

UDYOGINI

CELEBRATING  
25  
YEARS  
of women's entrepreneurship  
and economic empowerment



⋮ ANNUAL REPORT 2016-17 ⋮



*Flemingia semialata* is an important innovation to make Lac Value Chain more women friendly as it is short in height and of bushy nature, it is easy to handle unlike the tree hosts. This plant has high coppicing ability and suitable for production of good quality Kusumi Lac crop during July – Jan season with under rainfed conditions.

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

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## ABBREVIATIONS

ASMA	Anita Sen Memorial Award
BDSPs	Business Development Service Providers
BEES	Business Enterprise and Employment Support for Women in South Asia
CAF	Charities Aid Foundation India
CAP	Centre for Aromatic Plants
CBO	Community Based Organisation
CEO	Chief Executive Officer
CFT	Cluster Facilitation Team
CPRL	Certificate Program on Rural Livelihoods
CRP	Community Resource Person
CSR	Corporate Social Responsibility
DRR	Disaster Risk Reduction
EDP	Entrepreneurship Development Program
GJM	Gender Justice Module
GMT	Grassroots Management Training
HARD	Holistic Action Research and Development
ICCO	Interchurch Organization For Development Cooperation
ICCW	Indian Council for Child Welfare
IINRG	Indian Institute of Natural Resins and Gums
IUSE	Intel Udyogini School of Entrepreneurship
JAPCL	Jaisamand Agro Producer Company Limited
JSLPS	Jharkhand State Livelihood Promotion Society
MED	Micro Enterprise Development
MFI	Micro Finance Institution
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MoRD	Ministry of Rural development
MP	Madhya Pradesh
MKSP	Mahila Kisan Sasaktikaran Pariyojana
NABARD	National Bank for Agriculture and Rural Development
NGO	Non Government Organisation
NRLM	National Rural Livelihood Mission
NRTT	Navajbai Ratan Tata Trust
NTFP	Non-Timber Forest Products
PACS	Poorest Area Civil Society
PRPs	Professional Resource Persons
PSCL	Package of Scientific Cultivation of Lac
RMK	Rashtriya Mahila Kosh
RSLDC	Rajasthan Skill and Livelihood Development Corporation
SBMA	Shri Bhuvaneshwari Mahila Ashram
SC	Scheduled Caste
SDTT	Sir Dorabji Tata Trust
SELP	Social Enterprise Leaders
SHGs	Self Help Groups
SSSS	Sahabhagi Samaj Sewa Sanstha
ST	Scheduled Tribe
TEST	Training of Enterprise Support Teams
UNDP	United Nations Development Programme
UP	Uttar Pradesh
VLSCs	Village Level Service Centers
WEGs	Women Enterprise Groups
WEMTOP	Women's Enterprise Management Training Outreach Program
WHO	World Health Organisation



## MESSAGE FROM THE CEO

I am honored to present the Annual Report 2016-2017. Udyogini is a not for profit organisation with over two decades of experience in providing business development services to poor women in some of the most backward and remote regions of India .

This is our 25th year and it is our great pride to share this overview of the many accomplishments that we celebrate in Udyogini. We have emerged as a leading resource organization in rural entrepreneurship for poor women and development organizations in India by our continuous efforts in empowering women as entrepreneurs.

Udyogini was founded with the aim to empower women at the grassroots level by building their capacity and entrepreneurial skills to demonstrate that capacity building is the key for true women empowerment. Udyogini continues to provide need based business development services to various agencies such as NGOs, foundations, government agencies, capacity building for staff and their clients using the training of trainers approach.

Our work on the value chain continues to receive widespread appreciation and recognition by both government and donor agencies. Forest product “Lac” is now being scaled up in six districts of Jharkhand, Madhya Pradesh and Chhattisgarh. We continue to provide technical support to JSLPS and play significant role in capacity building of knowledge, attitude and skills of producers and internal resource persons by deploying CRPs/ PRPs at grassroot level in three districts of Jharkhand. Through the course of our journey, we have benefited from strategic partnerships to emerge as a service provider and strengthen our position as a resource organization for rural women. Key collaborations include the World Bank supported BEES network (Business Employment and Enterprise Support for Women in South Asia), and contributing to building the understanding of network members on issues such as violence against women and how to address this challenge through entrepreneurship development.

Udyogini has always believed in capacity building approach and therefore advocated and demonstrated that skill and entrepreneurship should go hand in hand for doubling the income of millions of poor women and making them self-employed in the product and services that are available to them. We were fortunate to continue to progress on “doubling the income” and our “self employment” initiatives along with our partners like Hans Foundation, Ford Foundation, Oracle Foundation, Tata Trusts, Rang De, Plan International, Miseroer and Nabard.

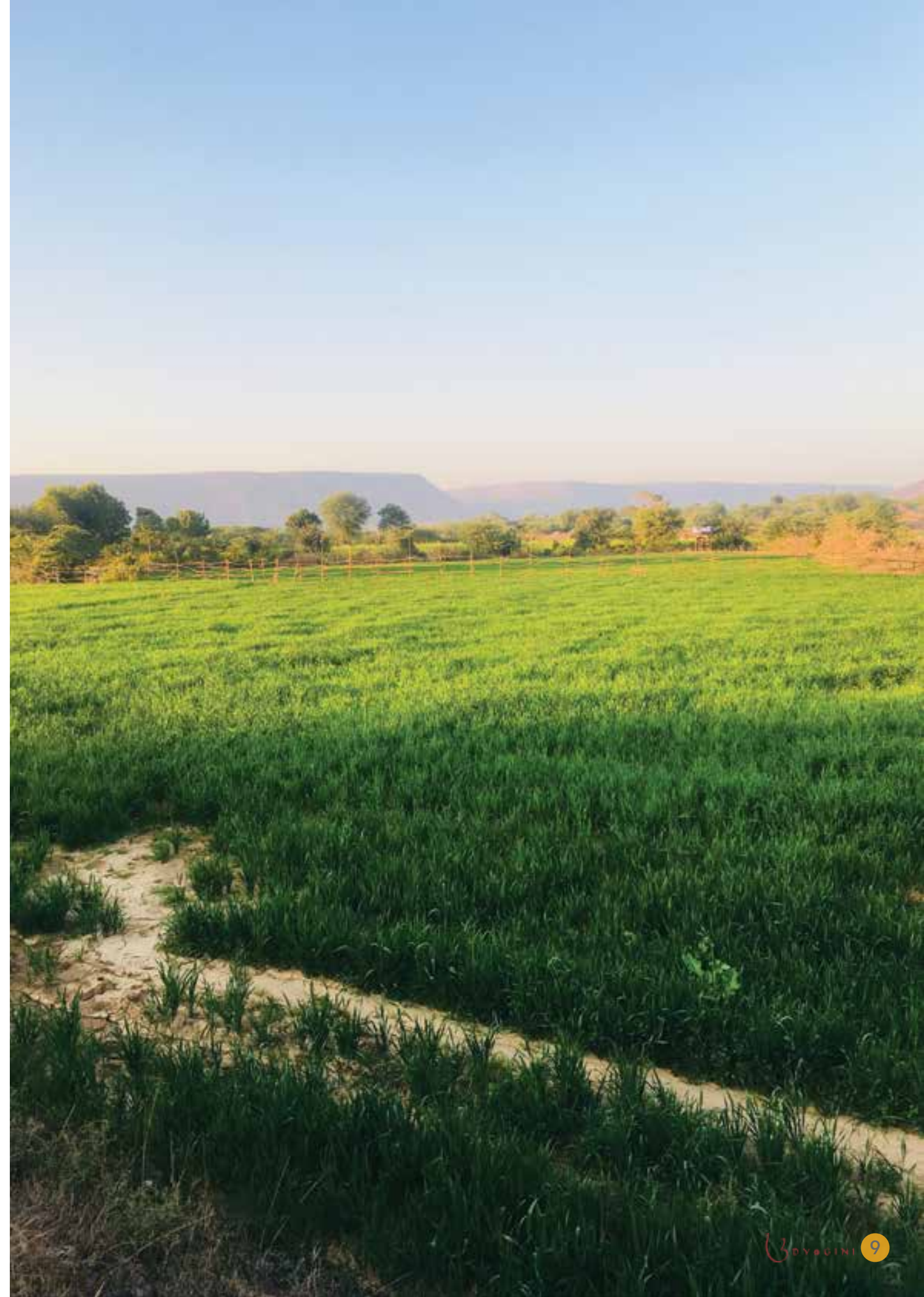
We considerably appreciate the understanding and commitment of our donors and supporters - Thank you for partnering with us on this journey. We recognize the important role of corporates for funding development activities and we have continued to engage with corporate organizations in our program states.

As we are celebrating our silver jubilee, we reiterate to remain committed to women empowerment and economic development.

