

WOMEN'S
ECONOMIC
EMPOWERMENT





निराबाई राठिया

"मैंने कई चुनौतियों का सामना किया, लेकिन उद्योगिनी के सहयोग और प्रशिक्षण से मैंने अपनी ज़िंदगी को बदल दिया। बकरी पालन ने न सिर्फ़ मेरे परिवार की आर्थिक स्थिति को बेहतर किया, बल्कि मुझे अपने गाँव में दूसरों को प्रेरित करने का साहस भी दिया। मुझे इस सफर का हिस्सा होने पर गर्व है।"

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- FUTURE HR PLANS AND STRATEGIES
- POSH DATA
- FINANCIAL OVERVIEW
- FINANCIAL DISCLOSURE
- BOARD MEMBERS
- PARTNERSHIP AND DONORS



ABBREVIATIONS

PARTNERS	Individuals or households from target groups benefiting through intervention activities	MAP	Medicinal and Aromatic Plants
NGO	Non-Governmental Organization	HAPPRC	High Altitude Plant Physiology Research Centre
SHG	Self-Help Group	AGYW	Adolescent Girls and Young Women
TOT	Training of Trainers	CIMAP	Central Institute of Medicinal and Aromatic Plants
WEMTOP	Women's Enterprise Management Training Outreach Program	JWDS	Jharkhand Women Development Society
FPO	Farmer Producer Organisation	VLRAC	Village Level Retail and Aggregation Center
GMT	Grassroot Management Training	MFI	Microfinance Institution
WEG	Women Enterprise Group	SDG	Sustainable Development Goal
PACE	Personality Advancement and Career Enhancement	BYP	Backyard Poultry
BDSP	Business Development Service Provider	GI WIRE	Galvanised Iron Wire



Vision

Promote gender equality by empowering women to enhance their socio-economic standing, enabling them to actively participate in decision-making at both domestic and public levels.

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.

"उद्योगिनी से मिले प्रशिक्षण और सहयोग के कारण मैंने अपने परिवार की आय में योगदान करने के लिए आवश्यक कौशल और आत्मविश्वास प्राप्त किया है। इस अनुभव ने मुझे सशक्त बनाया है और हमारे गाँव की अन्य महिलाओं को यह दिखाया है कि हम आर्थिक स्वतंत्रता हासिल कर सकते हैं। मैं उद्योगिनी द्वारा दिए गए अवसरों के लिए आभारी हूँ, जो हमने हासिल किया है उस पर गर्व है, और आगे के संभावनाओं को लेकर उत्साहित हूँ। **Neelu Devi**



75+

New Partnerships
Formed Every Day



"The harder you try, the better it feels when you succeed."





From the Helm

Dear Readers,

Three decades. A rollercoaster ride. Excitement. Challenges. Inspiration. These are the hallmarks of Udyogini's journey, a path paved with unwavering dedication to women's economic empowerment through micro-enterprise training.

Looking back, we see not just accomplishments, but transformations. We've witnessed resource-poor rural households climb out of poverty, their incomes sustained by the fruits of their own entrepreneurial spirit. This is a testament to the power of our Five-Stage Enterprise Framework, a guiding light that has illuminated the potential of value chains like lac, poultry, custard apple, and high-value crops like herbs and spices. These chains are more than livelihoods; they are pathways to prosperity, and we envision some evolving into "Clusters of Excellence", beacons of hope for generations to come.

Two decades of hands-on experience have shaped Udyogini into a learning organization unlike any other. We know what works, what doesn't, and we leverage this knowledge to reach every woman, every step of the way. This is where our Grassroots Management Training shines. It's the bedrock of our support system, patiently transferring complex skills and business concepts into tools that empower even the most illiterate women at the grassroots.

But this journey wouldn't be possible without the unwavering support of our donors, partners, and stakeholders. A heartfelt thank you for walking alongside us, for believing in the power of women, and for partnering with us to make a lasting difference.

Udyogini is more than an organization; it's a promise. A promise to stand by women, to equip them with the tools they need to build their own futures, and to create a ripple effect of empowerment that reaches far beyond their doorstep. As we enter the next chapter, we do so with unwavering commitment, a spirit of collaboration, and the unwavering belief that together, we can make the impossible, possible.

Warm
Regards,

Arvind K Malik
CEO



I-CARE: Values Guiding Our Empowerment Journey



200 K

women have access to quality business, health and education.



INTEGRITY



COURAGE



ACTION



RESULT



EMPATHY

INTEGRITY

We stand by our unwavering commitment to honesty, transparency, and ethical conduct in all our interactions. Building trust with every stakeholder is fundamental to our success.

COURAGE

We are unafraid to challenge the status quo, particularly gendered barriers in market spaces. We embrace innovation and bold solutions to pave new pathways for women's economic advancement.

ACTION

We believe in active engagement and pragmatic solutions. We listen closely to the needs, aspirations, and circumstances of the women we serve, fostering collaboration and co-creation to unlock their full potential.

RESULT

We are driven by a relentless pursuit of excellence, embracing openness and continuous improvement to achieve our goals and make a lasting impact.

EMPATHY

At the heart of everything we do lies empathy. We strive to understand the unique experiences and perspectives of each woman, offering unwavering support and fostering an environment where individual potential can truly flourish.

By embodying the I-CARE approach, we at Udyogini pledge to be champions for women's economic empowerment, creating a ripple effect of progress and prosperity that extends far beyond individual success stories.

At Udyogini, our commitment to women's economic empowerment is deeply rooted in the I-CARE approach. These values define who we are and how we operate, guiding every step of our journey

EMPOWERING RURAL WOMEN, SHAPING FUTURES

UDYOGINI OVER THE YEARS

UThe genesis of Udyogini dates back to 1992, when the World Bank initiated a project focused on women's economic empowerment in India. During the rise of microfinance and Self-Help Groups (SHGs), a significant gap in entrepreneurship training emerged. To address this, Udyogini was established under the leadership of Ms. Ela Bhatt, founder of SEWA, to empower women through entrepreneurial training.



Initially, Udyogini functioned as a service provider, offering training through a Training of Trainers (TOT) model to partner organizations, which then educated women in their communities. This model laid the groundwork for micro-entrepreneurship in India, making Udyogini a vital resource for NGOs and government bodies focused on women's development.



The Women's Enterprise Management Training Outreach Program (WEMTOP) became a hallmark of Udyogini's early efforts, impacting over one million women and enhancing the capacities of more than 100 NGOs. WEMTOP provided essential skills for women to start and manage their enterprises, paving the way for broader female economic empowerment.



As the new millennium approached, Udyogini shifted from being a service provider to a direct implementer of projects, focusing on building livelihoods along entire value chains in rural areas. This strategic transition aimed to empower women and youth economically while giving them a voice in shaping their futures.

Udyogini initiated several pioneering projects, such as promoting handicrafts in Pugal, supporting incense stick production in Saharanpur, and curating forest and farm-based products in Mandla, thus expanding its impact in rural communities.

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Udyogini's skill development initiatives evolved to include diverse activities, from PACE training in agriculture to enterprise development. This comprehensive approach ensures participants acquire the skills needed to thrive across various sectors.

Our methodologies have diversified over the years, incorporating hands-on workshops, mentorship, and industry partnerships to meet the specific needs of women and youth. Collaborations with government bodies and financial institutions have enhanced access to credit and market linkages, vital for enterprise growth.

From its inception in 1992 to its current status, Udyogini's journey reflects strategic adaptations and a commitment to women's economic empowerment. Through innovative programs and partnerships, Udyogini continues to foster economic independence, empowering women to shape their futures.

In the early 2000s, Udyogini recognized the need for a holistic approach, integrating value chain development and capacity building to foster sustainable economic empowerment. By the mid-2010s, it expanded its partnerships with industry, educational institutions, and government agencies, especially into new regions like West Bengal, where it provided training and placement opportunities.



“Women in Udyogini should find that spark, that creative energy within themselves. This creative energy is in every woman. She just needs to be still and receptive and take help from others, if required to discover it. Each woman can then channelize this energy constructively and collectively to light the spirit of enterprise, thus creating meaningful work for herself, her family, and the community in the process.”

**SUMITA GHOSE
CHAIRPERSON, UDYOGINI**

A LEGACY OF EXCELLENCE





**Final Nominee for Yashraj
Bharati Samman, 2023-24
under Transforming Lives
Category**



**Accredited under
Desirable Norms of
Credibility Alliance**





PILLARS OF PROGRESS

Major Events of the Year



Udyamita Sammelan

The Udyamita Sammelan is a premier annual event initiated in the past year. This entrepreneurship summit brought together a diverse array of stakeholders, including FPOs, industry leaders, policymakers, and entrepreneurs, to engage in meaningful dialogue and collaboration. The summit served as a platform for sharing knowledge, exploring opportunities, and addressing the challenges faced by FPOs in today's competitive landscape.

The summit's success was marked by launching an app for women entrepreneurs and updated Good Management Techniques (GMT) booklets, reflecting our commitment to supporting FPOs. Expert-led panel discussions also provided key insights into FPO success strategies.

The summit's vibrant marketplace, where FPOs showcased their products, was a celebration of the creativity and resilience of rural entrepreneurs. It was here that the true spirit of Udyogini's vision came to life, as participants engaged with the products and stories behind them, forging connections and exploring new avenues for collaboration.

