2006

India Innovation Fund supported by Aga Khan Foundation was awarded to Udyogini to strengthen and scale up handicraft enterprise in Bikaner, Rajasthan.

2009

Selected for Yale University's Global Social Entrepreneurship Program.

2010

European Union assisted project enabled Udyogini to design and execute value chain development projects to enhance the income of rural women in multiple states of India.

2012

Selected as part of Global Learning Alliance on Agriculture Value Chains and Financial Services.

Awarded 'World Of Difference 100 Award' by the International Alliance for economic empowerment of women, Washington DC, USA.

2014

Recognized by National Rural Livelihood Mission (NRLM), Ministry of Rural Department, Government of India to deliver extension services for scientific cultivation of Lac to 10,000 tribal producers in three districts of Jharkhand.

2016

BRLF selected Udyogini as resource agency for the Certificate Programme in Rural Livelihoods (CPRL) to train grassroots workers as Rural Livelihood Managers having specialization in rural enterprise.

2017

CNBC-TV18 in collaboration with Union Bank of India has awarded Udyogini in the category of "Advancing Financial Inclusion through Women Entrepreneurship" in the 5th Financial Inclusion Agenda Conclave in Delhi.

2018

The 3rd Women Astitva Samman 2018- A recognition to Promote Women Empowerment by PHD Chamber was awarded in February 2018 in Delhi.

OUR APPROACH

Udyogini's vision and perspective on micro enterprises for women has always been to empower women to understand and participate in critical enterprise processes. As the market gains prominence, the need for women to become knowledgeable, confident and lead enterprises just as they have led micro credit initiatives becomes critical.

Udyogini has developed the five stage framework for leading poor women to negotiate successfully through the maze of entrepreneurship.

Five stage operational framework of Udyogini

1
Enterprise motivation and management awareness for grass-root women

2
Creation of grassroot BDSPs and entrepreneurs

3
Enterprise promotion and incentive for producers and market players

4
Ownership and scale up through systems and institutions

5
Expansion and Outreach



Value Chain

Udyogini has two decades of experience as an advisory and practitioner institution to alleviate poverty and bring gender equality by making the market work for the poor women through value chain development.

Udyogini believes that the value chain approach is an efficient and effective way to address various bottlenecks and barriers in tapping the domestic and export markets, by identifying and addressing the leverage points along the chain (be it upstream or downstream) to yield the highest positive outcome for small producers, traders and processors.

Entrepreneurship and Skills for Self-Employment

The self-employment initiatives of Udyogini on one hand attempt to engage rural women and youth, at their home itself, in pre-identified local market based products and services (eg. knitting, sewing, beauty parlour, retail shops, vegetables production etc) to sustainably earn additional incomes. On the other hand, our partnership with Edubridge focus on skilling of youth to be placed in sectors such as Banking and Financial Services, Banking and IT/ITES, BPO and Retail.

Social Security Initiatives

Women led enterprises, in rural -tribal regions, are prone to failure due to natural disasters and market dynamics and hence demand insulation mechanisms to cope up with or mitigate the risks.

Better acces to social security services (especially health, hygiene, sanitation & education) is envisaged to ensure cushion against various risks and help to achieve gender equality, poverty eradication and inclusive economic growth.





OUR THEMES

Promoting Micro-Enterprises for Home Based Self Employability

Promoting Village Level Retail And Collection centres (VLRACs)

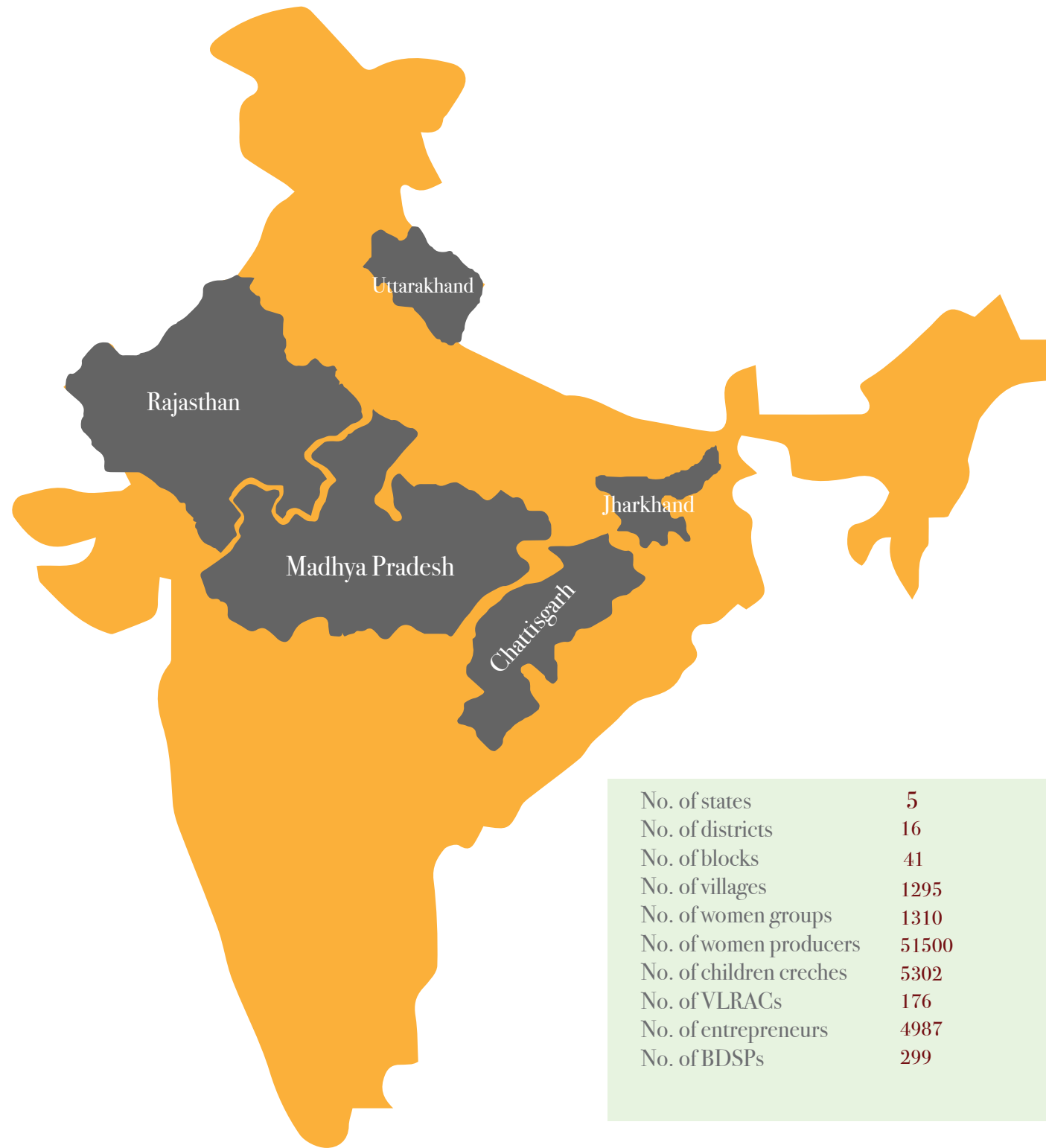
Delivery of Customised Agri-Business Services

