



UDYOGINI



**ANNUAL REPORT**  
**2021-2022**

# OUR VALUES



## Action

We take action to create a gender-just world. Our approach is pragmatic and solution-oriented.



## Empathy

Listening to people's needs, aspirations, perspectives, and circumstances. We strive to cooperate, co-create, and collaborate for the human potential to be fully realized and recognized.



## Courage

We encourage bravery, and challenge the status quo e.g. gendered spaces in the markets for creating pathways to Women's Economic Empowerment.



## Result

We believe in purpose, openness, and innovation to reach our goal and achieving excellence.



## Integrity

We are honest, transparent, and true to our purpose and commitment to all our stakeholders.



UDYOGINI

## 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.



# INDEX

- 1** Reminiscing 30 years of Udyogini
- 3** Impact we create
- 5** Awards and Accolades
- 7** Letter from the CEO
- 9** Highlight of the year
- 12** Our purpose for existence
- 14** 1 - Value Chain Interventions
- 16** Story: Battle by women to create a value chain for honey
- 18** Story: An initiative to produce organic product: Herbal Tea
- 20** 2 - Livelihood Development
- 21** Story: Power of collective effort
- 24** Story: Developing barren land into money-making land
- 26** 3 - Climate Change and Entrepreneurship
- 30** STORY: An initiative to solve the local water difficulty
- 32** 4 - Skill Development
- 34** Story: Where there is a will, there is a way
- 36** Story: Empowering women through Entrepreneurship
- 37** Leadership
- 39** Partnership for Impact
- 41** Visibility
- 43** Human Resources
- 45** Audited Financials
- 50** Udyogini in News
- 51** Story: An integrative approach to reduce stigma



# REMINISCING 30

# YEARS OF UDYOGINI

Udyogini has an exceptional history of inception. It was conceptualised in 1992 by the World Bank to create a movement for women's economic empowerment in India. In that era, we were recognized as a service provider and a resource agency to NGOs and Government Bodies under the leadership of (Chair and founding member) Ms. Ela Bhatt, the founder of Self-Employed Women's Association (SEWA) and many individuals such as Vanita Vishwanath who have shaped this organization and set new industry standards. On 9th July 2022, Udyogini celebrated its glorious 30 years of life-changing work. We want to acknowledge this institution's accomplishments and the ups and downs it has witnessed in being where it is today. We want to look back and recognise these change agents who are integral in making Udyogini a success and those who have lived 'Udyogini's spirit.

"I am one of the most significant success stories to have emerged out of the intervention from Udyogini. From day zero, the organization had only and wholly one mission, which was to empower women to become self-sustaining, of which I am living proof."

**Kanta Bai**

"Our financial independence made us overcome many problems and troubles we had been facing. So many of us feel more capable today due to the support Udyogini provided us."

**Sona Bai**

"One remarkable fact about Udyogini was that they were ahead of their time, especially when I had first engaged with them. No other organization had even imagined entering into the field-level marketplace when Udyogini had already started setting foundation stones in villages."

**Srikrishna Sridhar Murthy**

"Udyogini's vision of creating women entrepreneurs is a unique concept and strategy- trusting women and giving agency to them to become entrepreneurs. Udyogini is one of the only organizations with a focussed mission."

**Ujjal Ganguly**

"In the late 90s, as a model, as an NGO, and as a unit established to empower women, Udyogini was pretty cutting edge. It was new and one of the few agencies talking about bringing in scientific principles and rules of management to be imparted to rural illiterate women."

**Ruchika Bahl**

"When you think about it, 24 months isn't that long. It was particularly brief for me, as my time with Udyogini passed quickly. It was incredible to be a part of this team for even a few years, so much so that it felt like only a few days."

**Bhawana Agarwal**

"The reason I felt such a deep connection with Udyogini was because of the organization's vision. It was because I was extremely passionate about working towards gender disparity, and I was very passionate about working for Udyogini since its purpose was aligned with mine."

**Swati Kumari**

"Our first project at Udyogini was finished in Pugal. I'm glad I started that project, and the team's cohesiveness enabled me to persuade the board committee of its importance."

**Padam Soda**

"My journey with Udyogini was an elaborate one. The story of me reaching the office as a training officer to eventually working there as a team leader was long and short."

**Bijoy Satyapati**

"Udyogini will forever hold my gratitude for betting on me from the beginning. It is a place that believes in creating leaders. It shaped me into the kind I had never imagined myself to be."

**Amit Burman**

"Both the times I spent with Udyogini were very different. The first phase was all learning; the second included giving back all I had learned. In 2004, Udyogini planted the seed for my career in the development sector. In 2018, they bore the fruit of it."

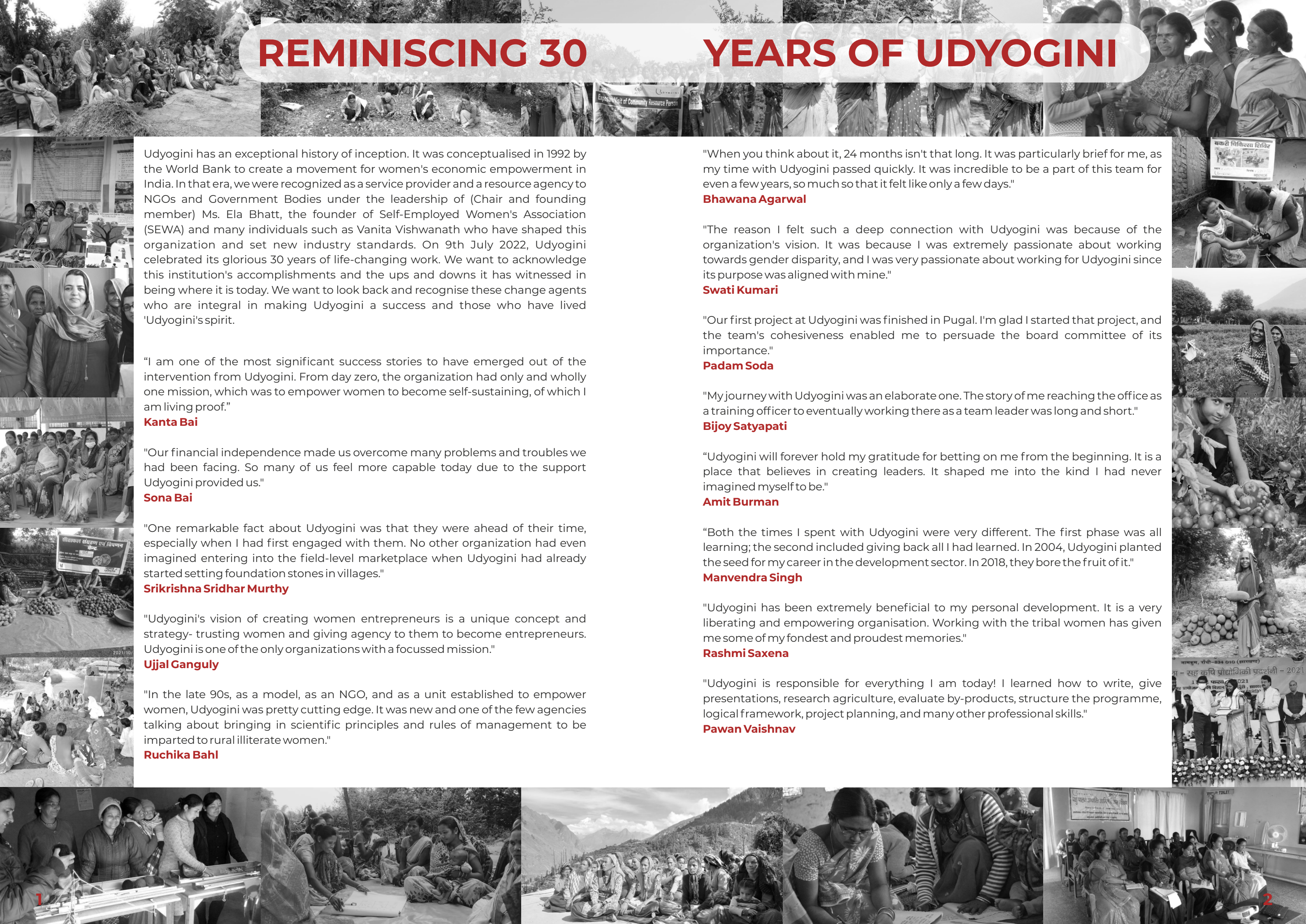
**Manvendra Singh**

"Udyogini has been extremely beneficial to my personal development. It is a very liberating and empowering organisation. Working with the tribal women has given me some of my fondest and proudest memories."

**Rashmi Saxena**

"Udyogini is responsible for everything I am today! I learned how to write, give presentations, research agriculture, evaluate by-products, structure the programme, logical framework, project planning, and many other professional skills."