ANNUAL RETREAT

Discover and Dream

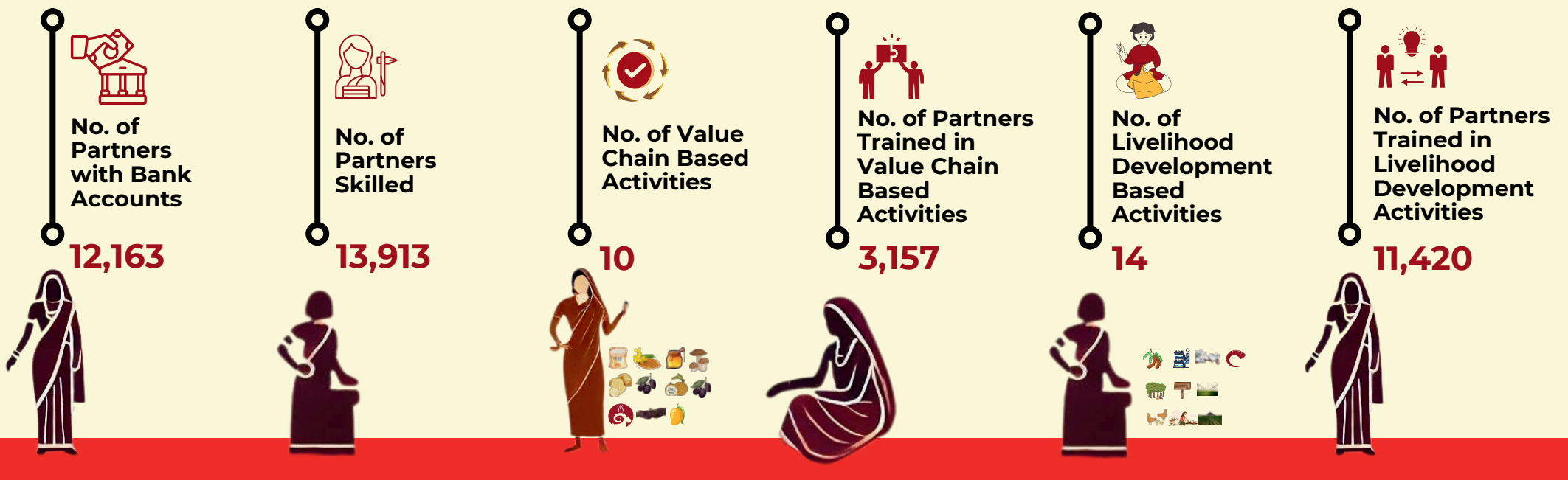
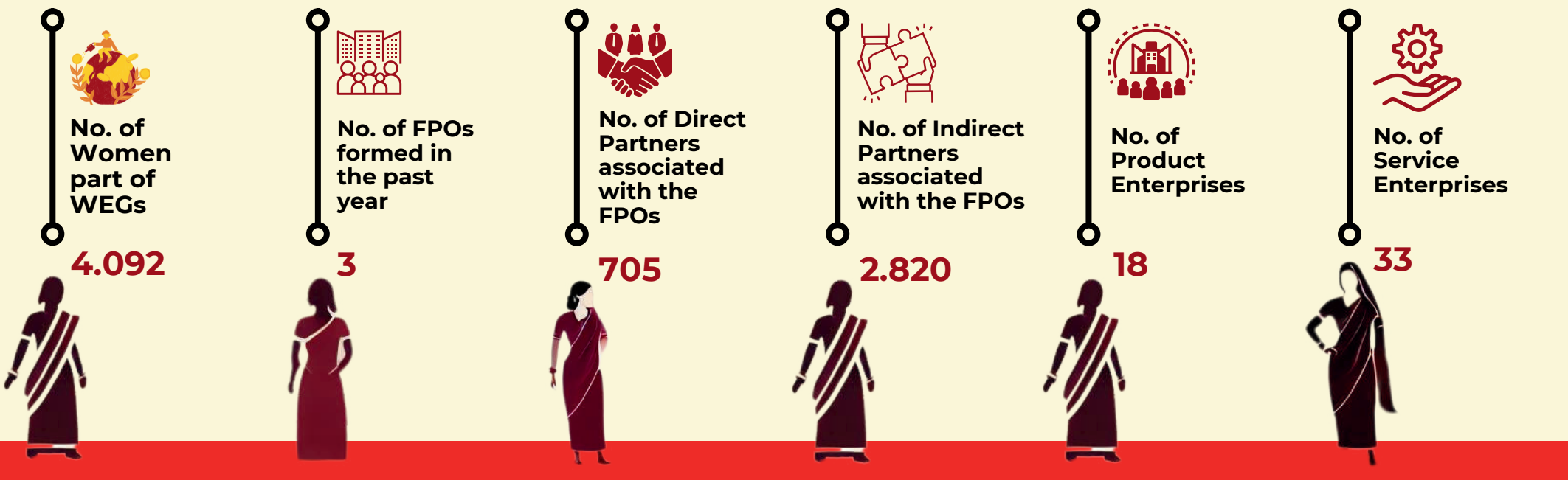
The annual retreat was a vibrant and transformative event that saw the entire Udyogini team come together for two days of immersive learning and bonding. The theme for this year was, “Discover and Dream” highlighting the significance of constantly exploring and envisioning the manifestation of those into reality. Under the adept facilitation of Mr. Shwetank, the retreat was meticulously structured to offer a blend of dynamic activities and insightful team-building exercises. These sessions were designed not just to enhance professional skills but also to foster deeper interpersonal connections among the team members.

From engaging group challenges to reflective discussions, every activity was crafted to stimulate collaboration and strengthen relationships. The retreat's success was evident in the enthusiastic participation and the positive feedback from employees, who valued the opportunity to connect on both professional and personal levels. The event provided a much-needed space for the team to rejuvenate, build camaraderie, and reinforce their shared commitment to Udyogini's mission.





MEASURING OUR MILESTONES



A JOURNEY THROUGH LEGACY

Past And Present

THE PLAN IN ACTION



Udyogini's Program Strategy

Since its inception in 1992, Udyogini has been at the forefront of advancing women's economic empowerment through strategic micro-enterprise development. Our program strategy is meticulously crafted to address the multifaceted challenges faced by marginalized women in remote and impoverished areas. By focusing on both economic and social empowerment, we aim to create lasting, transformative change at both individual and community levels.

THE CORNERSTONE OF OUR APPROACH



Grassroots Management Training

At the heart of our program strategy lies the innovative Grassroots Management Training (GMT). This concept has become the cornerstone of our interventions across India, providing women with critical skills in functional and financial literacy, gender-justice awareness, and entrepreneurship. Over the past fifteen years, we have successfully trained over one million women, demonstrating the effectiveness and scalability of our approach.

The GMT program extends beyond basic training; it serves as a comprehensive toolkit that empowers women to navigate the complexities of micro-entrepreneurship. By focusing on both hard and soft skills, GMT equips participants with the confidence and knowledge needed to challenge societal norms and assert their economic rights. This holistic approach ensures that women are not only technically proficient but also prepared to make a significant impact within their communities.

Five *S*tage Entrepreneurship Framework

A Comprehensive Approach

Our Five-Stage Entrepreneurship Framework is a unique model designed to address the diverse challenges faced by women entrepreneurs. This 360-degree approach offers robust support throughout every stage of the entrepreneurial journey:



Mobilization and Motivation

We initiate the process by identifying and inspiring grassroots women with entrepreneurial potential. This stage sets the foundation for sustainable enterprise development.



Training and Mentoring

Through comprehensive training programs and ongoing mentorship, we equip women with essential skills and knowledge to establish and manage their enterprises effectively.



Enterprise Development

Targeted support is provided to both producers and market players, creating a conducive environment for the growth and success of micro-enterprises.



Systems and Institutions

We focus on establishing and strengthening producer-owned systems and institutions, ensuring long-term sustainability and collective bargaining power.



Expansion and Outreach

Our strategy includes scaling up successful enterprises and replicating best practices across different regions and sectors, thereby broadening our impact.

This framework ensures a thorough approach to enterprise development, addressing technical, social, financial, and institutional factors that influence success.



Basket Livelihood Approach

Securing Year-Round Income

Understanding the seasonal and diverse nature of rural livelihoods, we have developed a basket livelihood approach. This strategy involves promoting and strengthening multiple, complementary value chains to ensure a steady income throughout the year. By diversifying income sources, we enhance food security and self-reliance, mitigating vulnerability to market fluctuations and environmental shocks.

Our interventions cover a range of sectors, including farm, non-farm, livestock based as well as forest based products. This approach not only stabilizes income but also promotes sustainable resource management and biodiversity conservation.

V

alue Chain Integration

Enhancing Market Access

A key element of our strategy is integrating women producers into effective value chains. In order to achieve this, we have incorporated a number of strategic developments. These include but are not limited to,



Business Development Service Providers (BDSPs)



Village Level Retail and Aggregation Centers (VLRACs)



Women's Collectives



Local entrepreneurs who act as intermediaries, providing crucial services and market information.



These centers facilitate the collection and bulk sale of produce, improving bargaining power and market access.



We encourage the formation of Farmer Producer Organizations (FPOs) and other collective entities, enabling women to pool resources, share risks, and access broader markets.

Strengthening these nodes along the value chain ensures that women producers achieve higher revenues and greater market influence.

Udyogini's program strategy is a dynamic and evolving approach designed to create sustainable impact and foster economic empowerment for women in India's most marginalized communities. Through our comprehensive framework and innovative methods, we strive to empower women, uplift communities, and drive meaningful change.



Navigating the Gaps in the Value Chain

In our meticulous examination of the value chain, we unearthed critical gaps that, if left unaddressed, could hinder the full realization of value at every stage. These gaps, diverse in nature yet uniformly impactful, were pinpointed in the crucial stages of procurement, production, and market access.



Procurement Challenges and Input Costs

The lifeblood of any production process begins with the procurement of raw materials. Yet, for small-scale producers, the high cost of inputs often constrains their ability to compete. Limited access to affordable, high-quality inputs has been a significant barrier, resulting in a chain reaction that affects the cost-effectiveness and quality of the final product. Moreover, challenges in sourcing and negotiating with suppliers further exacerbate these issues, impeding the potential for profit maximization.



Production Bottlenecks and Limited Value Addition

The production stage, where raw materials are transformed into products of value, revealed notable inefficiencies. Traditional practices, lack of modern tools, and insufficient knowledge of sustainable methods have kept many producers from achieving optimal productivity and quality. The absence of localized value addition—where products could be processed and packaged within the community—has allowed intermediaries to siphon off significant portions of potential profits, leaving the producers with only a fraction of the revenue.



Market Access and the Stranglehold of Intermediaries

As products move closer to the market, another formidable challenge emerges: access. The labyrinthine route through which products must pass, often controlled by intermediaries, dilutes the profits that should rightfully belong to the producers. These middlemen, while facilitating market entry, often impose unfavorable terms that strip producers of their bargaining power, inflating consumer prices and eroding the producers' share of the profits. This gap is especially detrimental at the final stages of the value chain, where market visibility and pricing power are critical to success.

Laying the Foundation

Past Efforts to Strengthen the Chain

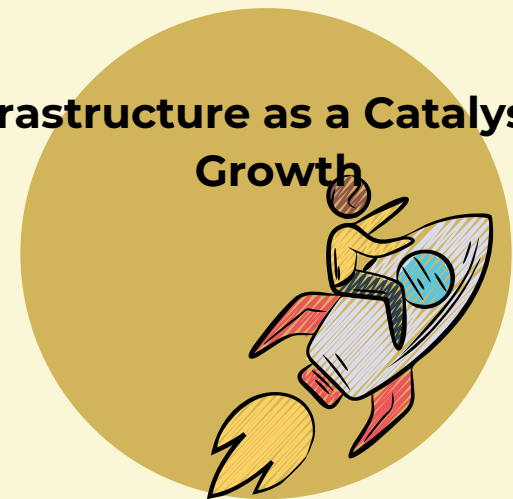
Empowering Through Capacity Building



The cornerstone of any successful value chain lies in the capabilities of its participants. Intensive training programs were rolled out to elevate the skills of producers, equipping them with the latest knowledge in sustainable agricultural practices, resource optimization, and quality assurance. These initiatives weren't mere classroom sessions; they were transformative experiences that redefined how producers approached their work, turning them from traditional farmers into savvy business operators who understand the nuances of market demand and product differentiation.

