



UDYOGINI



UDYOGINI
Annual Report
2012-2013

Udyogini Annual Report 2012-13

CONTENTS

CEO's letter.....	3
Introduction to Udyogini's - core products and five stage framework	4
Where we Work	6
Value Chain Development	7
● Lac: Jharkhand	
● Incense sticks – Biharg	
● Vegetables: Rajasthan	
● Spices, Honey and Tulsi: Uttarakhand	
● Rural Village Level Service Centres (VLSC): Madhya Pradesh & Jharkhand	
Local Micro-enterprise Development.....	10
● Agriculture, Livestock, Non Timber Forest Produce (NTFP): Madhya Pradesh	
● Enterprise Orientatin under NABARD SHG Programme: Jharkhand, Madhya Pradesh and Uttarakhand	
Partnerships.....	11
● Government - Central and State	
● Companies	
Microenterprise Training and Handholding	12
Knowledge Creation and Dissemination	13
Building Enabling Ecosystems: Supporting and recognising women in other ways.....	14
Awards	
Investing in Our People	16
Case Studies	16
Funding Partners	17
Udyogini in News	17
Udyogini's Team	18
Financial Overview	29
● Statement of accounts	
● Our auditors	

Dear Readers,

Last year, we highlighted the depth and scale we had achieved in our lac enterprise-based livelihoods for women in Jharkhand. While this continued to expand rapidly this year as well to add 1500 producers this year alone to the existing 5000, the other value chain that has expanded quite rapidly this year is our Village Level Service Centers (VLSCs). VLSCs are anchor facilities in the value chain that aggregate and market village produce for downstream clients and also retail special products such as sanitary napkins, solar lights and some daily needs goods for village customers. Each VLSC is owned and operated by a local women entrepreneur. The Intel-Udyogini School of Entrepreneurship (I-USE) with its unique entrepreneur growth-focused curriculum has built this capacity in local women.

In addition to the 70 VLSCs that already existed, we added another 44 this year in Madhya Pradesh and Jharkhand making a total of 114 that are operational. Each VLSC provides services to 80-100 village customers so the total number of customers served by Udyogini VLSCs in the two states is around 10,000.

The speciality of VLSCs, as promoted by Udyogini, is that it is an open system, i.e., they are available to the market (companies and social enterprises) to involve for retailing and aggregating a variety of goods and services. Hence, their potential for scale through such linkages is high.

Another highlight of the year was Udyogini's training for professionals from government and NGOs from Afghanistan. The picture of veiled Afghan women doing an exercise in the training to understand business process, which you will find in this report, is remarkable for the message it sends out – that a veil is no barrier for women's inclusion in non-traditional learning and employment options.

Regards,



Vanita Viswanath

CEO

About Udyogini

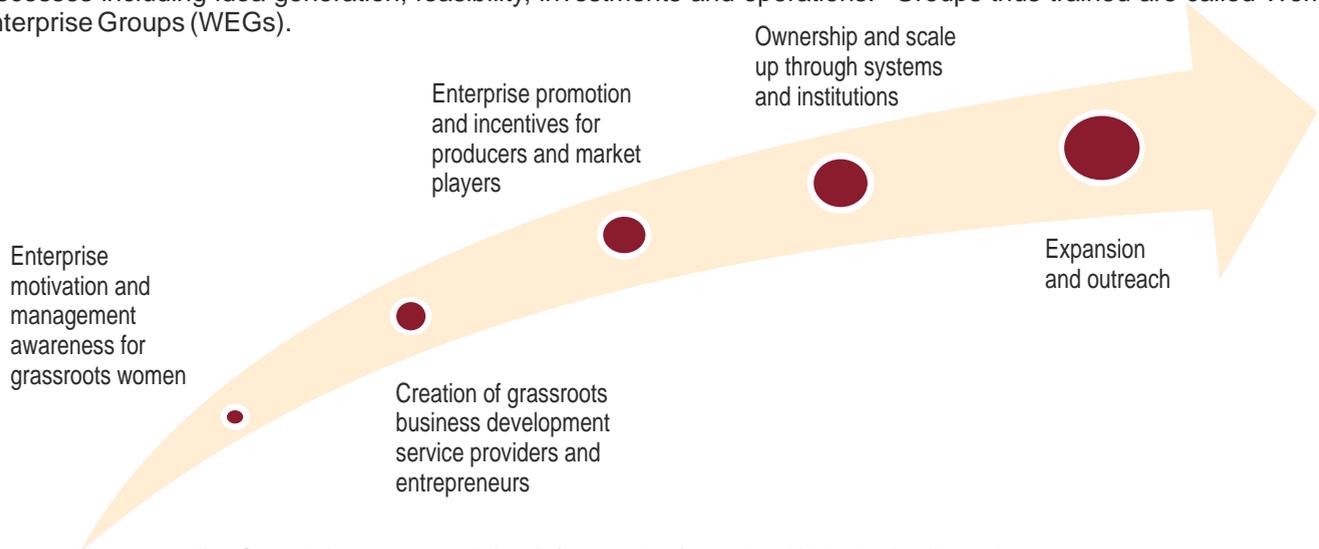
Udyogini works to empower poor women through micro-enterprise development and management. We provide business development services to economically and socially disadvantaged women and help them to initiate and effectively manage their own microenterprises. Udyogini means 'women entrepreneur.' We hold a vision that rural women can build on their productive skills to become knowledgeable entrepreneurs--creators of income and employment who can grow their microenterprises. Our activities are centered in Jharkhand, Bihar, Rajasthan, Uttarakhand and Madhya Pradesh, but we have undertaken projects and enterprise services in many other states including Uttar Pradesh, Odisha, Assam and Meghalaya.

Udyogini offers three core business promotion products that help women producers achieve their greatest impact: Enterprise Training, Value chain Development and Local Microenterprise Promotion. Services related to these products are offered to NGOs, government institutions and donors. In addition, we pilot and scale these in Udyogini's field programs. The roll out and implementation of these products in communities is guided by a 5 stage operational framework developed by Udyogini. The process from stage 1 to stage 5 in one location takes 6-8 years on an average. In the fifth stage, Udyogini begins its outreach through local NGO's and entrepreneurs and replicates the models in new districts and states.

Udyogini's 5 stage Operational Framework

Udyogini's operational framework facilitates the growth of enterprise in five stages from motivating producers for enterprise to expansion and outreach. This framework has enabled conceptual clarity, model building and systematic learning strategies, particularly in the face of challenges thrown up by variable market and community situations.

In the first stage, women are mobilized into groups to not only engage in savings and lending activities, but are motivated for and oriented towards enterprise through Grassroots Management Training (GMT) and exposure to Basic business processes including idea generation, feasibility, investments and operations. Groups thus trained are called Women Enterprise Groups (WEGs).