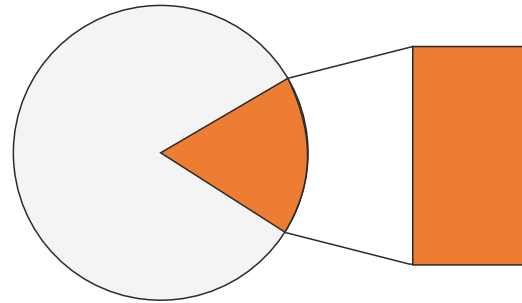
**Pawan Vaishnav**





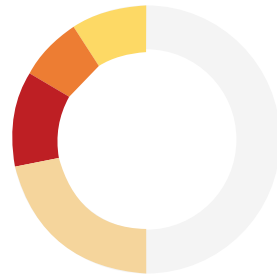
# IMPACT WE CREATE

Udyogini's value add is looking at the livelihoods from an entrepreneurial lens on increasing family income



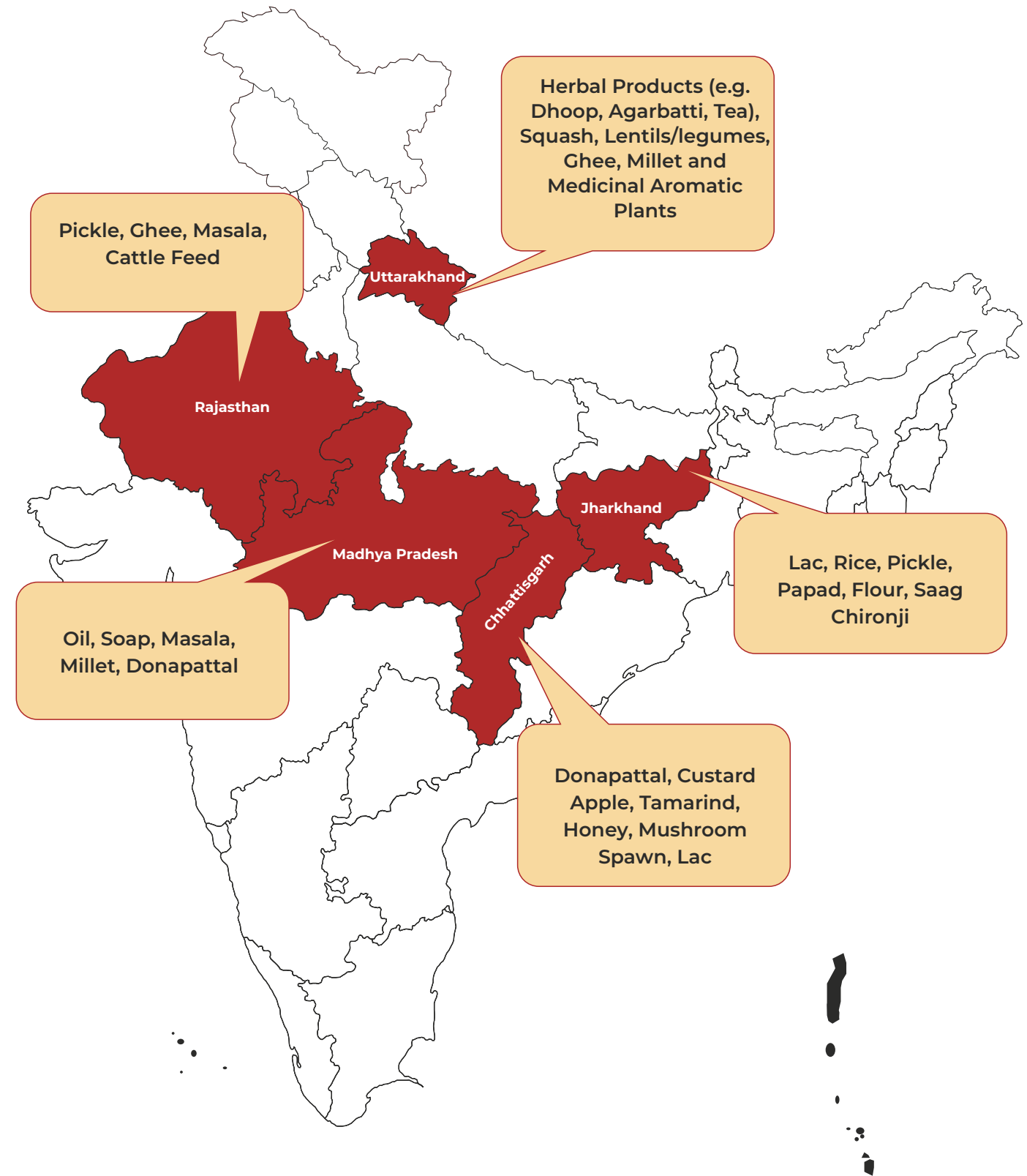
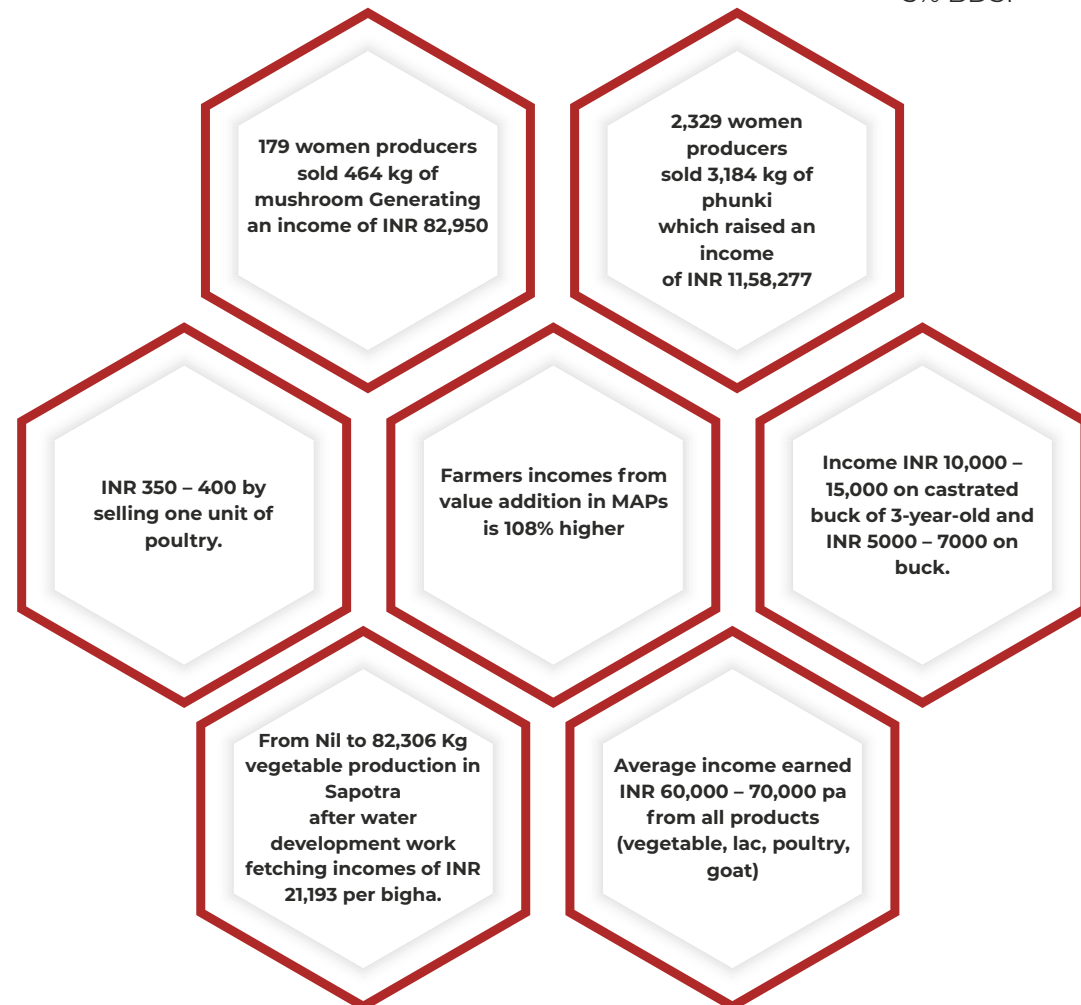
**Self Employment**  
15%

Avg INR 10,000 pm in job placements  
Avg 6,000 pm in rural shops (VLRACS)  
Avg 2,500 pm in micro enterprise (soap, dalia, paper plate making)



**Basket Livelihoods**  
20%

10 to 200% incomes from value chain (end to end)  
7% BYP/Goat/Mushroom  
15% Self employment  
3% BDSP



## Promotion of Agri, Forest and Livestock value chains in 5 states



## AWARDS AND ACCOLADES

# 2021

### **Udyogini Has Won The 7th ENGO Challenge Award In Environment, Agriculture, And Green Tech**

Udyogini has won the 7th eNGO Challenge Award in Environment, Agriculture, and Green Tech category for the year 2020-21, for its exceptional work in Uttarakhand in creating women entrepreneurs and conserving local ecology.

### **Udyogini Has Recently Been Recognized As The "Chairperson's Distinction For 2019-20"**

Udyogini has recently been recognized as the "Chairperson's Distinction for 2019-20 in Entrepreneurship & Outreach category for uplifting rural and tribal women by helping them become self-sufficient" by 6th eNGO Challenge.

# 2020

### **The 3rd Women Astitva Samman 2018- A Recognition To Promote Women Empowerment**

The 3rd Women Astitva Samman 2018- a recognition to Promote Women Empowerment by the Women and Child Development Committee of PHD Chamber was awarded to Udyogini.