Promoting Medicinal and Aromatic Plants Value Chain by Rejuvenating Cultivable Waste Land

Strengthening Non Timber Forest Produce (NTFP) Based Enterprise

Delivery of Customised Livestock Business Services

OUTREACH



No. of states	5
No. of districts	16
No. of blocks	41
No. of villages	1295
No. of women groups	1310
No. of women producers	51500
No. of children creches	5302
No. of VLRACs	176
No. of entrepreneurs	4987
No. of BDSPs	299



MICRO-ENTERPRISES

Women have been identified as key agents of sustainable development and women's equality is central to a more holistic approach towards development. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women entrepreneurs face many obstacles specifically in marketing their product and balancing work (including family responsibilities) that has to be overcome in order to give them access to the same opportunities as men.

Micro enterprises are an integral part of our planned strategy for securing balanced development of the economy of the poor women. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Self Help Group's micro credit mechanisms help in promoting the small scale enterprises among women and poor so that they achieve self-sufficiency and move out of poverty.

In partnership with NABARD, ACC & Rang DE, Udyogini has been instrumental in promotion of credit linkages and creating awareness on insurance schemes amongst several SHGs and women entrepreneurs in Katni, Shahdol & Mandla districts in Madhya Pradesh.

Benefits of Entrepreneurship for Rural-Tribal Women

- Economic empowerment
- Improved Self confidence
- Improved standard of living
- Increased mobility and social interaction
- Increased participation in gram sabha meeting
- Improvement in leadership qualities
- Enhanced decision making space in family
- Involvement in solving problems related to women and community family and community

Types of Micro-Enterprises

- Paper plates/leaflets
- Spice Making
- Poultry
- Stitching & Tailoring
- Incense stick Making
- Grocery Shop
- Coatery
- Imitation Jewellery
- Dairy
- Papad Making

No. of women who have expanded their enterprises

More than **40%** of women entrepreneurs have expanded their respective enterprises

Incremental Income

Increase in profit margin by **INR 2700** per woman per month

No. of Women entrepreneurs

138

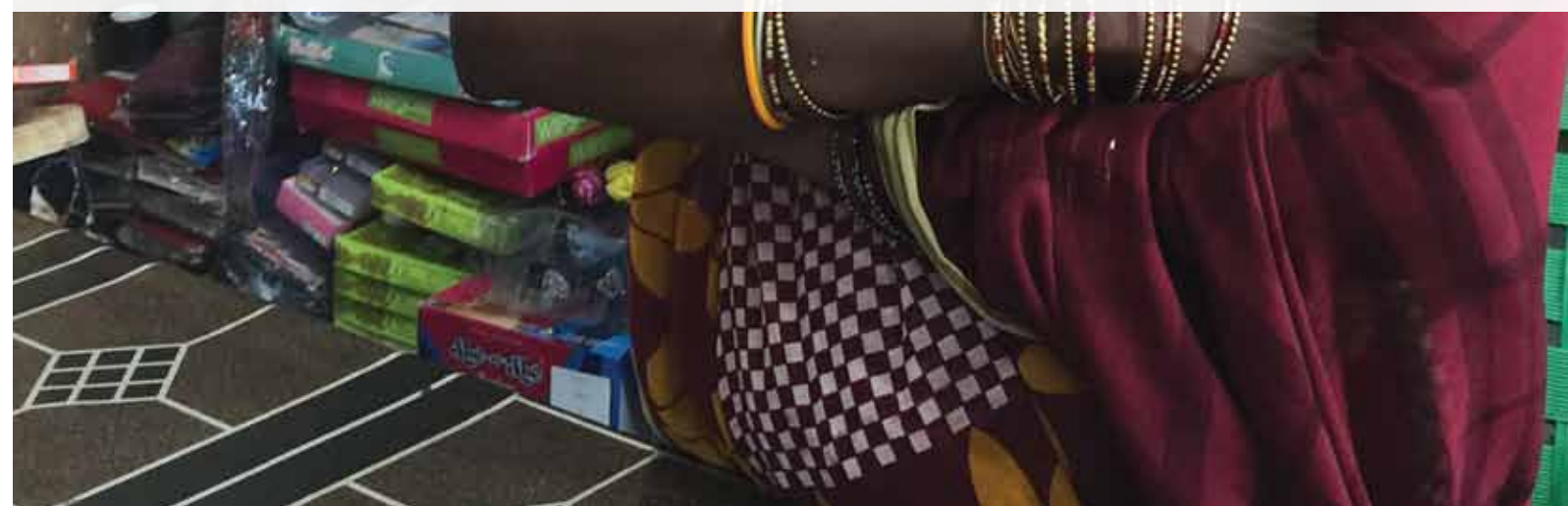


"Highlights"

Udyogini takes immense pride in sharing a few highlights from our project areas and creating an impact in the lives of several women.