Best Wishes,

Arvind Malik

CEO,Udyogini



## BOARD OF GOVERNORS

### CHAIRPERSON

Ms.Rita Sengupta

### CHAIR EMERITUS

Bimla.N. Bissell

### SECRETARY EX-OFFICIO AND CEO

Mr.Arvind Malik

### MEMBERS

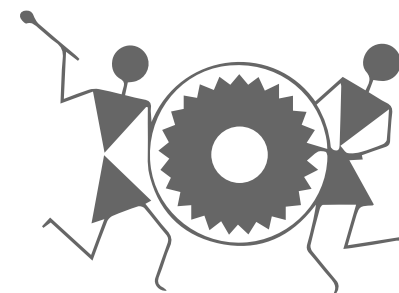
Ms.Kajri Mishra

Ms.Preetam Khandelwal

Ms.Sumita Ghose

Ms.Varsha Mehta

Mr.Ujjal Ganguly



## 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, 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, 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' (WEMTOP), which was initiated and funded by the World Bank Institute.

Udyogini aspires to 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, markets with higher efficiency and as a result increase their income.

It works on inclusion strategy focusing on women's capacity building in selected rural products, value chain and the market. This entire process is to view women as drivers and leaders. Capacity building model for women starts with incremental steps towards livelihood security for poverty alleviation and moves to empowerment through promotion of micro enterprises and value chains.

It also works to thrust in the market development, innovation in entrepreneurship, learn change in business service content and delivery mechanism.

It ensures to address life cycle issues that are cross-cutting along a spectrum of women's market engagement because they affect women's confidence and motivation and ultimately impacting sustainability of women empowerment through enterprise.

The work is done through its own field teams and expands replicable models or products through other like-minded NGOs and build producers' organisations.





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 poor women micro entrepreneurs. Till date, Udyogini has trained more than 2,50,000 women from rural areas in India.

### PHASE I (1992-1996)

In 2001, a Strategic Planning and Organisation Development exercise induced major changes in the strategy to implement field projects directly to help producers and micro-entrepreneurs to establish their micro-enterprises. In Pugal, new genre of craft was developed to serve a medium segment market for highly socially excluded 2000+ women with low to medium skills by building local entrepreneurs. In Mandla business services were designed and delivered to promote forest and farm based products to enhance the income of 2000+ tribal women. In Saharanpur city around 1000+ women were organized and involved in incense sticks rolling and hand crafted "Chunari" making.

### PHASE III (2002-2009)



Currently, Udyogini is working with about 50,000 producers and aims to increase its outreach to 1 lac producers by 2020 in 5 states - Chattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttarakhand. Udyogini has directly impacted value chains (such as lac, vegetables, Sal, herbs and incense-stick) that show potential for scale in difficult market conditions in remote districts that are affected by poverty, conflict, climate challenge and broken enterprise ecosystems. Udyogini also provided business services to NGOs, CBOs and Government projects to build their capacity in designing and delivery of business services.

### PHASE IV (2010-Current)

After the project 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 MahilaKosh (RMK), an apex organisation set up to provide bridge grants to women's Self Help Groups (SHGs).

### PHASE II (1996-2001)

## AWARDS AND RECOGNITIONS

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.
- Udyogini served as a resource agency for organisations such as Himmothan, World Vision of India

2012

- Udyogini was awarded 'World Of Difference 100 Award' by the International Alliance for economic empowerment of women, Washington DC, USA.
- Selected as part of Global Learning Alliance on Agriculture Value Chains and Financial Services.

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.

2015

- Udyogini in collaborations with World Bank supported BEES network (Business Employment and Enterprise Support for Women in South Asia) was awarded to unpack the value potential of Lac, Cashew and Goatry value.
- CEO of Udyogini selected for a Ford Global Fellowship program in USA.
- 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. This Project was awarded 'Best CSR Project of the Year' 2015 during the India CSR Summit 2015.

2009

- Selected for Yale University's Global Social Entrepreneurship Program.

2006

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

2014

- Udyogini 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.

1992

- Established to implement Women's Enterprise Management Training Outreach Program and provided micro enterprise management training to 30 NGOs and reached over 1,00,000 poor women producers during 1992-96.

## OUR MODEL AND IMPACT

Udyogini's Business Model is to create enabling environment through customized business services to engage rural women in products and service based enterprises that have high market potential, require low skill level for adoption as well as investment. Business services identified from value chain analysis of selected enterprises are provided to women to engage and scale up the enterprises.

In later stages producers are enabled to form and strengthen producer institutions to efficiently manage backend and forward operations for the enterprises.



### FOREST LAC

- In Jharkhand, Madhya Pradesh and Chhattisgarh 28,053 producers were trained on Scientific Cultivation Practices.
- 28 brood farms established for brood sufficiency.
- 52 External Community Resource Persons (CRPs) have been developed and sent to different location of Jharkhand State Livelihood Promotion Society (JSLPS).
- 169 Internal CRPs have been created by Udyogini to impart technical support on Lac at JSLPS locations.
- 70 BDSPs (Business Development Service Providers) or Vahinis trained on Scientific Lac Cultivation, vaccination of poultry and goatry in Madhya Pradesh.

### AGRICULTURE VALUE CHAINS IN JHARKHAND, MADHYA PRADHESH AND CHATTISGARH

- 2,020 producers trained on vegetable cultivation.
- 249 producers were supported for seed purchase, critical input supply, value addition in arhar cultivation, vegetable production and poultry through producer organisation in Madhya Pradesh.
- 7 BDSPs/Vahinis have been trained on Goat Rearing practices and agriculture practices.
- 5 BDSPs/ Vahinis trained exclusively for agriculture practices.
- In Uttarakhand 1,000 women producers were supported in herb and spice production.

### SELF-EMPLOYMENT

- In Uttarakhand 1,058 persons were trained and out of which 660 set-up their own enterprises through trainings on machine knitting, sewing, mobile repairing, electrician, beauty parlour, milk, vegetable and spice production.
- In Jharkhand 80 VLSCs catering to 8,000 households function.

## 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 maze of entrepreneurship.

Five stage operational framework of Udyogini

1  
Enterprise motivation and management awareness for grassroots women

2  
Creation of grassroots BDS providers and entrepreneurs

3  
Enterprise promotion and incentives for producers and market players

4  
Ownership and scale up through systems and institutions

5  
Expansion and Outreach

A woman wearing a blue and red sari with a blue headscarf is kneeling in a field of green plants, likely engaged in agricultural work. The background shows more of the field and some trees.

## OUR INITIATIVES

### Value Chain

Udyogini has realized that the value chain approach offers a way of addressing various bottlenecks and deficiencies in tapping the rural, urban 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. Udyogini's two decade of experience as an advisory and practitioner institution to alleviate poverty and bring gender equality through the market and value chain development to "make market work for the poor".



## Entrepreneurship and Skill for Self-Employment

The self-employment initiatives of Udyogini attempt to engage rural women and youth in pre-identified products and services.

Our partnership with Edubridge focused on placement of youth in sectors such as Banking and Financial Services, Banking and IT/ITES, BPO and Retail, whereas the self employment initiatives (knitting, sewing, beauty parlour, retail shops, vegetables production etc) provide opportunity to young women and girls to earn additional incomes on sustained basis to earn their livelihoods.

