



**Udyogini**

📍 D-17, Basement, Saket, New Delhi-110017, India

☎ +919319620533

✉ mail@udyogini.org

🌐 www.udyogini.org

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# UDYOGINI

ANNUAL REPORT  
2018-19



Creating Enterprise Opportunities | Transforming Poor Women



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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/ITEG	Information Technology/Information Technology Enabled Services
JSLPS	Jharkhand State Livelihood Promotion Society
KVK	Krishi Vigyan Kendra
MAP	Medicinal and Aromatic Plants
MFI	Micro-Financial Institution
MNREGA	Mahtma Gandhi National Rural Empliyment 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	Udyan Jagran Sanstha
U.P	Uttar Pradesh
VLRACs	Village Level Retail And Collection centres
WEMTOP	Women Enterprise Management Outreach Program





## 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 has come a long way from its inception in 1992 (service provider, principally for training poor, asset less and mainly illiterate women in three backward states of India -Rajasthan, Bihar and Odisha) to being a specialized agency. On this date, Udyogini is placed at the very centre of developing cutting-edge knowledge and practice for microenterprises for the poor, especially rural tribal Women.

Udyogini is recognised as a Knowledge Holder with regard to value chains which work towards integrating the rural poor especially women; lac, backyard poultry, mushroom, Medicinal and Aromatic Plants, vegetables etc. This body of work is spread through Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttarakhand impacting more than 50,000 Producers.

Udyogini intends to build further on providing opportunities to empower and capacitate women by building better understanding of viable products and services in markets accessible to poor women. This resonates with our mantra #IAMUDYOGINI which encompasses everyone associated with the Organisation as belonging to and working for every Udyogini (woman entrepreneur). As we move towards our 28th year, we know that our resolve is only strengthened by the faith that multiple Donors and Stakeholders have put in us.



# Our Focus

We replicate our successful enterprise model through our field teams, building and adopting producer's organisations as well as partnering with grassroots NGO's



Our inclusion strategy views women as drivers and leaders. Our capacity building model starts with incremental steps towards livelihood security for poverty alleviation followed by promotion of micro enterprises and value chains.



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



Our thrust is to create innovative mechanisms to promote entrepreneurship and strengthen market understanding among rural-tribal women.



# Milestones

Udyogini after 26 years of moving spaces and places, finally decided to set its roots at D-17 Saket. This Office houses the Head Office Team.

Udyogini received Credibility alliance accreditation for adhering to Desirable Norms prescribed for Good Governance of Voluntary Organisations.

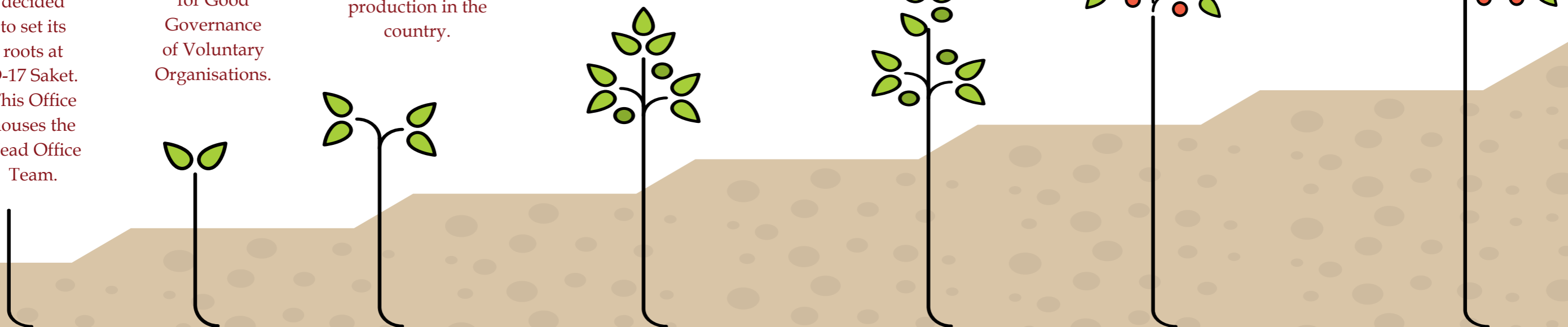
Udyogini signed an MOU with IINRG (Indian Institute of Natural Resins and Gums) for 5 years under Indian Council of Agriculture Research (ICAR), Ministry of Agriculture, GOI for R & D Program for extension Lac production in the country.

Udyogini was awarded by ICAR-IINRG with Lac Promotion Institutional Award (appreciating significant contribution for promotion of lac cultivation in Jharkhand) conferred by Chief Minister of Jharkhand.

Lac Processing unit (from Scrap Lac to Seed Lac) was established, with Ford Foundation assistance, by Kusum Prathamik Lah Utapadak Samity.

3 nurseries of niche and research medicinal plants like- Picrorhiza kurrooa (Kutki), Valeriana Jatamansi (Tagar), Nardostachys Jatamansi DC (Jatamansi), Hedychium spicatum smith(kapoorkachri) were established at Tharali, Dewal and Dasholi block.

Udyogini became Technical Support Agency for SIDBI's "Poorest States Inclusive Growth Programme" (PSIG programme) funded by UKAid for building capacity of enterprise team of Micro-Finance Institutions-Cashpor and Utkarsh to enhance the knowledge, Attitude, Skills and investment capacity of women clients to screen, identify, establish and manage appropriate enterprises/ Income Generation Activities.



# Our Approach

Keeping women at the centre of everything we do. Our five stage enterprise framework enables women to build strategies and perspectives to lead enterprises and sustain incomes even after the departure of Udyogini.

- Introducing grass root women to entrepreneurship
- Creating Grass root entrepreneurs and BDSP's
- Bringing markets closer to women
- Creating ownership through institutions and working towards sustainability
- Expansion and Scale up

We have realised that as the market gains prominence, it becomes vital for women to become knowledgeable, confident and lead enterprises.