More than **90%** of entrepreneurs are women

90 women have been linked to various social security schemes like Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Yojana etc.



RANG DE

Rang De is India's first online micro-lending platform, which enables individuals to lend money to low-income households throughout the country. The partnership with Rang- De expanded during the year to cover 299 women borrowers of Mandla district of Madhya Pradesh. The entrepreneurs chose and engaged in various enterprises such as grocery shops, spice businesses, sweet shops, chaat, poultry, vegetable production and selling clothes and cosmetics, cycle repairing and other things.

No. of Women entrepreneurs

299

Profit Earned Per Woman Entrepreneur Per month

INR 2000

Examples of Types of Micro-Enterprises

- Jewellery Shop
- Bamboo Basket Making Business
- Bangle Business
- Cloth Business
- Rental business (home construction)
- Foot Wear Business
- Forest Product Selling
- Grocery Shop
- Backyard Poultry
- Petty Shop
- Stitching & Tailoring
- Vegetable Farming
- Vegetable Vendor

- 140 women entrepreneurs have been linked to various financial, market linkages and social security schemes
- The loan provided to 299 borrowers in the period April 2017- March 2018 is : INR 29.9 Lakhs

The criteria for selecting a woman/borrower are:

- Annual Income of the borrower should not be more than INR 20,000
- Willingness of the borrower to get engaged in an enterprise
- Need of credit support from the borrowers' prospective
- Family's willingness/consent/support for the enterprise



Women entrepreneurs engaged in various micro-enterprises.

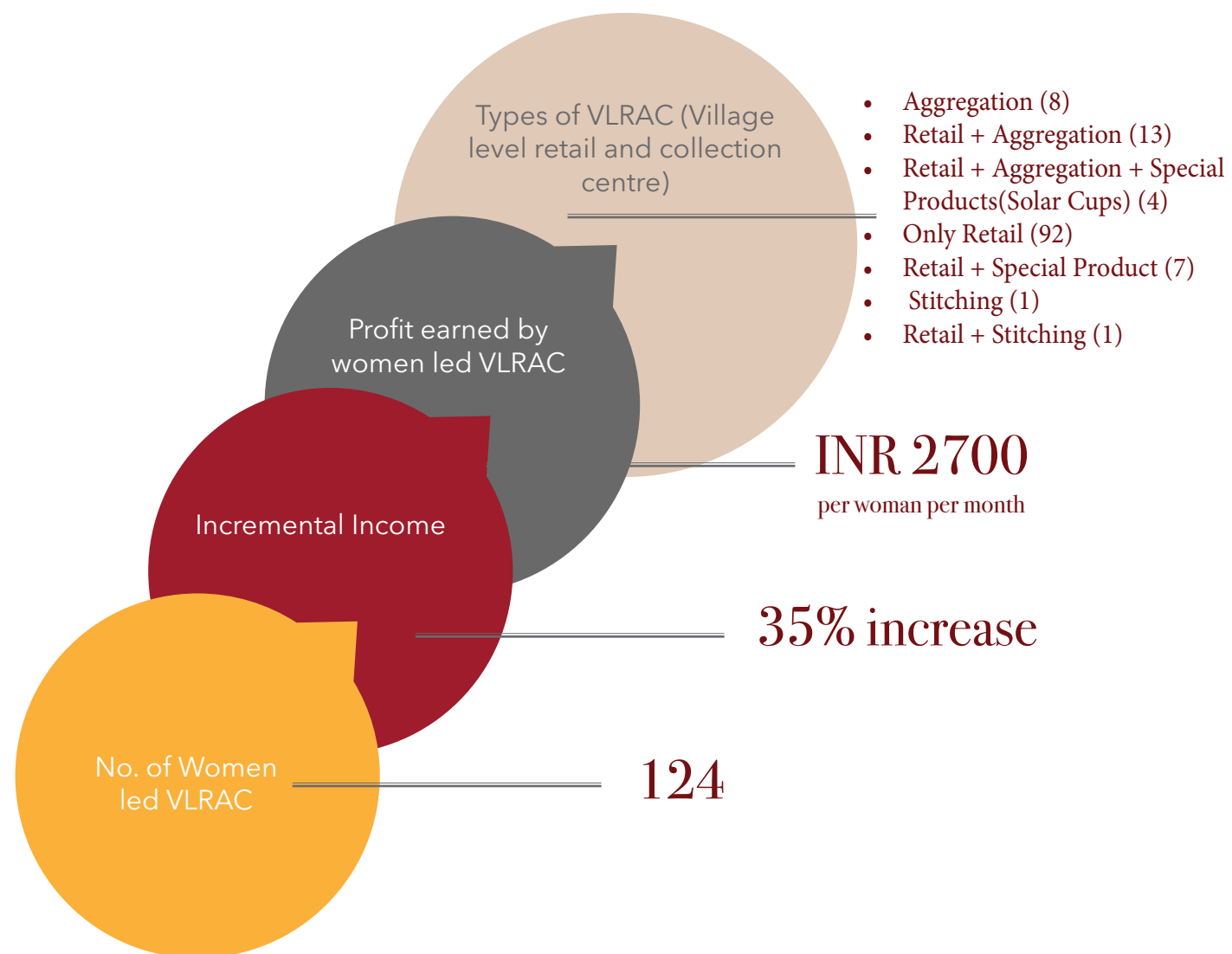


VILLAGE LEVEL RETAIL AND COLLECTION CENTRES (VLRACs)

VLRACs help in enhancing income of women in retail and aggregation business. The purpose of VLRAC is to connect the rural population with markets so as to provide either retail service or aggregation or both.