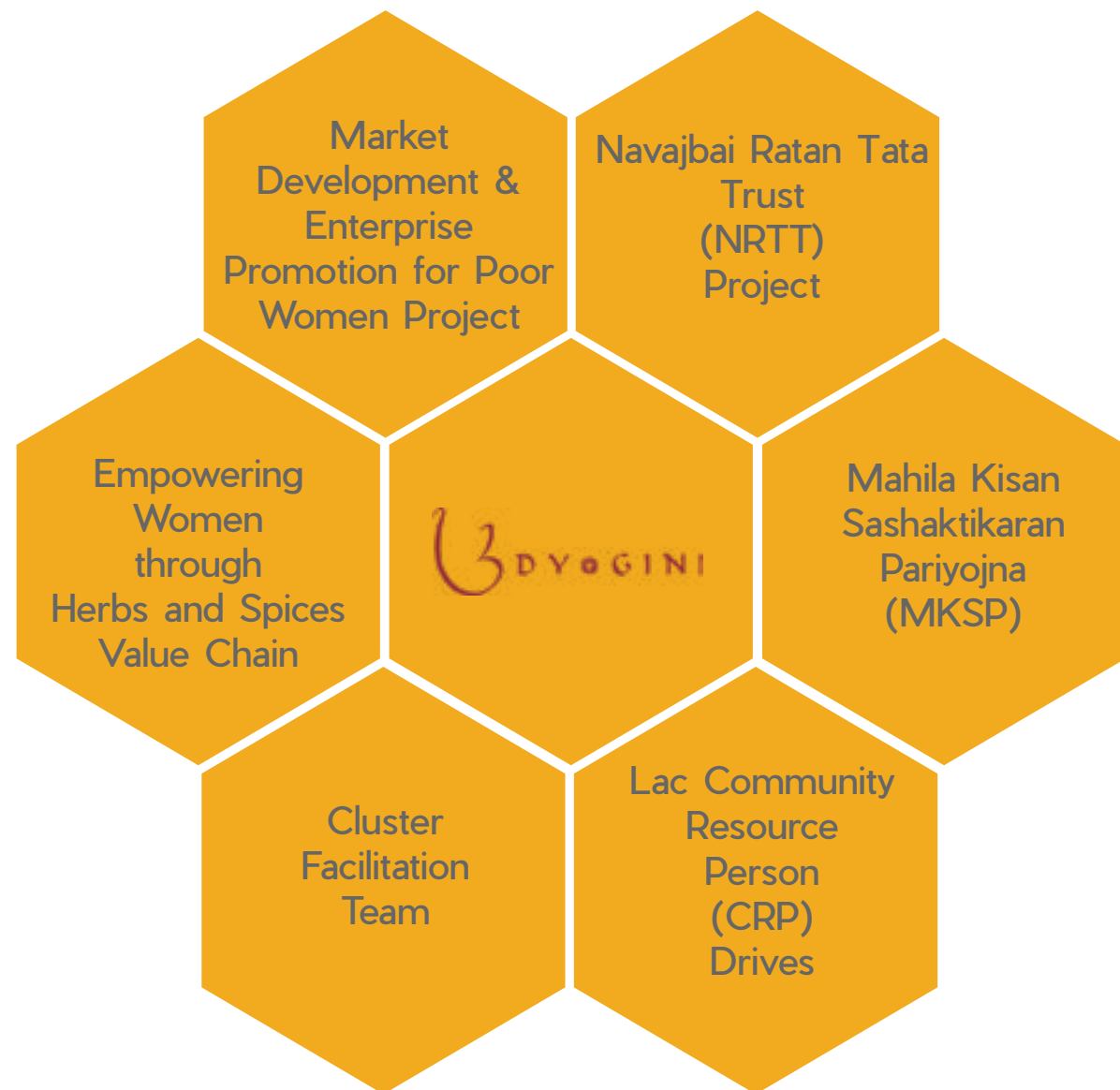
## Social Security Initiatives

Women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home. Udyogini understands that while engaging women in entrepreneurial activity it is important to provide social security support comprising of health and education.

## VALUE CHAIN INITIATIVES

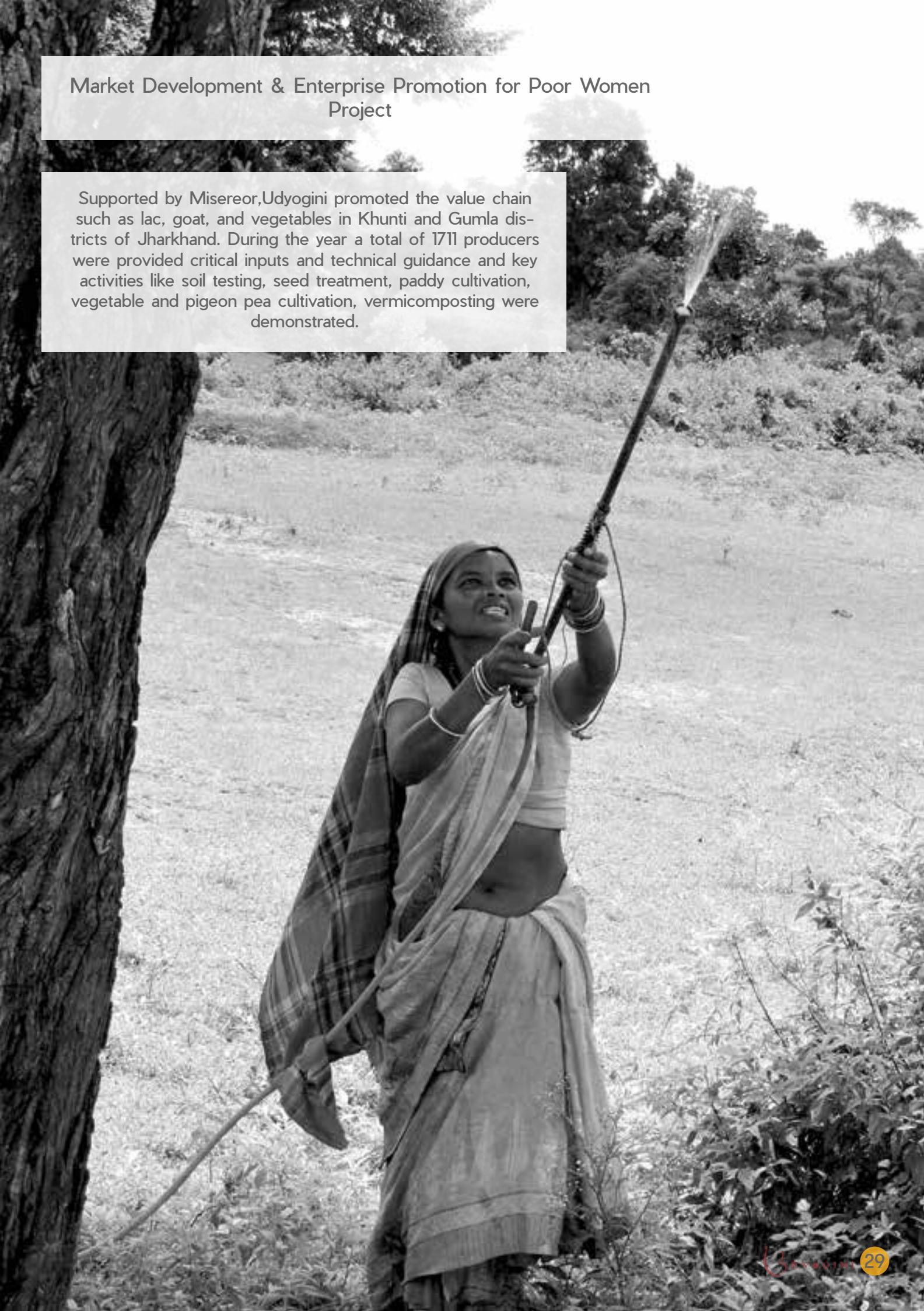
Value Chain Development is a positive or desirable change in a value chain to extend or improve productive operations and generate social benefits: poverty reduction, income and employment generation, economic growth, environmental performance, gender equity and other development goals.

Udyogini attempts to promote a basket of compatible value chains to significantly enhance income through achieving both economy of scale and scope.



### Market Development & Enterprise Promotion for Poor Women Project

Supported by Misereor, Udyogini promoted the value chain such as lac, goat, and vegetables in Khunti and Gumla districts of Jharkhand. During the year a total of 1711 producers were provided critical inputs and technical guidance and key activities like soil testing, seed treatment, paddy cultivation, vegetable and pigeon pea cultivation, vermicomposting were demonstrated.





## Mahila Kisan Sashaktikaran Pariyojna (MKSP)

For the revival of lac crop in the community Udyogini is providing technical and institutional assistance to 4,000 lac producers from 56 villages of Ranchi district raising their income significantly. During the year Udyogini was able to reach out to 1,536 producers directly by providing them input support on lac cultivation. 80 women CRPs (Community Resource Person) were identified and trained to become the community leaders. Around 77,300 saplings of Semialata were distributed to women producers and 3,100 producers were trained on packaging of Scientific lac cultivation.