# 2018

### **CNBC-TV18 In Collaboration With Union Bank Of India Awarded Udyogini**

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

# 2017

### **Udyogini selected as resource agency by BRLF**

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

# 2016

### **CEO Of Udyogini Was Selected As Ford Global Fellowship Program In The USA.**

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# 2015

### **Udyogini Was Recognized By National Rural Livelihood Mission (NRLM)**

Udyogini was recognized by National Rural Livelihood Mission (NRLM), Ministry of Rural Department, Govt of India as one of the pioneers non-profit to effectively deliver extension services for scientific cultivation of LAC (designed and developed by Indian Institute of Natural Resins and Gums -IINRG, Ranchi) to 10000 tribal producers in three districts of Jharkhand. This achievement was further acknowledged by FORD FOUNDATION to scale up the extension model through other non-profits in states like M.P, Chhattisgarh and Odisha.

# 2014

### **Udyogini Has Won 'Amodini Award' For Women Empowerment**

Udyogini has won 'Amodini Award' for women empowerment in Godfrey Phillips Bravery Award Ceremony.

# 2014

# 2012

### **Udyogini was awarded World of Difference 100 Award**

Udyogini was awarded World of Difference 100 Award for "Making a difference for economic empowerment of Women "by The International Alliance for Women, Washington DC, USA

### **Udyogini Was One Of 5 Indian Organizations To Be Selected By Yale University**

Udyogini was one of 5 Indian organizations to be selected by Yale University's Global Social Entrepreneurship Program for a partnership.

# 2009

# 2006

**Udyogini Got The 'Aga Khan Foundation India Innovation Fund** Udyogini got the 'Aga Khan Foundation India Innovation Fund' (a competitive award) in 2006 for our project on building handicraft enterprise in Pugal block, Bikaner district, Rajasthan.



## LETTER FROM THE CEO



Udyogini's history is filled with accomplishments and challenges that have shaped us as a leader in entrepreneurship, particularly for women. Even with the dramatic change in the operating environment caused by the pandemic, 2021 was no different. The second wave of COVID in April 2021 has affected millions in the country, leaving many poor families with losing earning members vis a vis erosion of existing livelihoods. Further, the poor communities, particularly women farmers faced many challenges, including lower cash inflow, lack of access to markets and labor work, and depleting rations, to name a few. In all this, Udyogini has been at the forefront of providing solutions to all families in need, which was only possible because of supporters like you.

The pandemic has highlighted the critical role of civil society actors and the civilians who did so much to mitigate the challenges along with the government of our country. I am thankful to all our field staff who worked relentlessly with the affected, directly and virtually day and night. Reaching out to several thousand families for rations, health support, and vaccination and boosting livelihood activities to compensate for women's losses due to market closures was a notable accomplishment.

The highlight has been the maturation of various women groups (FPOs). In Rajasthan, women could launch and earn decent profits on various value chains, including Ghee, Chilli, and vegetables. Likewise, the women in Jharkhand expanded their market base to ensure a consistent income. The women who obtained Tamarind in Kanker during the first lockdown have now moved towards formalizing their FPO, involving more women producers than ever. In addition, various livelihood strengthening activities enabled the poor women in all five States of Udyogini to cope way better than their counterparts. The incomes earned on mushrooms, goats, and poultry enabled these families to stay afloat. At the same time, vegetable gardening in the backyard and accessing social protection schemes and vaccination helped secure better health and nutrition under challenging times. The aggregation of forest produces and connecting the vendors via WhatsApp further helped women gain the confidence to make their enterprises work during difficult times. As a result, our communities are more prepared than ever to take a more significant risk for their entrepreneurial endeavors.

With your support, Udyogini has stayed true to its mission for the past 30 years, devising solutions, adapting to an uncertain future, and finding extraordinary ways to meet the needs of the women we serve. Although it was a year fraught with difficulties and cycles of hope and disappointment, we should all be proud of our individual and collective resilience. We continue to be indebted to the meritorious service of our stakeholders in building a resilient future for the most marginalized women that Udyogini serves. Thank you for being with us.

**Arvind Malik**  
CEO, Udyogini.



# HIGHLIGHT OF THE YEAR



## Annual Retreat

After a two-year break brought on by the COVID-19 pandemic, Udyogini organised a National level Reflection cum Annual Retreat in February 2022 with all the 100 team members operating in various geographies of Udyogini's intervention zones. The retreat's main goal was to assess the work done in Udyogini over the previous year and make plans for the next 30 years.



On the first day, the team discussed their expectations for the retreat. Ms. Rashmi, an external consultant, assisted the group in selecting the top two expectations. Learning about the numerous programs implemented in various states and locations was the first expectation, and understanding people from different states and industry sectors was the second.

The second day of the retreat focused on the history of Udyogini, and the idea of an advanced or empowered woman was discussed. Teams then shared programs for cross-learning between the members from different geographies where Udyogini is active. The third day was spent getting to know one another and forming relationships. The day's highlight was a cross-functional team's cricket match that lasted nearly three hours.

On the fourth day, our special invitee Mr. Ujjal Ganguly gave a historical background of Udyogini. The world bank prioritized women's entrepreneurship because Udyogini's program aimed to empower women to become business owners rather than merely producers. The goal for women was to become financially independent and have decision-making authority. He taught the group to draft a business plan. He emphasized that a company should be able to clearly articulate its Unique Selling Proposition (USP), how it differs from competing offerings, and the target market it is trying to reach. Costing (the emphasis should be on reducing it), packaging (attractive, distinctive, unique), low volume (cost-subsidized), branding, audience targeting, and product positioning.

Participants presented their business plans for product-based value chains on the last two days of the workshop. Mr. Ujjawal provided many suggestions that, if thoughtfully considered, could be implemented in daily life. It was an honour to see everyone collaborating to write down their aspirations for Udyogini.





# OUR PURPOSE FOR EXISTENCE

## WHO WE SERVE

- Women (16 and older)
- Women living in resource-poor contexts (forest dwellers, eco-sensitive regions, marginalised, small landholders, or landless women)
- Women with disabilities
- Young people living in poverty (skilling, education, and self-employment)
- Families earning less than \$2 per day (less than 1 Lakh income a year)

## WHAT WE DO

### Value Chain Interventions

Working on 22 products in 5 states, end to end value chain development leads to 50% income increase. Udyogini's village level retail and aggregation centres (VLRACS) and business service providers (BDSPs) are the key innovations since 2002.

### Livelihood Development

Basket livelihoods from an entrepreneurship lens has been a key innovation for small scale farmers, particularly in improving the incomes. Often this approach requires holistic natural resource development & management strategy for instance - creation of water reservoir or soil treatment.

### Climate Change & Entrepreneurship

Erratic climatic conditions are affecting the livelihoods of women. Udyogini is creating climate focused entrepreneurship: regenerative agriculture, solar solutions and smart livelihoods to mitigate the challenge

### Skill Development

Udyogini is expanding its simplified but effective business management, financial literacy and business plan training to young people through Udyogini School of Entrepreneurship (USE).

## WHY DO WE DO IT?

### Time Poverty

Women have 3-4 hours a day to spend on economic activities.

### Lack of Agency

Women lack control on price and/or little bargaining power for their produce.

### Untapped Potential

NTFPs and other produce is not adequately value added to fetch premium price.

### Women as change agents

Women more than men spend their incomes on the welfare of children and families – this helps in reducing generational baggage of poverty.

### Distress Selling

Women travel to markets twice a week to sell produce in distress for earning cash.

### Low risk-taking capabilities

Most women prefer to earn incomes from labor work and not readily take entrepreneurial risks.

### Lack of control over incomes

Women's labor work in economic activities is huge but they don't have access to incomes earned in these (e.g., farming).

### Power of aggregation

Mobilizing women for aggregation and trading significantly improves their collective bargaining power and incomes





## VALUE CHAIN INTERVENTIONS

**The secret to giving women-led businesses a competitive edge is collaboration and collectivization. These value chains demand careful network development and reinforcement so that all parties involved can profit from one another.**

A product often passes through numerous phases before it is delivered to the user, when value-adding activities are carried out (such as logistics, various stages of processing, packaging, marketing, etc.). A raw product is transformed into a final product that is given to the consumer. The participants who add value as the commodity progresses through these stages receive an ever-increasing percentage of the economic worth of the finished output. The rural participant, who often supplies raw materials or commodities, receives the least amount of economic value. Consequently, the rural participant who is exposed to some of the greatest and most unavoidable hazards receives the smallest portion of the economic value.

With 30 years of expertise, Udyogini has been working to bring about gender equality and poverty alleviation by utilising value chains to make markets work for underprivileged women and improve the income earned for all stakeholders by bolstering already-existing community value chains. By recognizing and rectifying the potentials throughout the chain to deliver the maximum favourable impact for small producers, traders, and processors, Udyogini believes that the pro-poor and gender-sensitive value chain approach is an efficient and effective way to handle various roadblocks and obstacles in accessing domestic and export markets.

**The strategy employed by Udyogini is to make sure that some value-adding processes are moved to the rural area and that the rural recipient contributes to several phases of the value chain. Udyogini helps establish value in the entire chain right from production to end-to-end marketing.**

1. Due to high input costs, producers are not reaping the full benefits of the produces. Udyogini ensures providing training on the better package of practices and building capacities of producers to understand and adopt the ways to minimize the input costs.

2. Producers would not be able to obtain the optimum benefit due to the involvement of intermediaries from production to marketing, and a significant portion of the profit goes to the middlemen. For the removal of middlemen and better price realization of the produce, Udyogini encourages collectivization and bulk marketing with proper price negotiation. Bulk marketing not just removes middlemen but also reduces the transportation cost that producers need to bear when selling individually.