With support from Misereor, since 2010, VLRACs have established themselves across 12 blocks of Ranchi, Khunti and Gumla districts in Jharkhand. Over the years, VLRACs have impacted over 11234 tribal families by providing services like supplies of grocery/FMCG, stationery for children, digital photography, input supplies for agriculture and livestock and aggregation and sale of farm/livestock/forest-based local produce.

In addition to this, our Vahini i.e. BDSP is a trained cadre of village based service provider who serves a catchment of minimum 100 producers through training, handholding support, timely advice, market linkage (through VLRACs), providing input supplies (through VLRACs) and earns these activities.



Highlights

- There has been 25% increase in the number of VLRACs in the year 2017-18.
- A total of 113 entrepreneurs have an income level between INR 10,000-70,000, mostly belonging to Retail type of VLRACs.
- 17 traders at block level (Kamdara, Sisai, Basia, Bundu, Tamar, Khunti and Sona-hatu) markets have been identified and linked with the entrepreneurs who are aggregating local produce.
- 126 entrepreneurs have reported a cumulative income of INR 4.88 crore





NON TIMBER FOREST PRODUCE (NTFP)

Udyogini's intervention for strengthening of Lac value chain across Jharkhand, Chattisgarh and Madhya Pradesh is well recognised. Traditional cultivation of lac did not yield much produce, hence the introduction of scientific cultivation practices, has increased the production of lac by 5-10 times and has now become a prominent income generating source.

Udyogini in association with Misereror initiated Package of Scientific Cultivation of Lac (PSCL) in Madhya Pradesh, Jharkhand, and Chhattisgarh Udyogini is directly implementing the interventions in Jharkhand as well as building capacity of 3 Non-Governmental Organizations (NGOs) across two states i.e. HARD(Holistic Action Resaerch and Development)and Sanjeevani in MP & SSSS (Sahbhagi Samaj Sevi Sanstha) in Chhattisgarh.

Udyogini introduced semialata(host plant for lac insects) to farmers who are interested in lac cultivation but don't have the right mix of host trees. Semialata plantation will increase both the scope of alternative sources of host plants and income generation opportunities to farmers.



Source: Chattisgarh & MP

Organisation	State	Area of Plantation of Semilata(acre)	No. of trees planted
SSS	Chattisgarh	5.6	26600
HARD	MP	1.5	4000
Total		7.1	30600

Looking at the enhanced yield of Lac, Udyogini, now aim to help lac producers to climb up the value chain through product, functional and intra commodity upgrading to augment increased profitability and market share.

Ford Foundation assisted project has immensely helped to develop and strengthen formal links in the production to consumption systems involving farmer, industry and exporter to bring desired transparency and efficiency in lac value chain to benefit all the actors especially producers. The main objectives are to :

1. Promote aggregation and primary processing at village level.
2. Strengthen market linkages at village level.

845 lac producers were trained (technical trainings, exposure visits) including governing body members of cooperatives on better functioning of co-operatives.

LIVESTOCK

Livestock play an important role in the lives of marginal and small farmers as well as landless agricultural laborers as agriculture provides seasonal employment and rearing of the small ruminants is an important subsidiary occupation to households.

Under the basket approach to achieve economy of scope and scale to achieve sustainable livelihood, Udyogini is promoting practices of vaccination and deworming in Poultry and Goat rearing value chains.