## Navajbai Ratan Tata Trust (NRTT) Project

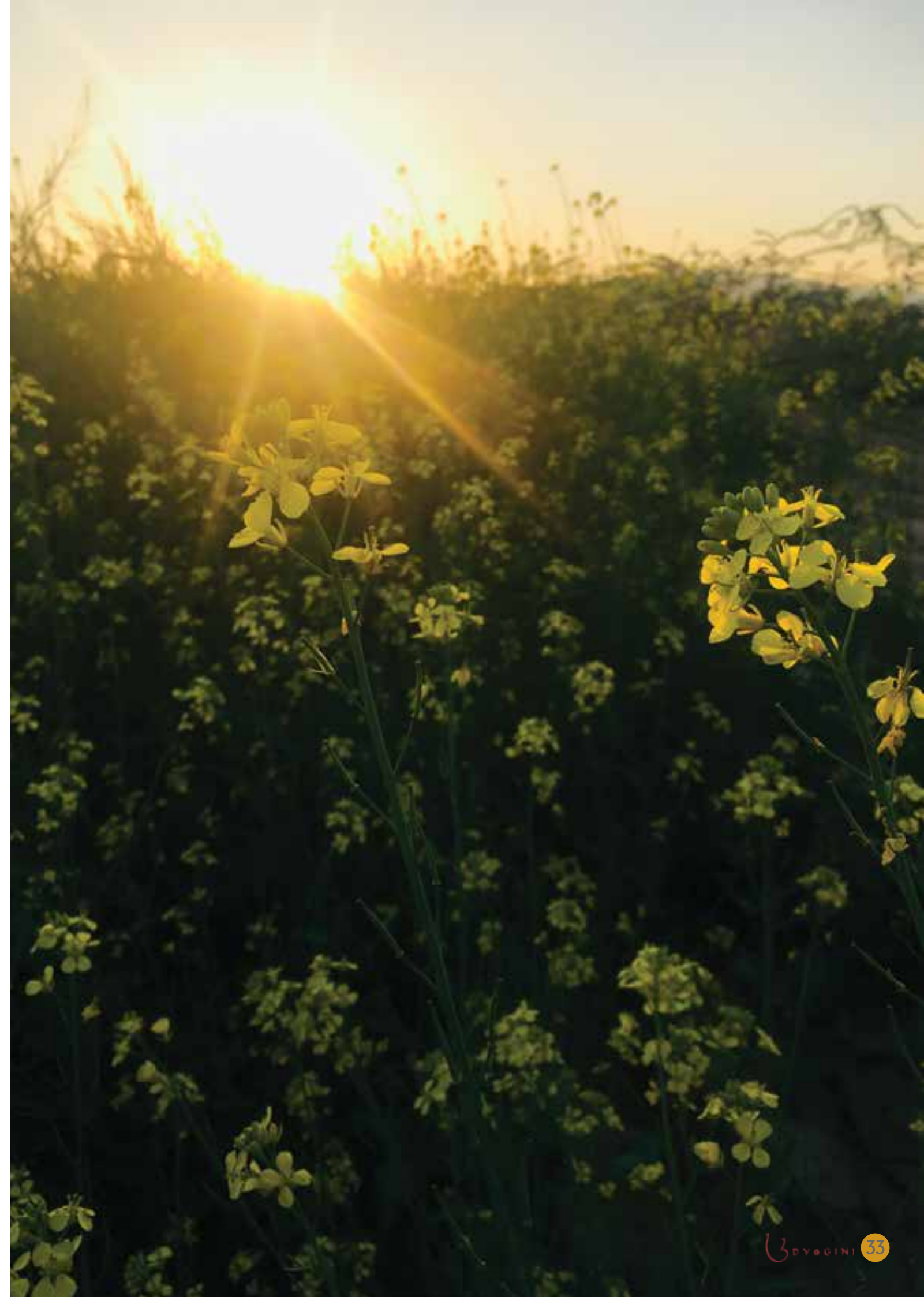
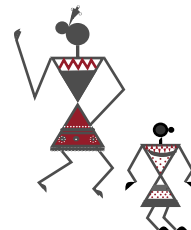
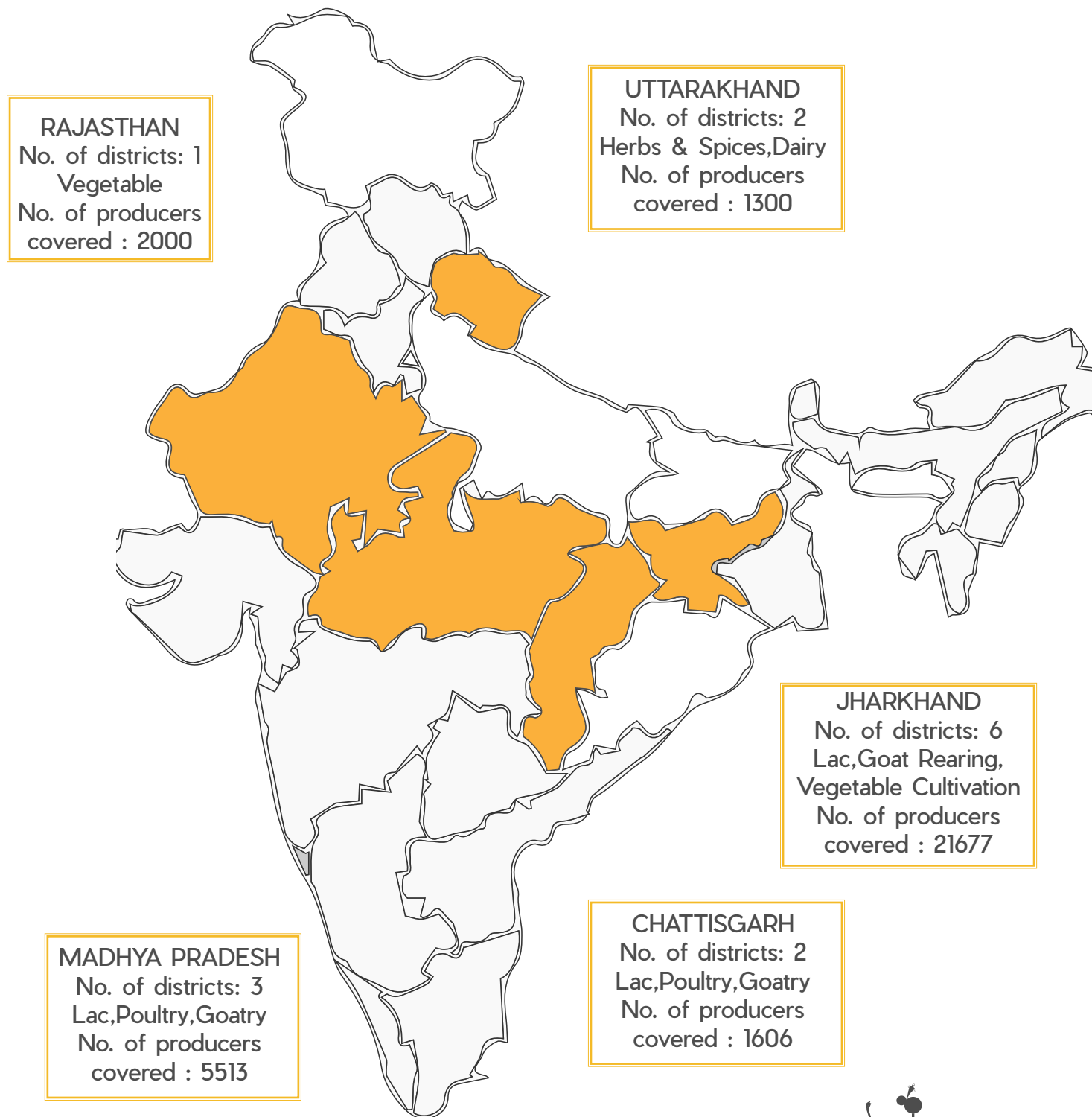
This project provides core support for enterprise based livelihoods in Non-timber forest produces (NTFP) for expansion of Lac in three states through Udyogini's business model. The strategy of including tribal women in Lac value chain has enabled to build them up for technical roles, embed themselves as service providers in the community and earn additional incomes from such service provision. By adopting the scientific method of lac cultivation, farmers got incremental increase in production up to 5 - 8 times fetching an additional income of Rs.20,000-25,000 per year.

## Lac Community Resource Person (CRP) Drives

It was a co-pilot project promoted by Jharkhand State Livelihood Promotion Society (JSLPS) after considering the success of Udyogini's Lac model and its ability to transform the economic strata of rural poor. During the year 2,953 producers have been trained under Package of Scientific Cultivation of Lac (PSCL) module by the help of 32 teams of CRPs and PRPs who together inoculated 23,132 kg of brood. Till date a total of 8,567 farmers have been brought under Scientific Cultivation of Lac by deploying CRPs and PRPs in three districts of Jharkhand.



## OUTREACH : PRODUCERS





CAPACITY BUILDING ON  
GOOD AGRICULTURAL  
PRACTICES FOR WOMEN  
PRODUCERS

Udyogini staff has been interacting regularly with the village communities and women SHG (self-help groups) in Chamoli district of Uttarakhand to understand their aspirations and needs. The most common problems that were expressed by the farmers were lack of technical know-how on various agro-commodities and resultant low productivity and damage to crops by pests and wild animals. After understanding the problems faced by the SHG members, Udyogini identified the crops under spices and herbs in consultation with the community for plantation on cultivable wastelands.

An intensive training on good agricultural practices was designed by the staff and a local cooperative, self help groups and a local NGO was identified for dissemination of good agricultural practices in mission mode to build the knowledge, attitude and skill of the women farmers. At the inception, the staff and key trainers were identified and oriented them in a Training of Trainers mode on the basics of crop cultivation of the identified crops. At field level the training programme was implemented and attended by 330 SHG members and training provided on topics related with land preparation, manuring, seed treatment, seed sowing, disease and pest control, irrigation, weeding etc for selected spice crops like Ginger, Turmeric and Chillies. Demonstrations of herbs like Tulsi were done to get an understanding of the crop and the response from the farmers. Information of advanced stages of crop production and post-harvest management like grading, storage, packaging and marketing were provided at appropriate stage of the crops.