Note: Stage 0 is the preparatory work phase before execution of any project which involves baseline, market assessment.

In the second stage, a few women from the WEGs are selected and trained further to become service providers to the enterprises, in aspects such as: distribution of raw materials; production, aggregation and value addition; supervision; and, quality control. Udyogini has created a network of trained women Business Development Service Providers (BDSPs) to become local resource persons for assisting producers in improving their business. They charge fees from producers or provide services on a profit sharing basis. This year, Udyogini selected and trained 329 BDSPs. Entrepreneurs are also selected from among the WEGs to establish and grow the enterprises. They make partial or full investments in their enterprise, have a growth perspective and participate in advanced training as they improve their business. This year, 25 such entrepreneurs have been promoted in Udyogini's projects.

The third stage supports enterprise start-up with market and financial linkages as well as involvement of BDSPs and Udyogini-trained entrepreneurs in taking forward the enterprise. These involve skill and enterprise capacity building of entrepreneurs around specific product value chains (such as Lac in Jharkhand; vegetables especially tomatoes in Rajasthan; spices and herbs in Uttarakhand; multiple products in MP). In Jharkhand and MP, two way supply chains are in operation with Village Level Service Centers (VLSCs) as the anchors. More than 100 VLSCs have now been established as retail and aggregation centers with small loans from Rang De, a micro-entrepreneur financing company in Chennai.

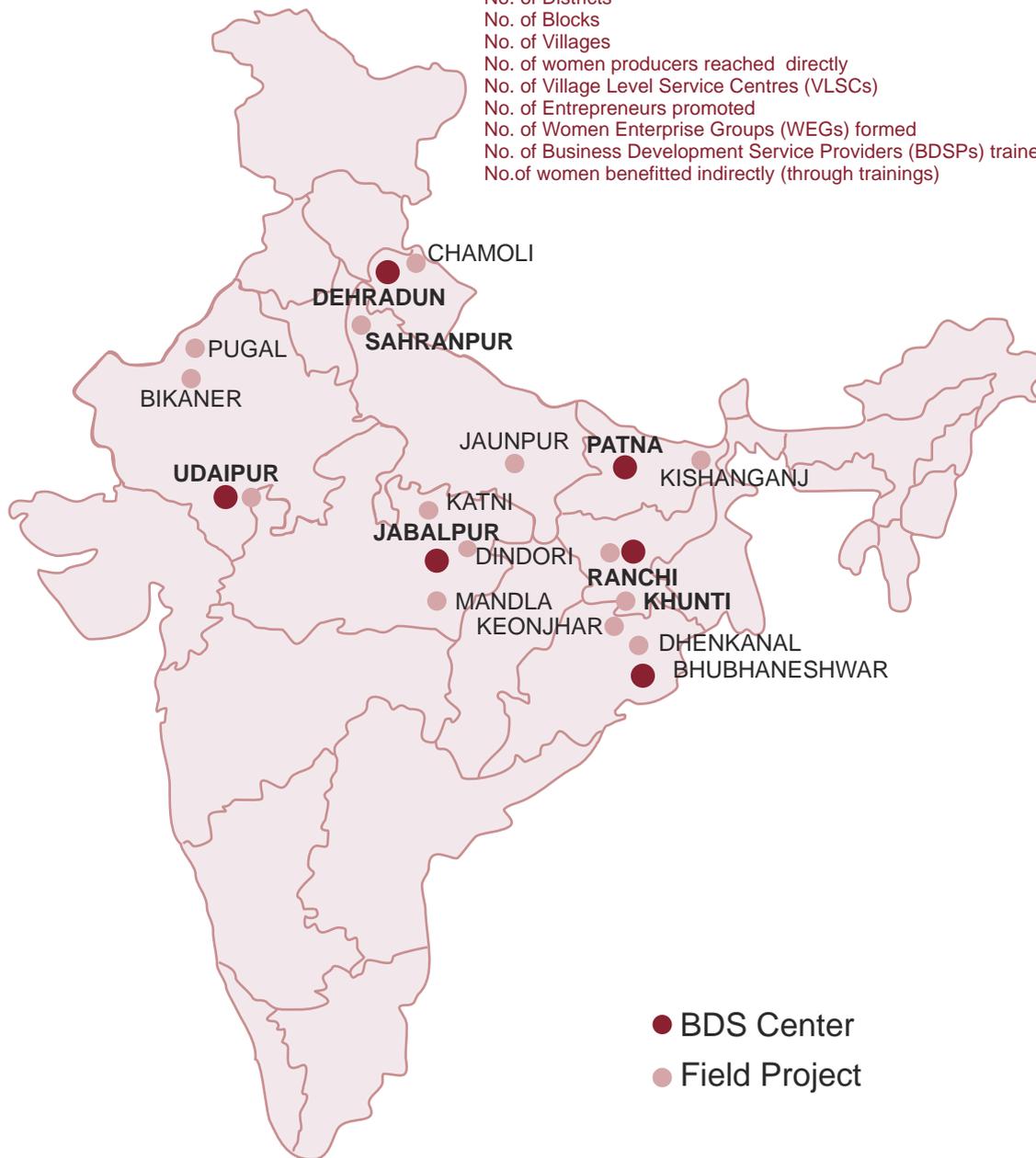
The fourth stage involves systems and institutions to be initiated and consolidated for the product value chains and social support critical to growth and sustainability of enterprises in these chains. In Udaipur, the National Bank for Agriculture and Rural Development (NABARD)-supported farmers clubs has been formed as a precursor to establishing a producer company. In Uttarakhand, Udyogini has registered a cooperative to support the women producers in spices and herb value chain for aggregation, value addition and marketing. In MP and Jharkhand, the co-branded Intel-Udyogini School of Entrepreneurship (I-USE) that has been established at the block level, uses a standardized three-phase curriculum (comprising functional literacy, skill training and microenterprise management) and unique, women-friendly tools and delivery methodology to train and provide business counseling to BDSPs and entrepreneurs. We have trained 1353 entrepreneurs out of which, 25 VLSC entrepreneurs through entrepreneurship training under I-USE this year. Ujas, the registered Society with producer members, supported by Udyogini, is providing crèche services for very small children to help women take advantage of training and engage more productively in the enterprises.

The fifth stage involves expansion and outreach of Udyogini's model and initiatives. The year witnessed a significant expansion of Udyogini's work in lac in Jharkhand reaching 6,500 producers, in two districts of the state through government support and local NGO partnerships.