Total no. of women engaged in livestock services

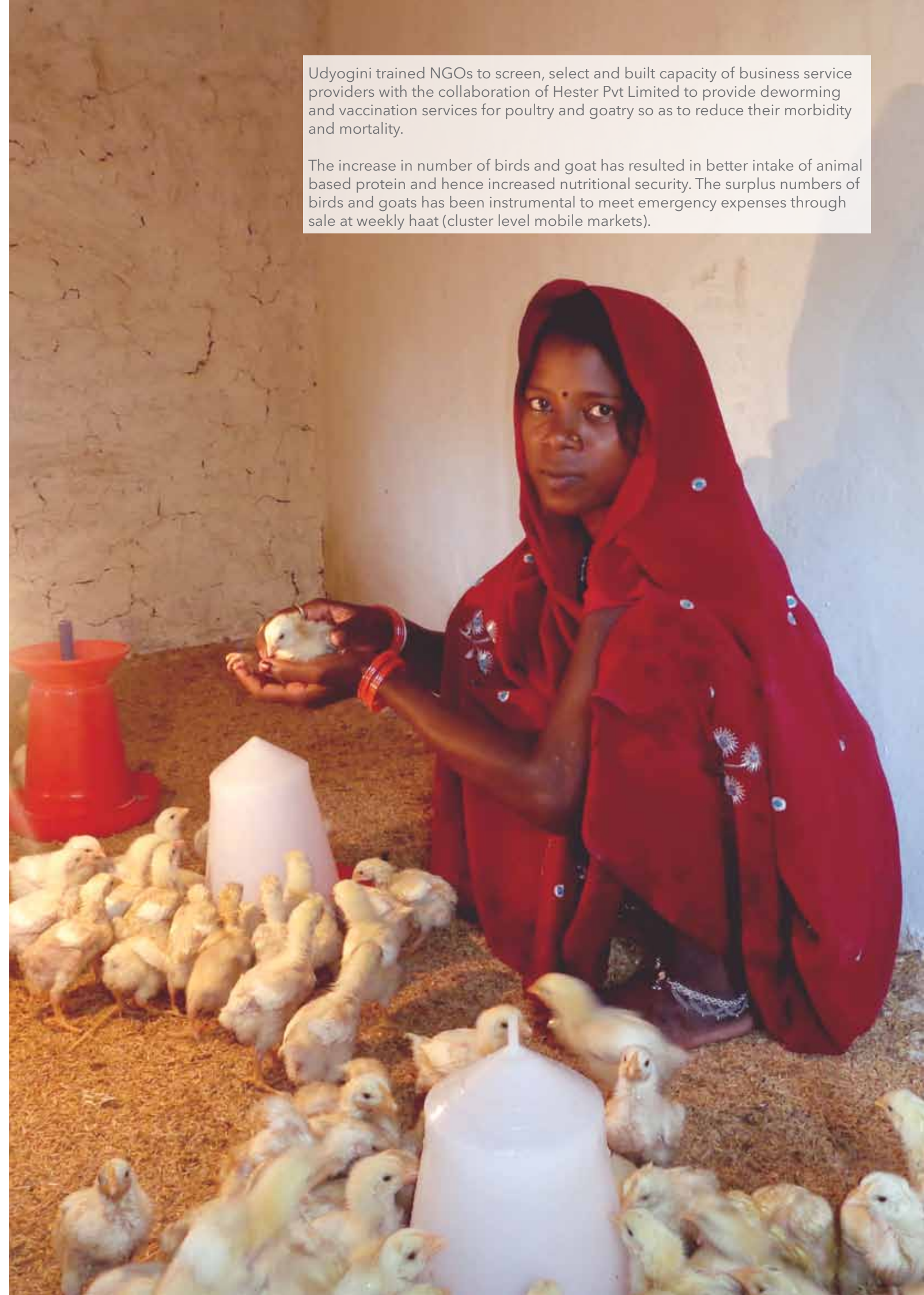
306

No. of women adopted livestock services

114

Income of 114 women from livestock services

1,02,445



Udyogini trained NGOs to screen, select and built capacity of business service providers with the collaboration of Hester Pvt Limited to provide deworming and vaccination services for poultry and goatry so as to reduce their morbidity and mortality.

The increase in number of birds and goat has resulted in better intake of animal based protein and hence increased nutritional security. The surplus numbers of birds and goats has been instrumental to meet emergency expenses through sale at weekly haat (cluster level mobile markets).

MEDICINAL AND AROMATIC PLANTS

Medicinal and Aromatic Plants (MAP) have traditionally occupied an important position in the socio cultural, spiritual and health arena of rural and tribal communities in India. Millions of rural households use medicinal plants in a self-help mode. MAP are not only a major resource base for the traditional medicine & herbal industry but also provide livelihood and health security to a large segment of Indian population.

Udyogini in association with Oracle is helping mountain women to cultivate medicinal, aromatic plants and spices and link them with market through collectives.

In the year 2017-18, following activities were taken up in Uttarakhand

- 1000 producers were trained and sensitized to select medicinal and aromatic plants as an alternative livelihood product during current year.
- Covered 22.1ha area in demonstration of medicinal (Kapoorkachri, Tagar, Jatamansi and Kutki) and aromatic plants (Tulsi, Rosemary) in 3 blocks of Chamoli district.
- Market linkage of 63.25 quintal green Tulsi was done with Himalyan Action Research Centre (HARC) and Himalto. Preliminary discussions were held with M/s Emami and Dabur for buy back of the produce such as Kutki, Kapoorkachri etc from the producers. Presently the registration of producers with the government body is under process and this will help the producers to sell the produce to the buyer of their choice.

REASONS FOR SELCTION OF MAP

- Women farmers are looking for alternate cash crops that are wild-life resistant and can be grown on cultivable wastelands, are less labour intensive and require less external investment.
- High value and low volume crops are suitable for remote mountain villages.
- Selected MAPs have a good market potential and demand.
- Market Players like Dabur and Emami are aggressively pursuing NGOs/Entrepreneurs to buy-back the MAPs.
- Government of Uttarakhand is giving special emphasis to leverage MNREGA for cultivation of MAP and spice



- A total 1420 farmers were covered under Medicinal and Aromatic Plants Cultivation. Block wise coverage given below:
 - 1.912 farmers in Tharali
 - 2.110 farmers in Ghat
 - 3.398 farmers in Dewal

AGRICULTURE

Agriculture is a dominant economic activity in India. Today India ranks second worldwide in farm activities. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. Women account for more than 47% of agriculture labour and dominate the small scale food processing sector. It is assumed that an increased income from agriculture related activities is used to purchase high quality nutritious food that improve nutrition level of rural poor population. Despite major progress, serious concerns remain about the nutrition and health situation throughout the developing world. According to the annual report by the Food and Agriculture organization of the United Nations, around 194 million people are undernourished in India, the highest in the world.

Agricultural growth has the potential to greatly reduce poverty and also presents opportunities for improving health and nutrition.

Uyogini's work in Khandar block of Sawaimadhapur district of Rajasthan is about improving agriculture based livelihood. The aim is to increase the farm productivity and income by introducing advanced agriculture practices, building market linkages and developing institutional mechanisms with farmers.



451 households have received training on package of practices of selected cash crops

Delivered market information and marketing related training to 300 Households.

Delivered better price and market linkages to 100 producers

280 Households are mobilized into informal groups as Village Samitis

5 women's Self Help Groups (61 women) are trained on various agriculture extension topics in 2 villages.



Source: Khandar block, Rajasthan

KITCHEN GARDENING

Rural-tribal people lack sufficient incomes to meet their food and nutritional demands adequately. An alternative way of improving their food supply is practicing kitchen garden farming. These gardens supply supplements for subsistence requirements and generate direct or indirect income. The production of vegetables in gardens and allotments is economically and nutritionally important for the producers.