## Aligning with SDG's

- Udyogini's work is strongly aligned with Sustainable Development Goals established by the United Nations. It reflects our commitment to promote relevant socioeconomic impact, taking into account the valuable knowledge we produce and the lessons we learn.
- Ending Poverty (Goal 1), achieving Gender Equality (Goal 5) and Decent Work and Economic Growth (Goal 8) are some of the pillars to achieve the Sustainable Development Goals by 2030. They are based on three clear targets:
- End poverty is central to the work of Udyogini where we address the economic aspects which put families below the poverty line. By making markets work for the poor, we create livelihood opportunities and increase income generating capacity of the women we work with.
- Ensure Gender Equality by employing pro-poor and gender-sensitive value chain development approach which allows women and their collectives to make informed choices for critical inputs, adoption of production enhancement technologies and negotiating with market players for better prices. This process helps women to access and take control of increased income leading to higher decision making space within the family.
- Ensure Decent Work and Economic Growth by engaging in capacity building and income generating initiatives, we aim at a more inclusive and equal employment status for women. In this sense, entrepreneurship and technological innovation are central strategies, touching upon key measures to assure targets.





# Our Initiatives

## Developing value chains for incremental gains

With 27 years of experience, Udyogini has been providing advisory services as field practitioner and implementer working to alleviate poverty and bring gender equality by making markets work for poor women through value chains.

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

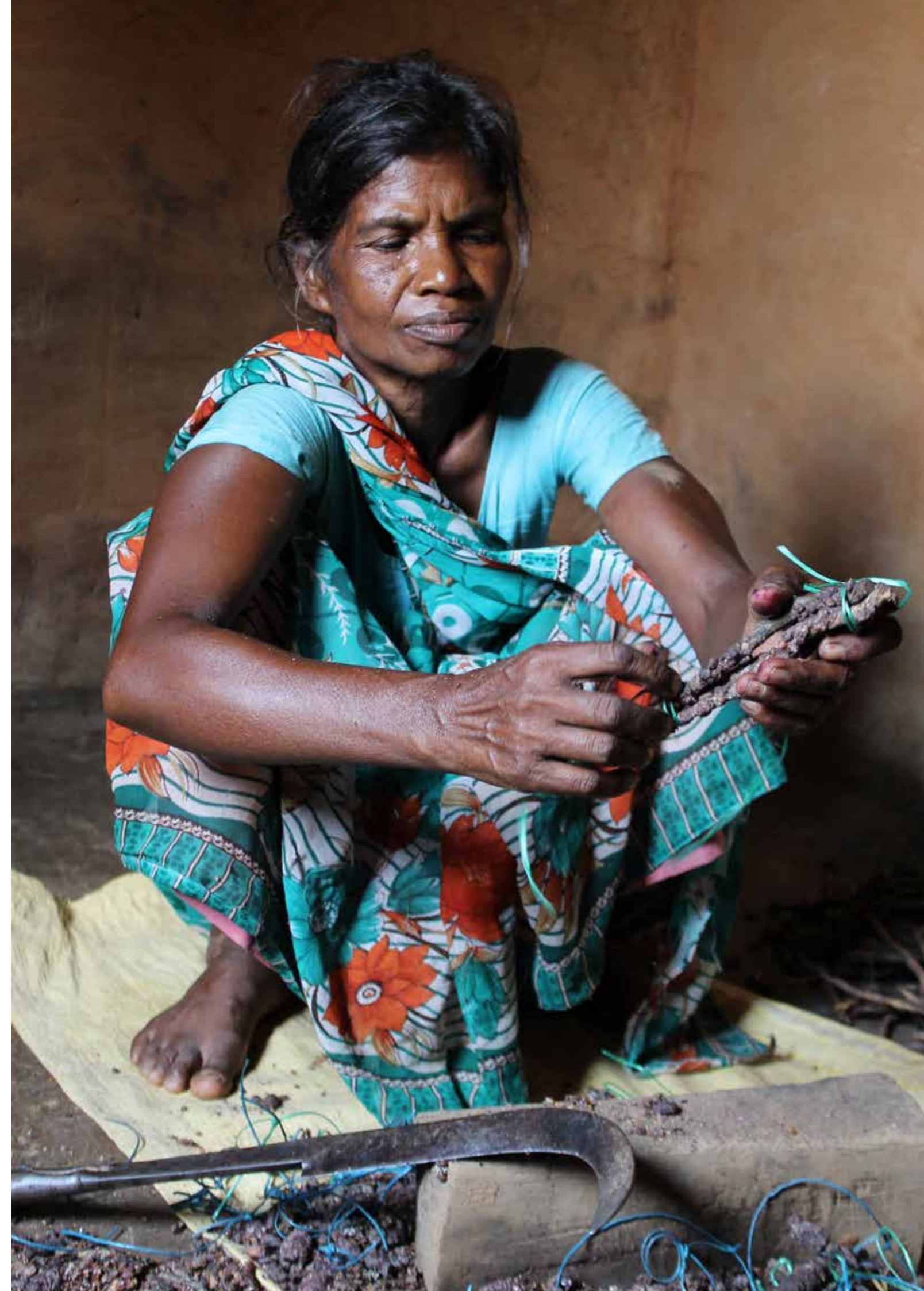
## Entrepreneurship and skills for self-employment

The self-employment initiatives of Udyogini attempts to engage rural women and youth, at their home/in pre-identified local market through products and services (e.g. knitting, sewing, beauty parlour, retail shops, vegetables production etc.) to sustainably earn additional incomes.

On the other hand, our partnership with Edubridge focusses on skilling youth for placement in sectors such as Banking and Financial Services, Banking and IT/ITES, BPO and Retail.

## Micro enterprise development

Micro enterprises are promoted by Udyogini amongst poor women as it contributes significantly to economic growth, social stability and equity. With limited skills and education to compete for formal sector jobs, women find economic opportunities in microenterprise as business owners and employees. In addition to making contribution to family income, women are also to create reliable social safety nets for their families and communities.



## Our Themes

### Promoting Micro Enterprises

Microenterprises contribute significantly to economic growth, social stability and equity. The sector is one of the most important vehicles through which low-income people can escape poverty.

Women-owned businesses make up one of the fastest growing segments of microenterprise. Increased income in the hands of women is invested in health, education and housing for their families. As micro-entrepreneurs, women not only make a huge contribution to national income, but they also create reliable social safety nets for their families and communities.



### Mushroom Cultivation

Udyogini introduced Oyster mushroom cultivation as an enterprise in three districts of Jharkhand i.e. Ranchi, Khunti and Gumla. One-day campus training program on Oyster Mushroom Cultivation was organized by ICAR Research center Plandu, Ranchi.