The training for extension of good agricultural practices to enhance crop productivity has created an enabling environment for sensitization of the producers to take informed choice for adoption of improved agronomic practices and articulate need and desire for utilization of cultivable wastelands for farm based income generation for women producers. During September–October 2016 this resulted in identification of more than 300 producers to cultivate spices and herbs in cultivable wasteland.

## CASE STUDY

### Case Study of Parmeshwari Devi

Parmeshwari Devi, a middle aged woman resident of Badkolma village in Bundu Block of Ranchi district in Jharkhand. As a home maker, Parmeshwari always wondered why a woman's identity is reduced only to being wife-mother-daughter of someone else. She always wanted to be known by herself. When Udyogini first started its mobilization and campaigning in Bundu in the year 2010 for Village Level Service Centers, Parmeshwari Devi found the opportunity creating her own space. In the 3 months training she was trained in different aspects such as enterprise; market study, feasibility study, costing and pricing. After successfully completing her training with Udyogini, she was the first woman in her village to establish her VLSC.

She has been inspiring other potential entrepreneurs all over Jharkhand. Her success lies in her perseverance and will to grow as an independent woman.

During the entire process, it wasn't easy for her to be accepted as an entrepreneur in a male world. Like many other women she also faced gender issues within her family. The Gender Justice Module Training helped Parmeshwari Devi to open up about her issues and bring it to a platform, one which could not have been solved being quiet at home. The training addressing gender issues of women gave her strength and confidence to speak up for herself which also helped her to develop her business skills



and made her a successful woman entrepreneur.

Parmeshwari Devi aggregates local produce at fair price and also meets the retail demands of community. During the peak season, she aggregates up to 3 tonnes of paddy and the sale reaches up to Rs. 1 lakh in a month, earning her a profit of Rs. 1,500 - Rs. 2,000. She aggregates 3 varieties of paddy which have different value in the market. Another significant achievement of this training is the creation of more opportunities for the smallholder women farmers to market their farm produce without middlemen cheating them, while it facilitated the marketing of produce across the markets, reducing the drudgery women undergo during the sale of produce.

She says "Mai apne nivesh ko doguna karna chahti hoon taaki mere gaon ke kisaano ko sangrahan se doguna labh de sakun". (I want to double my re-investment so that I will able to double the profits of producers/farmers through aggregation).

“ Mai apne nivesh ko doguna karna chahti hoon taaki mere gaon ke kisaano ko sangrahan se doguna labh de sakun. ”

## Case Study of Varju Bai



Varju Bai, belongs to the Meena Tribe and lives in (Limbavali) Bovas village of Udaipur District in Rajasthan. Varju Bai has been married with Devi Lal Ji and has two sons and three daughters. After her marriage when she came to Bovas village, her in-law's family were very poor that they have no means of livelihood, what they used to grow in their field, they eat. They used to fall sick and faced several health issues because of the improper diet. There was no money with the family for the education of their children so she borrowed money from the money lender at high interest rates and married her daughters and son before they were 17. To marry her younger son she also gave her field on mortgage to a farmer of Patel cast at the rate of Rs. 7,000. Three years back after a lot of struggle and hardwork she freed her field through the income she earned by selling tomatoes. Even after putting lot of hardwork in the field they couldn't earn much because the farming methods were conventional which resulted in poor production.

Her elder son migrated to the city in search of work and younger one is engaged in farming. Her younger son also wanted to migrate but she motivated him to help her in farming.

Varju Bai's strong will and determination was recognized by Udyogini and they further helped her in shaping her skills and potentials to make her into a woman that she is today. She also took skill & enterprise management training from Udyogini. She went to Gujarat for an exposure visit to learn the best practices of vegetable cultivation. She also went to Maharana Pratap Agriculture University & KVK Udaipur for training and an exposure visit where she learnt about scientific cultivation of vegetable.

Varju Bai along with other producers received assistance from Udyogini to purchase agro-inputs in bulk which cost her 50% less than the price in the open market.

Udyogini se maine bahut kuch seekha hai. Main Udyogini dwara di gayi seekh ko jeevan bhar nahi bhulungi. Inhi ki di seekh ke karan main mehnat karke jeevan ki sabhi kathinaiyon ka aasani se saamna karne ki himmat rakhti hoon.

Udyogini also provided farmers a direct market linkage with different Mandi traders and Mother dairy, New Delhi.

All these support enabled Varju Bai to earn a profit of Rs. 70,000 to 1 lakh from vegetable cultivation now she could also spend money on her family requirements. She purchased a pipe line for lifting water from the well to the field; she purchased a Flour mill for commercial use and purchased a new motorcycle for her son.

Apart from being a successful farmer she is also serving as the Director of Udyogini's supported "Jaisamand Agro Producer Company Limited (JAPCL)" in which she is working to mobilize other women involved with Udyogini to adopt scientific methods in cultivation. In JAPCL she has invested Rs. 5,000/- as a share capital to grow it more.

Devi Lal (Varju Bai's Husband) says "Mere patni ne mere jeevan mein bahut sath diya hai, isne mere sath kandhe se kandha mila kar kheti kari aur mere poore parivaar ko aaj is level tak pahunchaya hai. Sabhi log iski baat mante hai aur hum bhi isko puchkar hi har kaam karte hai.

## SELF-EMPLOYMENT INITIATIVES



## The Hans Foundation

Self employment initiatives received a boost with support from The Hans Foundation, Plan India and Himmothan in Uttarakhand covering 13 blocks of six districts in which the capacity building activities covered total of 1058 youth/aspiring entrepreneurs of which 966 (91%) were young girls and women. The aspiring entrepreneurs chose the trades of their choices such as Knitting, Design Knitting, Tailoring, Electrician, Mobile repairing, Beauty parlour, Fruit Processing, Vegetable cultivation, Poultry and Dairy. Out of the trained aspirants 660 established their own enterprise with support from Udyogini.

## Rajasthan State Livelihood Development Centre (RSLDC)

In Rajasthan, Udyogini partnered with RSLDC for conducting training of women entrepreneurs in Tailoring. This was a basic course of 49 days duration under which a total of 89 women in three batches successfully completed the training programme. Out of these 50 women have established their own enterprise and engaged in doing stitching work. All 50 women purchased sewing machine from their savings and started working at their home, earning between Rs. 1,500/- to Rs. 5,000/- per month.





## Partnership with Edubridge for Skill Development and Placement

Udyogini partnered with Edubridge to implement the CSR project supported by Tech Mahindra, Mahindra Finance, Capgemini in Maharashtra, Rajasthan and Karnataka under which the youth were provided training in sectors such as Banking and Financial Services, Banking and IT/ITES, BPO, Retail under which a total of 1,200 youth (617 males and 583 females) were trained and 391 youth (201 males and 190 females) were placed in various companies where they are currently earning wages in the range of Rs.6,000-16,000 per month.

## Village Level Service Centres (VLSCs)

VLSCs help in enhancing income status of women through Social Enterprise. The purpose of the VLSC is to connect the rural population with markets and to provide a platform for selling and buying. Since its operation in 2010, Village Level Service Centers have established itself across twelve blocks of Jharkhand namely Bundu, Tamar, Sonahatu, Khunti, Torpa, Kamdara, Basia, Sisai, Palkot, Gumla, Bharno and Murhu covering three (Ranchi, Khunti and Gumla) districts. Over the years, VLSCs in Jharkhand have impacted over 8,000 tribal families through their services. From basic supplies of grocery at home to stationery for children at school, services of digital photographs and input supply, VLSCs have taken care of basic necessities required for the community. Each VLSC is monitored on the basis of their stages of growth. There are 80 operative establishments that catering to the market needs of the communities in various aspects of retail, aggregation, special products and other services. During the year under Social Enterprise Leadership Program supported by British Council a new batch of 21 Vahinis and potential entrepreneurs were trained under aspects of Social Enterprise in the month of January.



## National Bank of Agriculture and Rural Development (NABARD)

NABARD studied the impact of SHGs on economic empowerment of its members in different parts of the country. For promotion of credit linkage of 300 New SHG's in vijayraghavgarh block in Katni district in Madhya Pradesh Udyogini has partnered with (NABARD). In Shadol, Madhya Pradesh a program to create awareness on insurance scheme was organised. Both the programs were completed during the year and are closed successfully. At Katni during the project period during 2012-2017 the key deliverables have been as follows:

1. MED (Micro Enterprise Development) training program were organised to increase and build the capacity as well as knowledge on specific products such as Incense stick making and imitation jewellery.