3. And lastly, by promoting value addition of the existing (locally available) products, Udyogini builds the capacities of the producers to gain the most benefit out of the product in terms of income and capturing the market outside the local areas. Additionally, we handhold the group/individual in setting up the enterprise of value-added products, and backward and forward market linkages till the enterprise reaches sustainability and is ready to run on its own with no dependency on others.





## The battle by women to create a value chain for honey

This is a story of a group of hardworking women of the village Medha of Manpur district which is densely covered with forests with an abundance of natural resources. People there engaged in various livelihood activities like agriculture and allied activities just like any other village of Chhattisgarh. Udyogini did mapping there and found a lot of potential in honey collection and processing as the collection of honey was old age practice of villagers, but they sell it to middlemen without negotiating much for the labour and hard work they invest in collecting the honey and thus could not able to get a good profit out of it.

A group of 10 women was made for the purpose of value addition and bulk marketing to realise the maximum benefit out of the products such as honey, tamarind and mahua. For setting up the machine for enterprise establishment, the women took NOC from the panchayat to utilize the government's land. The group further purchases wild honey from honey collectors from all the nearby villages and sells it in bulk, and this is a win-win situation for both collectors as well as the group as they never pay less than the MSP decided by the govt. to the honey collectors, and thereafter the group sell it as per the quality of the produce. With Udyogini's support, they purchased a machine for honey processing but it required electricity connection to work.

Further, the 3-phase electricity has been installed which costs around INR 1,80,000/- and they got it at a subsidy of INR 20,000/-. Success never comes easy, and in this case also it took almost 3 to 4 months which included rigorous visits to the electricity department.

The efforts put in by the group fetch them an annual turnover of INR 2,50,000 from tamarind, mahua and wild honey. They started processing honey a few months back and processed around 150 kg of honey, and are ready to gain the better income they get after selling it. Together with Udyogini they are searching for packaging materials for honey to attract a wider group of audience. The group tie up with some buyers nearby to sell the products at a good price. The women of the group are so happy with the benefit they are getting for believing in new opportunities which not only provides benefit to them but to the whole villagers. The group mentioned

कुछ भी नया धंधा शुरू करने में डर तो लगता है, लेकिन उससे आगे निकल के जब उसका असली मौका मिलने लगता है तब समझ आता है कि वो सारी चुनौतियां और महनत कीतनी महातवपूर्ण थी।

As a result, the women not only acquire the skill and how to negotiate with vendors, financial management, and bulk marketing but also the self-assurance to approach life improvement from a new angle. The groundwork for taking on leadership roles to train more women in their communities and, in the long term, improve more lives connected to them is further laid by this confidence.







## An initiative to produce organic product: Herbal Tea

Mal village located in the Tharali block is just 12 kilometres away from the main road. Mal village's northern portion is enclosed by woodlands.

There are 220 households altogether living in the village, which has a total population of 540. 85% of the population works in agriculture, 40% in animal husbandry, 35% earn wages, and 25% performs other activities for a living.

Prior to Udyogini's intervention, 60% of the village's women engaged in traditional farming. Women primarily worked in the MGNREGA programme, cattle feed, etc. The women were busy with this routine for almost 9 hours every day.

Udyogini trained the women of the village in 2017 under the herbal cultivation programme, on how to increase their income from herbs by growing aromatic and medicinal plants. Farmers in the village began growing medicinal and aromatic plants in their barren fields in the year 2018 as part of their herbal farming practise.

Udyogini has trained farmers in the herbal value chain. Farmers were advised that green tea could be made using the aromatic plants they produced. For this, Udyogini established the Maa Sharda group in Mal Village through the Badrikedar Cooperative, which has a total of 12 members. Through Udyogini's confluence, the Maa Sharda group's members received training on the following references for preparing green tea.

Harvesting, pre-harvest and post-harvest techniques of cultivation of aromatic plants

- Shade drying and sun drying techniques
- Packaging and Marketing
- Maintenance of register and bank account details

Maa Sharda Group began working on the value chain in 2020, and three products—Tulsi Green Tea, Rosemary Green Tea, and Lemongrass Green Tea—were produced by the group.

The group's biggest problem was finding enough high-quality products. The group was informed of the cleaning, sorting, grading, and hygienic storage procedures for quality control. The product was initially sold in limited quantities, and after that, marketing of the items was done in the Badrikedar Cooperative and local market. Additionally, several sources were connected as a result, allowing the groups to market their goods. There were issues with recording sales-related income and expenses, so they were trained in record keeping to fix them.

Achievements and positive changes:

- The group made a profit of INR 7,000 from the production of tulsi, rosemary, and lemongrass green tea in 2021, and INR 12,500 from tulsi and rosemary green tea.
- This approach has motivated 22 women to join the group till now.
- The women of the group have become experts in the activities of product formulation and value addition
- The group's ladies are content with the additional revenue herbal tea brings in.
- The women are capable of managing their own finances, paperwork, product promotion, etc.
- Market knowledge of women has now increased.
- Women spend 50% of the profit from herbal tea products in the group's business.

The program's value chain-based strategy has had an impact on the entire value chain and allowed the households involved in the cultivation of medicinal and aromatic plants, the production of herbal tea, the development, refinement, and addition of value to products, as well as marketing and promotion, to expand their knowledge and skill sets. It has contributed to job creation. By intentionally cultivating large quantities of rosemary, lemongrass, and basil plants, it addressed the social, economic, and cultural components of the hilly terrain.

By combining cultivable wastelands and involving local communities in natural resource management, institutional development, and enterprise development, the cultivation of medicinal and aromatic plants has enhanced the value of the local ecology while providing sustainable livelihoods.





## LIVELIHOOD DEVELOPMENT

By providing capacity building and skills for economic growth and inclusive development, a sustainable way of life is feasible. Interventions are made to help underprivileged communities have more stable employment opportunities, improved skills, and increased income. Udyogini affirms strengthening and nurturing existing livelihood options and introducing new ones by recognizing the potential of the particular place. By putting a variety of cutting-edge programmes into practise, we assist women in creating stable and resilient livelihoods and permanently escaping poverty.

Capability enhancement, asset building, collectivization, and finally the addition of an entrepreneurial perspective for improvised and sustained revenue are the primary strategies used in livelihood sector efforts. Udyogini focusses on the basket approach which ensures that rural families have income from multiple sources without having to be dependent merely on only one source and thus feel more secure.

Product	States	Women Engaged
Lac	Jharkhand, Chhattisgarh	2709
Poultry	Jharkhand, Chhattisgarh, Madhya Pradesh	1800
Goat rearing	Jharkhand, Chhattisgarh	1192
Medicinal and Aromatic plants	Uttarakhand	992
Tamarind	Chhattisgarh	472
Honey	Chhattisgarh	37
Mushroom	Chhattisgarh	334
Custard apple	Chhattisgarh	92
Oil	Madhya Pradesh	21
Agriculture	Rajasthan, Chhattisgarh, Madhya Pradesh	1018



## The power of collective effort

Aaturgaon is one of the villages in Kanker district of Chhattisgarh. In the year 2020, Udyogini stepped into the place to understand the potential of various livelihood opportunities that can be done with women. We got the understanding from there that villagers have been already engaged in various income-generating activities like agriculture and allied activities, but still could not earn enough and live on subsistence



To improve the economic condition of the families, **Udyogini institutionalised women into women enterprise group of a total of 10 members and they were provided with training on Entrepreneurship Development Program.**

The idea came up to start spawn production as many farmers of the nearby areas do mushroom cultivation and find it very difficult to purchase the seed as it is not locally available and needs to go to Raipur and other places for procurement of spawn. Further, the arrangement of technical training on spawn production from time to time in coordination with Krishi Vigyan Kendrawas done for the group members. For starting the unit, they need building and thus Udyogini team and the group members together went to the gram sabha and requested the panchayat members about setting up the enterprise and the need of building for the same. Seeing the enthusiasm of the women, they agreed to give them the newly constructed community building. For electricity connection to run the machine in the unit, the group requested the electricity department and contributed the amount of INR 11,000 on their own. To kick start the production, Udyogini supported them with machines such as BOD, Laminar, Autoclave and raw materials such as Calcium carbonate, Calcium Sulphate, Formalin, wheat, dextrose, agar-agar, polythene, spirit, cotton and rubber.

Though with all the struggles the group faced for land and electricity connection, still they did not get success overnight. They faced a lot of difficulties initially in producing spawn as it needs proper care, attention and practice, which the group didn't understand in the first place, and thus there was a lot of wastage happened. With regular training, rigorous practicing, and handholding from Udyogini, they managed to sell 271 Kg of spawn in the year 2020-21 and 283 Kg in the year 2021-22, and earned a net profit of INR 6,010 and INR 15,360 respectively. They are dealing with approx. 110-120 farmers per year for selling the spawn. KVK Kanker purchases mother spawn from the group on regular basis.

The group gained confidence in doing spawn production and managing the unit on their own and aspires to grow it more for a bigger profit. The family income of the group has now increased on an average from INR 37,000/- to INR 1,00,000/- annually by engaging in products like lac, BYP, paddy, vegetables etc in addition to mushroom and spawn production.







## Developing barren land into money-making land

Lac is a major source of income in rural areas of Jharkhand. Due to the height of the host trees of lac, women depend on male members of the family for various management practices (climbing trees). Udyogini promotes lac cultivation in Semialata plants. As the plants are short in height (5 to 7 feet), women can easily do all the practices from brood bundling and spraying medicine to the harvesting of lac. The best part is that Semialata can be cultivated in barren lands. Udyogini is encouraging farmers to utilize barren land with Semialata cultivation along with intercropping of vegetables and mango. It helps the producers to earn income from two sources by utilizing the same piece of land.