After the training, women producers came forward and invested their own money to purchase spawn of mushroom from ICAR and cultivated the same in their respective households. The data which are as given below stated that the producers have utilized their skill and gained profit from the enterprise. 902kg produced, worth Rs 71,749 sold at profit of Rs 42,876.

- Producers have come forward and very enthusiastic to adopt the model.
- Producers have started adding mushroom to meals to get better nutrition
- Demand of mushroom cultivation has increased among new producers inspired by existing producers.





## Delivery of customised agri business services

An informal producer group of 30 farmers was taken for an exposure visit to villages in Sawai Madhopur. Initial meetings were conducted and orientation on institutional building was provided to selected 14 farmers, who also obtained a mandi license and were made aware of supply chain process of commodity procurement, delivering to warehouses and managing transactions through warehouse credit. The initial learning from the first & second year was that Farmer Producer Organization would need support through leveraging government schemes in order to make commodity marketing economically viable. In the meanwhile, it has been realized that less resource intensive model of marketing where advisory services by FPO to the farmers to avail warehouse services and financing could be imparted.



## Non Timber Forest Produce (NTFP) based Enterprise

### Lac Cultivation

Udyogini's intervention for strengthening of Lac value chain across Jharkhand, Chhattisgarh and Madhya Pradesh is well recognized since the introduction of Package of Scientific Cultivation of Lac which has increased the production of lac by 5-10 times and has now become a prominent income generating source.

Co-operative in Jharkhand has sold 1281 kg of scrap Lac at profitable margins. It has encouraged producers to aggregate collectively to get equal benefits. They are more organized about market and pricing information. This increased returns to producers has enabled them to hold from selling until price level is good. It has empowered them to take more marketing decisions into their own hands.

- Improved knowledge on scientific method of lac cultivation
- Improved knowledge on aggregation and its marketing

## Delivery of Customised Livestock Business Services

### Goat Rearing

At present, goat farming has become a profitable business and it requires a very low investment because of its multi-functional utility. A baseline survey was done before support for buying 280 goats was given to the producers.

- Increased knowledge about Goat rearing
- Producers have come forward to vaccinate their goats by seeing the existing producer's vaccination services
- Linkages with Govt veterinary department for better vaccination services
- Improved knowledge on various schemes regarding goat rearing



### Back Yard Poultry (BYP)

Udyogini is promoting indigenous breed of Desi birds, which are best suited to natural brooding (not hatchery process). The project aims to use backyard poultry as a tool to achieve relevant social and economic transformation of women's lives, their families and communities. It is beneficial as it requires low financial investment, giving a feasible alternative for poor and small scale farmers. Secondly, it does not require large piece of land, an advantage for landless and small landholders. Thirdly, it is easy to learn and maintain. Fourthly, it gives high economic returns. In fact, local markets pay much higher prices for rural poultry farming products. Fifthly, it fits into Indian tradition which gives responsibility for the rearing of small animals to women. To engage the women producers in poultry farming, Udyogini introduced the BYP program, keeping the 04 major steps in mind like Breed farm, Individual farm, Vaccinator, Committee.

- Improved knowledge on back yard poultry
- Well-designed inputs necessary to form poultry producer committee.
- Presently women are ready to contribute above 50% in shed construction cost.





## Promoting Medicinal and Aromatic Plants Value Chain

Uttarakhand is well known for rich biological as well as cultural diversity. The wide altitudinal range and geographical diversity of this Himalayan state harbour various forest types, grasslands and alpine meadows rich in medicinal and aromatic plants (MAPs). The medicinal plants' wealth of Uttarakhand has received significant attention throughout the ages in curing various chronic ailments. To keep this indigenous resource alive and to support livelihoods of communities from it, Udyogini along with Oracle works towards:

- Skill & Capacity building training programme of 1000 producers in medicinal and aromatic plants (on topics related with land preparation, manuring, seed treatment, seed sowing, disease, pest control, irrigation, weeding, post harvesting process like-quality control, cleaning, drying, packing and marketing of MAP (Medicinal and Aromatic plants). Supported producers to take medicinal and aromatic plant as an alternative livelihood option to enhance their income.
- Build up liaisoning with market players like Dabur Pvt company, KGU, TERI, AYUSH, Human India, local buyers and expert for market linkage of Aromatic and Medicinal Plants (MAPs).
- Build up market linkages of Tulsi
- Prepared pamphlets, package of practices roller, banner, training module to apply best practices on field.

## Positive Effect on the community

- Alternate livelihood opportunity to farmers in the form of MAPs
- Enhanced skill, attitude, aptitude and income of the farming community
- Voice to women in the form of profit-making community-based organizations
- Reduction in migration rate

## Skill Development Initiative

Udyogini expanded its services within the Skill Development area in partnership with vocational and skill development training and service provider, EduBridge Learning Pvt. Ltd. Through this partnership in 2015, Udyogini was able to venture into the Corporate Social Responsibility (CSR) ecosystem. Udyogini has assisted corporates to implement Skill Development Training Programs in semi-urban and rural areas of India through their CSR Initiatives and areas of focus.

## Training Programs

The challenge of providing a skilled workforce in India is aggravated by the fact that training efforts are spread across multiple business verticals and require the involvement of various entities such as: government departments at centre and state levels, private training institutes, tutors, corporate employment providers, industry associations, organizations that provide with certifications and most importantly—the producers. Hence, through expanding within the Skill Development domain and providing short-term, placement-linked training to unemployed and underprivileged youth in semi-urban and rural areas of India, Udyogini contributes in their own small way, towards bridging this skill gap.

Udyogini uses its vast network of tie-ups with other partners in various regions across India to reach out to the underprivileged youth that are looking for employment and a direction in life, but lack the guidance or the resources required to be absorbed in a corporate workplace. The Training Programs, mainly focusing on BFSI, Retail, Tourism and Hospitality as well as IT/ITeS sectors, provide hand-holding that these youths need to be groomed, to communicate better, boost their confidence and self-esteem along with increasing their industry knowledge and get placed in corporates with salaries way above minimum wages. These 280-500 hours' programs are run at Skill Development Academies or at local Colleges and are funded by different corporates through their CSR Initiatives. This ensures that either training is provided to candidates, free of cost or at a minimal cost as compared to other institutes. Even after these candidates are placed on jobs, they are counselled for another 6 months till they are comfortable and transitioned smoothly into their new job environments and standard of living.