Infrastructure development has always been a critical enabler of economic activity. By investing in local processing units, storage facilities, and efficient transportation networks, we addressed the logistical challenges that had long plagued these communities. These investments have not only shown significant reduction post-harvest losses but also allowed for value addition within the community. The ripple effect of these developments was felt across the region; creating jobs, boosting local economies, and providing producers with the tools they needed to succeed on their terms.

Infrastructure as a Catalyst for Growth



Market Linkages Bypassing Intermediaries for Fairer Trade



To dismantle the stranglehold of intermediaries, direct market linkages is an area that Udyogini has been putting strategic efforts towards in order to empower producers to negotiate better prices and retain a larger share of the profits. The formation of cooperatives and producer groups amplified this impact, enabling bulk marketing that enhanced their bargaining power. By connecting directly with buyers, these groups were able to secure fair prices, reduce their dependence on middlemen, and build lasting relationships with markets that value their products.

B

uilding on Success

This Year's Strategic Initiatives

This year, our efforts were not just about maintaining the momentum but about accelerating it. We set out to scale up our operations, extend our reach, and push the boundaries of what could be achieved through a refined value chain approach.

Scaling Up

The scope of our value chain activities expanded significantly, encompassing new regions and additional products. Scaling up wasn't just about numbers; it was about deepening our impact, ensuring that every producer, no matter how remote, could access the tools, knowledge, and markets necessary for success. This expansion also involved the integration of innovative practices; whether in cultivation, processing, or marketing, that elevated the entire chain, setting new benchmarks for quality and efficiency.

Broader, Bolder Impact

Outreach

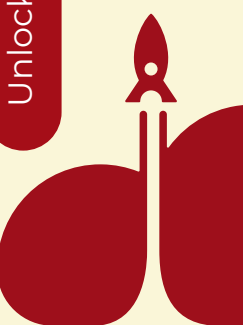
Outreach efforts this year were laser-focused on bringing the most marginalized communities into the fold. Women entrepreneurs, often on the fringes of economic opportunities, were at the center of these efforts. Tailored support, from specialized training to access to finance, was provided to ensure that these women could not only participate in the value chain but lead it. This year's outreach was a testament to the belief that true empowerment comes when those on the margins are given the tools to thrive, not just survive.

Empowering the Marginalized

Profit Maximization

Profit maximization became a central theme, guiding our interventions across all stages of the value chain. By optimizing procurement processes, adopting cutting-edge technologies in production, and forging new market linkages, we were able to significantly enhance the profitability of the products. Value addition became a key focus, with producers being trained in processing, packaging, and branding, allowing them to command higher prices in the marketplace. The result was not just increased income but the creation of premium products that stood out in a competitive market.

Unlocking the Full Potential



Eight Value Chains, One Vision



Diverse Product Portfolio

This year's value chain initiatives were as diverse as they were impactful, covering a wide array of products: Honey, Mustard, Rice, Mushroom, Custard Apple, Jamun, Mango, and Lac. Each of these products represents not just a source of income but a story of resilience, innovation, and community transformation.

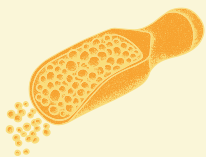
Honey



THE SWEET SUCCESS OF SUSTAINABLE PRACTICES

Sustainable beekeeping practices were introduced, enabling honey producers to generate higher incomes through eco-friendly methods and better market linkages.

Mustard



FROM SEED TO MARKET WITH PRECISION

High-quality seeds and processing units helped mustard farmers reduce costs, boost yields, and market their premium cold-pressed mustard oil both locally and online.

Rice



CULTIVATING EXCELLENCE THROUGH INNOVATION

Farmers adopted innovative cultivation techniques and set up processing units, increasing rice quality and expanding market access both locally and internationally.

Mushroom



CULTIVATING GROWTH IN EVERY SEASON

Year-round mushroom production was achieved with capacity-building and processing units, allowing producers to tap into growing urban markets.

Custard Apple



TRANSFORMING SEASONAL PRODUCE INTO YEAR-ROUND INCOME

Improved cultivation and processing techniques turned seasonal custard apples into value-added products, ensuring sustainable income throughout the year.

Jamun



CREATING VALUE FROM A NATIVE TREASURE

Processing techniques transformed Jamun into a valuable product, optimizing prices and expanding market opportunities for local producers.

Mango



FROM ORCHARD TO MARKET WITH PRECISION

Support systems focused on quality, value addition, and market linkages enhanced income and visibility for mango producers

Lac



FROM SEED TO MARKET WITH PRECISION

Modern harvesting techniques and training improved yield and quality, helping producers in Jharkhand and Chhattisgarh earn better prices through value addition.

Potato



CULTIVATING EXCELLENCE THROUGH INNOVATION

Optimized farming practices and storage facilities reduced losses and improved market access, boosting farmers' incomes and product quality.

Goatry



CULTIVATING GROWTH IN EVERY SEASON

Goat farming has advanced significantly this year through targeted training and modern infrastructure, leading to healthier herds and improved productivity across the value chain.

Real Lives Real Impact

The journey through the value chain is one of continuous learning, adaptation, and growth. It is a journey that has seen communities transform from mere participants in the market to key players who drive change, create value, and lead their destinies. The success of this year's initiatives is not just measured in profits or productivity; it is measured in the lives changed, the communities uplifted, and the legacy of resilience and empowerment that will inspire future generations.

Let's delve into some inspiring stories that highlight the transformative impact, stories of change driven by women, for women.

Kishori Tirkey's Mini Rice Mill



A Beacon of Transformation in Dungeli

"चुनौतियाँ बड़ी थीं, लेकिन मेरे सपनों की ताकत ने मुझे आगे बढ़ाया। बैंक लोन और प्रशिक्षण ने मेरे व्यवसाय को नया जीवन दिया है। अब मेरा चावल मिल न केवल मेरे परिवार की जीवनरेखा है, बल्कि यह हमारे गांव के किसानों की भी मदद करता है।" - किशोरी तिर्की

In the village of Dungeli, Chhattisgarh, Kishori Tirkey's journey from an agricultural worker to a successful mini rice mill entrepreneur highlights the impact of Udyogini's value chain interventions. Despite financial challenges, Kishori's determination led her to secure a microfinance loan and establish her rice mill, transforming her monthly income from ₹6,250 to ₹15,000. The mill has significantly enhanced market access for local farmers, improving their livelihoods. Udyogini's training empowered Kishori with essential business skills, turning her into a community leader. Her success illustrates the importance of strategic support in fostering sustainable rural entrepreneurship and economic development.

Sapna Rajoriya's Potato Farming Renaissance

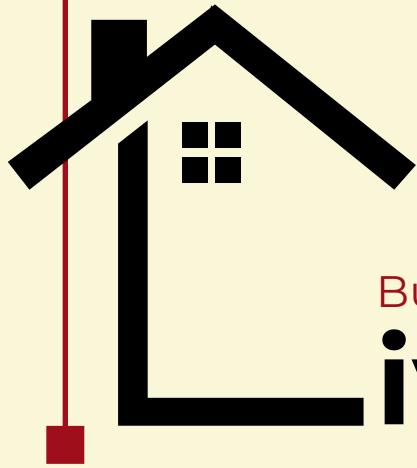


From Struggle to Abundance

"जब हमने खेती शुरू की थी, तब कभी सोचा नहीं था कि मेहनत का सही फल कैसे मिलेगा। लेकिन सही मार्गदर्शन और तकनीक से हमने अपने खेतों को सोने की खदान में बदल दिया।" - सपना राजोरिया

In Panthmundla Village, Dewas District, Madhya Pradesh, Sapna Rajoriya and her husband Anil struggled with low yields and high costs in their potato farming for five years. Their fortunes changed in April 2023, when they connected with Udyogini. Through targeted training on balanced fertilization, proper plant spacing, and timely harvesting, Sapna transformed her farming practices, reducing costs and increasing her profits to ₹47,000 per hectare. Beyond the numbers, her journey has inspired her community, fostering knowledge-sharing among fellow farmers and sparking hope for a brighter future. Sapna's story highlights the power of guidance and innovation in transforming lives.





Building Sustainable Futures

Livelihood Development

Livelihood development plays a pivotal role in driving sustainable economic growth and fostering inclusivity, particularly in marginalized communities. In regions where poverty is pervasive, the need for stable income sources and resilient livelihoods is critical. Through our livelihood development programs, we aim to empower individuals, especially women, to break free from the cycle of poverty by enhancing their capabilities, assets, and access to diverse income-generating opportunities.

Our approach to livelihood development is rooted in the recognition that every community has unique strengths and challenges. By tailoring our interventions to the specific needs and potentials of each region, we are able to create sustainable and impactful solutions. We believe that true empowerment comes from within the community, and our role is to facilitate this empowerment by providing the necessary tools, knowledge, and support.

The significance of livelihood development lies in its ability to address the root causes of poverty. A livelihood system is deemed sustainable when it can withstand and recover from shocks, stresses, and uncertainties while maintaining or enhancing its capabilities and assets without compromising the natural resource base. Poverty is often a reflection of the vulnerability of a livelihood system, when individuals or communities lack the capacity to cope with external pressures, their ability to sustain themselves is severely compromised.



A Multifaceted Path to Resilience

The basket approach is a central tenet of our livelihood development strategy, designed to enhance the resilience and security of rural households by diversifying their income sources. In many rural communities, dependence on a single source of income can make families particularly vulnerable to economic shocks, natural disasters, and other unforeseen challenges. The basket approach mitigates these risks by encouraging a combination of income-generating activities that together create a stable and sustainable livelihood.

At the core of the basket approach is the understanding that rural livelihoods are complex and interconnected. A single source of income, whether it's farming, livestock rearing, or a non-farm activity, can be easily disrupted by factors beyond an individual's control. Crop failures, market fluctuations, disease outbreaks, and extreme weather events are just a few examples of the threats that can undermine a family's financial stability.

The basket approach addresses these vulnerabilities by promoting a diversified portfolio of livelihood activities. This not only spreads risk but also maximizes the use of available resources, land, labor, and skills, across different sectors. By engaging in multiple income-generating activities, rural households can cushion themselves against losses in any one area, ensuring that they have alternative sources of income to fall back on.

The Approach in Action

Our implementation of the basket approach is tailored to the specific needs and capacities of the communities we work with. We begin by conducting a thorough assessment of the local environment, identifying the most viable livelihood options based on the region's natural resources, market opportunities, and the skills and preferences of the community members.

Once these opportunities are identified, we provide targeted training and capacity-building support to help individuals and groups develop the necessary skills and knowledge. This includes training in sustainable agricultural practices, livestock management, non-farm enterprises, and the adoption of new technologies. We also facilitate access to financial resources, markets, and other critical inputs to ensure that these activities are economically viable and sustainable.