Guruwari Devi is a resident of village Husirhatu of Ranchi district of Jharkhand. She along with her husband, Shekhar Munda has been engaged in agriculture and Non-Timber Forest Products (NTFPs) for their livelihood. Though they both are very hard working, but due to limited cultivable land, they weren't able to produce and earn much.

In 2019, Udyogini initiated its work in Husirhatu. Udyogini encouraged all the farmers having barren land of at least 1 acre to start the cultivation of Semialata. With the support of Udyogini and MGNREGA, Guruwari Devi planted Semialata plants on one acre of land along with Mango. After the plantation of semialata, with gaining technical knowledge from Udyogini, she initiated intercropping of seasonal vegetables in the same piece of land i.e., Garden pea, cowpea, carrot, bitter gourd, bottle gourd and cucumber. As Semialata plants were very short and not mature enough to harvest, she harvested vegetables during that year and earned an amount of INR 15000/- from it, and used it for consumption too. In the second year, she inoculated 30 kg of brood lac in Semialata patches which have given production of 125 kg lac and earned INR 50,000/- from it and INR 15,000/- from vegetables. Seeing the profit from the barren land, she again inoculated 37 kgs of lac in the next cycle, and earned an income of INR 60,600/-. She manages to do all intercultural operations of Semialata herself, without having to depend on others. She follows the scientific cultivation of lac after being trained by Udyogini.

For Guruwari, the impact is both personal and professional. From the woman with no agency in income to contributing for house repair and sending children to a better school (based on her interest), Semialata has brought Guruwari a long way. She is an inspiration for other farmers in the village. She feels proud in sharing that with her determination and hard work, she is now financially independent.



# CLIMATE CHANGE AND ENTREPRENEURSHIP

One of the biggest issues, climate change is already negatively influencing the environment and becoming a bigger threat to humanity and sustainable development.

The impoverished are frequently reliant on weather-dependent economic activity. For instance, local weather and climate conditions affect agriculture and forestry activities; a change in such conditions may have a direct influence on productivity levels and reduce livelihoods. Due to changes in precipitation and average minimum and maximum temperatures, effects on water resources, forestry, agriculture, and human health have already begun. Long-term, continuous efforts will be needed on both the adaptation and mitigation fronts to get ready for climate change.

In the areas where Udyogini is working, we also encountered the hazardous effects of climate change in the past year such as around **40% loss of Lac production** in the last year was identified in Jharkhand and Chhattisgarh nearly **50% reduction in honey production in Chhattisgarh.**

#### **Vulnerable sectors:**

**Agriculture-**Due to the dependence of agriculture on the monsoon and the predominance of rainfed agriculture in several states, threats to food security and agriculture exist.

**Forests and other natural ecosystems-**Changes in the area and boundaries of various forest kinds, as well as challenges to biodiversity, which have detrimental effects on populations that depend on forests.





Udyogini is doing its bit to mitigate the risks of climate change on rural livelihoods by implementing the following practices:

**1. Promoting the use of natural resources that are finite in a sustainable manner to address climate change.**

Non-Timber Forest Products (NTFPs) have been recognized as important for sustainable forest management and economic development. It constitutes an important source of livelihood for forest fringe communities. India has large lac host resources which can fulfil the demand for economic sustainability and climate change mitigation. Udyogini is promoting Package of Scientific cultivation of lac practices in Chhattisgarh and Jharkhand to improve the yield, income and ensure livelihood sustainability of the producers dependent on lac. Agroforestry contributes to climate change mitigation by sequestering carbon in biomass and soils, reducing greenhouse emissions, and avoiding emissions through reduced fossil fuel and energy usage on farms. Udyogini promotes agroforestry (Mango tree and Semialata plant) in Jharkhand. But climate change also started hampering the yield of NTFPs. Udyogini train the producers to aggregate and make value-added products from lac, tamarind and chironji for income enhancement. Udyogini also focusses on collector training and capacity building on the aspects of sustainable harvest and collection of Medicinal and Aromatic Plant (MAPs) species in Uttarakhand from the wild as well as conservation of natural resources (viz MAPs).

**2. Best utilization of the natural resources:**

Udyogini is promoting the utilization of barren land with Semialata and intercrop it with vegetable crops in project areas of Jharkhand and Chhattisgarh. As such, Lac-based intercropping system not only improves the resilience of rural livelihood but also encourages environmental stability. On the other hand, producers are encouraged to grow Medicinal and Aromatic Plants in barren land which helps lessens topsoil erosion. This can provide great potential for carbon sink in cropland for reducing the atmospheric concentration of CO<sub>2</sub> for mitigating climate change.

**3. Practice green agriculture:**

Climate-smart and green agriculture practices have to be followed without hurting the food security and livelihoods of the population particularly the poor. Among others, promotion of organic farming and practising green agriculture are two major pathways for the evergreen revolution are followed by Udyogini in the state of Rajasthan.

**4. Develop and conserve the natural resources:**

Natural resource development is now more important than ever before. In Rajasthan and Chhattisgarh, Udyogini has created water reservoirs to enable farmers to plant crops even during the zaid and rabi seasons. Also, this helps producers to not be dependent entirely on rain even during kharif season which is now very unpredictable owing to climate change.





## An initiative to solve the local water difficulty

The villages of Daulatpura, Rajasthan which are located in hills (also known as Dang), are adversely affected by their isolation and made even more miserable by the fact that their land is in conflict with the forest area. The locals' main occupations are agriculture and cattle raising. These villages can rarely farm beyond subsistence because they are entirely rain-fed and have no other supply of water. Because of the summer's heightened heat and dry air, drinking water becomes more and more of a luxury. The sufferings of the people are inconceivable without such basic conveniences as roads for travel and commuting, electricity, limited water supplies, and a stable source of income.

The environmental problems in the dang region make life more difficult for the locals. The communities are situated on rocky ground that is dry and aerated and that gets quite hot in the summer. Wells and ponds dry up as a result. Rainfall in the area is average or below average. The village is also situated in a disorganised setting, with the houses dispersed over a wide area. As a result, women and children who are in charge of collecting water from the wells typically have to travel for two hours to do so because they must walk an average of 1-2 kilometres, sometimes more. The residents of RawatPura and Beherda were only able to farm 10–30% of their land as a result of these issues. Only small-scale farmers live in the village of Daulatpura, and although they could cultivate their grounds, they were unable to properly irrigate their crops.

Agriculture and cattle raising are the residents' primary sources of income. Rice, bajra, and mustard are the three main crops grown in the Kharif and Rabi seasons, respectively. However, because these crops depend heavily on rain and lack an adequate system for storing rainwater, farmers frequently experience crop failure or damage, which results in inadequate earnings. They pour dirt into the wells and ponds to get water for drinking during the summer when the water level in them is so low. Due to a lack of drinkable water, they also have a serious problem with livestock deaths. To alleviate the sufferings, the locals occasionally have to migrate with their cattle.

Udyogini and the villagers together took the decision regarding rebuilding community ponds by desilting the ponds, creating permanent boundaries, and increasing the height of the ponds using the same desilted mud. The boundary of the joint community pond between RawatPura and Beherda was elevated up to 14 feet, while the community pond of Daulat Pura was raised up to 12 feet. **The villagers contributed 20% of the total cost incurred for the reconstruction of the community ponds. 9 other private ponds were also rebuilt or constructed, with each family contributing 30% of the overall cost.**

The locals raised 20% of the total amount needed to build the community pond on their own, as a group. The creation of VDC in each village provided the locals with a forum to address the issues that the community as a whole was experiencing and to propose solutions. It served as a conduit for Udyogini to connect with the village's ongoing problems and provided an opportunity for everyone in the hamlet to participate in communal decision-making. **This initiative assisted almost 750 families in total.** The fact that the villagers' labour was used to build and create the community ponds was also a novel component of the intervention. This resulted in 30-45 days of employment for 120–150 individuals, with a labourer earning INR Rs 250 per day and a mason earning INR Rs 500.

The initiative helps villagers to cultivate the crops like wheat during rabi season which was earlier not possible due to the non-availability of irrigation sources and thus helps them secure income from multiple sources and decreased migration rate.

The locals have noticed an improvement in livestock's level of health. As a result, they anticipate increased revenue from raising animals. Cow and buffalo deaths were frequent; this year, there haven't been many livestock deaths. **This monsoon too brought only moderate rainfall to the area, but the residents seemed unconcerned because the water was being collected and stored in their ponds.**





## SKILL DEVELOPMENT

Young people especially from rural areas do not get enough opportunities for self-advancement and better livelihood options due to lack of education, skills and awareness of the opportunities available to them. To bridge the gap between Youth and their dreams, Udyogini is committed to setting up various opportunities to invigorate youths for getting salaried work or to set up their own ventures.

Udyogini has developed the following strategy to connect youths with their dream careers by ensuring:

- Skill training for youths who are envious to acquire or improve their skills and go into formal work.
- Right opportunities for youths interested in higher education.
- Credit linkage with financial institutions for enterprise establishment.
- Setting up and managing the enterprise for those interested in entrepreneurship development (including both farm and non-farm enterprises).

### KEY ACHIEVEMENTS

718 youths were employed in fields like apparel, manufacturing, textile, electronics, and IT hardware, with 44% of them being female students.

Yuva Compass counseled 1808 youth; 98 enrolled in various skill-training programmes, and 36 found employment after completing their training.