WHERE WE WORK - MAP

Project Summary

	Direct Outreach
No. of States	6
No. of Districts	12
No. of Blocks	29
No. of Villages	775
No. of women producers reached directly	34754
No. of Village Level Service Centres (VLSCs)	127
No. of Entrepreneurs promoted	1353
No. of Women Enterprise Groups (WEGs) formed	1820
No. of Business Development Service Providers (BDSPs) trained	483
No. of women benefitted indirectly (through trainings)	213041



- BDS Center
- Field Project

Value Chain Development

Lac: Jharkhand

Udyogini's operations in Jharkhand were launched in 2008, under the Rural Business Hubs program of the Ministry of Panchayati Raj. Udyogini provided technical assistance to the lac producers which helped them in the revival of the lac crop and raising their incomes significantly. Udyogini trained [mainly women] BDSPs were key to adoption of these scientific practices.

During the year, about 1000 additional lac producers were mobilized, 1890 women producers were trained in scientific methods of lac cultivation, 1247 women were trained in grassroots management training on SHG management and book keeping, and 431 women were taken on exposure visits for innovative practices of lac cultivation such as creating brood (Seed of Lac) farms and exploring inoculation of Kusumi lac strain on Ber host trees. This year five cooperatives were registered with 899 producer women members for brood management and lac handicrafts.

This year, we signed a legal agreement with Indian Institute of Natural Resins and Gums (IINRG) for supporting lac work across the lac producing states of Indian in future. Udyogini has also liaised with Jharkhand State Co-operative Lac Marketing & Procurement Federation Ltd (JHASCOLAMPS), a government body working on the marketing front for lac as a product, for procuring equipments and fungicide at subsidized rates through the cooperatives and the profit would be equally distributed among the cooperative members.

- Block: 9
- Villages: 442
- Producers: 6500 women
- WEGs: 976
- Cooperatives: 5
- BDSPs: 61 women - trained and delivering scientific training on lac cultivation.



- Block: 2
- Villages: 12
- Producers: 352 women
- BDSPs: 5 women - trained & delivering incense stick training.
- DPUs: 6

Incense sticks: Bihar

Udyogini, with partial support from the European Union, began work in incense sticks making in Kishanganj, a district in Eastern Bihar near to Assam border in 2010. Five hundred and ninety-two producers were trained and involved in production. The rolled sticks produced were collected and sold in the Siliguri market. Three hundred and fifty-two women producers have been provided high quality raw material at low cost. Six Decentralised Production Units (DPUs) were formed at the village/cluster level with 106 women producers to engage in production of rolled sticks at the village levels.



After two years of successfully operating the incense stick value chain, it was felt that the incense stick work can operate with minimal support from Udyogini. Discussions are underway, to transfer the value chain work to a local organization "Social Welfare Trust" for day to day management of the enterprise. Udyogini has already ensured that the women producers in the incense stick value chain are linked with the local traders to ensure market tie-up and regular incomes. In addition, to manage the day to day operation

of the enterprise, Udyogini motivated and nurtured three of its staff members by giving them hands-on experience of about 10 months in bamboo stick and rolled stick production.

Vegetables: Rajasthan

Cudyogini is working in 16 Villages of Sarada and Salumber blocks of Udaipur district with nearly 1096 farmers, and about 50% of them are primarily engaged in tomato cultivation. Udyogini introduced value addition practices such as aggregation, grading, sorting and packaging (using crates instead of gunny bags to minimize wastage) to transport tomatoes from farms to Mandis/markets. To minimise the risk of the farmers, crop diversification has been introduced for self-consumption, year-round surplus, and for sustained incomes. Crops introduced other than tomatoes are bottle gourd, bitter gourd, round gourd, cluster beans, capsicum, brinjal, wheat, maize, pulses-black gram and green gram.

During the year, skill enhancement trainings and Grassroots Management Trainings for women farmers were conducted on vegetable cultivation practices including disease and pest control, grading, sorting, and marketing. About 200 women farmers were sent to Pune, Nasik, Anand, Mahesna, Vapi, Sirohi and visits to Horticulture Department, KVK were organised to learn best practices in vegetable cultivation. As 20 women farmers have declared their interest in investing in a producer company with Udyogini's support, 8 of them were taken to Udaipur Agro Producer Company Ltd., to understand the process and work of a producer company.

In Udaipur, about 500 producers have been directly linked with high end market of SAFAL-a Fruit & Vegetable business initiative of Mother Dairy (a subsidiary of National Dairy Development Board) and nearest mandis with the extension of cultivating other vegetables like capsicum, bottle gourd, round gourd, clustered beans, brinjal etc and market linkages are also being explored. Other major interventions are bulk purchase of agri-inputs for supply to farmers, establishing village level aggregation and value addition.

- Block: 2
- Villages: 16
- Producers: 1096 women
- Farmers Clubs: 20
- BDSPs: 32 women - trained and delivering scientific practices of vegetable cultivation.



- Block: 2
- Villages: 45
- Producers: 1072 women
- WEGs: 120
- Farmers Clubs: 3
- Cooperative: 1

Spices, Honey and Tulsi: Uttarakhand

At the moment, Udyogini is working with 1072 women producers in 45 Villages of Ghat and Dewal blocks of Chamoli district to promote and strengthen apiculture techniques & cultivation of cash crops. Udyogini has done value chain analysis of spices (turmeric, ginger and garlic), tulsi and honey, in order to develop a profitable value chain. To expand the area for cultivation of these produce, Udyogini facilitated the Gram Panchayat's in Ghat block to get funds under Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGA) to develop both cultivable and uncultivable wasteland so as to grow culinary herbs, spices, as well as strengthen and diversify the farm based enterprises.



During the year, 995 women producers skill enhancement training were organized on various products like, honey, tulsi, garlic, ginger, rajma and ramdana. In addition GMTs were held for groups to strengthen capacity in group management, book keeping. Exposure visits were organized for 34 women to learn more on running spice machines and its value chain function. 24 local women trained as BDSPs are delivering scientific practices of cultivation and in aggregation, value addition & marketing of local products and training.

In addition, 135 producers have become members of the Udyogini promoted producer institution called Badri Kedar Self Reliant Cooperative. Financial support has been provided by NABARD. Udyogini has taken a new initiative to provide knitting for supporting the non-farm sector support to home-based

producers with the assistance of State Bank of India (SBI) for financing and Texplus for market support for ensure regular market and technical support in knitting.

Rural Value Chain Village Level Service Center (VLSCs): Madhya Pradesh and Jharkhand

Village Level Service center (VLSCs) are the anchors of the value chains. VLSCs are a two way supply chain model in which they aggregate village produce and retail essential items such as agricultural inputs, cooking provisions, detergents, stationery and toiletries, for village consumption at a fair price. VLSCs are run by local entrepreneurs selected from among the producers and trained by Intel-Udyogini School of Entrepreneurship (I-USE). 114 VLSCs are now functioning as retail and aggregation centers in Jharkhand and MP. These centers are setup with small loans from Rang De, a micro entrepreneur-financing company in Chennai.