Hence, Kitchen Gardening is one of our major interventions under Agriculture that caters to the nutritional needs of the producer's family, whose daily food intake is mostly limited to wheat, rice and pulses. Kitchen gardening helps producers to understand the importance of a well-balanced diet and the ways to achieve it.

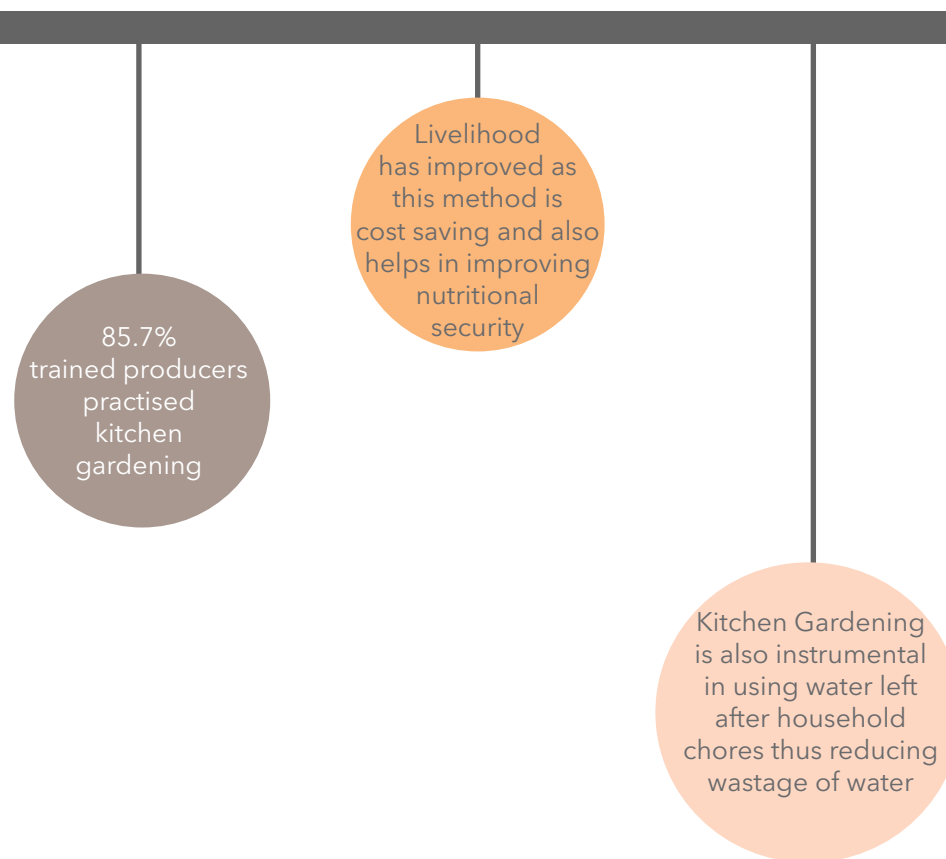
Different vegetables in the kitchen garden are grown throughout the year for one's own consumption.

Intensive village based trainings in Jharkhand were conducted with 300+ producers.

The training focused on:

- Importance of kitchen garden, focusing on nutritional security.
- Selection of vegetables and methods of cultivation.
- Pre, during and post maintenance of kitchen garden.

Impact of Kitchen Gardening



CASE STUDY I: CHANDRAPANT: A social worker dedicates her entire life to empower other rural women.

The following case describes positive changes in the life of Chandrapant through the implementation of dairy and milk production activity with the help of Dhauladevi cooperative society.

Time period covered by the case
2016-Present



Location
Danya, Almora District, Uttarakhand

Background/ Context

Chandrapant lost her elder brother when she was just 15 years old. Thus, she had to take the entire responsibility of the family on herself which includes her father, mother, sister-in-law, three nieces and one nephew. At that time, she had to discontinue her studies after 8th grade because of her poor economic situation. She started working in "Balwaadi" for three years and used to earn INR 150 per month. She joined adult literacy centre in 1990 and worked there till 1999 at a salary of INR 1000 per month. In 2016, she joined Dhauladevi cooperative society as team leader to manage its dairy business.

Analysis of the problem

- Low income
- Single earning member in the family
- Big family size.
- Less landholding and Subsistence Farming
- Being a woman, in her initial days, she faced a lot of resistance from her family and society to go out and work.

The intervention

- Training on livestock rearing.
- Training on enterprise management (reporting, documentation, book keeping).
- Training on break-even point, pricing & costing analysis.
- Knowledge management (Literacy classes to address basic reading and writing).
- Building credit linkages with MFIs (Micro Finance Institutions).

Changes the intervention brought about

- Provided training to SHG (Self Help Groups) women on savings, lending, book keeping etc.
- Purchased 2 jersey cows and earned around INR 6000 per month by selling milk.
- She is now working with Dhauladevi cooperative as a team leader with a monthly salary of INR 18,000 per month.
- She completed her intermediate studies although she had to discontinue in between.
- She also took care of the education of her nieces and nephew and their respective marriages.



CASE STUDY II: SONA MARAVI: "AN ENTREPRENEUR STARTED WITH A GROCERY SHOP AND NOW DIVERSIFYING HER BUSINESS"

This case documents a woman's creativity in expanding her enterprise from a grocery shop to multi-purpose store. Recently, she has added tailoring and printing facilities as well to the store.

Time period covered by the case 
2014 to present

Location 
Banar, Mandla, Madhya Pradesh

Background/ Context

Sona Maravi lives in Banar in Mandla district. She joined Udyogini's program in the year 2014 and established a VLRAC. She underwent a 10 days training period where she learnt about micro enterprises, measurements and aggregation of crops and how to sell them in the bazaar at Mandla. She also received a loan of INR 10,000 from Rangde as micro-credit. Today she is earning an income of INR 1,500-2,500 per month from her shop.