155 of the 178 youths who received counselling for the Entrepreneurship Development Program completed it, and 11 also started their businesses. A total of 178 young people received counselling for the programme.

Of the 309 youths who received direct placement counselling, 103 were offered jobs, and 89 were accepted and started working.

**20,089 youths have received support through the Edubridge program overall.**





## Where there is a will, there is a way

A 20-year-old youth Kiran resides in Sundari Village of Torpa block of Jharkhand with her family which includes her parents and two younger siblings. Being elder one in the house comes with a lot of responsibility wherein she not only had to support her parents in household chores and in the field but also had to look after her younger siblings. Her parents are engaged in agricultural activities for livelihood and couldn't able to earn much to afford fees for the higher education of their children.

So, after completing 12th standard, she had no choice but to drop out from pursuing further education. Kiran wanted to support her parents financially, but was not able to find any opportunity in the locality. In October 2020 she got to know about Yuva Compass of Udyogini through one of the Sarthi. Initially she got to know the various work Yuva compass is doing by participating in the village meeting. Thereafter, she got excited to know more about the opportunities it is offering, so she met with the Sarthi along with her parents and shared her concerns with the Sarthi.

Kiran shared that with a lot of hope, she went to Yuva compass where she underwent a psychometric test, counselling sessions and a platform for direct placement. These sessions helped her to acknowledge her interests, skills, develop behavioural skills, and openness to sharing feelings. Soon after the counselling session, after 3 months, she got placed as a tailor in the textile department at Breeze Textile Company in Karur, Tamil Nadu with the initial pay of INR 8,000 pm.

She shared that now she supports her family by bearing the medical expenses of her father, input costs for doing agriculture as well as supporting younger siblings with fees for education. She also saves some amount from her salary monthly for her marriage. She aspires to start her own tailoring shop in the village itself while staying at home. She shared with great joy that now she identified the path to success and will continue to put more effort to make her dreams come true.







## Empowering women through Entrepreneurship

Grahini Utpad Samiti is a women's enterprise group started by 10 members at Torpa Badayi toli, Torpa Purvi panchayat. The members of the group are women who undertook training at Yuva Compass Center Torpa for pickle and papad making in the year 2021. Being from the same neighbourhood, the women of the group knew each other and, after the completion of the training, decided to form an enterprise called Grahini Utpad Samiti.

The group started with a small amount of INR 6000 collected by six individuals for making their first order of mahua pickles. Ever since then, the group has expanded to ten members, each contributing INR 1,000 as an initial investment. Since the group has just started working, they have limited themselves to making pickles and papad. However, their products are successful and very well accepted in the local market, where they continue selling pickles of different ingredients such as adrak, lehsun, mirch, mahua, kathal, and aam and papad of moong and channa dal, madua, and chawal. They have also given their samples to NABARD Center and to Udyam Utthan Samiti, an established farmer producer organisation supported by Udyogini. The group is extremely proud of their quick success, but doesn't want to expand much because of the lack of infrastructure as they all work from a member's home.

The group narrates how their free time has been utilised in a profitable venture and that working from the neighbourhood while delivering domestic responsibilities has been an ideal working condition for them. Definitely, the group wants to grow and earn better, and for that, they have decided to buy a machine for packaging worth INR 1,08,000. The group has raised funds for this through a bank loan of INR 50,000 at a 5% interest rate and member contributions of INR 58,000.

The group narrates how Udyogini's field mobilizer informed them about the entrepreneurship training happening at the Yuva Compass Torpa centre and how participating in that training changed their lives for good. The pickle and papad making training also taught them about the entrepreneurship principles and the power the collectives have for running this venture, as women alone are responsible for multiple family duties. The group also sought help from Udyogini in establishing the enterprise, learning about the bookkeeping method, developing retail connections, buying machines and getting packaging material. As the group only consists of women, they know that they are limited to the location of Torpa and, thus, support from Udyogini becomes a great deal of strength for them.





# LEADERSHIP



**Bim Bissell**  
Chair Emeritus

Bim Bissell, the wife of late FabIndia founder John Bissell, has run the Playhouse School and worked as a Social Secretary to US Ambassadors John Kenneth Galbraith, Chester Bowles, and Judge Kenneth Keating in New Delhi. She has spent 21 years with the World Bank and worked as a Senior Accountants Executive ASP for the Government of India's Tourism and Travel Account from 1972 to 1975. She worked as an External Affairs Officer at the World Bank in New Delhi from 1975 to 1996. In 1992, with the help of Japanese government funds and the World Bank, she founded Udyogini, an NGO that works with assetless, landless women in India, with Ela Bhatt of SEWA as Chair.



**Ms. Sumita Ghose**  
Chair

Ms. Ghosh is the founder and managing director of Rangсутra, a social enterprise that works for socio-economic development in rural India through community and market engagement. Ms. Ghose lived in various parts of rural India for many years before founding Rangсутra in 2006, working with rural communities for social change and economic development. She has a master's degree in economics and a diploma in conflict resolution. She has received several awards, including a Fulbright Fellowship, the most recent being the Nari Shakti Puraskar, presented by then-President Pranab Mukharjee on Women's Day in 2016.



**Ms. Sumana Datta**  
Member

Ms. Datta holds a Ph.D. in Renewable Energy from the Centre of Energy Studies at the Indian Institute of Technology in Delhi, as well as an M. Sc. in Physics from Delhi University. She is a member of the International Centre for Theoretical Physics' Indian Chapter. Sumana has over 28 years of experience in Corporate Social Responsibility, Renewable Energy and Environment, Livelihood, Health, Survey and Planning, Research, Product Development, Technology Transfer, and Evaluation and Monitoring.



**Mr. Arvind Kumar Malik**  
CEO/Member

Mr. Malik has a degree in Forestry Science from Pantnagar Agriculture University and advanced human rights training. He has over 20 years of experience in the development sector, working with some of the most prominent national and international non-governmental organisations. Between 2011 and 2013, he worked as the Regional Rural Development Manager for the Aga Khan Foundation in Afghanistan for two and a half years. Arvind was named a Ford Fellow in 2015, a global fellowship organised by Ford Motor Company and the 92 Street Y in New York City.



**Mr. Sudarshan Suchi**  
Vice Chair

Mr. Suchi has over three decades of varied development management experience. He is a Philosophy Graduate with a Master's in Participation, Power, and Social Change from IDS Sussex. He has previously held leadership positions with the National Dairy Development Board, Reliance Life Sciences, and the Reliance Foundation. He serves on the Academic Council and Board of the IIHMR Rural Management Institute. He has taught at IRMA, Anand, and other rural management schools. He served as Secretary General of SOS Children's Villages of India in 2019-20 and is currently the CEO of Save The Children - Bal Raksha Bharat. In addition, he is a co-founder of the non-profit Udayan Centre of Collaborative Learning in Seoni, MP.



**Ms. Madhubala**  
Member

Ms. Madhubala holds an MA in Hindi from Delhi University. She has nearly two decades of gender sensitization, training, and implementation experience. Since 2007, she has been developing modules and conducting training on women's issues such as Gender, Patriarchy, Violence Against Women, Sexuality, Women Law, and Masculinity with urban, rural, and tribal women collective and federation members and leaders; professionals from NGOs and CBOs, police personnel, the Transport Department, protection officers, as well as multi-national and other private sector organisations. She has been with Jagori Women's Resource Centre for over a decade. She also serves on the ICC for several organisations and institutes.

## Tribute To Mrs. Ela Bhatt



Ela Ben, the founder of the Self Employed Women's Association (SEWA) and recipient of the Padma Bhushan. For over five decades, she changed the lives of thousands of women and fought for self-employed women's labour rights. She served on Udyogini's governing board for eight years and devoted time to the organization's first microenterprise management training for rural women (WEMTOP) funded by the World Bank, establishing Udyogini as a pioneer in the field of microfinance. Many of us recount the memories of her very fondly. Her simplicity was infectious, and so was her commitment to mentoring young women at any time. Our real tribute to Ela Ben is continuing her vision of changing the lives of rural women through entrepreneurship and collectivizing them to earn a decent income.



# PARTNERSHIP FOR IMPACT

Partnerships are one of the guiding principles that Udyogini upholds. Each person who participates in our mission significantly contributes to women's empowerment. Convergence with all of these partners has transformed thousands of lives significantly as Covid-19 and the ensuing lockdown have severely slowed down many activities and put unrelenting pressure on each of us on an emotional, financial, and societal level. We appreciate all the support we received from our neighbours, coworkers, government officials, donors, and partners.

**Institutions:** We sincerely appreciate all of our institutional partners' ongoing assistance and enhanced knowledge of development work. Thanks to their dedication to bringing about structural change in reducing poverty, organisations like ours can successfully effect the transformation required. As a result of its focus on empowering marginalised women to take the lead in economic development, Udyogini has established itself as an authority on rural value chains.

**Corporate:** Since inequality has increased, more businesses are supporting sustainable development. Responsible business practices are crucial for any society. We owe our corporate partners a debt of gratitude for their financial support of remote rural areas with the explicit purpose of addressing the short and long-term needs of the communities residing on the periphery of forests and sustaining support for the youth.

**Government:** Any civil society organization's main objective is structural change, and the Indian government is providing solutions through a number of its initiatives, programmes, and schemes, which account for a sizable portion of Udyogini's partnership with them. Convergence with government initiatives facilitates the last mile of social inclusion, offers technical assistance for the intervention, and encourages long-lasting local fixes. The main contribution to such partnerships comes from our interventions, particularly in establishing processing units, raising nurseries, purchasing high-quality input costs, and regenerating common lands.