2. 1500 women have got loan of total amount of Rs 57 lakhs through different banks and utilized it in micro-enterprise like poultry, imitation jewellery, incense stick making, spices etc. This has led to increase in income of the women producers by Rs.500 to Rs.1,500 during leisure time.

3. The eligible family members of the 1,500 producers were linked with pension schemes such as Atal pension, old age pension, widow pension etc.

4. 30 financial literacy program were organized in 30 villages and linked with government insurance schemes such as Pradhan Mantri Bima Suraksha Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojna.

At Shahdol the program objective was to create awareness on insurance schemes under which 60 financial literacy yatras were organized in as many villages to sensitize and link the women producers with different entitlement services. On completion of the awareness program 2,387 women producers were linked with banks and insurance scheme such as Pradhan Mantri Bima Suraksha Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojna etc.



## Rang De

Rang De was India's first online micro-lending platform, which enables individuals to lend money to low-income households in the country. The partnership with Rang-De expanded during the year to cover 350 women borrowers of Mandla district of Madhya Pradesh and Kanker district of Chhattisgarh. The entrepreneurs chose and engaged in various enterprises such as Grocery shop, spice business, sweet shop, chaat, poultry, vegetable production and selling, clothes, cosmetic, cycle repair and others. The loans of the borrowers ranged between Rs.10-15 thousand to be repaid over a period of 12 months with 10% interest. The total amount loaned to the borrowers was Rs.40 lakh. Repayment by 100 entrepreneurs has been made fully and out of these 50 applied for another loan of Rs.15 thousand. There seems to be a positive impact of the intervention on the women and a raise in their social status within the family and in the society.



## Dhauladevi Swayat Sahakarita

Dhauladevi Swayat Sahakarita Autonomous Cooperative in partnership with Udyogini strengthens the activities of the SHGs and the cooperatives supported by Himmothan at Almora district of Uttarakhand. During the year the Co-operative undertook business activities in eleven revenue villages covering 266 households and operated a common facilitation centre, mini dairy, agriculture tools, knitting and seed production from which it grossed a turnover of Rs.10.20 lakhs and earned a profit of Rs.0.77 lakhs. Under the Godrej supported project activities like exposure visits and field demonstrations were organized in Dhula Devi Block to enhance the entrepreneurship skills of women and to build their capacity in milk production.



Anjali Bhandari is a 26 year old woman of Laludi Village of Jakholi Block in Rudraprayag District in Uttarakhand. Her father does a private job and the other source of income is livestock rearing and farming. Through agriculture the income of her family was Rs.6,000/month. Anjali wanted to contribute to her family but did not have any option.

Udyogini organised a programme in Anjali's village. As part of the programme, the villagers were provided with information about an entrepreneurship and skill development training programme that was going to be conducted with the financial support of Dehradun based organisation, The Hans Foundation.

Anjali registered for the programme and took up beauty services as the skill that she wanted to develop as it was something that interested her. After screening she was selected for the 20 day training program of Beauty Parlor. During the training she learnt the skill aspects of the trade such as threading, massage, bleach, facial, bridal makeup and mehendi application. After completion of the skill training she participated in the Entrepreneurship Development Program (EDP) training in which she learnt to make the business plan of her enterprise and conduct the market survey.

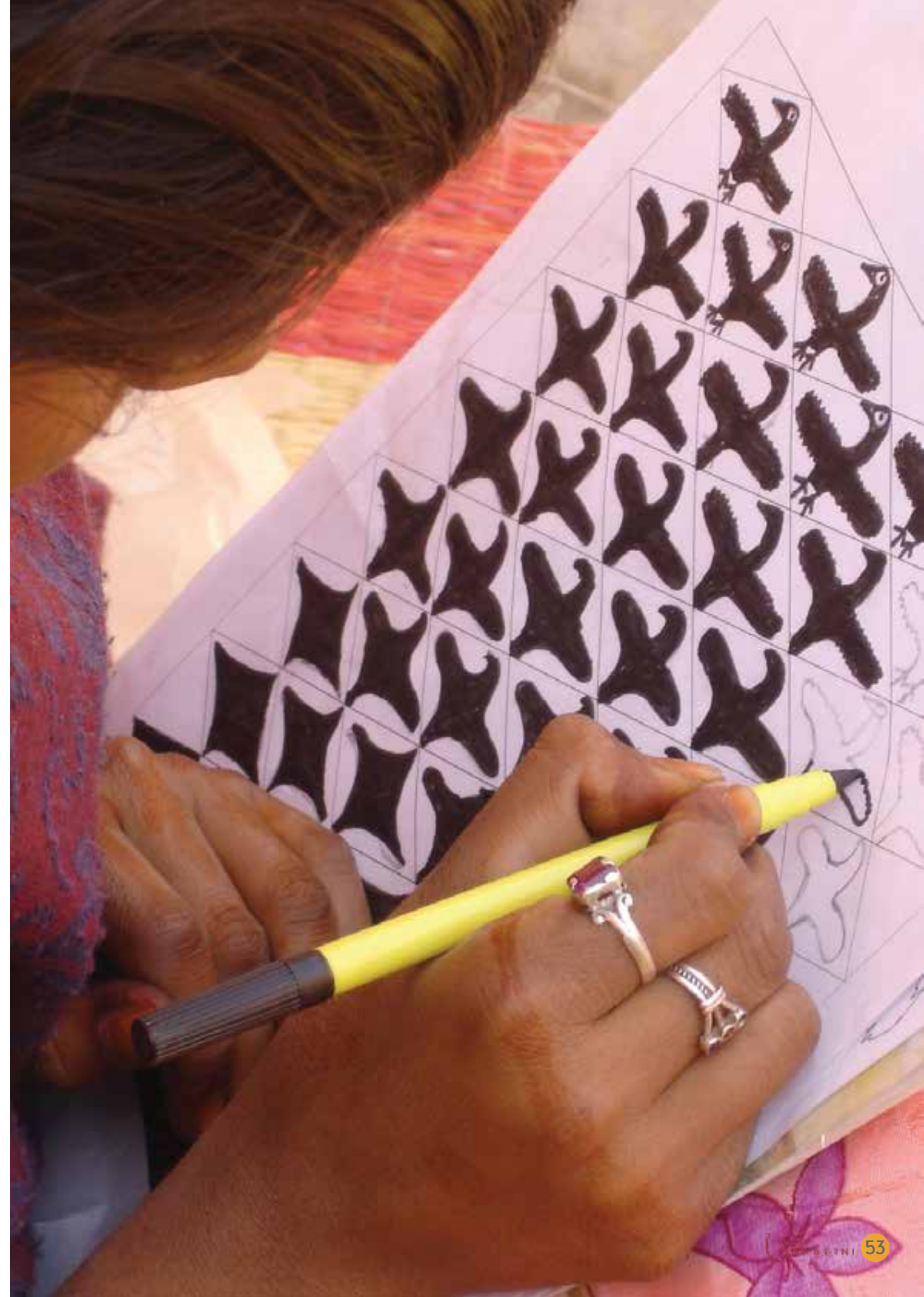
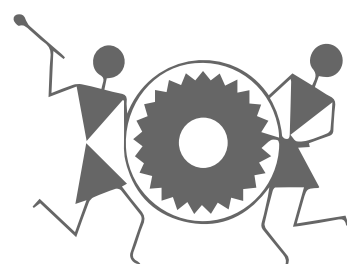
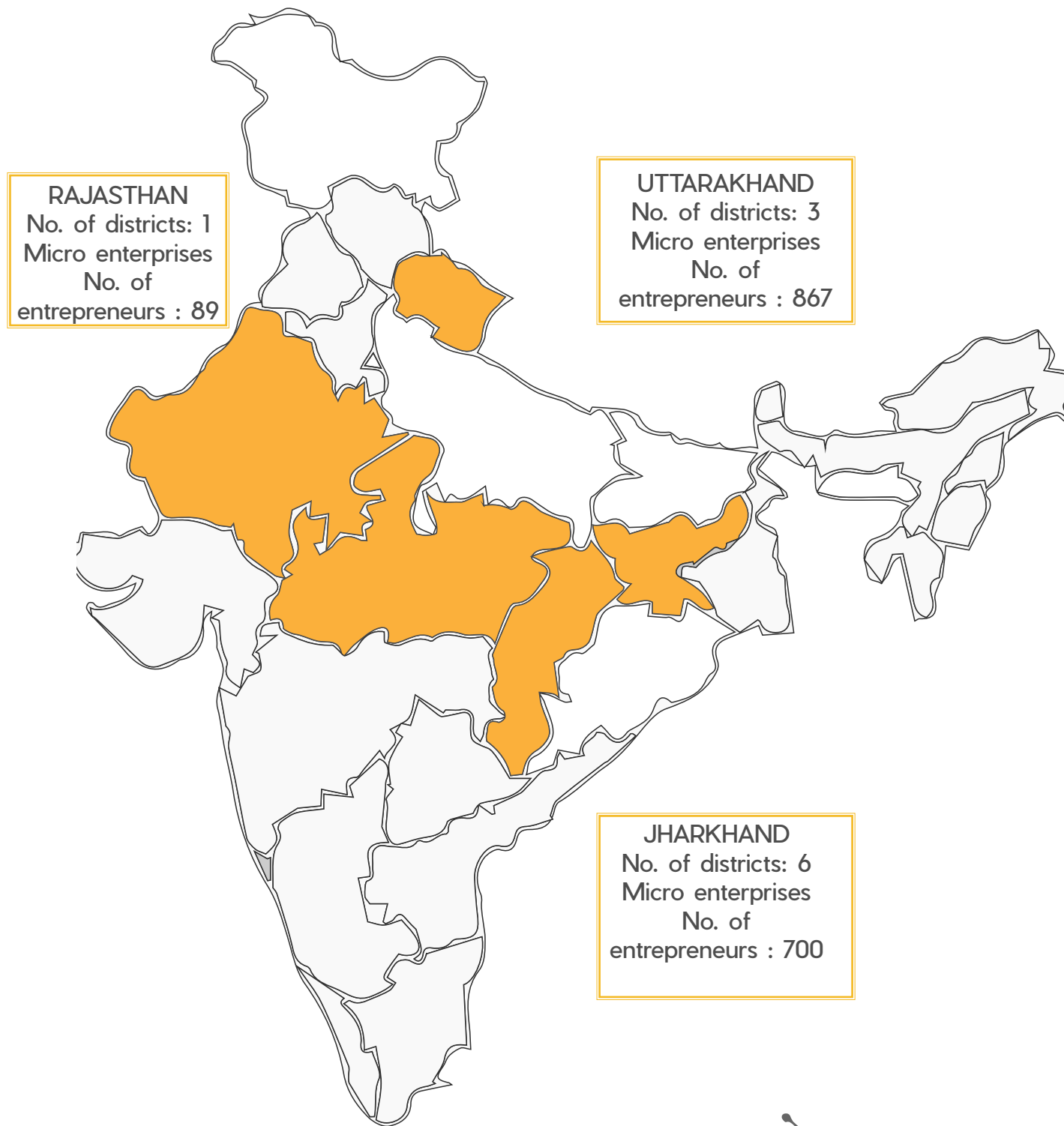
After one month of completing the training she established her enterprise at home and now she is earning between two and three thousand rupees per month. Anjali said that the Skill and EDP trainings were very useful to her. It helped her to understand the profit and loss and also pricing methods for her enterprise.