## Success Stories

### The Big Step



**Diksha Joshi**  
Hometown: Shilong  
Qualification: Graduate  
Father's Profession: - DSP, Shilong  
Mother's Profession: - Housewife



PLACED AS JUNIOR SALES OFFICER AT:  
  
SALARY: INR 33,000/- pm

I was the most pampered child in the family of 6 members as I am the only girl child of my parents. My family has always taken care of all my needs by working very hard to make ends meet. After my graduation I went to Kolkata, in search for a job. There I worked for few months but I realized that the growth I wanted for myself was somehow missing in my career. I wanted to work in the banking sector but because I did not have any experience in the field, I was getting rejected every time. One day, my father informed me about an advertisement in a newspaper regarding a Banking Sales Representative training course which was an Axis Bank Foundation CSR initiative. I went back to my hometown, Shillong for pursuing the same.

### Life After Training

During the training I gathered a lot of banking sector related knowledge. They also helped us improve our communications skills which is very important nowadays. After the training I found myself prepared in every way for attending the interviews. Just after the completion of the training I got selected in ICICI Bank as a Junior Sales officer. My salary was not up to the mark for me in the beginning; it was only INR 14000/- p.m. I shared my concern with our placement manager and he allowed me to attend other interviews that were getting posted in by them. I worked in ICICI bank for 3 months and then I cracked another interview in Genpact with a higher salary. Currently, I am happily working in Genpact in their Hyderabad office as a Junior Sales Officer. I am thankful to ABF, Udyogini and EduBridge for helping me set up my career.

### The Big Step



**Priya Sharma**  
Hometown: Shillong, Meghalaya  
Qualification: BBA  
Father's Profession: Deceased  
Mother's Profession: Govt. Employee



PLACED AS DEPUTY MANAGER AT:  
  
SALARY: INR 33,333/- pm

We were a family of 5 with my father being the only earning member of the family. Things were going good but tragedy struck when my father expired with only the women remaining in the family, fighting for survival. My sister and I were still studying when my elder sister got married and hence, my mother had to take up a job to keep our lives moving ahead. As the eldest in the house the thought of finishing graduation and taking up a good job to support my family financially, was always at the back of my mind. It felt as if we were never going to make it when I tried to interview for several jobs and failed to be recruited. My confidence diminished and my communication hampered due to all these negative things in our lives. However, things changed when I got to know about EduBridge through a friend. I visited the Centre in Shillong and decided to enrol.

### Life After Training

The Training at skill centre was unlike any other institute I have ever been to. They not only helped us with the BFSI sector knowledge but also helped develop our overall personality. The Centre Team had identified my potential but I struggled initially to get to the level that centre was expecting of me.

It was a tough journey but gradually, skill training transformed me into a better person. I was also trained on my interview skills and my confidence slowly started to come back. They had promised us jobs after training and helped us with every aspect of placements; right from building the right CV to sending us for interviews to various major corporates. After the training was completed, I got placed at Yes Bank as a Client Relationship Partner (CRP) at INR 17,000 pm salary. I was delighted. The EduBridge Team also provided support over calls for 6 months after I was placed. They helped shape my mindset about the job and the expectations of the employers and hence I was able to mould myself well. I worked in Yes Bank for 2 years and was promoted to Sr. CRP with a salary of INR 22000. I recently got married and moved to Bangalore with my husband. I resigned from my job at Shillong and interviewed for Kotak Mahindra Bank in Bangalore. Today I work as a Deputy Manager at Kotak Mahindra Bank. I now earn 4 lacs per annum and I couldn't have done this without my husband's, family's or EduBridge's support. I am grateful for the opportunity I received and wish that more and more youth enrol with EduBridge and see their lives change for the better!

# Case Studies

## Vegetable Farming

### Background and socio-economic status

Seema Mali (30 years) is a small farmer and vegetable grower of Suvas village located in Khandar Tehsil of Sawaimadhopur, Rajasthan. She has two children, a daughter (14) and a son (7). Agriculture is the main source of income for her family. She manages her farm along with her husband who works in a local pesticide shop. Income from her farm is for subsistence and to ensure food security. Her motivation to earn additional income from farm and other activities is to meet children's education and for a better quality of life. Her exposure to farming was limited before her association with Udyogini.

### Enterprise journey of Seema

Udyogini is working in Khandar Block, Sawaimadhipur district of Rajasthan to support women farmers to align their farming with new technologies and build an efficient supply chain of agriculture produce with the support of Bajaj CSR. Seema is associated with Udyogini from November, 2017. She has gone through various on-farm trainings to improve agriculture practices such as line sowing, vermi-compost production, Ajola and using small farm equipment. She has also taken exposure visit for advanced agriculture practices. Initially, she was resistant to new farming practices but exposure visit and audio visual training changed her perspective and started looking at farming as an enterprise.

During initial interaction with her, she used to say "Kheti kheti ko Khave", that means agriculture is no more remunerative.

Her farm has integrated interventions now that include diversified crops, Solar fencing and vermi-composting unit. Her improved farming practices increased her confidence to try new things in her farm. She earned Rs. 10,000 additionally from inter-cropping of Green Peas with Papaya. Due to bad climatic condition, papaya did not survive however intercropping helped her in risk mitigation by giving additional income. She cultivated garlic in 30X30 fit of small piece of land and produced 150 Kg of garlic. Application of vermi-compost in garlic improved quality of produce that fetched higher market rate of Rs. 50/kg than the normal market rate of Rs. 40/kg. She earned Rs. 5000 by selling 100 Kg of garlic and kept 50Kg as seed for the next season.

Seema also runs a Homestay with the help of Udyogini. This activity came out during action research by AIF Fellow Mr. Kieran Meca Meloy who was hosted by Udyogini. This was the pilot intervention supported to promote rural tourism to generate additional income directly and indirectly by increasing interface with outsiders.

### Her future perspective

Her interaction with home-stay visitors has made her ambitious to send children for higher education. She wants to bring additional income to meet her children's education. Her husband too supports her in farming and other activities to realize her dream.