**Individuals:** We appreciate all of the friends, family members, and supporters who stood by our towns and us. Numerous friends assisted us by sending cash and gifts in kind covertly and by putting us in touch with people who could. We salute every one of you for having a kind heart, which is required to care for the world.

**Communities:** The most significant, yet unnoticed, contribution comes from communities. They have an unwavering belief in what we do and a dedication to collaborating with us, other governments, and donors. With them on this journey, there would be development, success, metrics, and identity for all of us. Udyogini sincerely appreciates all its community members, including women, children, adolescents, young adults, men, mediators, village leaders, PRI members, and our local field workers, for their invaluable contributions, support, and perseverance in making the magic happen.



Our Chair, Ms. Sumita Ghose, visited our work in Jharkhand.



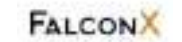
SFRUTI visited Udyogini in Kamdara, Jharkhand.



Azim Premji Foundation visited the Badri Kedar store in Chamoli, Uttarakhand.



KinderNotHilfe KNH



RV Diya Trust

SFURTI

John L. Bissell Foundation

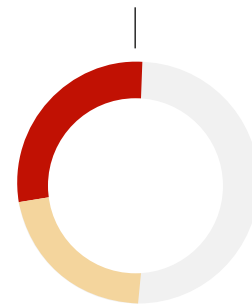
O. P. Jain



# VISIBILITY

## Trends in last two years

**375% increase in Engagement** on all social media handles



**681% increase in reach** of udyogini on social media

**234% increase in followers** on all social media handles



**Page likes Growth**  
+0.11%



**Followers Growth**  
+0.15%



**Followers Growth**  
+1.45%



**Followers Growth**  
+2.61%

## BRAND REVAMP

In 2021, Udyogini underwent a brand-revamping exercise. The new logo depicts a strong, independent woman stepping out of her home against all odds, aligning with our core values and purpose. The letter "U" from the brand name "Udyogini" moves around in the logo, which is very dynamic. The logo represents a contemporary and innovative strategy for women who want to start their businesses. The circle in the upper right corner gives the logo a human appearance. It stands for bravery, passion, and tenacity symbolically.



## Digital Campaigns



## Keeping up with online TRENDS!



## Online event - AAYUDAR



## IIHMR - Event



## Daan Utsav 2021



## Indian International Trade Fair



## UdyoGenie - Newsletter



## Print Collaterals





# HUMAN RESOURCES



Monthly Salary (Gross)	Male	Female	Total
Less than INR 10000	03	02	05
INR 10000 to 30000	24	14	38
INR 30000 TO 50000	08	04	12
More than INR 50000	06	05	11



Highest Paid Member (CEO) – INR 217258

Lowest Paid Member (Field Supervisor) - INR 9000

**66**

Full-time employees

**23.45**

Attrition rate (in %)

**POSH**

**1**

No. of trainings

**NIL**

No. of cases registered

**NIL**

No. of cases resolved

## COVID-19: Zero hour Fridays



In order to inspire and keep connections between all employees strong during the lockdown and Mental Health Awareness Month in May 2021, initiatives like Zero Hour Fridays and the Headspace Platform were created.

## 30 year Anniversary Celebration



Udyogini commemorated its 30th birthday on July 9 and reiterated its dedication to economic advancement and women's economic independence. Numerous events and celebrations were held throughout the five states to mark this auspicious day.

## GEE Training



Sensitization and capacity building of field staff and managers on entrepreneurship development and achievement motivation was the main goal of the GEE Training.

## Training for Institution Building



To lay a firmer foundation for the organisation, senior management and managers participated in an institution-building training.

## Celebrations for Women's Day



By giving out prizes and organising enjoyable activities for all the women, Udyogini and its employees celebrated International Women's Day around the nation on the theme of #BreakTheBias. Both our beneficiaries and all of the employees had a great time that day.

## Employee engagement activities



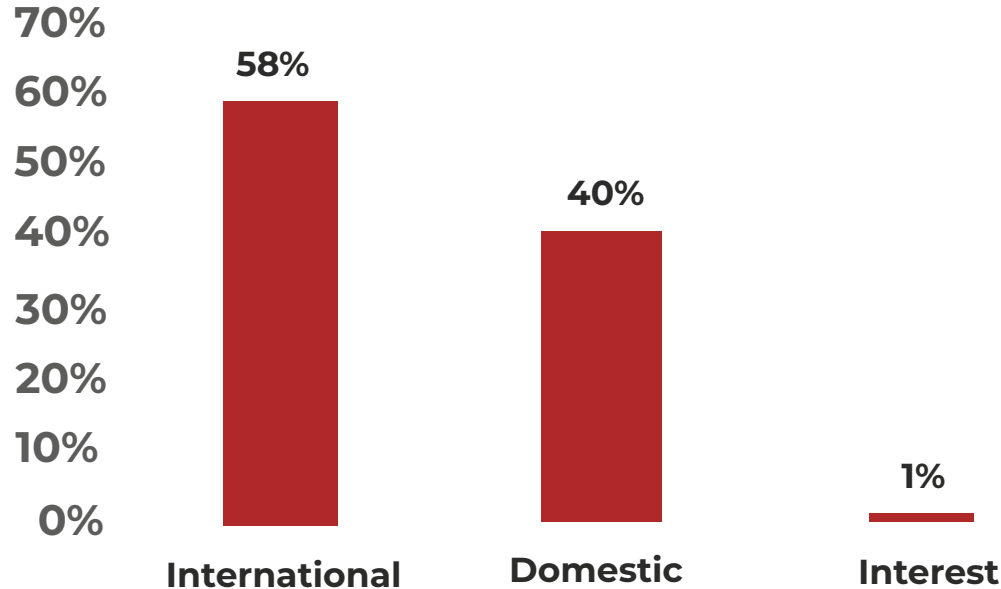
Udyogini lays huge emphasis on development and skill enhancement of its co-workers. While internal trainings are held to improve domain skills and knowledge, employees also attended external trainings to enhance skills in leadership, HR, fundraising, GEE, data protection, and more.



# AUDITED FINANCIALS

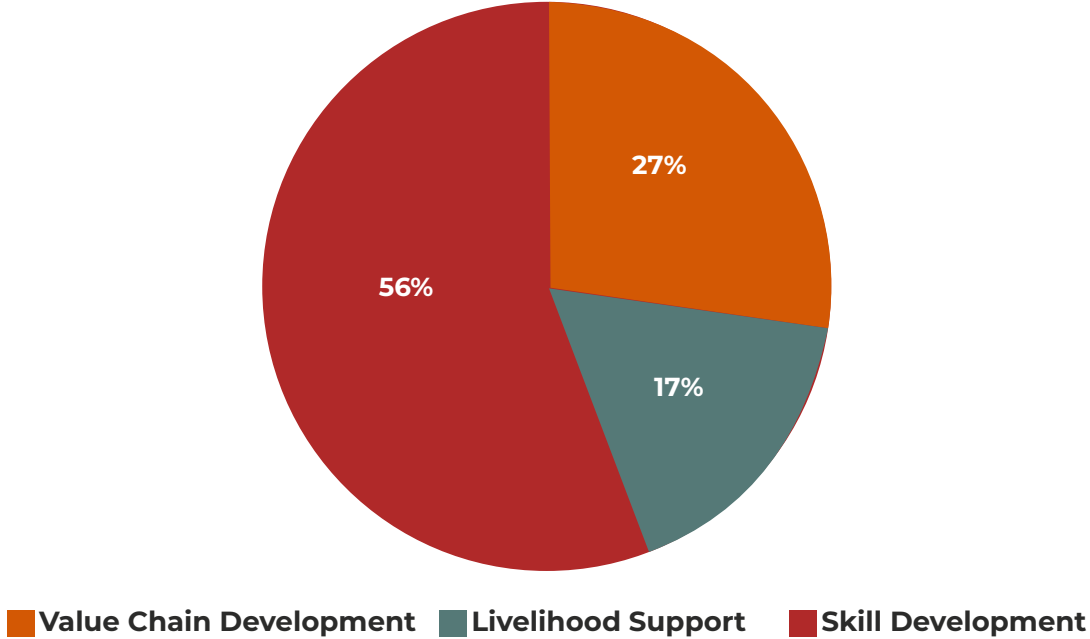
Udyogini is a society registered under the Society Registration Act 1860, New Delhi. Udyogini has also been granted an exemption under section 12A and the Foreign Contribution Regulation Act (FCRA) of 2010. Donations to Udyogini are eligible for deductions u/s 80G of the Income Tax Act.