Case study of

Anjali Bhandari



## OUTREACH : MICRO ENTERPRISES



## MARKET AND FINANCIAL ACCESS

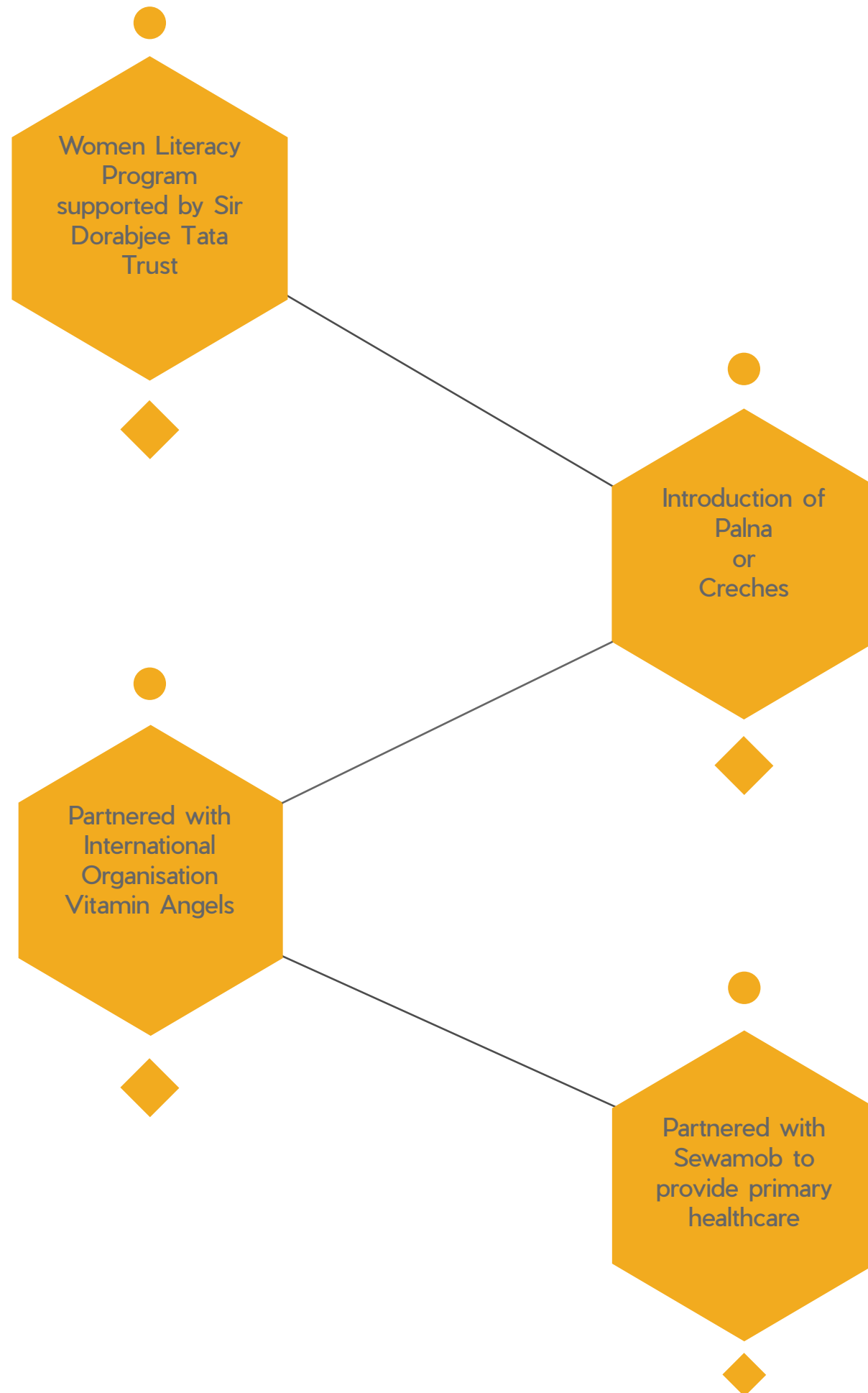
Our efforts for financial linkage focus on sensitizing the community to understand /work out break-even point (BEP) of the enterprise and understand how to arrange the requisite investments through convergence with government schemes (NABARD, Agriculture Department, Tribal Welfare Department) and Micro Finance Institutions (MFIs) such as Rang De.

The importance of market to improve the livelihoods of rural-tribal community is important and the services i.e. skills, entrepreneurship training, and institutional linkages focus on market aspects helps them to enhance and establish their business. We conduct Rapid Market Assessment (RMA) for flagship/selected products and services to identify potential activities to access better market rates or in other words RMS helps in identifying where there is market demand and potential for value addition of elected products.

Entrepreneurship trainings help community to understand market dynamics and identify solutions to barriers and bottlenecks in collective aggregation and marketing of products and services. We also support NGOs in conducting market feasibility and developing marketing strategy and plan for their target product and services.



## SOCIAL SECURITY INITIATIVES



To enhance the basic reading, writing and numeracy skill among the entrepreneurial women Udyogini had envisaged Women Literacy program in Jharkhand with support from Sir Dorabjee TATA Trust and this program concluded on 31 March 2017. The women literacy program covered 1,338 women across two district of Jharkhand namely Ranchi and Khunti with total of 4 blocks (Bundu, Khunti, Torpa & Murhu). Accomplishments made during the entire course designed can be observed in the reading and writing and comprehending skill of the enrolled women. 300 women took the advance course of study and about 64% women are now well aware of the number system up to 1,000 units, 72% of women are now able to construct and write sentence and 50% women are now able to read and understand their bank and SHG pass books. 90% of the women are now confident to write their names and have stopped using thumb impressions. Having achieved the basic calculation skills, women vendors and entrepreneurs are now being able to perform their task with much ease and increased self-confidence.

Udyogini partnered with Sewamob to provide Primary healthcare primarily for Fullerton India's Loan Customers in Madhya Pradesh, Rajasthan and Karnataka. The main objective was to deliver primary health care to beneficiaries of Fullerton in the locations of Hubli, Jaipur, Hosangabad. The purpose of the project was to deliver comprehensive preventive and primary care onsite via mobile clinics among the poor and vulnerable communities, offer 24x7 call center for medical advice and refer high risk cases to existing hospitals in the areas. A total of 26,063 patients were covered through 361 camps of which fullerton India beneficiaries were 17,118. Medicines for the camps were procured in bulk prior to conducting the camps in consultation with the Medical Doctors. Similarly the different testing kits and equipments were procured in consultation with doctors and nurses.