Seema Mali



## Budding Mushroom Entrepreneur

### Background and socio-economic status

Jayanti Topno resides in village Kotbo; 6 kms from Kamdara with her husband and son having a very limited income in which she can barely manage family's basic needs. She is a tribal Adivasi with zero accessibility and affordability to information and knowledge. She was engaged in different types of farming activities in which old traditional methods were used with inadequate skills which led to less production and profits. Her husband used to work as a daily labourer and they both were working hard to make their ends meet.

### Enterprise journey of Jayanti

Udyogini has been working with the support of Misereor in Kamdara block of Gumla district of Jharkhand. The main objective of this project is to provide livelihood opportunity to people residing in the vicinity of Kamdara block and ensuring their economic & social growth. Through a feasibility analysis, it was found that Mushroom as a product can link no. of women for value chain development. In September 2018, her life changed and she started thinking of ways to increase her family income by taking training on mushroom cultivation. Udyogini staff supported Jayanti and many other women like her in enhancing their knowledge, attitude and skill on how to cultivate mushrooms at their home. Awareness creation in the community, regular meetings/trainings, convergence with ICAR were the handholding support provided by Udyogini to women entrepreneurs. As a result, Jayanti harvested 15 kg mushroom from 3 kg spawn, in which 4 kg was consumed by the household and it generated profit of Rs.1980/- within 3 months by selling@ Rs.180/- per kg. She further gives insights that Mushroom growing is amenable and appropriate for women due to its low capital investment and high yield obtained even under controlled rural condition. The success of mushroom production not only encouraged other women in the villages and SHGs but also other women producers have come forward to cultivate mushroom by their own contribution to gain economic independence through group approach.

### Her future perspective

Jayanti was surprised and mesmerised with the success of mushroom cultivation. She could not just believe the good amount of net profit in less than a month. She remembers her old times and says that *"Aj mein jis mukam mein hun ,mein Udyogini ki badolat hun, Hum sukra gujar hain udyogini ka, ki unhone hi mujhe acha sa rasta dikhaya aur mein aaj apni parivar ki absyakta ko pura kar sakti hun."*

Now, she is interested to take up mushroom cultivation as an income generating activity throughout the year and plans to diversify her business. She envisions herself to become a self-dependent woman who can fulfil the needs of her family.



▲  
Jayanti Topno



## Medicinal and Aromatic Plants – A Case of Ruisan Village

*“We are very happy to utilize our barren lands for the cultivation of medicinal plants. On these lands, our forefathers used to do cultivation but due to nuisance created by wild animals on crops, we had long abandoned the agricultural practices on these pieces of lands.”* Says the producers while rejoicing the intervention and remembering the old memoir of the time.

### Background

Known as Gods’ Abode, Himalayas of Uttarakhand are a rare site no one wants to miss. It is one of the favorite Tourist destinations. The main source of income for this state is Tourism followed by agriculture. One such village Ruisan is at an altitude of 2,000 – 2,200 m above MSL is situated approx. 20km from Tharali block of remote yet tourism favorite district Chamoli which is surrounded by forest trees Oak, Deodar, etc. from all sides and the main occupation of this village inhabitants is agriculture and animal husbandry. It is home to approx. 150 households, low population density is a resultant of distress migration which has drained and detached young minds and bodies from the village as they don’t see the potential of tourism and agriculture which has led to high percentage of available cultivable wastelands.

### The Intervention

After extensive research of the problems and need assessments related to agriculture and value chain in village, Udyogini in March 2017 decided to embed the work of medicinal and aromatic plants (MAPs) cultivation in the village. In the pilot testing, during August 2017, women farmers were supplied with saplings of Tagar and Kutki on their wasteland of 1 nali (200 sq. m.) each and under the guidance and support of Udyogini staff, a total of 50 farmers cultivated Kutki while remaining 11 produced Tagar. Successfully in a span of 1 year, the Kutki witnessed an increase of 80% in sapling production.

With the positive results of pilot phase 1 and the potential of the greater outcomes, the villagers decided to take up more wasteland which was lying fallow for years under MAPs cultivation. Eventually with the help of MGNREGA, a total of 150 nali (1.5 ha) of wasteland was made cultivable in Ruisan village. The land was cultivated with saplings of Kutki, Tagar and Kapoor Kachri. Along with creating new avenues to cultivate the agricultural land, this collaboration provided employment to local women farmers under MGNREGA (i.e. Rs. 175 per day).

### Result

Nearby villages also want to converge with Udyogini for cultivation of MAPs on their wastelands with the help of MGNREGS and tells the impact story of Udyogini’s services. One of the active beneficiary Harma Devi says, “We are thankful to Udyogini for its continuous guidance and support during the cropping season of medicinal plants. We are expecting a good production out of it.” She also thanked MGNREGS department for their support to revitalize the land.

Liaison with MGNREGS Department: Women farmers preparing wasteland for the cultivation of Tagar saplings in Ruisan village of Tharali, Chamoli



## A Successful Lac Entrepreneur

### Background and socio-economic status

Pinky, a 32-year-old lady, resides in a village named as Bhaisakatta in Charama block of Kanker district, Chhattisgarh with her 7-month old daughter and husband. She belongs to Adivasi tribe mainly engaged in agriculture. But due to less knowledge, information, technical skill and resources, production as well as income from agriculture is very low. They earn very little from agriculture to meet their basic need and was in search of some alternative source of income which can help them to improve their quality as well standard of life.

### Enterprise journey of Pinky

Udyogini has been working in Charama block of Kanker district, Chhattisgarh with partner NGO named as Sahabhagi Samaj Sevi Sansthan (SSSS) in support of Misereor. The main objective of this project was to build capacity of the producers for strengthening their livelihood through Lac compatible value chain. In the year 2017, Udyogini and SSSS jointly organised a meeting in her village on lac cultivation and explained them how training on scientific lac cultivation can help them to increase their earning capacity. Pinky, after attending the meeting, decided to attend all the training on Lac cultivation. The team supported Pinky and other interested women in enhancing their knowledge, skill and attitude on how to cultivate lac in scientific way through their training programs. Pinky, already had host plant on her land. As a result of this training, she decided to inoculate lac on those host plant and also planned to increase the number of host plant for next year. She inoculated 14 kg of brood lac which gives her a production of 81 kg. She sold the lac at a cost of Rs 210 per kg and earned an income of Rs 17000.00 in one cycle of lac cultivation by practicing all the methods being taught during the training.