- Villages: 131
- VLSC entrepreneurs: 114 women
- Training: 15 women were trained in enterprise management of retail shop.
- Average Profit: Rs.1500-Rs.2000/pm

Each VLSCs caters to 80-100 rural families through retail across Madhya Pradesh and Jharkhand. The 114 entrepreneurs that are running the VLSCs successfully, have already crossed their breakeven point (BEP) and earning profit of around Rs. 1500-2000 per month. Some of these VLSCs have added other enterprises at their VLSC (such as tailoring, library or catering for crèches operating in their catchment) that has created additional employment, incomes as well as improved services for consumers.



Some of the VLSCs are already engaged in selling special products such as medicated mosquito net, low cost sanitary napkins, water purifying tablets are the uniqueness of VLSCs which will separate them from normal kirana (grocery) shop.

During the year, 60 women entrepreneurs of Jharkhand along with 15 BDSPs took training on solar systems, product, maintenance and repairing. The idea is to introduce these special products to the producers through the VLSCs.

Local Micro-enterprise Promotion

Udyogini has undertaken initiatives based on training, handholding and exposure visits for producers, mainly in Self-Help Groups (SHGs) for them to be motivated for enterprise, be able to use the loans from their groups for productive activities for livelihood security, primary value addition, and better negotiated local market prices for their produce. The activities are principally in agriculture and Non-Timber Forest Produce.

Agriculture, Livestock, Non Timber Forest Produce (NTFP): Madhya Pradesh

Udyogini is working with 7320 tribal women in Mandla, Dindori and Katni districts engaged in different activities such as NTFP (lac-cultivation & mahua-collection and value addition), vegetable cultivation, agriculture with improved practices, poultry, artificial jewellery and tailoring covering more than 150 villages. Thirty local women were trained as BDSPs in various micro-enterprises to provide services to the new producers and also in aggregation, value addition and marketing of products.

This year, Udyogini reached out to approximately 1200 new producers for undertaking economic activities and 393 new groups were formed with 3828 members. 855 women were trained through skill enhancement training sessions and GMTs were held for groups to strengthen in group formation and management and book keeping. Exposure visits were organized for 30 women to learn about organic farming.

Enterprise Orientation under NABARD SHG Programme (Jharkhand, MP and Uttarakhand)

NABARD-supported Integrated Tribal Development Project (WADI) is being implemented in M.P. since 2009 for livelihood promotion through agriculture and horticulture (mango) and forestry (amla and lac). During the year 1630 farmers were engaged in poultry, lac and vegetable. Thirty Business Development Service Providers (BDSPs) conducted GMTs and provided training to producer women on aggregation, value addition and marketing of local products.

State	Groups	Women
Jharkhand	799	9,588
M.P.	170	1,660
Uttarakhand	150	900
Total	1,119	10,488

NABARD sanctioned SHG mobilisation programme in 3 states namely, Jharkhand, MP and Uttarakhand. So far 1119 SHGs have been formed with 10,488 and about 323 groups' bank accounts have been opened across the three states. Discussions are already underway to link the Women Enterprise Groups (WEGs) formed under Udyogini's projects with NABARD and other banks for credit linkage. In addition in Chamoli, NABARD had approached Udyogini to conduct Training of Enterprise Support Teams (TEST) to build up knowledge, attitude and skills of the field executives of its NGOs partner staff to internalize tools and methods for developing business strategy at Chamoli district of Uttarakhand. Udyogini has conducted Grassroots Management Training (GMTs) for SHG members at block level to build up knowledge, attitude and skill of SHG members on livelihood activity and motivate them to take Cash-Credit Linkage to initiate their own enterprises. Udyogini has agreed to motivate these

- Block: 6
- Villages: 150
- Producers: 7320 women
- WEGs: 393
- BDSPs: 30 women - trained in aggregation, value addition and marketing of local products.



women in micro-enterprise mode so that they can earn an additional income to support their families under the NABARD-SHG program to ensure sustainability of these groups.

Partnerships

Government – Central and State

Convergence with Mahatma Gandhi National Employment Rozgar Gaurantee Scheme (MGNERGA) through Panchayat Raj Institutions (PRIs) in Chamoli district, Uttarakhand has resulted in 14 project villages getting budget allocation for land development.

In Jharkhand, 1084 producers have been registered in two cooperatives to carry forward the lac work in the cluster. As part of welfare support, 82 new crèches have been established in Bundu block of Ranchi. A Project Monitoring Committee (PMC) has been formed along with producer representatives and Panchayati Raj Representatives to undertake convergence with the existing government schemes. Udyogini signed a legal agreement with Indian Institute of Natural Resins and Gums (IINRG) for supporting lac work across the lac producing states of India. Udyogini also partnered with Jharkhand State Cooperative Lac Marketing and Procurement Federation (JHASCOLAMPF) to organize 15 days training on lac value added products for 75 women producers. Five cooperatives were registered with 899 producer women members for brood management and lac handicrafts. Lac producer cooperatives become eligible to get brood and tool kits at subsidized rates. Additionally, during the harvest season the producers could sell the scrap lac to JHASCOLAMPF for sale to the industry.



In Udaipur district, Rajasthan, two Gram Panchayats namely Piladar and Anarpura of Sarada block, proposal for construction of Kisan Kendra have been passed by Gram Sabha. These Kisan Kendra will act as storing and distribution point for agriculture inputs, aggregation point for produce and will hold producers meetings. Also, partnership with Krishi Vigyan Kendra (KVK) both in Udaipur and Chamoli has resulted getting the technical support through exposure visit on various scientific aspects of cultivation of vegetables, herbs and spices.

Companies

Corporate Social Responsibility (CSR)

As part of its CSR initiative, Accredited Cement Corporation (ACC) started in June 2011, with an aim to ensure economic security and creation of sustainable livelihoods among the nearly 3000 families in the ACC plant area. The project is being implemented in 12 villages of ACC Kymoor Area in Vijayraghavgarh Block of Katni District.

During the year, ACC continued its support in Katni. The project has reached out to 1900 women producers under artificial jewellery, tailoring, poultry and incense stick making micro enterprises. 125 WEGs were formed with 1188 women members these groups. 52 groups bank account has been opened with members saving regularly.