AGRICULTURE AND LIVESTOCK INTEGRATION



In many of the communities we work with, agriculture and livestock rearing go hand in hand. For example, a family might grow staple crops such as rice or wheat, while also rearing goats or poultry. The income from crop sales provides for basic needs, while the livestock serves as a source of additional income and nutrition. If one source of income is affected, such as a poor harvest, the family can rely on livestock sales or products (milk, eggs, meat) to sustain themselves.

NON-FARM ACTIVITIES COMPLEMENTING AGRICULTURE



In regions where landholdings are small or agricultural productivity is low, non-farm activities provide a critical supplementary income. Mushroom cultivation, for instance, is a high-value, low-investment enterprise that can be carried out alongside traditional farming. Similarly, the production of value-added products like tamarind or chironji allows farmers to earn more from their existing resources without requiring significant additional investments.

NON-FARM ACTIVITIES COMPLEMENTING AGRICULTURE



The WADI model, which integrates horticulture with agroforestry, is another example of the basket approach in action. By growing fruit trees alongside other crops, smallholder farmers can diversify their income sources while also improving the sustainability of their farming practices. The fruit trees provide a steady income through the sale of produce, while the integration of forestry practices helps to conserve soil and water resources, ensuring long-term agricultural productivity.

AQUACULTURE AND AGRICULTURE SYNERGY



In areas with access to water bodies, pisciculture (fish farming) is promoted alongside traditional agriculture. This not only provides an additional source of income but also improves food security by supplying a steady source of protein. The integration of aquaculture with crop farming also allows for the efficient use of water resources, as fish ponds can be used to irrigate crops.

Livelihood development, therefore, is not just about creating jobs; it is about building resilience. It involves equipping individuals with the skills, knowledge, and resources they need to adapt to changing circumstances and to seize new opportunities as they arise. By focusing on both the economic and social aspects of livelihoods, we aim to create a holistic approach that not only improves income levels but also enhances overall well-being.



Strategic Interventions

A Multifaceted Approach

Our livelihood development initiatives are designed to address the diverse needs of the communities we serve. This year, we have implemented a wide range of programs across various sectors, including agriculture, livestock, and non-farm activities. Each of these programs is crafted to align with the specific environmental, cultural, and economic contexts of the regions in which we operate.



AGRICULTURE AND LIVESTOCK INTEGRATION

WADI This model of agroforestry integrates horticulture and forestry, enabling smallholder farmers to cultivate fruit trees alongside other crops. The WADI program has not only provided an additional source of income but has also contributed to environmental conservation by promoting sustainable land use practices.

Vegetable Cultivation (Trellis System) The introduction of the trellis system has revolutionized vegetable farming in many communities. This method allows for vertical growth, maximizing space and increasing yields. By adopting this system, farmers have been able to significantly boost their income from vegetable production.



LIVESTOCK-BASED LIVELIHOODS

Backyard Poultry (BYP): Backyard poultry farming has become a vital source of income and nutrition for rural households. The program focuses on improving the productivity of local breeds through better feeding, healthcare, and management practices. In addition to providing training support, we have aided the partners with structural support in terms of constructing night shelters as well as breed farms. Due to the targeted interventions, this year, we have seen a notable increase in poultry production, leading to enhanced food security and income generation.

Goat Rearing: Goat rearing is another critical livelihood activity that has gained traction. The interventions included a range of support from training on improved breeding practices, disease management, and market linkages to structural support in goat shed construction and training on shed management. The increased income from goat rearing has allowed many families to invest in better housing, education, and healthcare.

Pisciculture: Fish farming, or pisciculture, has emerged as a promising livelihood option, particularly in areas with abundant water resources. Our pisciculture program includes training on pond management, fish breeding, and sustainable harvesting practices. In addition to this, we have also supported farmers with input support in the initial phase. This initiative has not only created new employment opportunities but has also contributed to improved nutrition within the community.



NON-FARM LIVELIHOODS

Mushroom Cultivation: Mushroom farming offers a high-value, low-investment income source that is particularly suited to women and landless laborers. This year, we have expanded our mushroom cultivation program to include training on advanced production techniques, value addition, and market access. The results have been impressive, with participants reporting a significant increase in both production and income.

Horticulture and Orchard Farming: Beyond WADI, our horticulture initiatives include the cultivation of tamarind, chironji, and other high-value crops. These programs have enabled farmers to diversify their income streams and reduce their dependence on traditional crops. Orchard farming, in particular, has shown great potential in areas with suitable climatic conditions, providing a steady source of income for many families.

Real Lives Real Impact

The journey through the value chain is one of continuous learning, adaptation, and growth. It is a journey that has seen communities transform from mere participants in the market to key players who drive change, create value, and lead their destinies. The success of this year's initiatives is not just measured in profits or productivity; it is measured in the lives changed, the communities uplifted, and the legacy of resilience and empowerment that will inspire future generations.

Let's delve into some inspiring stories that highlight the transformative impact, stories of change driven by women, for women.

Indravati Maravi's Journey to Sustainable Multilayer Farming



From Rainfall to Resilience

“मल्टीलेयर का मतलब ना समझ पाई पर जो काम शुरू हुआ मुझे बहुत नया लगा और सीखने को बहुत कुछ मिला। टपका वाला पानी का सिंचाई होता तो और भी अच्छा होता। इतना सब्जी हुआ था कि मैं बेच नहीं पाई अभी भी टमाटर सूखा कर रखें थे उसको खा रहे हैं।” – इंद्रावती मरावी

Indravati Maravi's story from Mohapani village in Mandla district, Madhya Pradesh, is one of resilience and transformation. Despite facing challenges with traditional farming, unpredictable weather, and limited education, she embraced multilayer farming to revolutionize her approach. Starting from a small kitchen garden, Indravati expanded her operations and overcame obstacles like inadequate infrastructure and crop losses. Her determination paid off with improved yields and reduced cultivation costs. Beyond financial gains, her efforts inspired her community to adopt modern farming techniques. Indravati's journey highlights how innovation, perseverance, and effective resource management can transform lives and empower sustainable agriculture.

Usha Topno's Triumph Through Goat Rearing



From Struggle to Abundance

“आज मैं बकरी पालन करके बहुत खुश हूँ। पैसा हाथ में आए इसके लिए मैंने हमेशा से बहुत मेहनत की है, पर आज खुद को जब देखती हूँ तो खुद में बहुत अच्छा महसूस हो रहा। जीवन में बहुत सी दिक्कतें आईं, कठिनाइयों का सामना भी करना पड़ा, पर कभी न हार मानने के कारण आज इस मुकाम पर पहुंची हूँ। उद्योगिनी द्वारा दिए गए प्रशिक्षण एवं सपोर्ट के सहायता से आज मैं आत्मनिर्भर बन पाई हूँ। पिछले वर्ष उद्योगिनी द्वारा मुझे बकरी के बैठने के लिए बकरी मचान बनवाया गया, सभी प्रकार की मदद एवं सहायता के लिए मैं उद्योगिनी का धन्यवाद करती हूँ।” – उषा टोपनो

In the village of Turbul Nonchappar, Usha Topno's journey is a story of transformation and resilience. With a background in traditional goat rearing and paddy cultivation, she faced many challenges, including frequent losses due to predators and diseases. Her turning point came when she learned modern goat rearing techniques from Udyogini, focusing on vaccination, deworming, and better shelter practices. This knowledge led to a dramatic increase in her goat herd and income. Usha's success not only improved her family's financial stability but also empowered her within her community, showing the impact of determination and access to the right resource.



Climate Change and Entrepreneurship

A Synergistic Approach


Climate change, an urgent and escalating global crisis, impacts every facet of human life, from weather patterns to economic stability. This environmental upheaval is not just a distant threat but a present reality, especially for those whose livelihoods are intricately tied to the natural world. At the heart of this intersection lies entrepreneurship, a dynamic force with the potential to drive innovative solutions and foster resilience. Udyogini's work exemplifies how integrating climate resilience into entrepreneurial strategies is crucial for both economic stability and environmental sustainability.

Climate change introduces a range of challenges that affect entrepreneurial ventures, particularly those dependent on natural resources and traditional practices. For many, entrepreneurship is inextricably linked to agriculture, forestry, and other sectors that are directly influenced by climatic conditions. As temperatures rise, precipitation patterns shift, and extreme weather events become more frequent, the traditional economic models on which many entrepreneurs rely are disrupted.

Entrepreneurs are now faced with the dual challenge of mitigating the impacts of climate change while seizing new opportunities that arise from these changes. Adaptation and resilience become key themes, as businesses must evolve to survive and thrive in a rapidly shifting environment. Udyogini's approach to entrepreneurship in the context of climate change is a testament to how integrating sustainability into business practices can drive both economic and environmental progress.

Therefore, our initiatives are designed to address the specific impacts of climate change on rural livelihoods while promoting sustainable business practices. The focus on this approach is to embed climate resilience into entrepreneurial efforts, ensuring that economic activities not only survive but also contribute positively to environmental health.





The Interplay Between Climate Change and Entrepreneurship

Understanding the interplay between climate change and entrepreneurship, this year, we have undertaken several impactful interventions to advance this goal.

SUSTAINABLE HONEY HARVESTING:

Honey production is a critical livelihood for many in Chhattisgarh and other regions. However, the negative effects of climate change on bee populations and flowering patterns pose significant challenges. Our approach involved promoting eco-friendly honey collection methods that minimize environmental impact. This includes using sustainable beekeeping practices, improving packaging, and providing branding support to enhance market appeal. By focusing on these aspects, not only was honey collection done from a sustainable angle, but the sales of sustainably collected honey saw better price realization for the partners due to strategic efforts towards marketing and branding of the product as well, thereby supporting their economic stability and encouraging biodiversity.

LAC HOST PLANT PLANTATION

Lac production is dependent on specific host plants, such as Kusum, Semialata, and Ber. The decline in lac production due to climate change highlights the need for strategic interventions. We promote the cultivation of these host plants to enhance lac production and support biodiversity. By encouraging the growth of these plants, contribution to the conservation of vital ecosystems is taken into account. Additionally, it also provides a buffer against the impacts of climate variability. This approach not only helps sustain the lac industry but also promotes environmental health by maintaining important plant species.

VERMICOMPOST PITS

The use of organic manure from vermicompost pits represents a shift towards more sustainable agricultural practices. By reducing reliance on chemical fertilizers, vermicomposting improves soil health and fertility. This practice supports plant growth and resilience, reducing environmental pollution and enhancing sustainability. The promotion of vermicomposting aligns with broader goals of fostering eco-friendly farming practices and mitigating the adverse effects of climate change on soil and crop productivity along with improving the partners' dependence on chemical fertilizers.