The success of Lac cultivation encouraged her to do it again in the next year along with other cereal crops.

### Her future perspective

Pinky was quite happy and confident after getting an additional income of Rs 17000.00 in her hand. She encouraged and motivated other women in her village to take up lac cultivation as an additional source of income. She decided to increase the area of lac cultivation by increasing the number of host trees and also planned to try new variety of lac in the area suited with the climatic condition.

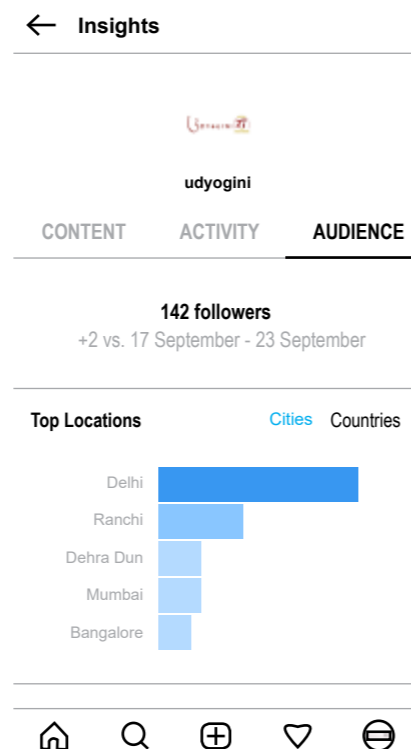
She quoted by remembering her old days, *“Mere pariwar aaj bahut khush hai. Lac ki kheti se hama achi aay ho rahi hai aur saath hi saath ghar ke kharche bhi ache se chal pa rahe hai. Main Udyogini aur Sahabhagi Samaj Seva Sanstha ka dil se dhanyawad karti hu yeh prashikshan dene ke liye aur saath hi saath sahi margdarshan ke liye”*.



▲  
Pinky Kunjam

# Social Media Presence

We at Udyogini make use of social media to disseminate our ground realities and connect with the world. Instagram, Facebook and LinkedIn are the platforms which we use to communicate Udyogini's actions and impacts with those who like and follow our pages. IAMUDYOGINI is our tagline which signifies the core of our actions-keeping women entrepreneurs at the centre of our work and each of us working to make this happen through our actions! We believe in spreading awareness about our projects and programs to foster Rural development and Women empowerment.



<https://youtu.be/d-z3UNx-tpI>

## Acknowledgement

Another year draws to a close and we look back to see what all we did, how far we came and how much further we have to go. To begin with we take satisfaction from the fact that we continued to embed our Interventions deeper with ground realities.

We managed to get a project from SIDBI on Training of Enterprise team for Entrepreneurship and basic Business Development Skills

Our state program in Jharkhand, Madhya Pradesh and Chhattisgarh was consolidated and brought under Central India umbrella to enable higher program efficiency and effectiveness. This was also done to ensure greater cohesiveness between three state teams and for building common strategy.

We are grateful to our partners like Indian Institute of Natural Resins and Gums, Solar Electric Light Company, Micro Small and Medium Enterprises SFURTI Scheme of Fund for Regeneration of Traditional Industries to regenerate traditional industries, Krishi Vigyan Kendra, Medicinal & Aromatic Plant Grower Association of Bihar, Indian Council of Agriculture, WASSAN Foundation, Goat Trust and Mahatma Gandhi National Rural Employability Guarantee Act for providing support, guidance and expertise to strengthen livelihoods through market development & enterprise promotion for poor women in Jharkhand.

We extend our immense gratitude to Dabur Pvt Company, Rudrapur Uttarakhand, CSIR-IHBT Palampur H.P for putting good faith in our work and ethos.

We acknowledge the contribution of NABARD, Agriculture department of Sawai Madhopur, Sabri Organic Krishi Farm Sawai Madhopur, Reliance foundation, NCML Finance (N-Fin) in Rajasthan for providing their caring support in effective functioning and sustainability of Micro enterprises.

We are happy to have the continued support of ACC, Oracle, Bajaj, Miseroer, Ford Foundation etc. who have put their trust in us to extend their grant vision and help us fulfill our mission. We look forward to more collaborations with Old and New Partners who have helped us in our journey to keep moving ahead.

## Board Members

### **Bim Bissell: Chair Emeritus**

(Co-Founder and Advisor to the Board, Fabindia Overseas Pvt. Ltd. Board Member, Partition Museum, Amritsar and Chair Emeritus, Udyogini.)

Bim Bissell, married to FabIndia founder, the late John Bissell, has variously in her long career, run the Playhouse School and served as a Social Secretary to U.S Ambassadors - John Kenneth Galbraith, Chester Bowles and Judge Kenneth Keating in Delhi. She has worked with the World Bank for 21 years. From 1972- 1975, she was Senior Accountants Executive ASP handling the Government of India's Tourism and Travel Account. From 1975 - 1996, she worked as an External Affairs Officer, World Bank, New Delhi. In 1992 using Japanese Government funds, in conjunction with the World Bank she set up Udyogini, an NGO working with assetless, landless women in India with Ela Bhatt of SEWA as Chair. Today Udyogini has a presence in 7 States. She ran BNB Associates, a Development Consultancy firm to work with NGOs and organize study tours for Board Members of Ford Foundation, Asia Society and The Chicago Council on Foreign Relations. She is also the chair of the Board of John L. Bissell Foundation India, and a member of the Advisory Group to Asia Society in India.



# Board Members



**Ms. Rita Sengupta**  
Chairperson

Chairperson Ms. Rita Sengupta 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



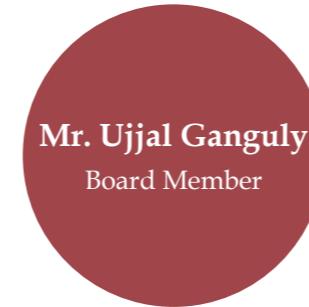
**Mr. Arvind K Malik**  
Secretary and CEO

Secretary and CEO Mr. Arvind K Malik has a degree in Forestry Science from Pantnagar Agriculture University and advanced training in human rights. He has over 25 years of experience in the development sector working with some leading national and international NGOs.



**Ms. Varsha Mehta**  
Board Member

Ms. Varsha Mehta has a degree in Forestry Management from IIFM, Bhopal 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.