Discussions are underway to link these groups with NABARD and other banks for credit linkage. Demonstration and training on Nature Ecological Farming (NATUECO) has been given to 60 women farmers. They are engaged in the NATUECO farming and produce worth of Rs.100 per week which is used for the family consumption. 843 women attended 12 Grassroots Management Training to learn group management and 22 BDSPs have been trained to ensure handholding support to new producers and also manage the aggregation and value addition at the village level.



Others

In Udaipur, about 500 producers has been linked with Mother dairy and nearest mandis with the extension of cultivating other vegetables like capsicum, bottle gourd, round gourd, clustered beans, brinjal etc and market linkages are also being explored. Two major buyers namely, Tajna Shellac Industry and Shri Gopal Shellac have also been linked with the supply chain. This has not only provided forward linkage to the producers but also enabled them to negotiate prices on the basis of correct weight and quality. In Chamoli, partnership has been established with Earthy Food Private Limited for dry tulsi.

Microenterprise Training and Handholding

Udyogini's core product, microenterprise training, is based on field-tested and piloted curriculum, participatory delivery methodology and tools that could be adapted for poor women anywhere in the world. It has the following components; Training of Enterprise Support Teams (TEST), Grassroots Management Training (GMT), Skill Training and Entrepreneurship Training. TEST is organized to train personnel of NGO's, Government and others on different aspects of micro enterprise development. GMTs are offered to SHGs to motivate them to take up enterprises in addition to being involved in savings and lending. The more advanced sessions of the business curriculum is offered to women producers at the grassroots level who are already engaged in livelihood activities but need to understand enterprise in order to grow. More than 5,200 women were trained in GMT sessions this year.

TESTs are offered to facilitators like NGOs. This year, we have built capacity of more than 370 professionals from different organizations through TEST. To train local women as entrepreneurs to retail services to village consumers, a three-month training curriculum has been designed under Intel-Udyogini School of Entrepreneurship (I-USE). We have trained 55 women entrepreneurs in two states namely, MP and Jharkhand through entrepreneurship training under I-USE in the year.



National-Level Training

1. A 5 day residential training for TATA Petrochemical's Enterprise Support Team from Haldia, W. Bengal, was organized by Udyogini's trainers based in Jharkhand. The training was attended by 23 participants from Tata Petrochemicals' staff and their partner NGOs.
2. A session on rural marketing was taken by Udyogini staff at National Institute of Public Cooperation and Child Development (NIPCED), Delhi. The same was attended by 32 participants.
3. A repeat of the session on rural marketing was taken by Udyogini staff at National Institute of Public Cooperation and Child Development (NIPCED), Delhi for 30 participants.

4. A 5 day residential training was organized for 20 staff of Uttarakhand Livelihood Improvement Project for Himalayas as first round to hand hold women producers under their project.
5. A series of training programs were organized for building knowledge, attitude and skills of 200 business promoters' of the project staffs to internalize tools and methods for developing business strategy.
6. A 2-day training was conducted for 30 NABARD staff on SHG formation and financial management training to NGOs.
7. Four-day training on Enterprise Orientation Training Programme for Partner NGOs under NABARD was conducted for their W-SHG Program for District Chamoli, Uttarakhand. 22 Field Executives of the NGOs staffs participated in the training.
8. A five-day TEST was conducted in collaboration with Association of Women Entrepreneurs of Karnataka (AWAKE), Bangalore, wherein 25 participants including staff of various NGOs of Karnataka and couple of entrepreneurs attended.
9. A one-day training was held for 50 participants from NABARD & other bank officials from Bank of India, State Bank of India, United Bank of India and Punjab National Bank on SHG Formation, conflict resolution and book keeping
10. A series of EDP trainings were conducted for 330 WSHG members on livelihood activity and motivate them to take CCL for enterprise activity supported by NABARD.
11. Two batches of 84 members from Elder Self Groups of HelpAge India Uttarakhand & Uttar Pradesh visited Udyogini in Udaipur to get an exposure to the agriculture value chain work. The first group comprised of 39 members from Uttaranchal & second batch was of 45 members from Uttar Pradesh.
12. A one day session was taken up to build the capacities of 50 SHGs members, these groups are formed with NABARD's support in MP.
13. 9 days GMT sessions were taken up for 90 participants from the field areas of CARD, MP.



International Program

1. A 5 day residential training was held for 11 participants from the Afghanistan Rural Enterprise Development Program, Min. of Rural Rehabilitation and Development (MRRD), Afghanistan. The 11 Provincial Enterprise Facilitators learnt to develop business development strategy for Community Based Rural Micro Enterprise Development.
2. A 5 day residential training was held for 8 participants of the enterprise support teams from an NGO called Zardozi-Markets for Afghan Artisans, Afghanistan.



Knowledge Creation and Dissemination

Studies, Research, Analysis and Evaluation

- A Market assessment to introduce new need based product especially on knitting in Uttarakhand.
- A study was conducted to understand the sustainability of the service in the long run and its demand and supply pattern and most importantly to replicate the same kind of model in the Bundu cluster for a fortnight in September 2012
- Two Impact studies were undertaken by XIMB Interns in November-December 2012 - a. VLSCs on the lives of different actors involved in the chain including the entrepreneur and b. Expenditure pattern for Lac
- An internal impact assessment was done on the 10 years of Udyogini's work in Madhya Pradesh.

Workshops/Meetings/Conferences

- Udyogini Jharkhand team attended a meeting in October 2012 at NABARD to present Udyogini's work and suggest for policy level changes in Rural Non Farm Sector.
- The first day Project Implementation & Monitoring Committee (PIMC) meeting was held with NABARD and Bank Managers of the project area in October 2012 in Vijayraghavgarh.
- Udyogini Jharkhand Lac team attended a National level workshop on "Tasar and Lac value chain" for two days in November 2012.
- A daylong meeting was attended by Udyogini Representative in Uttarakhand to explore cash credit linkage for entrepreneurs engaged in spices and herbs with SBI, Delhi.
- A one day Zonal Strategy Meeting on Microfinance Development conducted by NABARD in December 2012 in which Udyogini representative participated to learn credit linkage for WEGs.
- Udyogini representative from Katni attended a day long workshop on promotion of vegetable cultivation organized by horticulture in December 2012.
- A future planning meeting was organized with support of IINRG scientist Dr. Goshal along with office bearer of Cooperative in Khunti office in Jan 13. During the meeting Dr Goshal gave assurance to our office bearer that if IINRG have any lac scheme in future, first priority to Udyogini due to its excellent work.
- A cluster level meeting was attended by Udyogini Uttarakhand team, with 94 producers at Ghat block to share our experiences for 3 days in January, 2013.
- A meeting was organized by NABARD on Banker-NGO meet on Microfinance development was attended by Udyogini Katni Representative, in Kymoor in January 2013.
- A meeting organized by SBI, Ghat Branch on WEG programme for CCL of WSHG and bank was attended by Udyogini Uttarakhand Representative in January 2013.
- Second Project Implementation & Monitoring Committee (PIMC) meeting was held in February 2013 in Udyogini Katni office which was also attended by DDM, NABARD- Katni, and other Bank Managers of the project area, ADEO, Janpad, Vijayraghogarh and staff members of Udyogini.
- A meeting with Bank Manager of SBI was held to discuss CCL to Badrikedar federation for purchasing weaving machine and conducting weaving programme in Ghat in February 2013.
- Another meeting was held in Feb 2013 at Patanjali, Haridwar with CEO of TAX PLUS to develop relation for help in marketing and other inputs (such as yarns and other logistic) for setting up knitting unit.