Introduction of Palna Ghar/ Crèches in Udyogini was done in the year 2010, with special objective to provide an enabling environment for the women Lac producers and entrepreneurs, especially mothers with small children who were proficient but were unable to devote their sufficient time in their livelihood engagement. Hence crèches initiative is to create a dependent ecosystem for women, where a child gets proper day care services. A total of 220 crèches were established across Ranchi, Khunti and Gumla District covering 11 Blocks. A total of 5,200 children benefited with provision of three meals a day and preparatory education and health facilities. The program has been able to reach to 4,434 rural working mothers and provided 8 hours of service during day time.

During the year Udyogini joined hands with the international organisation Vitamin Angels to eliminate vitamin A deficiency and provide de-worming tablets to ensure better nutrition and health among small children up to 59 months of age. An estimate of WHO propagates 190 million children less than five years of age suffer from vitamin A deficiency, which is the major underlying cause of child morbidity and mortality. Concerning this global health issue Udyogini conducted 1st round of de-worming camps in four Blocks of Tamar, Angara, Arki and Khunti Blocks covering 100 identified children below 59 months who had missed the essential lifesaving supplement.

NETWORKING  
AND  
COLLABORATIONS

GROUP-2  
कमजोरिया  
1 आमदनी कम  
2. आचार बेचना  
3. मौसम \*  
4. भण्डारण (Store)  
5. खराब होने की सम्भावना \*  
6. कम समय में खराब होना  
7. लाईसेंस की कमी  
8. आचार बेचना के लिए बाण्ड बनाने  
9. समयपरचिजे नहीं मिलना  
10. आत्मविश्वास की कमी

सुविचार - उपर वही डठता है  
की तरफ देखना है  
लक्ष्य ल  
मेहनत

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

## 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 Tata Trusts, Misereor, Ford Foundation, Ministry of Rural Development, ICCW, NABARD, JSPLS, Boondh, Sehgal Foundation, DSM, ICCO and Next Billion for providing support, guidance and expertise to strengthen livelihoods through market development & enterprise promotion for poor women in Jharkhand.

We would like to thank RSLDC and Nabard in Rajasthan for providing support on skill based trainings and capacity building of farmers.

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

We would like to thank Misereor, NABARD, NRTT and ACC in Madhya Pradesh and Chhattisgarh for providing support in women micro-enterprise development.

Sincere thanks to Indian Energy Exchange (IEX), ICCW, UNDP and HSBC for short-listing Udyogini for submission of proposal for women economic empowerment.

Sincere gratitude goes to twenty farmers from Aga Khan Foundation, Afghanistan for giving Udyogini an opportunity to facilitate their learning journey to tap best practices in Poultry and Rice Value Chain in India.





Our Donors :



## STATE-WISE STAFF DETAILS

Udyogini Staff as on 31.03.2017



## THE STAFF

Distribution of paid staff according to compensation levels

Slab of Gross Salary Plus Benefits (Rupees Per Month)	Female (No.)	Male (No.)	Total
<5,000	5	27	32
5000-10,000	5	36	41
10,000-25,000	9	11	20
25,000-50,000	7	7	14
50,000-1,00,000	-	3	3
>1,00,000	-	2	2
<b>TOTAL</b>	<b>26</b>	<b>86</b>	<b>112</b>

### Monthly Remuneration

Starting Salary(INR)	3,500-10,000
Senior Management	1,00,000-1,50,000

Details of International Travel by Staff/Volunteers and Board Members at the expense of the organisation in the last FY.

Name of Staff/Volunteer and Board Member	Designation	Purpose of Travel	Cost Incurred (INR)	Sponsored (INR)
-NA-	-NA-	-NA-	-NA-	-NA-

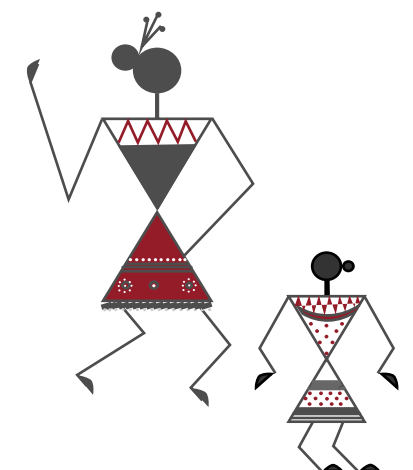
ASMA  
(ANITA SEN MEMORIAL AWARDS)



The ethos of Udyogini is a fundamental belief in women's empowerment and capacity to be leaders. The Anita Sen Memorial Award is given annually to underprivileged women who have overcome odds to build an enterprise that is of direct benefit to them, and have consistently displayed the ideals of Anita Sen, in whose memory the Award was instituted. Anita was Udyogini's Program Coordinator when she died in a rail accident, in September 2002 on her way back from Udyogini's program area in Odisha.

The Anita Sen Memorial Award for the year 2016-2017 was held at Ranchi on 5th Nov, 2016 in which various government and non-government agencies were present during the award ceremony. After a rigorous due diligence process this year, three women entrepreneurs were selected for the award. Babita Devi from Gumla district of Jharkhand, Parmeshwari Devi from Bundu block of Ranchi district in Jharkhand and Amrita Devi from Tamar block of Ranchi district in Jharkhand received the award for their contribution in enterprise domain and has made a significant difference in their communities while inspiring others in the process. Seventeen other women who have demonstrated the spark in the field of enterprise and entrepreneurship have been awarded under "Women Entrepreneurship Award Program". On this occasion Dr. KK Sharma, Director of IINRG was the chief guest and he shared the importance of guidance and training for the women coming from

interior villages of Jharkhand. He stated that from his experiences that he found the women of Jharkhand enthusiastic and efficient in their work and suggested that the organization should focus more on women empowerment. Mrs. Rita Sen Gupta, Chairperson, Udyogini shared her experiences of working with Late Anita Sen and acknowledged her dedication and energy in her work. She also emphasized on the institution guidance that is required for the women residing in remote locations. She mentioned that women themselves need to come forward and take guidance if they want to promote other women and bring them close to developmental sphere. During the occasion the entire Board of Udyogini was present.



## BOARD MEMBERS' VISIT

On 4th November 2016, Udyogini board along with the members of Program Support Team visited Jharkhand's field locations at Sesai block of Gumla district in Jharkhand. The purpose of the visit was to witness the Lac model developed by Udyogini at Jharkhand and hold dialogue with the direct and indirect beneficiaries at different levels. The delegates interacted with around 70-75 women producers of Olmunda village who were associated with Udyogini since last 3 years. The women producers also shared their experience of working with Udyogini particularly in Lac value chain and the monetary and social gain acquired by them during the process.

The team members visited the Village level Service Centre (VLSCs) at Amtuli village being managed by Urmila Tete. The entrepreneur shared the process through which she was selected by Udyogini and her experiences and learnings made from the training she received under Udyogini School of Entrepreneurship. Visit was made to a crèche located at Simra pakhar Toli to create ecosystem/ enabling environment for enterprising mothers. During return the team visited a Semialata plot of 2 acres at Jampani village. Semialata is a host plant for Lac which is women friendly due to its low height and has been introduced in 97 acres in Gumla.



## FINANCIAL HIGHLIGHTS

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

### Sources of Funds

During the year 2016-17, the receipts totaled INR 994.30 lakhs, as against the previous year's income of INR 529.67 lakhs, an increase of 87.72% over the previous year.

Of this, domestic sources accounted for INR 615.73 lakhs (61.93%). The share of domestic contributions that came from government-supported agencies was INR 113.53 lakhs (11.42%), while contributions of private donors were worth INR 399.44 lakhs million (40.16%). Interest on corpus and other receipts were INR 102.84 lakhs (10.34%).

The balance of INR 378.57 lakhs (38.07%) were from foreign sources.

### Utilisation

During the year, the total utilisation of funds was INR 651.70 lakhs as against the previous year's INR 557.88 lakhs – an increase of 10.36%.

The major heads of fund utilization were:

Particulars	INR in Lakhs	Percentage
Programme Cost	345.10	56.05
HR Cost	153.06	24.86
Visibility Cost	25.18	4.09
Admin Cost	92.36	15.00
Total	615.70	100.00

M/s Ajay Rishipal Mittal & Associates, Chartered Accountants were the Statutory Auditors for the year 2016-17. Auditor's Report and Financial Statements for the year which ended on 31st March, 2017 are available at [www.udyogini.org](http://www.udyogini.org).



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UDYOGINI

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