## Where do we get money from?

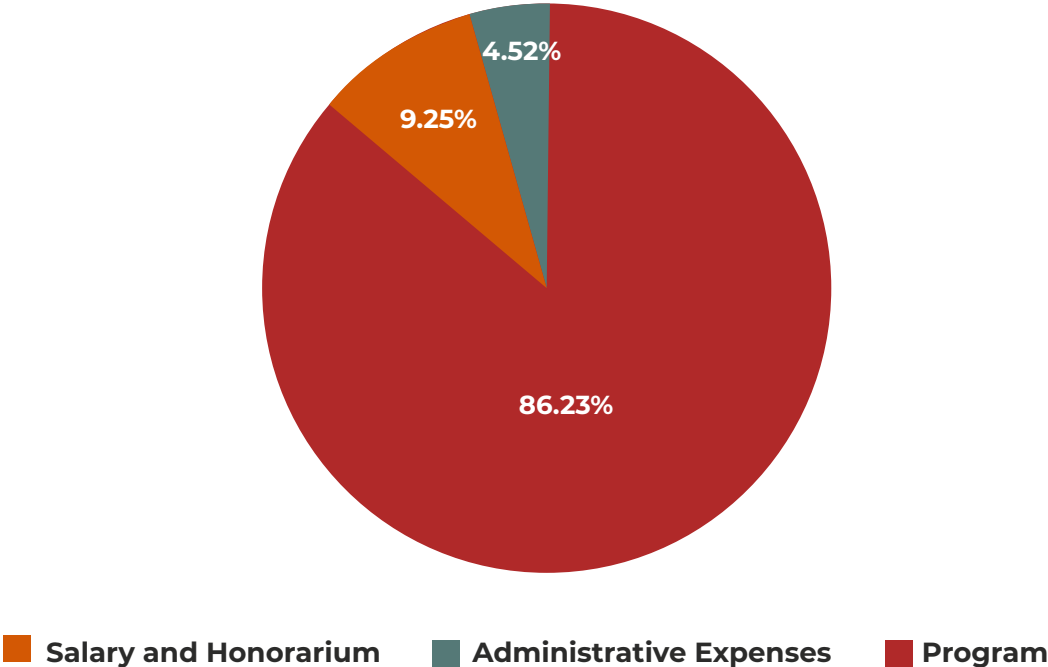


\*In addition, we receive 0.5% from other sources and 0.25% from individual donors.

## Where does your money go?



## Value for your money





## UDYOGINI

Registered Address:- D-17, Basement, Saket, New Delhi- 110017

## CONSOLIDATED BALANCE SHEET AS AT 31-03-2022

Amount (Rs.)

PARTICULARS	Schedule	As at March31, 2022	As at March31, 2021
<b>I. SOURCES OF FUNDS</b>			
<b>CAPITAL/ GENERAL FUND</b>			
Capital/ General Fund	1	2,21,91,691	3,10,44,787
Reserves And Surplus	2	-	-
<b>CURRENT LIABILITIES AND PROVISIONS</b>			
<b>Unutilized Project Grant</b>			
-NFC	3(i)	16,40,744	3,67,32,661
-FC	3(ii)	(3,04,250)	10,77,47,214
<b>LOANS AND BORROWINGS</b>			
Loans And Borrowings	-	-	-
<b>CURRENT LIABILITIES AND PROVISIONS</b>			
Current Liabilities And Provisions	4	3,73,33,756	1,57,24,857
<b>TOTAL</b>		<b>6,08,61,941</b>	<b>19,12,49,518</b>
<b>II. APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS</b>			
Fixed Assets	5	1,91,30,170	1,95,51,364
<b>INVESTMENTS</b>			
Investments-From General Funds	-	-	-
Investments-Others	-	-	-
<b>CURRENT ASSETS</b>			
Current Assets, Loans, Advances Etc.	6	4,17,31,771	17,16,98,154
<b>TOTAL</b>		<b>6,08,61,941</b>	<b>19,12,49,518</b>

As per our report of even date attached

For SSRA & CO.  
CHARTERED ACCOUNTANTS  
FRN No. 014266N



UDIN: 22550854BDORZS4217  
PLACE : NEW DELHI  
DATE : 30/09/2022

FOR AND ON BEHALF OF  
UDYOGINI

*Amrita Grewal* *Ominder*  
Chair Person CEO

## UDYOGINI

Registered Address:- D-17, Basement, Saket, New Delhi- 110017

## CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2022

(Amount (Rs.))

PARTICULARS	Schedule	As at March31, 2022	As at March31, 2021
<b>INCOME</b>			
Grants Recognized to the extent utilized	7	30,69,33,226	26,89,13,972
Donations	8	7,68,389	16,10,175
Income from Investments (Income on Investments from Earmarked Funds not transferred to Funds)	-	-	-
Interest Earned	9	39,35,223	36,30,206
Other Income	10	1,77,050	5,33,482
<b>TOTAL (A)</b>		<b>31,18,13,888</b>	<b>27,46,87,835</b>
<b>EXPENDITURE</b>			
Establishment Expenses	11	94,63,362	85,39,222
Other Administrative Expenses	12	21,98,454	50,07,021
Expenditure on Projects related activities	13	30,69,33,226	24,65,01,437
Interest	-	-	-
Depreciation	5	2,37,906	2,86,067
<b>TOTAL (B)</b>		<b>31,88,32,948</b>	<b>26,03,33,747</b>
<b>Balance being excess of Income over Expenditure (A-B)</b>			
		(70,19,060)	1,43,54,088
Transfer to Special Reserve	-	-	-
Transfer to General Reserve	-	-	-
<b>Balance Being Surplus Carried to Capital/ General Fund</b>		<b>(70,19,060)</b>	<b>1,43,54,088</b>

As per our report of even date attached

For SSRA & CO.  
CHARTERED ACCOUNTANTS  
FRN No. 014266N



UDIN: 22550854BDORZS4217  
PLACE : NEW DELHI  
DATE : 30/09/2022

FOR AND ON BEHALF OF  
UDYOGINI

*Amrita Grewal* *Ominder*  
Chair Person CEO



# SNIPPETS FROM THE FIELD

# UDYOGINI IN NEWS



**महिलाएं स्वयं आर्थिक रूप से आत्मनिर्भर बन आगे बढ़ें**  
**उद्योगिनी संस्था द्वारा मजदूरों को विस्थापित किया गया**  
**सेनेटाइजर का किया वितरण**  
**महिलाओं को मिले 22 लाख कोरोना पॉजिटिव केस**

**नवभारत**  
**फास्ट फारवर्ड**  
**एक दिवसीय सीआरपी प्रतिष्ठान आयोगिता**  
**एक नजर में**  
**आजाद सिपाही**  
**महिलाओं को मि**  
**महिलाओं को शिला देना**

**महिलाओं को शिला देना**  
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**महिलाओं को शिला देना**



## An integrative approach to reduce stigma

The dream of socio-economic empowerment of women would not be complete without empowering those who are living at India's last periphery. Sapotara is one of the blocks of Rajasthan where women's participation and decisions are so neglected by family and society that they themselves started believing that having agency is not their right and this is just for men. Considering the above situation, we realized the need to change the scenario in rural India by strictly involving women in all developmental activities of the village.

The involvement of women in the meeting was itself a huge task at the start as their family members did not allow them to go, some even threatened and/or harassed our teams. Slowly, by adopting a different strategy of inviting and involving male members with women in the meetings, they eventually start trusting us and our work.

Soon Udyogini realized that merely the participation of women in meetings would not bring the agency, as all the decisions are still taken by men. Women of the various villages were asked to join in the meetings and initially, they were trained regarding financial literacy, communication skills etc. Thereafter with 10 women, an FPO named 'Wrunda Women Farmer Producers Company' has been formed. The most inspiring and proud part is that in villages where a few years ago it was difficult for women to live without social constraints, 10 women have stoutly overcome all the problems and set up a women-led company to change the cultural norms of the society.

While discussing with the group members regarding the potential of value-added product in the area, we realized that there is the availability of livestock like buffalo, goat and cow in almost every household and milk is produced in large quantities and sold in the local areas or nearby markets, but farmers were not getting enough price according to the quality of the milk. It was even realized that making ghee out of milk will give producers a lot more benefits than selling milk. Thus, ghee unit has been established in the FPO where 21727 litres of milk was purchased from 4 villages and sold around 1172 kg ghee and earned an income of INR 5,69,032 out of this. Initially, they sold the ghee in nearby markets, but the producers are putting constant efforts to tie up with regular buyers.

These women have established themselves as community leaders, and as a result, their opinions are now valued both in their own homes and in village meetings. The story is a great example of how women are claiming their identities in fields that have been dominated by males.

**Design & Concept - Bhumika**  
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# JOIN US

Help rural women of India become the next successful entrepreneurs

At Udyogini, we foster creative partnerships and strategic alliances with people, businesses, and organisations that support our mission of achieving gender equity in the world. By investing in the lives of women, we produce beneficial programmatic results and add value to the brands and companies of our partners. We have transformed the lives of 1 million women and we aspire to reach another 10 million in the next 30 years.

There are many ways you can contribute to Udyogini's life changing work:

## Give



For a mere INR 30,000, you can adopt a women's group or sponsor an entrepreneur for INR 800 per month. Alternatively, you can spend INR 2,000 to prepare a young person for employment. Visit our website at [udyogini.org/donate/](http://udyogini.org/donate/) to make a donation.

## Partner



Partnerships and collaboration are crucial components of our Vision 2050. Global issues that are dynamic and complex call for highly developed solutions. At the bottom and top of the ecosystem, we are open to collaborative creation. Working with academics, we develop an evidence-based programme strategy. We are in favour of impact investing in order to create jobs for the next billion people. Likewise, we take part in networks that assist in achieving and maintaining the Sustainable Development Goals. For more information, kindly email [mail@udyogini.org](mailto:mail@udyogini.org).

## Connect



To stay informed about our work and share how women are transforming the world, like us on Facebook at [www.facebook.com/iamudyogini](http://www.facebook.com/iamudyogini), follow us on Twitter at @Udyogini1, and check out our latest photos on Instagram at @udyogini.







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