Building Enabling Ecosystems: Supporting and recognizing women in other ways

Social security (Crèches) - Jharkhand

Udhyam Jagaran Sansthan (UJAS) is a registered NGO spearheaded by Udyogini that focuses on providing an enabling support system to our women producers so that they are able to be more productive in their work. Currently, UJAS runs 126 crèches (Balwadi Centres) to take care of the young children of producers while they are away for work. This year, social security support in the form of crèches in Ranchi has expanded with huge demand from the community and now supports 2980 children across 126 crèches. These crèches offer day



care facilities, supplementary nutrition, early childhood education, immunization and health education facilities. In Jharkhand, linkages have been established between Anganwadi centres, Primary Health Centres (PHCs) and the crèches to organize regular health camps. The crèches are supported under the Rajiv Gandhi National Crèche Scheme for Children of Working Mothers, supported by the Indian Council for Child Welfare (ICCW).

An active campaign with the schools and clubs has been done to create awareness and raise local support in cash or kind. Regular parents meetings and immunization camps organized where parents were taught about the ways and methods of taking proper and adequate care of their children in terms of nutrition, immunization and overall development. Regular monitoring of the crèches was done by the Field Assistants, Cluster Coordinators and Programme Manager. Health checkup camps were also organized in collaboration with Governmental Primary Health Centre.

Awards

Social Entrepreneurship organised India Social Entrepreneur of the Year 2012

Jubilant Bhartia Foundation and Schwab Foundation for Social Entrepreneurship organised India Social Entrepreneur of the Year (SEYO) Award 2012. The SEYO Awards identifies and celebrates visionary social enterprises that demonstrate transformative models. These organisations are scaling or replicating their ideas across India and in other countries. Udyogini (led by Vanita Vishwanath) was one of the finalists who had been actively shaping value chains and ecosystems to enable last-mile access to markets visa entrepreneurship by optimising the limited resources and managing infrastructural challenges of remote districts of India.



Anita Sen Memorial Award

Anita Sen Memorial Award was instituted in 2004 by Udyogini as token of recognition to women who have overcome all odds to rebuild their life by showing “sensitivity to society, unselfishness and selflessness, voluntary simplicity and modesty, sincerity, determination and courage, being forthright, being critically reflective and also open to criticism and care for the smallest things”. This year, the award was given to Kokila Devi w/o. (Late) Sadhu Munda, a women from the PTG, aged 46 years is an upcoming entrepreneur from Amanburu village of Bundu Block, Ranchi District, Jharkhand.

Awards to Creche Teachers

The very motive of Palna Ghar of ‘reaching the unreached’ is fulfilled by the teachers as they have built rapport in their villages with their engaging methods, learning activities and increased attendance better than other centers. This year seven teachers were recognized for their efforts and the award money for each member worth Rs.1000/- was contributed by Lac producers for untiring efforts, acceptance in the community, problem solving, motivational efforts and leading capacity within the community linkage with grassroots level institution like Aanganwadi centre (AWC), Sub centre and primary health Centre like auxilury mid wife and nurse (ANM), Sahiya associated with every AWC for immunization and RCH activities and primary school, last but not the least maintaining Hygienic practices in the Palna Ghar are few points which clearly entitled them to being awarded and honored.



Investing in Our People

1. Udyogini Uttarakhand team organized a 4 days TEST program in July 2012 for capacity building of the new team members. The training was attended by 28 participants including the field staff, program assistants, program executives and managers.
2. Udyogini organized a 2 days capacity building workshop in October 2013 for its managers and MEL teams to streamline the data analysis.
3. A 2 1/2-day Strategic planning meeting was organized by Udyogini for its managers in January 2013 in New Delhi.



Case Study

Ghasni Devi, Paramtoli Hamlet, Tati Village, Angara block, Ranchi District

Ghasni's family was engaged in cutting-selling of wood, cattle rearing and marginal agricultural activities for livelihood. When her family separated, the cattle were sold and a little piece of land where they did vegetable cultivation seemed to be slipping from their hand. Their average monthly income would range to about Rs.1000-1200. Ms. Ghasni had a will to study and her husband supported her. They took a loan of Rs.25,000/- so that she could complete her education and her husband provided tuition classes for two years to increase their income. Later, they also opened a shop in the village. However, with two children, an education loan, and failing shop, things were not getting any better till 2010, even after four years of struggle.



In 2010, Udyogini started building capacity of the community on scientific method of lac cultivation. On the lookout to find a suitable opportunity Ms. Ghasni heard about the opportunity through her SHG. Both wife and husband attended the meeting. Following six months constant intervention through trainings-campaigns resulting in Ms. Ghasni and other women like her to engage in lac farming in 2011. They started with investment of Rs.4,500/- to inoculate 15 kg of lac. By the start of 2013 they had 2 quintals lac worth Rs.90,000/-. They sold 80 kg of broodlac @ Rs. 450 per kg, 6 Kg scrap @ Rs. 350 per kg and 7 kg *phoonki* @ Rs. 700 per kg amounting to an income of Rs. 43,000 in one cycle alone in 2013. As a tactical motivated *Brood Entrepreneur* and with an approximate 6 times multiplication rate (inoculated lac to produced lac), they have inoculated the rest of 120 kg for a large scale production and progress further in this self sustainable occupation. 100% scientific cultivation of lac with the support of Udyogini has resulted in financial prosperity, increasing their income remarkably, bringing together their separated family, returning of the education loan (Rs. 25000 for Ms. Ghasni's studies) and helped them avail proper healthcare and enabled them to educate their children in a desired school.