She diversified her retail shop by adding tailoring service to tap the customers that came to her shop. She bought a sewing machine and learned sewing on her own and now earns INR 4,500 to 5,000 per month from sewing.

As her daughter pursued her graduation, she took credit of INR 15,000 to buy a computer system to help her daughter's education as well as to earn extra income. The computer system is used for photocopying, typing and printing of various type of documents in the village itself. Her daughter helps her in generating income of at least 1,000-1,500 per month.

Analysis of the problem

- Low income
- Lack of business skills
- Lack of productivity

The intervention

- Training on micro enterprise and entrepreneurship
- Training on how to manage a store

Changes the intervention brought about

- Continued growth in her income
- Increased risk taking ability
- More effective management in store
- More diversified income to tap the existing customer base



UDYOGINI UNDER SPOTLIGHT

Udyogini on Instagram



Our short film, 'I have my wings now' was selected for the second round of 'Yes I am the Change' by Yes Bank Foundation. This short film represents women of rural India taking on a journey of self-employment and bringing in the much needed changes to go against all odds and create their own paths.



Lidvoonini

Youtube



Bringing stories of rural-tribal people on Facebook



ACKNOWLEDGEMENT

We would like to thank all our donors, partners, collaborators and well-wishers who helped us to achieve our mission. The results that we have achieved would not have been possible without the contribution and support of these remarkable institutions and individuals who continue to inspire and enlighten us.

Our offices and field sites were visited by donors. These visits facilitate to build awareness and capacity building. Donor visits are a great opportunity to see what's working and what's not and to learn views and experiences of a variety of people. We feel inspired to take on new projects, practices, or launch an innovative new social enterprise.

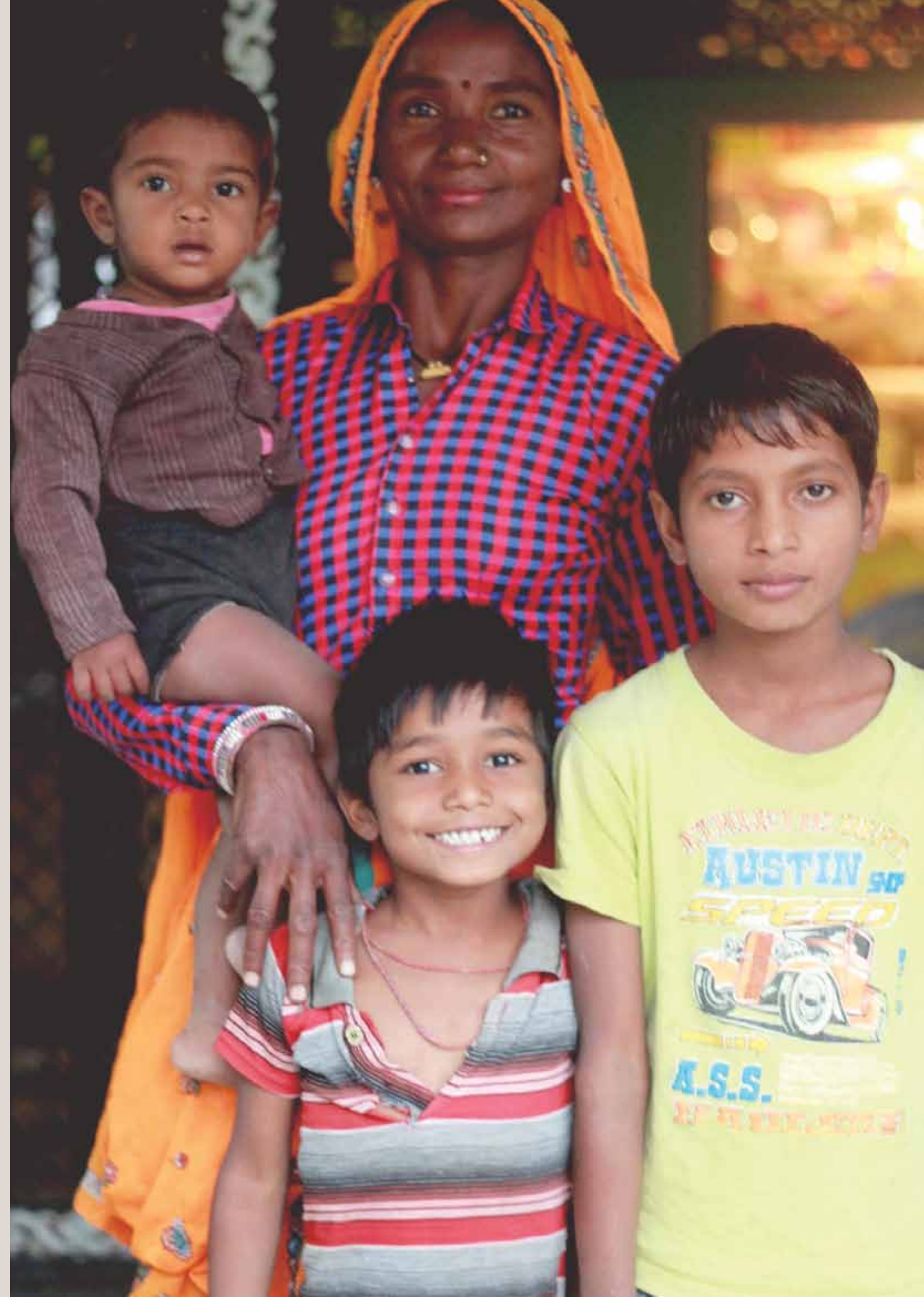
We are grateful to our partners like Misereor, Tata Trusts, Ford Foundation, Ministry of Rural Development, NABARD, JSLPS and ICCO for providing support, guidance and expertise to strengthen livelihoods through market development & enterprise promotion for poor women in Jharkhand.