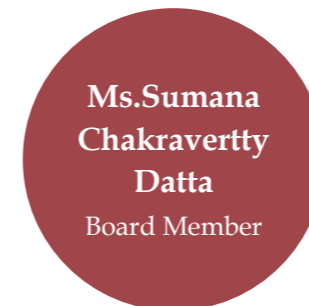
**Mr. Ujjal Ganguly**  
Board Member

Mr. Ujjal Ganguly 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.



**Dr. Preetam Khandelwal**  
Board Member

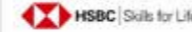
Dr. Preetam Khandelwal is currently Professor of Organizational Behavior at the Faculty of Management Studies, University of Delhi. She has done MA and PhD in Psychology. She has over 3 decades of experience in teaching, research, training, and consulting. She is an accredited Entrepreneurship Motivation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



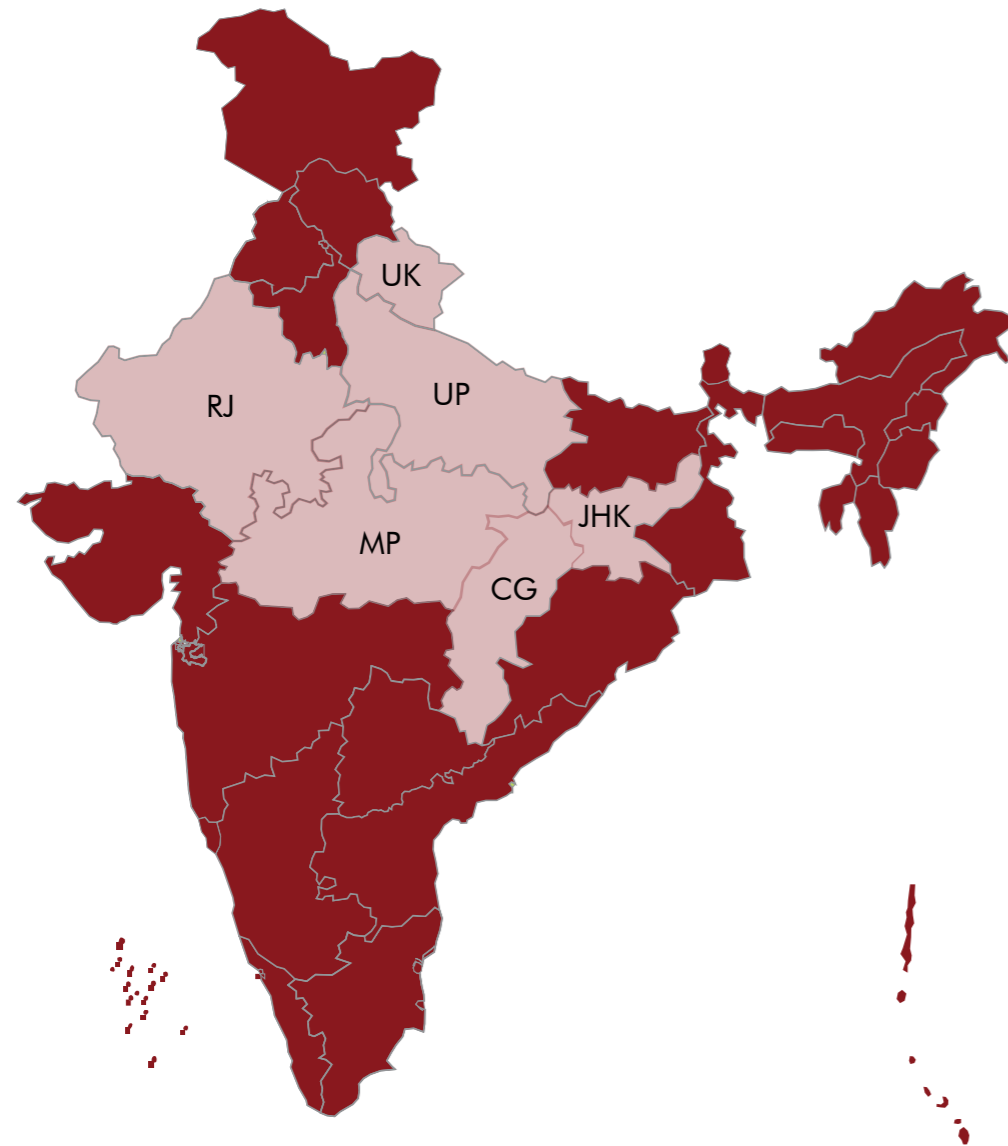
**Ms. Sumana Chakraverty Datta**  
Board Member

Ms. Sumana Chakraverty Datta 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.

# Our Donors



## Our Coverage



States	Districts	Blocks	Villages	Total Women Groups	Total Women Producers	Total Micro-Enterprises
MP	2	2	32	0	3100	0
CG	1	3	61	15	8721	0
JHK	3	8	255	2 CBOs	2158	VLRAC- 126
RJ	2	2	27	0	227	1
UK	2	04	35	25	1597	40

## Our Partners

HARD, ANNUPUR, M.P

SSSS, KANKER, CHATTISGARH

BRLF, JHARKHAND

IINRG, JHARKHAND

DHAULADEVI SRC (SELF-RELIANT COOPERATIVE), ALMORA, UTTARA-KHAND

UJAS (UDYAM JAGRAN SANSTHA), MANDLA, M.P

SIMAR (SOCIETY FOR INTEGRATED MANAGEMENT OF ALL RESOURCES)

EDUBRIDGE, MAHARASHTRA

JSLPS, JHARKHAND

MGNREGA-NRLM-CFT

SEVA MOB

DHAULADEVI SWAYAT SAHKARITA DANIYA

## List of Professional Staff

### Delhi- Head office

Arvind Kumar Singh  
Brij Mohan Kandpal  
Arvind Malik  
Vikash Kumar Sharma  
Nikhil Jain  
Meeshu Gupta  
Rahul Mundrai  
Samidha Sahoo

### Jharkhand

Chaitanya Kumar Ghanju  
Nikhil Ritesh Sanga  
Sourav Sharma  
Bijoy kumar Satapathi  
Swarn Punyata Toppo  
Sujata Tirkey  
Rajni Kumari Shaw  
Amit Kumar  
Manvendra Pratap Singh  
Neha Rose Toppo  
Raj Kumar Burman  
Pritha Mukherjee  
Priyanka Suvarna  
Manna Swati Beck  
Kumar Gourav