Today she is a role model in her SHG and village exhibiting how a scientific meticulous approach with proper use of pesticides, host trees and brood for only six months in a year can turn out to be a doorstep solution to the day-day to livelihood problems faced by them. She says *"Pehle toh lakdi bhechnei aur sabji bechenei bhi jana padta tha, joh kaam kabhi sochei nahi thei ki karengे woh karkei bhi khaane ke liye kuch bachta nahi tha...Dono bachhi aaj school mei hai, yeh television set aur mera aaj ka zindagi...peeche dekhne ka jarurat nai pada jab se lac ka kaam shuru kiya hai."* Earlier we would go for selling wood, vegetables and all odd jobs but still could not save anything. Since we began with the lac work we have not turned back, now my children go to school and we bought a TV set recently.

Our Major Funding Partners

- European Union
- Misereor
- ACC (Accredited Cement Corporation)
- PACS
- NABARD
- Association for India Development

Udyogini in the News



Udyogini's Team

Governing Board (as on March'2013)

Dr. Kanchan Mathur (Chairperson): Kanchan Mathur has a PhD in Sociology from the University of Rajasthan and is a Professor of Gender Studies, Institute of Development Studies, Jaipur. Her area of interest in research and action are gender and empowerment, particularly in Rajasthan. She is an established authority on violence against women and has written extensively on the subject. Kanchan is a member of the Government of India's 12th Plan Working Group on Women's Empowerment.

Dr. Vanita Viswanath (Secretary): Vanita has a PhD from the University of Texas at Austin, USA. She has been a staff member of the World Bank in Washington and consulted with international organizations in India and United States. She is CEO of Udyogini since March 2000. She is a founding-trustee of Aajeevika Bureau, Udaipur and is on the Board of Directors of the Rajasthan Shram Sarathi Association. Vanita was named Senior Fellow of the Synergos Institute, USA in 2011. She is also a member of the Government of India's 12th Plan Working Group on Clustering and Aggregation.

Dr. Kajri Misra (Member): Kajari has a PhD in City and Regional Planning from Central University, USA. She is a faculty member in Rural Management at the Xavier Institute of Management, Bhubhaneshwar. Her area of interest in research and action are: Governance and Decentralization, Institutional Design for Participatory Planning and Management and Gender and Development.

Ms. Ranu Bhogal (Member): Ranu has a post graduate diploma in Rural Management from Institute of Rural Management, Anand. She is a recipient of the Hubert Humphrey Fellowship for study at Rutgers University. She is presently with Aga Khan Foundation India as Director Programmes, New Delhi. Ranu is also member of the Government of India's 12th Plan Working Group on the National Rural Livelihood Mission.

Ms. Sumita Ghose (Member): Sumita Ghose is the founder member and managing director of Rangсутra, an artisan-owned social enterprise. Sumita has a master degree in Economics from Mumbai University; she has also been a recipient of the MacArthur Fellowship for Leadership and is among the first batch of CII-Aspen India Fellows. She was named Senior Fellow of the Synergos Institute in 2012.

Ms. Rita Sengupta (Member): Rita is a Post Graduate in Psychology from Delhi University. She has more than 25 years of experience in Entrepreneurship Training (National/International) Research and Consultancy with specialisation in Human Process Training, Gender Development & Curriculum Design. She was a key designer of the celebrated Udyogini curriculum and delivery methodology for its Training of Enterprise Support Teams and Grassroots Management Training.

Udyogini has a distinguished **Chair Emeritus, Bimla. N. Bissell**, who is founder member and former Chair of Udyogini. She was with the World Bank for over two decades handling external relations and media in their New Delhi office. She is associated with a number of educational and craft related initiatives in India. She is on the board of the All-India Artisans and Craft Workers Association.

Our Core Management Team



Dr. Vanita Viswanath, CEO



Arvind Malik, COO



Brij Mohan Kandpal, Head Business Development and Operations



Rama K.R. Gupta, Head Business Development



Mithilesh Singh, Product Head-Lac



Nikhil Ritesh Sanga, Operations Manager



Arvind Singh, Finance Manager

Statement of Accounts

RAVI CHOPRA & ASSOCIATES

CHARTERED ACCOUNTANTS

9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

AUDIT REPORT

We have audited the attached Balance Sheet of **UDYOGINI, NEW DELHI** as on 31st March, 2013 and the Income & Expenditure account for the year ended on that date which is in agreement with the books of accounts maintained by the said trust.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of accounts have been kept by the office of the above mentioned society visited us, so far as it appears from our examination of such books.

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:-

- (I) In the case of the Balance Sheet of the state of the above named society's affairs as at 31st March, 2013 and.
- (II) In the case of Income & Expenditure account of the excess of Income over Expenditure of the above named Society for accounting year ending on 31st March, 2013.

For RAVI CHOPRA & ASSOCIATES

Chartered Accountants

Place : New Delhi

Date : 28th May 2013

RAVI CHOPRA

Partner

M.NO. 083390

FRN 007335N

9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

FORM NO. 10B

AUDIT REPORT UNDER SECTION 12A(b) OF THE INCOME TAX ACT, 1961 IN THE CASE OF CHARITABLE OF RELIGIOUS TRUSTS OR INSTITUTIONS.

We have audited the attached Balance Sheet of **UDYOGINI, NEW DELHI** as on 31st March, 2013 and the Income & Expenditure account for the year ended on that date which is in agreement with the books of accounts maintained by the said trust.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of accounts have been kept by the office of the above mentioned society visited us, so far as it appears from our examination of such books, subject to the comments given below:

In our opinion and to the best of our information and according to explanation given to us, the said accounts give a true and fair view:-

- I. In the case of the Balance Sheet of the state of the above named Society's affairs as at 31st March, 2013 and.
- II. In the case of Income & Expenditure account, the excess of Income over Expenditure of the above named Society for accounting year ending on 31st March, 2013.

For RAVI CHOPRA & ASSOCIATES

Chartered Accountants

Place : New Delhi

Date :28th May 2013

RAVI CHOPRA

Partner

M.NO. 083390

FRN 007335N

RAVI CHOPRA & ASSOCIATES
CHARTERED ACCOUNTANTS
 9/54, VIKRAM VIHAR. LAJPAT NAGAR-IV, NEW DELHI-110024
UDYOGINI: NEW DELHI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2013