We would like to thank Bajaj CSR foundation team for visiting our project area and providing their support during implementation of project in Khandar (Rajasthan). We extend our thanks to IBTADA for facilitating exposure visit of our team to see community federations and agriculture extension activities. We also would like to thank KVK in Rajasthan for providing support on agriculture extension techniques.

We acknowledge the contribution of Himmothan / Tata Trusts, Oracle, Charities Aid Foundation (CAF) and Godrej-agrovet in Uttarakhand for providing support and building sustainable livelihoods for women through herbs, spices and milk value chains.

We are grateful to our partners like Misereor, NABARD, NRTT and ACC in Madhya Pradesh and Chhattisgarh for providing support in women micro-enterprise development.

Sincere thanks to SIDBI for short- listing Udyogini for submission of proposal for women economic empowerment.



OUR DONORS : PAST & PRESENT



OUR PARTNERS

- HARD, ANNUPUR, M.P
 - SANJEEVANI, CHHINDWARA, M.P
 - SSSS,KANKER, CHATTISGARH
 - BRLF, JHARKHAND
 - IINRG, JHARKHAND
 - DHAULADEVI SRC (SELF-RELIANT COOPERATIVE), ALMORA, UTTARAKHAND
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 - EDUBRIDGE,MAHARASHTRA
-
-



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Ms. Rita Sen Gupta
Chairperson

Ms. 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 is the ex- Director at National Institute of Entrepreneurship & Small Business developments, New Delhi

Mr. Ujjal Ganguly
Board Member

Mr. Ujjal is currently an Independent consultant working on issues of livelihood, institutional capacity building, policy and governance. 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.

Mr. Arvind Malik
Secretary and CEO,
Udyogini

Mr. Arvind has a degree in Forestry Science from Pantnagar Agriculture University and advanced training in human rights. He has over 20 years of experience in the development sector working with some leading national and international NGOs.

Ms. Preetam Khandelwal
Board Member

Dr. Preetam Khandelwal is currently Professor of Organizational Behavior at the Faculty of Management Studies, University of Delhi. She has done MA and PhD in Psychology. She has over 3 decades of experience in teaching, research, training, and consulting. 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)

Ms. Varsha Mehta
Board Member

Ms. Varsha has a degree in Forestry Management from IIFM, Bhopal. She has over two decades of work experience with rural communities and organizations 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.

**Ms. Sumana Chakraverty
Datta**
Board Member

Ms. Sumana has a Ph. D in Renewable Energy from Centre of Energy Studies, Indian Institute of Technology, Delhi and M. Sc. in Physics from Delhi University. She is member of Indian Chapter of International Centre for Theoretical Physics. Sumana has more than 28 years of expertise in Corporate Social Responsibility, Renewable Energy and Environment, Livelihood, Health, Survey & Planning, Research, Product Development, Transfer of Technology and Evaluation & Monitoring.

State wise Staff Details

Staff List as on 31.3.2018

Name of Staff/ Volunteer and Board Member	
Arvind Kumar Singh	HO
Arvind Malik	HO
Brij Mohan Kandpal	HO
Meeshu Gupta	HO
Sarika Batra	HO
Rajesh Chand	HO
Amit Kumar	JHK
Aniket Chandra Jayaswal	JHK
Bijoy Kumar Satapathi	JHK
Chaitanya Kumar Ghanjhu	JHK
Manna Swati Beck	JHK
Neha Rose Toppo	JHK
Nikhil Ritesh Sanga	JHK
Pritha Mukherjee	JHK
Priyanka Subarno	JHK
Saurabh Sharma	JHK
Sujata Tirkey	JHK
Swarn Punyata Toppo	JHK
Akal Singh Kulesh	MP/CG
Avinash Pattnaik	MP/CG
Kundan Sahu	MP/CG
Santosh Kumar	MP/CG
Kamlesh Kumar Pal	RAJ
Kushagra Mungee	RAJ
Rivika Bisht	RAJ
Ajit Jagannath Palande	MAH
Swati Sawale	MAH
Tasnim Atique Kasu	MAH
Tessy Mathew	MAH
Anusuya Dutta	UK
Prithvi Rawat	UK

Udyogini is a Society registered under the Societies Registration Act XXI of 1860, New Delhi. Udyogini is also registered under Section 12A & 80G of Income Tax Act of 1961, and the Foreign Contribution Regulation Act (FCRA) of 2010.

Sources of Fund

During the year 2017-18, the receipts totaled INR 579.61 lakhs, as against the previous year's receipts of INR 994.30 lakhs, an decreases of 41.7% over the previous years. Of this, domestic source accounted for INR 241.06 lakhs (41.59 %). The share of domestic contributions that comes from government-supported agencies was INR 21.51 lakhs (8.59%), while contributions that of private donors were worth INR 188.36 lakhs (78.14%) . Interest and other receipts were INR 31.19 lakhs (12.94%).The balance of INR 338.55 lakhs (58.41%) were from foreign sources.

Utilisation

During the year, the total utilisation was INR 789.91 lakhs as against the previous year's INR 651.7 Lakhs - an increase of 21,20%.

The major heads of fund utilisation were:

Particulars	INR in Lakhs	Percentage
Programme Cost	554.47	70.19
HR Cost	115.89	14.67
Visibility Cost	12.3	1.56
Admin Cost	107.25	13.58
Total Cost	789.91	100.00

M/s SSRA & Associates, Chartered Accountants were the Statutory Auditors for the year 2017-18. Auditor's Report and Financial Statements for the year ended on 31st March 2018 as available at www.udyogini.org



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Ranchi District, 834001
Phone : +91-651-6571426

Madhya Pradesh

Near V.K Steel, Central School Road,
Kalyanpur,Shahdol-484001

Rajasthan

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TH-Khandar
District-Sawai Madhopur

Uttarakhand

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