MEDICINAL AND AROMATIC PLANTS CULTIVATION:

The cultivation of medicinal and aromatic plants offers multiple benefits in the context of climate change. These plants are often well-adapted to local conditions and can be grown in diverse environments. Our training programs have a twofold focus, first on enhancing the cultivation of these plants, which not only improves economic opportunities for local communities but also supports ecological stability. And secondly, working towards the value addition of the products to gain better price realization for the partners. Medicinal and aromatic plants contribute to soil conservation, biodiversity, and overall ecosystem health, making them a valuable component of our climate resilience strategies.

MULTILAYER FARMING

Multilayer farming is an innovative approach that addresses the challenges posed by climate change. This farming system allows for the cultivation of multiple crops in a single space, conserving approximately 70% of water compared to traditional farming methods. The multilayer structure creates a micro-ecosystem that shields crops from extreme weather conditions, reducing the impact of climate change on production. By promoting this method, we not only support the partner with a robust mechanism of income generation, but also work towards water conservation, reduction in the need for chemical fertilizers, and enhancement of the overall sustainability of agricultural practices.

The integration of climate resilience into entrepreneurial strategies is crucial for ensuring long-term success and sustainability. Entrepreneurs must navigate the complexities of a changing climate while innovating and adapting their business models to address these challenges. Our initiatives were designed with the vision of understanding how entrepreneurship can be a powerful tool for driving environmental sustainability and economic stability.

By promoting sustainable practices and supporting climate-resilient livelihoods, we work to not only address immediate challenges but also build long-term resilience for communities. Entrepreneurs who embrace sustainability are better positioned to thrive in an uncertain climate, as they align their business practices with the imperative of environmental stewardship.

The strategic interventions highlight the potential for entrepreneurship to drive positive change in the face of climate change. By integrating sustainable practices into business models, entrepreneurs can contribute to both economic development and environmental preservation. This synergy between entrepreneurship and climate resilience is essential for creating a sustainable future where economic growth and environmental health are not mutually exclusive but mutually reinforcing.



Real Lives Real Impact

The journey through the value chain is one of continuous learning, adaptation, and growth. It is a journey that has seen communities transform from mere participants in the market to key players who drive change, create value, and lead their destinies. The success of this year's initiatives is not just measured in profits or productivity; it is measured in the lives changed, the communities uplifted, and the legacy of resilience and empowerment that will inspire future generations.

Let's delve into some inspiring stories that highlight the transformative impact, stories of change driven by women, for women.

Sustainable Honey Production and Women's Empowerment



A Sweet Success

“हमारे लिए यह कर्ज सिर्फ आर्थिक मदद नहीं, बल्कि आत्मनिर्भरता की ओर एक महत्वपूर्ण कदम था। इसने हमें न केवल हमारी प्रक्रिया को बढ़ाने का मौका दिया, बल्कि हमारी मेहनत और समर्पण को भी मान्यता दी।” – उन्नति WEG की सदस्य

In Mendha village, Chhattisgarh, the Unnati Women Entrepreneur Group (WEG) is leading a remarkable initiative that combines sustainable honey production with entrepreneurship. By adopting eco-friendly harvesting and modern processing techniques, they've boosted both the quality and quantity of honey while minimizing environmental impact. Overcoming challenges like financial constraints and market access, they secured loans, invested in equipment, and developed a distinct honey brand. Their efforts have significantly increased production and income, empowering women in the community to break traditional norms and embrace entrepreneurship, creating a model for climate resilience and sustainable development in rural areas.

Neelu Devi's Transformation Through Climate-Resilient Agriculture



Harvesting Hope

उद्योगिनी के समर्थन और प्रशिक्षण की बदौलत, मैंने खेती में नई दिशा देखी है। इस अनुभव ने मुझे आत्मनिर्भर बनने की शक्ति दी है और हमारी ज़िन्दगी को नया मोड़ दिया है। अब हम भी अपनी मेहनत के फलस्वरूप स्वतंत्रता का अनुभव कर रहे हैं।”

In Chepno Village, Uttarakhand, Neelu Devi's journey is a powerful example of how climate-resilient entrepreneurship can transform lives. Facing the challenges of unreliable rainfall and soil degradation, Neelu shifted from traditional farming to cultivating Medicinal and Aromatic Plants (MAPs). With comprehensive training and support from organizations like HAPPRC and CIMAP, she successfully grew crops like rosemary, tulsi, and lemongrass, achieving stable income and market linkages. Her success not only improved her family's financial stability but also inspired a cultural shift in her community, empowering women to pursue new economic opportunities and fostering sustainable growth.

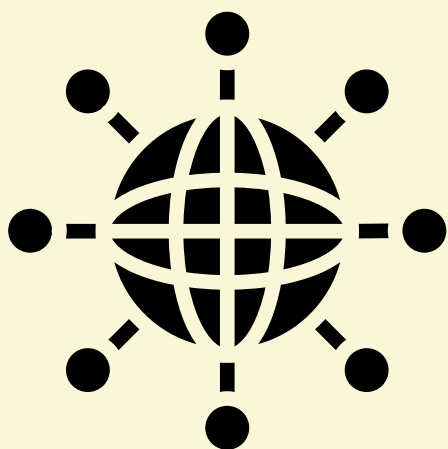


Skill Development

Empowering Women and Youth for Sustainable Futures

In a world where opportunities are not equally distributed, skill development emerges as a beacon of hope, promising a sustainable future. Women and youth, often sidelined due to systemic barriers, face significant challenges in accessing education, resources, and economic opportunities. However, by focusing on skill development, a pathway is created that not only addresses these challenges but also unlocks the potential for sustainable livelihoods. This year, our skill development initiatives have been more extensive than ever, reaching new regions and expanding our impact.

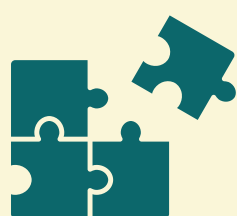
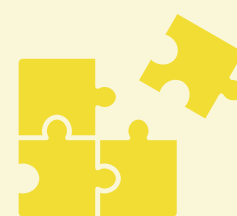
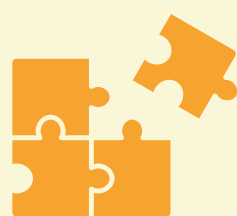
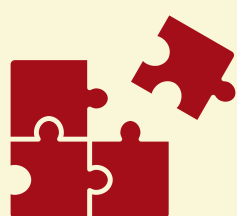
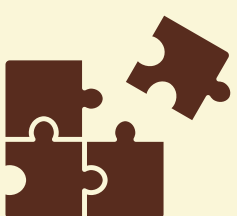
The emphasis on skill development is driven by the belief that empowering women and youth with the right skills can lead to transformative change. It's not just about imparting knowledge but about nurturing the aspirations of individuals, particularly Adolescent Girls and Young Women (AGYW), and turning those aspirations into thriving microenterprises. This approach goes beyond traditional training; it's a holistic process that equips participants with the tools they need to become independent and self-reliant, enabling them to contribute to their communities and the economy at large.



Expansion and Reach

This year marked a significant expansion of our skill development efforts, particularly with our entry into West Bengal. In this new region, we have not only provided training but also facilitated job placements for our partners, ensuring that the skills acquired are immediately put to use in the workforce. This expansion reflects our commitment to scaling our impact and reaching more individuals who can benefit from our programs.

In addition to our work in West Bengal, we continued to strengthen our initiatives in Jharkhand, where skill training for adolescent girls and young women was a key focus. This initiative has been instrumental in empowering young women in the region, providing them with the skills and confidence needed to pursue their aspirations, whether in traditional sectors like agriculture or in emerging industries. The training programs in Jharkhand are designed to be comprehensive, covering not only technical skills but also business acumen, ensuring that participants are well-prepared to manage their ventures and contribute to their local economies.

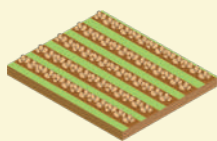


Apart from this, there were myriad skill development initiatives taken up and successfully conducted across states like Chhattisgarh, Madhya Pradesh and Uttarakhand as well. Over the course of the year, eight distinct skill development activities were undertaken, each tailored to meet the specific needs of the communities we serve:



PACE TRAINING

Focused on soft skills such as communication, teamwork, and leadership, essential for young women entering the workforce or starting businesses.



BEST PRACTICES OF POTATO FARMING

Participants learned modern techniques to boost yields and quality, improving income and competitiveness in the market.



TEJASWINI PROGRAM

Provided vocational training, fostering an entrepreneurial mindset and encouraging self-employment and job creation.



GRASSROOT MANAGEMENT TRAINING

Equipped participants with essential management skills for effectively running grassroots projects and businesses.



ENTERPRISE DEVELOPMENT TRAINING

Guided participants in refining business ideas, covering market research, financial management, and business growth.



MACHINERY TRAINING

Taught participants how to operate machinery, enabling them to run their income-generating activities independently.



MEDICINAL AND AROMATIC PLANTS CULTIVATION TRAINING

Trained participants in cultivating high-value medicinal and aromatic plants, promoting income diversity and environmental sustainability.



BUSINESS CORRESPONDENCE AND FACILITATION TRAINING

Effective communication is essential in business, and this new training program aims to enhance participants' skills in interacting with clients, suppliers, and stakeholders.

Real Lives Real Impact

The journey through the value chain is one of continuous learning, adaptation, and growth. It is a journey that has seen communities transform from mere participants in the market to key players who drive change, create value, and lead their destinies. The success of this year's initiatives is not just measured in profits or productivity; it is measured in the lives changed, the communities uplifted, and the legacy of resilience and empowerment that will inspire future generations.

Let's delve into some inspiring stories that highlight the transformative impact, stories of change driven by women, for women.

A New Dawn for Rupa Kumari



Empowering Entrepreneurship through
Skill Development

मैं बहुत आभारी हूँ कि मुझे इस कार्यक्रम के माध्यम से सीखने और अपनी क्षमताओं को बढ़ाने का अवसर मिला। अब मैं अपनी खुद की व्यवसाय स्थापित करने में सक्षम हूँ और इससे अच्छा पैसा कमा रही हूँ। मेरे सपने एक बार फिर जी उठे हैं और मैं आत्म-निर्भर बनने के लिए प्रेरित महसूस करती हूँ।”

— रूपा कुमारी

Rupa Kumari, a 21-year-old from Lohra village in Jharkhand's Palamu District, faced economic hardship, with her family of nine surviving on an annual income of ₹35,000. Despite her high school education, financial constraints prevented her from pursuing further studies or finding employment. Her life transformed when she joined a skill development initiative by the Jharkhand Women Development Society, which introduced her to mushroom cultivation. Through a comprehensive training program, Rupa set up a small cultivation unit, eventually earning around ₹3,000 monthly. Her success not only boosted her family's income but also inspired other women in her community to break free from poverty.