<u>EXPENDITURE</u>	<u>AN N.</u>	<u>AMOUNT (Rs.)</u>	<u>INCOME</u>	<u>AMOUNT (Rs.)</u>
<u>PROJECT EXPENDITURE</u>	-		<u>GRANT-IN-AID</u>	
<u>FOREIGN CONTRIBUTION</u>				
Misereor-Ranchi	(A)	3,843,956	Misereor-MP	4,823,143
Misereor-MP	(B)	4,823,143	Misereor-Ranchi	3,843,956
European Commission	(C)	7,963,386	Misereor-Ranchi (BG)	253
Association for India Development		248,590	Association for India Development	248,805
Workshop Expenses -Ranchi		309,659	N F I	1,110
General Expenses		4,577	European Commission	7,963,386
			Grant General	309,659
<u>NON-FOREIGN CONTRIBUTION</u>			NABARD- Ranchi	41,680
ASMA Award Expenses		133,701	NABARD- Farmer Club	29130
Depreciations		93,053	NABARD- WSHG	460,000
ACC-MP		3,342,087	Traning Income	2036513
NABARDS -TDI project (WADI)		663,853	Consultancy Income	3842827
NABARD RANCHI		33,253	Bank & FDR Interestt	888783
NABARD-FARMERS CLUB		32,441	Donation	25095
NABARD-WSHG-RANCHI		365,652	Misc. Receipts	808171
ORISA EXPENSES		179,053	Interest recd on RBI Bonds	21922
Other Expenses		498,235	Membership Fee	700
Vehicle Expenses		366,976		
Training Expenses		318,363		
Excess of Income over Expenditure		2,125,155		
TOTAL		25345133	TOTAL	25345133

As per our Report of even date
 For **RAVI CHOPRA & ASSOCIATES**
 Chartered Accountants

For **UDYOGINI**

New Delhi **RAVI CHOPRA**
 28-05-2013 **Partner**
M.NO. 083390
FRN 007335N

CEO

EXECUTIVE MEMBER

RAVI CHOPRA & ASSOCIATES

CHARTERED ACCOUNTANTS

9/54, VIKRAM VIHAR. LAJPAT NAGAR-IV, NEW DELHI-110024

UDYOGINI : NEW DELHI

BALANCE SHEET AS ON 31st MARCH 2013

LIABILITIES	Ann.	AMOUNT (Rs.)	ASSETS	Ann.	AMOUNT (Rs.)
CAPITAL FUND			FIXED ASSETS		
Equal to Fixed Assets		5,988,296	FC		5988296
Add: Addition to Fixed Assets		5,988,296	Non FC		527298
CORPUS FUND			INVESTMENT		
Opening Balance		19,058,837	FDRs	H	17,931,199
Add: Excess of Income over Expenditure		2,125,155			
CURRENT LIABILITIES, & PROVISIONS			CURRENT ASSETS		
Anita Sen Award Fund		500,000	CASH & BANK BALANCES		
Sundry Creditors & Liabilities	G	3,002,477	Cash in Hand		
Staff Security	J	409,812	FC		32,679
Staff Welfare Fund		246,857	Non -FC		11,935
Unutilised Grant FC	E	1,599,822	S.Chartered Bank FCRA A/c -52110022730		1,080,081
Unutilised Grant Non FC	D	1,778,300	I.D.B.I. Bank FCRA A/C - '010104000064293		1,241,117
			I.D.B.I. Jabalpur -052104000263160		37,774
Bank Interest on Un-utilised Grant-FC		2,739,371	Axis Bank Ltd - 912010044848304		52,553
Bank Interest on Un-utilised Grant-Non FC		438,945	I.D.B.I Bank Orissa - '0042104000272131		12,918
			SBI Chamoli -31086042677		24,798
			I.D.B.I. Patna - 140104000023597		10,000
			I.D.B.I Bank Udaipur -'050104000316538		105,740
			I.D.B.I. Ranchi - '063104000174732		60,668
			Standard Chartered- Indian - 52110024660		5,250,958
			I.D.B.I. Bank Indian - '010104000251136		1,619,204
			I.D.B.I. Bank Dehradun - '070104000206617		42,143
			SBI Chamoli - 32671332026		785
			I.D.B.I. Jabalpur Indian - '0052104000352741		168,929
			I.D.B.I. Patna - 140104000023588		10,000
			I.D.B.I. Ranchi - '0063104000221566		66,912
			I.D.B.I. Staff Welfare Fund - '0010104000278249		246,857
			Kotak Mahindra Bank Ltd -'01840120012835		155,051
			I.D.B.I. Jabalpur Indian (Wadi) - '052104000313162		388,937
			I.D.B.I. Jabalpur Indian -'052104000273008		105,343
			I.D.B.I. Jabalpur Indian - '052104000278751		102,561
			SECURITY DEPOSITS		
			Security Deposit - Rent	I	35,250
			Security Deposit- Telephone		3,750
			Security Deposit - Other		18,328
			ADVANCE & RECOVERABLE		
			TDS Receivable	F	921,782
			Other Advances		1,634,026
TOTAL		37,887,872	TOTAL		37,887,872

As per our Report of even date
For RAVI CHOPRA & ASSOCIATES
Chartered Accountants

For UDYOGINI

New Delhi RAVI CHOPRA
28-05-2013 Partner
M.NO. 083390
FRN 007335N

CEO

EXECUTIVE MEMBER

9/54, (Basement), Vikram Vihar, Lajpat Nagar-IV, New Delhi-110024

Phone: (O) 26293635, 26293646 Tel/Fax: 26293646

UDYOGINI: NEW DELHI

A-36, GULMOHOR PARK , (2nd Floor)

New Delhi- 110 049

Schedule: NOTES TO ACCOUNTS

1. Books of accounts are maintained on cash basis.
2. Depreciation has not been provided as capital expenditure is allowed as revenue expenditure under the Income Tax Act 1961 for Charitable Organisation.
3. The society has incurred expenditure on different project as per sanctioned budget.
4. Advance has been account for to the extent of amount spent or realized.
5. Interest on saving bank account and fixed deposit has been accrued to the extent realized.
6. Deprecation only on Indian fund Vehicle.
7. Amounts are re-grouped as required for better presentation..

ANITA SEN

MEMORIAL AWARD

FOR

VALUES

IN LIFE'S WORK



UDYOGINI

Contact details:

Head Office

Udyogini
A-36, 2nd Floor, Gulmohar Park,
New Delhi-110049, INDIA
Telephone & Fax : +91 11 41651175

Jharkhand

Udyogini,
Vimlayan - 1st Floor,
33 - Saket Nagar,
Opposite Premson's Motors,
Kanke Road, Ranchi District
Jharkhand – 834008
Phone: 0651-6571426

Rajasthan

Udyogini,
102 – Kharol Colony,
Street no. 5,
Old Fatehpura,
Udaipur District,
Rajasthan - 313001

Madhya Pradesh

Udyogini,
House No. 855/1 (First Floor),
Sneh Nagar,
Kamla Nehru Nagar Ward,
Jabalpur, MP - 482002
Phone & Fax - 0761-4076717

Uttarakhand

Udyogini,
C/o, Kuwar Singh Negi,
Bhenti Road, Vikas Nagar,
Post Office Ghat,
Chamoli District,
Uttarakhand - 246435