### Uttarakhand

Prithvi Rawat  
Anusuya Dutta  
Manish Panwar  
Manoj Singh

### Rajasthan

Kamlesh Kumar Pal  
Pawan Vaishnav  
Rivika bisht  
Madhya-Pradesh  
Santosh Kumar

Kundan Sahu  
Avinash Pattnaik  
Radhey Dixit  
Prahlaad Yadav  
Dinesh Ram  
Akash Singh Kulste  
Namrata Tripathi  
Yashvendra Pratap Singh  
Kuldeep Ekka  
Paramlal Sahu  
Rituraj Bhanskar

### Chhattisgarh

Santosh Kumar  
Kundan Sahu  
Avinash Pattnaik  
Radhey Dixit  
Prahlaad Yadav  
Dinesh Ram  
Akash Singh Kulste  
Namrata Tripathi

### Madhya Pradesh

Yashvendra Pratap Singh  
Kuldeep Ekka  
Paramlal Sahu  
Rituraj Bhanskar

### Maharashtra

Tessy Mathew  
Tasnim Atique Kasu  
Ajit jagannath palande  
Steffy simon  
Arya Amit Shinde

## Financial Overview

Udyogini is a society registered under the society's registration Act XXI of 1860, New Delhi. Udyogini is also registered under Section 12A and 80G of Income Tax Act of 1961, and the Foreign Contribution regulation Act (FCRA) of 2010.

### Sources of Fund

During the year 2018-19, the receipt Total INR 1568.24 Lakh, as against the previous year receipts of INR 579.61 Lakh, an increase of 170.57% over the previous year.

Of this, domestic source accounted for INR 1026.47 Lakh (65.45% of the Total Receipt). The share of domestic contribution that comes from

- Government agencies : INR 24.25 laths (2.36 % of domestic receipt),
- Philanthropic Organization : INR 948.62 Lakh ( 92.42% of domestic receipt )
- Interest and other receipts : INR 53.60 Lakh (5.22 % of the domestic receipt).

The balance of Total receipt of INR 541.77 Lakh (34.55 % of Total Receipt) were from foreign sources

### Utilizations

During the year, the total utilization was INR 1189.44 Lakh as against the previous year INR 789.91 Lakh – an increase of 50.58%

The major head of Fund utilization were

Particulars	INR ( in Lakh)	Percentage
Programme cost	950.76	79.93%
HR Cost	162.28	13.64%
Admin and other cost	76.40	6.42%
Total cost	1,189.44	100.00%

M/s SSRA & Associates, Chartered Accountants were the statutory auditors for the year 2018-19. Auditor report and financial statements for the year ended on 31/03/2019 as available at [www.udyogini.org](http://www.udyogini.org)



## Distribution of paid staff according to compensation levels

Slab of gross salary plus benefits (Rs per month)	Male (No's)	Female (No's)	Total (No's)
<5000	0	0	0
5,000 - 10,000	3	0	3
10,000 - 25,000	17	7	24
25,000 - 50,000	6	7	13
50,000 - 1,00,000	4	0	4
1,00,000 >	3	0	3
Total	33	14	47

## Board member details

Name	Age	Gen-der	Occu-pation	Position in the Board	Total amount paid in last financial year (Rs.)	Form of payment Salary/Con-sultancy/ Honorarium/ Sitting Fees/ other(Specify)	Blood relation between them
Rita Sen Gupta	67	F		Chairperson			No
Arvind Malik	52	M		Secretary			No
Varsha Mehta	49	F		Member			No
Ujjal Ganguly	51	M		Member			No
Dr Preetam Khandelwal	65	F		Member			No
Sumana Chakraverty Datta	61	F		Member			No

## Details of International Travel by Staff/ Volunteers /and Board Members at the expense of the organization in the last Financial Year

Name & Designation of Staff / Volunteer /Board Member	Designa-tion	Purpose of Travel	Cost Incurred (Rs.)	Sponsored (Rs.)
Rita Sen Gupta	Chairperson			
Arvind Malik	Secretary			
Varsha Mehta	Member			
Ujjal Ganguly	Member			
Dr Preetam Khandelwal	Member			

## Brief statement of last financial year's Audit Report (Income & expenditure, Balance sheet and Receipt & Payment account)

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## ICC Annual Report (January-December 2018)

Udyogini has an active policy against Sexual Harassment at Workplace in accordance with the Sexual Harassment of Women at the Workplace (Prevention, Prohibition and Redressal) Act 2013 (the Act) and the Sexual Harassment of Women at the Workplace (Prevention, Prohibition and Redressal) Rules 2013 (the Rules).

### Names of the ICC Members:

Meeshu Gupta (Presiding officer), Sujata Tirkey, Santosh Kumar Bhardwaj, Arvind Singh, Anusuya Dutta, Manna Swati, Rivika Bisht, Nikhil Ritesh Sanga and Pratima Mitra (External)

No. of workshops or awareness programmes against Sexual Harassment carried out: 1

No. of employees trained in a year: 20-25

No. of cases handled in a year: 0

No. of complaints received during the year: 0

No. of complaints disposed off during the year: 0

No. of cases pending for more than 90 days: 0

## Contact Address

### Delhi

D-17, Basement,  
Saket, New Delhi-110017  
Phone: 9319620533

### Uttar Pradesh

Shree Baalaa jee Bhavan  
Santosh Kumar  
C/o Shreeniwas Singh  
Building No-show 5/73, Lakshmanpur,  
Shivpur - Varanasi  
Mob:9770866092

### Rajasthan

Udyogini, C/O Kedar Rai  
Chapar Colony, Village Ravra  
Th- Khandar Dist. Sawai Madhopur, Rajasthan

### Chhattisgarh

Guru Kripa  
Deep Bhawan  
A-7, New Sales Tax Colony  
Shankar Nagar, Raipur  
Pin code – 492001  
Phone no – 9755596914

### Uttrakhand

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

### Jharkhand

First Floor, Vimlayan, 33 Saket Nagar  
Opposite of Premsons Motors (Maruti Suzuki Showroom)  
Kanke Road, Ranchi- 834008