A Path to Independence:



The Inspiring Journey of Arpita
Mondal

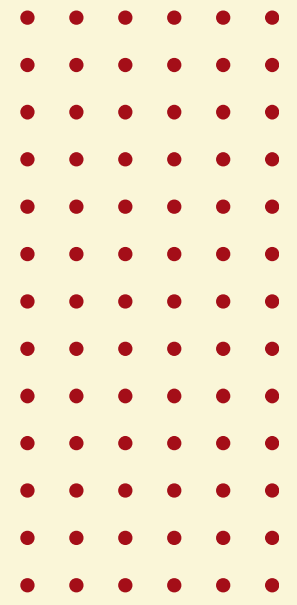
जब मैंने पहली बार इस केंद्र के दरवाजे पर कदम रखा, मुझे विश्वास नहीं था कि मैं कभी अपने सपनों को हकीकत में बदल पाऊँगी। लेकिन यहाँ मैंने न केवल नए कौशल सीखे, बल्कि अपनी क्षमताओं पर भी भरोसा किया।”

— अरपिता मॉडल

Arpita Mondal's journey is a story of determination and transformation. Coming from Kulpi, a small village in West Bengal, she faced limited opportunities but dreamed of creating a better life for her family. In March 2024, Arpita joined a skill development training center in Dakshin Barasat, which proved to be life-changing. The hands-on learning approach empowered her with practical skills, boosting her confidence. After completing her training, she secured a job as an Office Assistant at Disha Infotech in Kolkata, earning ₹9,300 monthly. Arpita's success now inspires others in her community, showcasing the transformative power of education and skill development.



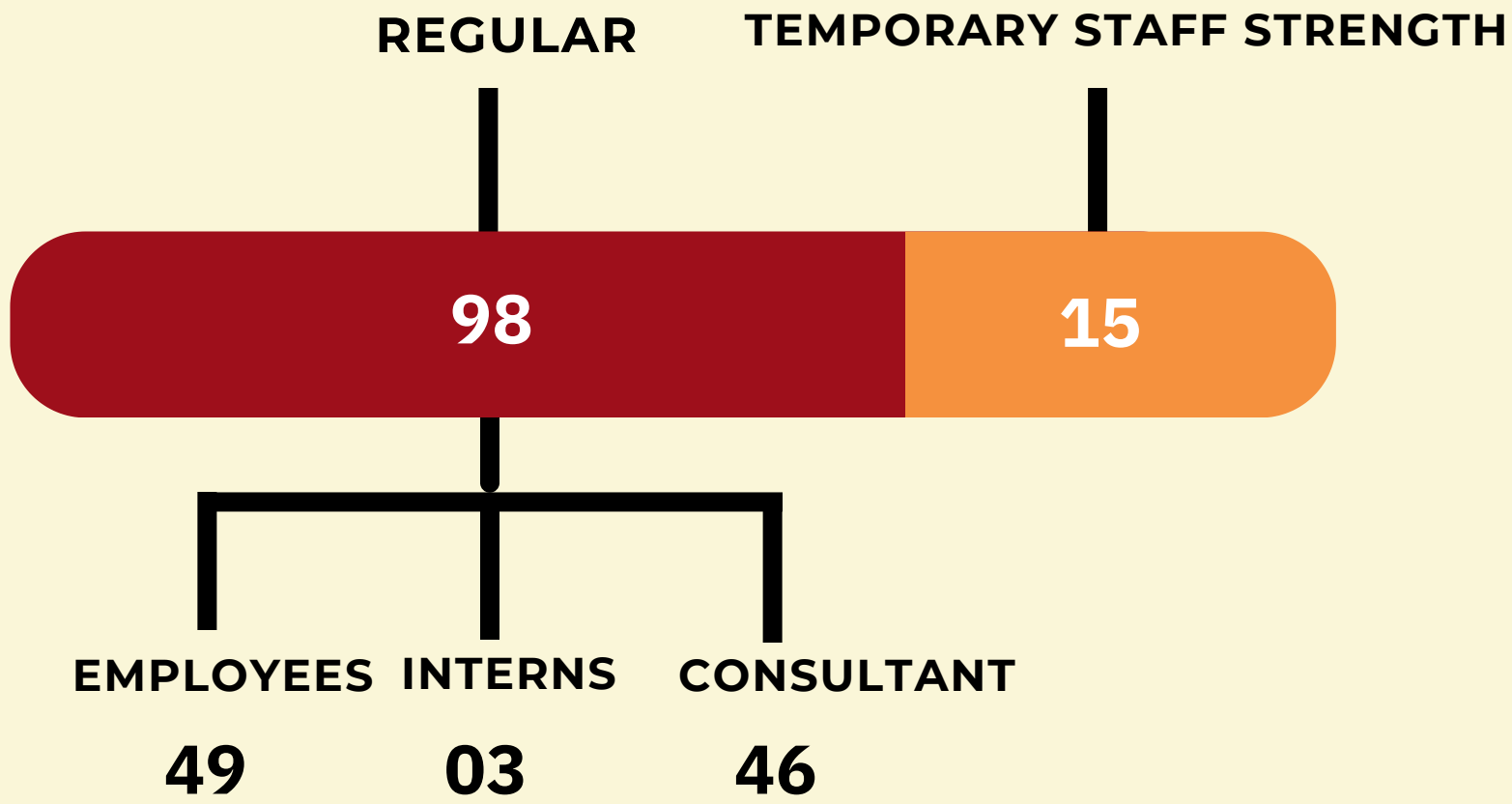
The Data is captured as per 31st March, 2024.



HUMANS OF UDYOGINI

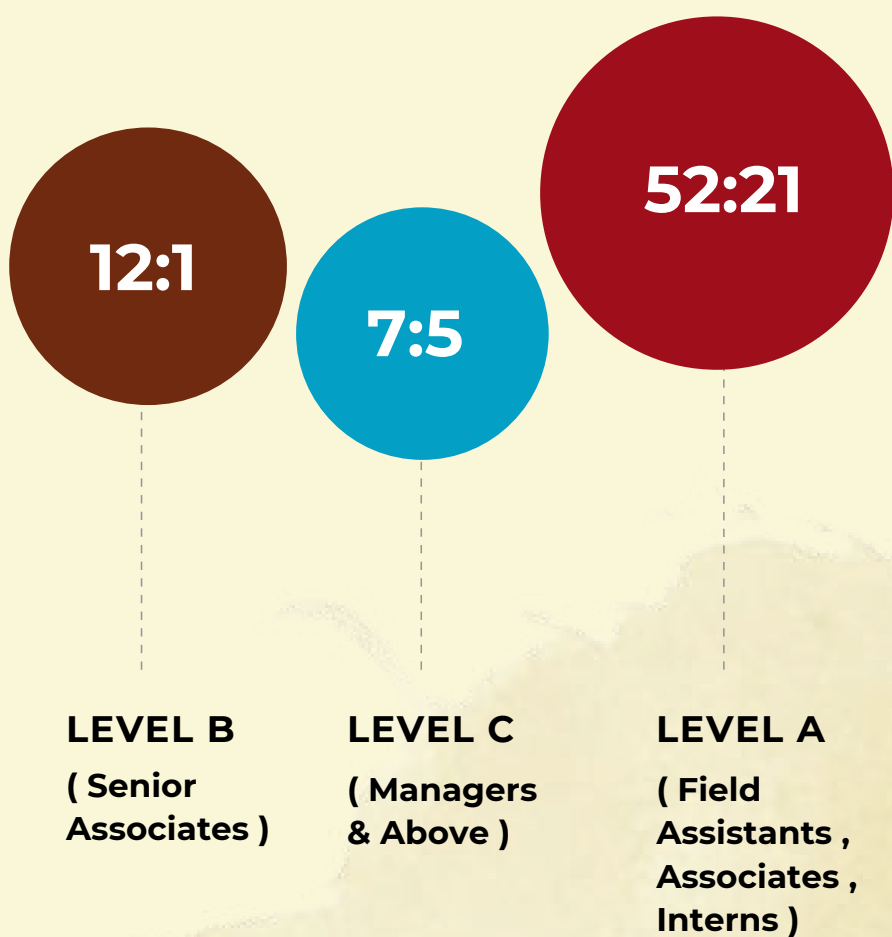


STAFF STRENGTH

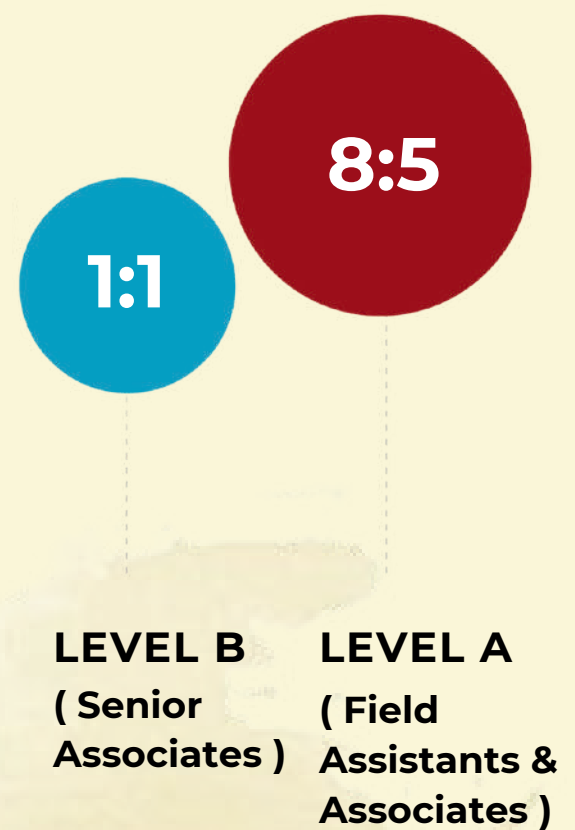


IN RATIO; AT EACH LEVEL OF HIERARCHY (M:F)

GENDER BALANCE OVERALL



GENDER BALANCE TEMPORARY STAFF





Institutional Rebuilding Workshop for managerial staff aims for enhancing their leadership skills, improving their strategic thinking, strengthening team collaboration and change management proficiency.



Participation of Employees in **Community Process Facilitation Certification Program (CPFCEP) 2023** organised by ISABS which covers knowledge of and working with all levels of human processes: self, inter-personal, and group levels.



Appreciative Inquiry to equip the Core Management Team with valuable tools for fostering a positive and productive organizational environment focusing on discovery of Udyogini's potential, dreaming, designing, deploying and executing it with excellence.



TRAINING AND DEVELOPMENT INITIATIVES



In line with our commitment to fostering a safe and respectful workplace, a **Prevention of Sexual Harassment (POSH) Workshop** was organized by Udyogini for all employees. This virtual workshop aimed to raise awareness about the prevention of sexual harassment at the workplace, outline the rights and responsibilities of both employees and management, and ensure compliance with legal frameworks such as the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Through interactive sessions and case-based discussions, the workshop equipped participants with practical tools to identify, prevent, and address any form of harassment, reinforcing our organization's zero-tolerance policy towards workplace harassment. This initiative reflects our ongoing efforts to create a safe, inclusive, and equitable environment



Employee engagement and welfare activities



Multiple team-building workshops and retreats at different locations were organized to strengthen collaboration, communication, and camaraderie among employees. These included group problem-solving exercises, and virtual team-building games.

Team Building Activities



Cultural events, such as celebrating major festivals like Diwali and hosting organisation's wide annual celebrations, helped in fostering unity and diversity within the workplace. Employees actively participated in these events, enhancing their sense of belonging and connection with the organization.

Festivals and Celebrations



Regular/ quarterly surveys and State monthly meetings were conducted to gather employee feedback and ensure their voices are heard in shaping future engagement and welfare initiatives. Insights gained from these feedback mechanisms were used to improve workplace policies and enhance the overall employee experience.


Employee Feedback Mechanisms



To acknowledge outstanding contributions, annual awards for performance excellence, innovation, and teamwork were given. These initiatives boosted morale and encouraged a culture of appreciation.

Employee Recognition Program





EMPLOYEE TESTIMONIAL



SUMITRA SAHU

COMMUNITY RESOURCE PERSON (FIELD ASSISTANT)
MOHLA MANPUR

मैं 17 अगस्त 2020 से उद्योगिनी से जुड़ी हूँ, और इस दौरान मेरे जीवन और आर्थिक स्थिति में काफी सुधार हुआ है। उद्योगिनी से जुड़ने के बाद मैंने सफलतापूर्वक अपना सिलाई का व्यवसाय शुरू किया और अब मैं अन्य महिलाओं को भी सिलाई का प्रशिक्षण देकर आत्मनिर्भर बनने में मदद कर रही हूँ। इसके लिए मैं उद्योगिनी परिवार का दिल से धन्यवाद करती हूँ, जिसने मुझे यह आत्मविश्वास और क्षमता दी।



RITESH USRATHE

COMMUNITY RESOURCE PERSON (FIELD ASSISTANT)
AMARPU

मैं उद्योगिनी को सिर्फ एक संस्था नहीं मानता, बल्कि इसे अपना दूसरा घर समझता हूँ। देश के लिए काम करने वाली कई संस्थाएँ हैं, लेकिन उद्योगिनी एक ऐसी संस्था है जो राष्ट्र को आगे बढ़ाने में अहम भूमिका निभाता है। यहाँ काम करते हुए, मैंने न केवल अपने कौशल को विकसित किया है, बल्कि देश के विकास में भी योगदान दिया है। उद्योगिनी में काम करते हुए, मुझे एहसास हुआ कि मेरा काम सीधे लोगों के जीवन को प्रभावित कर रहा है। मैं उद्योगिनी का आभारी हूँ कि उसने मुझे यह अवसर दिया है और मैं भविष्य में भी इसके विकास में अपना योगदान जारी रखना चाहता हूँ।



VIVEK TRIPATHI

STATE PROGRAM MANAGER
RAIPUR - CG

I began my career with Udyogini as an intern during my management studies, and after 15 years, I'm honored to return as a Rural Development professional in Chhattisgarh, supporting tribal communities and women entrepreneurs. This experience has deepened my passion and commitment to rural development.



BADAL RAMTEKE

SUBJECT MATTER SPECIALIST
MOHLA MANPUR

Joining Udyogini in Mohla Manpur was a turning point for me. The inclusive, supportive environment helped me grow both personally and professionally. Despite initial concerns about the remote location, I developed valuable skills in team coordination, women's leadership, and strategic planning. Udyogini truly broadened my perspective and capabilities.



SHIPRI GUPTA

LEAD-STATE
MANDLA

With over seven years in the development sector, joining Udyogini has been a rewarding step in my career. As State Lead, I've worked with a dedicated team focused on empowering women and communities through sustainable development. Udyogini's mission and the real impact we make inspire me, while its supportive environment has helped me grow as a leader and professional.



RACHAITA PANDIT

CLUSTER DEVELOPMENT EXECUTIVE
AMARPUR

It's been a year since I joined Udyogini, and the journey has been one of incredible personal and professional growth. With the continuous support from the Udyogini family, I've had the privilege to learn and evolve in ways I never imagined. I'm deeply grateful for the opportunity and look forward to contributing with even greater commitment.



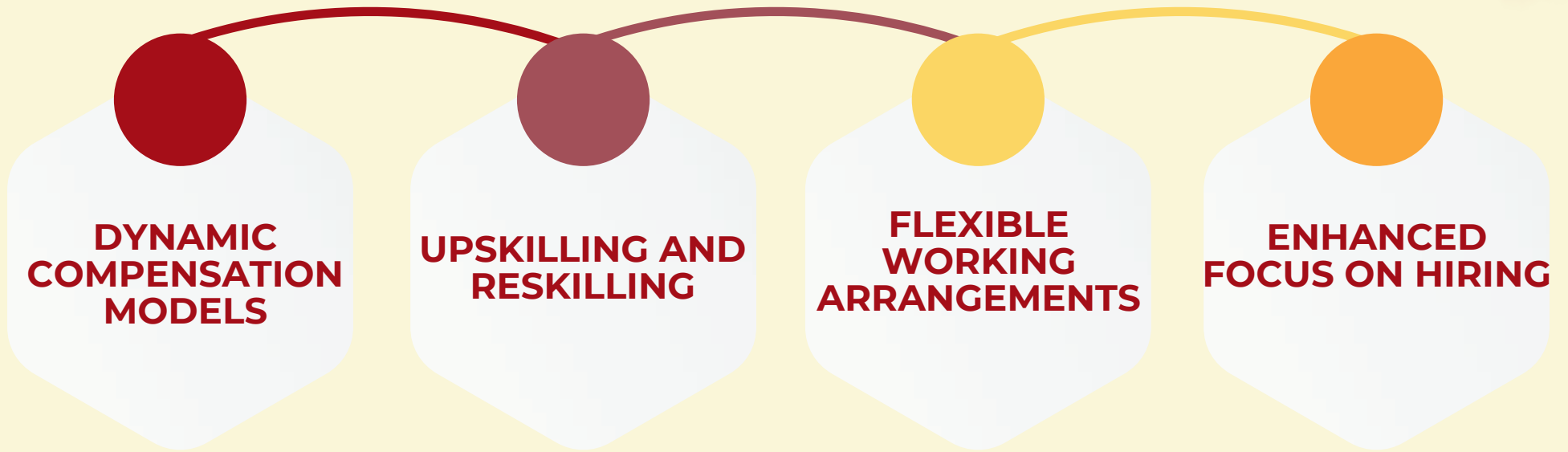
DURANG SUSAN TOPNO

SENIOR ASSOCIATE - MEL
RANCHI, JHARKHAND

I'm Durang Susan Topno, currently a Senior Associate MEL in Ranchi, Jharkhand. Since joining Udyogini in 2019 as an entry-level Associate, I've grown through numerous workshops and training, applying my skills and past experiences to make a meaningful impact.



FUTURE HR PLANS AND STRATEGIES



By offering compensation tied to skills, projects, and flexible work arrangements.

By offering personalized learning paths for employees to acquire new skills and competencies

Will be supported through tools, policies, and culture shifts as per the work requirements

Diverse talent and creating inclusive cultures.

PREVENTION

SEXUAL

POSH DATA

OF HARASSMENT

01

NUMBER OF WORKSHOPS ORGANIZED FOR ALL EMPLOYEES

03

NUMBER OF MEETINGS ORGANIZED BY ICC

NIL

NUMBER OF CASES REPORTED



G

OVERNING BOARD

MEMBERS



Bim Bissell
Chair Emeritus



Arvind K Malik
CEO/Secretary



Sumita Ghose
Chairperson



Varsha Mehta
Member



**Dr. Sumana
Chakraverty Datta**
Member



Lalitha Iyer
Member



Smita Mohanty
Member



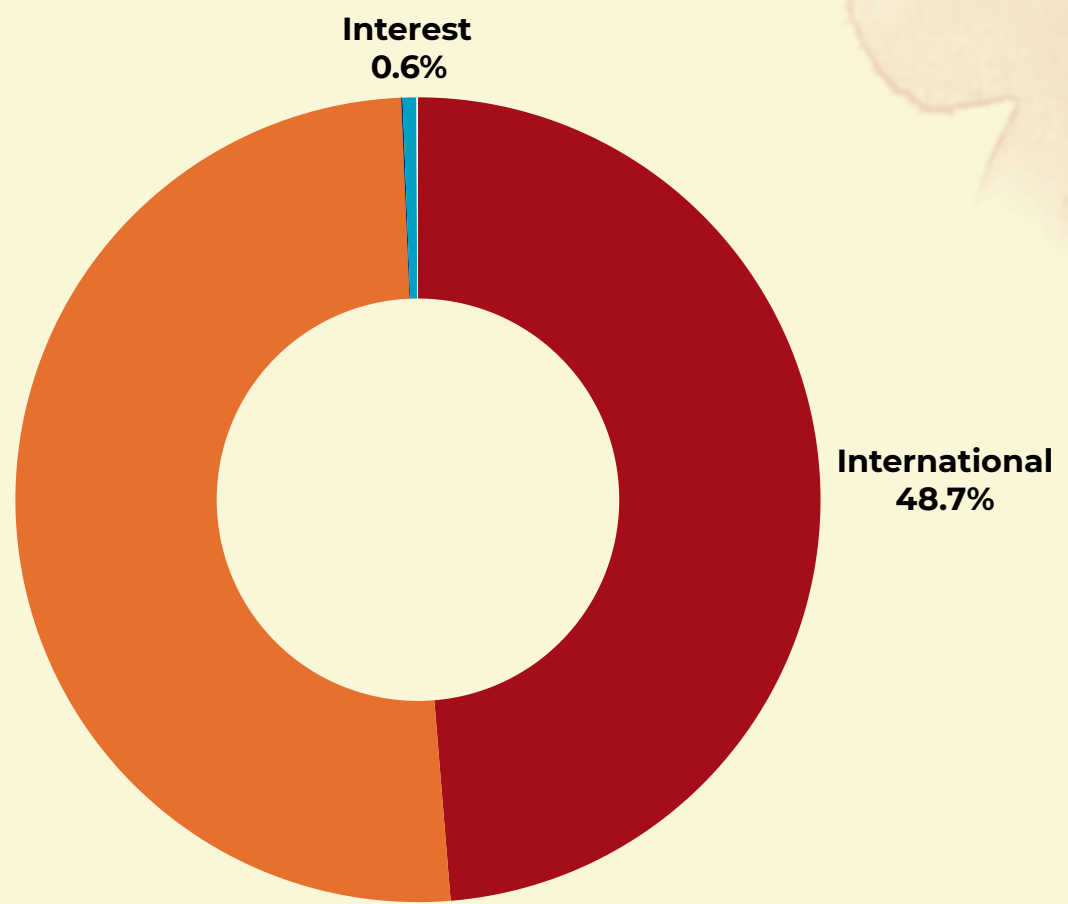
Rita Sen Gupta
Member



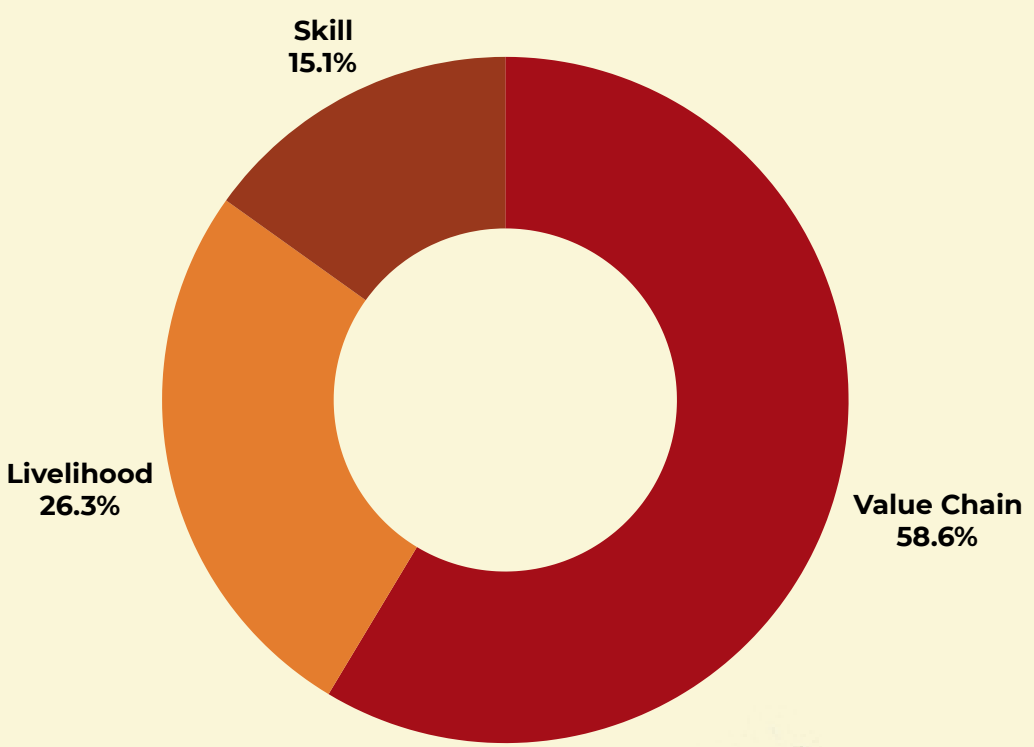
FINANCIAL OVERVIEW

Percentage Share

International	48.7
Domestic	50.62
Individual	0.06
Interest	0.55
Other Income	0.06



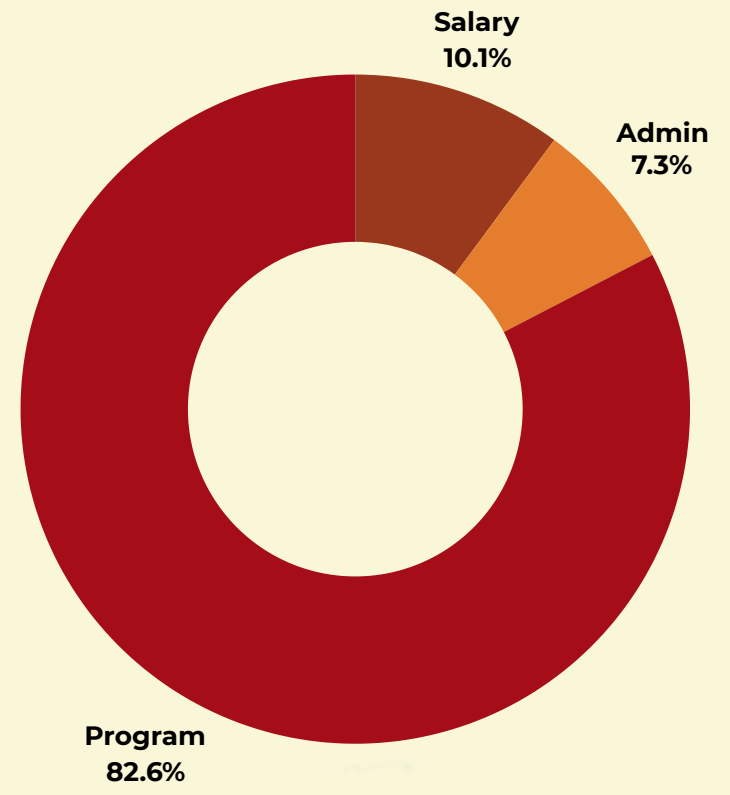
Source of Funds



Where Does the Money Go

Percentage Share

Value Chain	58.61
Livelihood	26.27
Skill	15.12

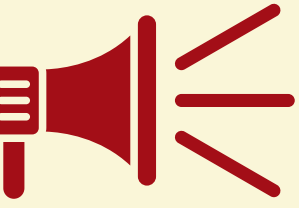


How is the money utilized

Percentage Share

Salary	10.13
Admin	7.25
Program	82.62





FINANCIAL DISCLOSURE



UDYOGINI

Registered Address:- D-17, Basement, Saket, New Delhi- 110017
CONSOLIDATED BALANCE SHEET AS AT 31-03-2024

Amount (Rs.)

PARTICULARS	Schedule	As at March31, 2024	As at March31, 2023
I. SOURCES OF FUNDS			
CAPITAL/ GENERAL FUND			
Unrestricted Fund			
Capital/ General Fund	1	1,82,62,438	1,74,58,778
Reserves And Surplus	2	-	-
CURRENT LIABILITIES AND PROVISIONS			
Unutilized Project Grant/ Restricted Fund			
-NFC	3(i)	38,16,001	(5,49,583)
-FC	3(ii)	28,02,661	83,10,237
LOANS AND BORROWINGS			
Loans And Borrowings		-	-
CURRENT LIABILITIES AND PROVISIONS			
Current Liabilities And Provisions	4	1,13,34,621	1,18,57,734
TOTAL		3,62,15,722	3,70,77,166
II. APPLICATION OF FUNDS			
FIXED ASSETS			
Fixed Assets	5	1,82,82,571	1,80,13,504
INVESTMENTS			
Investments		-	-
CURRENT ASSETS			
Current Assets, Loans, Advances Etc.	6	1,79,33,151	1,90,63,662
TOTAL		3,62,15,722	3,70,77,166

As per our report of even date attached

For SGNG & Associates
CHARTERED ACCOUNTANTS
FRN No. 027191N

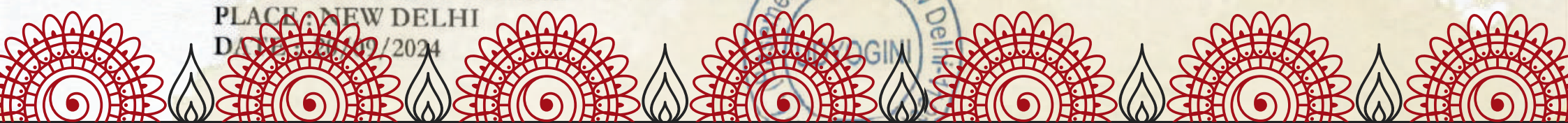
CA. Gaurav Singla
(Partner)
M.No. 520292
UDIN: 24520292BKDBMZ6383
PLACE: NEW DELHI
DATE: 31/03/2024

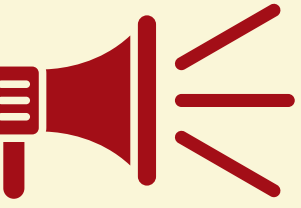


FOR AND ON BEHALF OF
UDYOGINI

Chair Person

CEO





FINANCIAL DISCLOSURE



UDYOGINI

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

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2024

(Amount (Rs.))

PARTICULARS	Schedule	As at March31, 2024	As at March31, 2023
INCOME			
Grants Recognized to the extent utilized	7	13,10,46,746	11,09,22,922
Donations	8	1,07,153	1,09,430
Income from Investments (Income on Investments from Earmarked Funds not transferred to Funds)		-	-
Interest Earned	9	8,59,819	13,18,097
Other Income	10	1,43,404	2,67,239
TOTAL (A)		13,21,57,122	11,26,17,688
EXPENDITURE			
Establishment Expenses	11	8,92,291	11,70,161
Other Administrative Expenses	12	34,27,272	39,18,167
Expenditure on Projects related activities	13	12,55,86,446	11,09,22,922
Interest		-	-
Depreciation	5	2,33,163	2,38,492
TOTAL (B)		13,01,39,172	11,62,49,741
Balance being excess of Income over Expenditure (A-B)		20,17,950	(36,32,054)
Transfer to Special Reserve		-	-
Transfer to General Reserve		-	-
Balance Being Surplus Carried to Capital/ General Fund		20,17,950	(36,32,054)

As per our report of even date attached

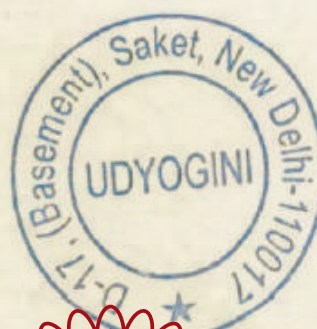
For SGNG & Associates
CHARTERED ACCOUNTANTS
FRN No. 027191N

CA. Gaurav Singla
(Partner)
M.No. 520292
UDIN: 24520292BKDBMZ6383
PLACE : NEW DELHI
DATE : 20/09/2024



FOR AND ON BEHALF OF
UDYOGINI

Chair Person CEO





PARTNERSHIP AND DONORS



TOGETHER ,

WE GIVE MORE

FUNDED BY



CITI



EBAY FOUNDATION



HDFC PARIVARTAN



INDIGO



KOTAK MAHINDRA BANK LIMITED



LIC HFL



MINISTRY OF MSME (SFURTI)



MISEREOR



NVIDIA



ORACLE



RV DIYA TRUST



VASTU HOUSING FINANCE CORPORATION





CELEBRATING 3 DECADES OF UDYOGINI!



Udyogini strives to afford women their rights through economic empowerment. It believes in action, fairness and equal opportunity. It is committed to create pragmatic pathways towards a gender-just world.

Make A Difference





UDYOGINI



UDYOGINI

Women Empowerment NGO
in India

Registered Office

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

Mailing Address

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

Contact No - 9773988590



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