



UDYOGINI

## ANNUAL REPORT 2022-2023



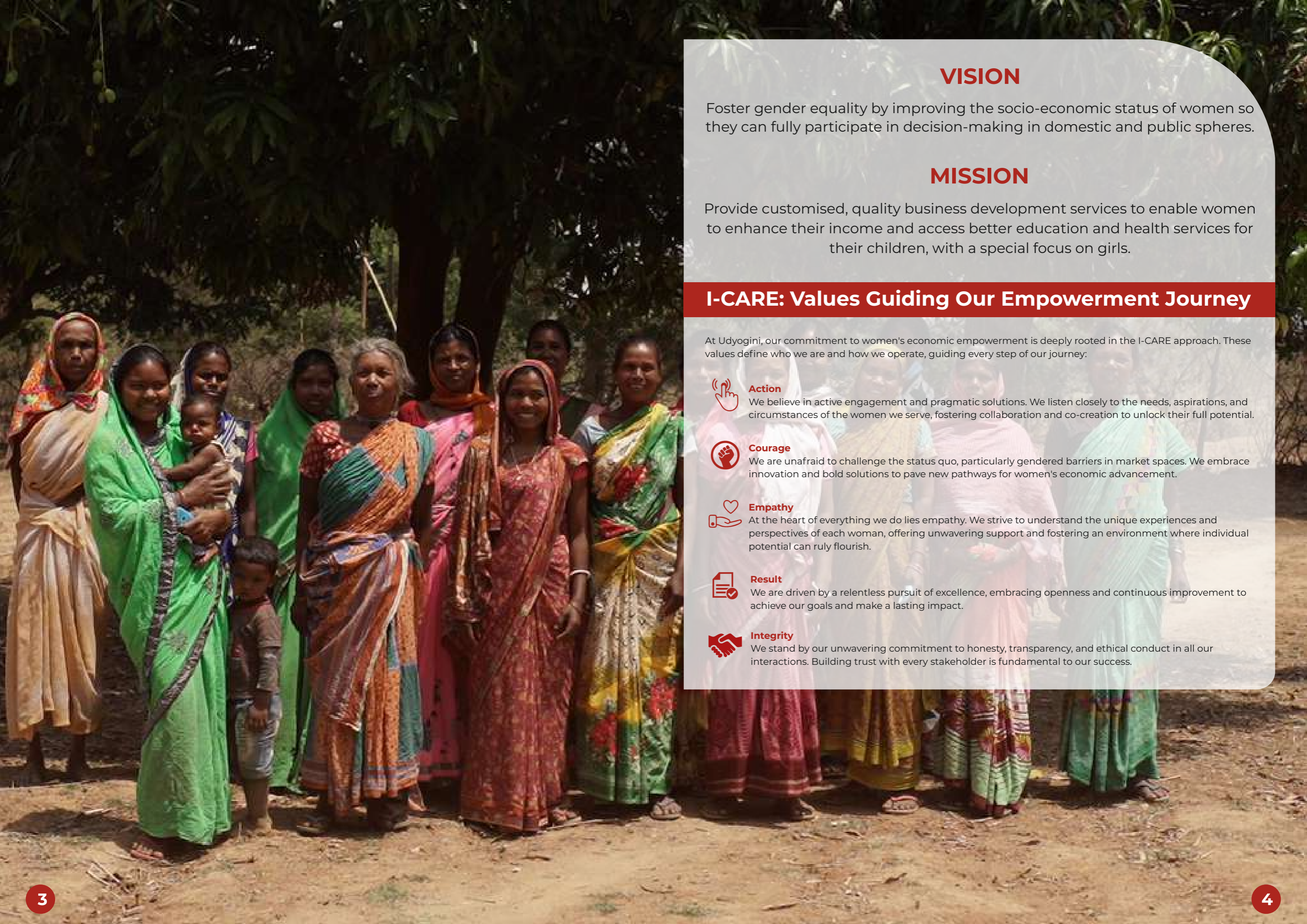
Paving the way for economic independence of rural women





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





## VISION

Foster gender equality by improving the socio-economic status of women so they can fully participate in decision-making in domestic and public spheres.

## MISSION

Provide customised, quality business development services to enable women to enhance their income and access better education and health services for their children, with a special focus on girls.

### I-CARE: Values Guiding Our Empowerment Journey

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:



#### 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.



#### 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.



#### 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.



#### Result

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



#### 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.





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Dear Readers,

For more than thirty years, Udyogini has been dedicated to economically empowering women by building their skills and capacity, enabling them to manage their micro-enterprises and accessing handholding services. Over these years, we have witnessed a significant income enhancement of rural households, driven by their true entrepreneurial spirit of managing multiple tasks and adopting a learning attitude. This has helped them to keep innovating and improving as they move ahead in managing complex business activities.

Our "Five-Stage Enterprise Framework" continues to guide us in turning more than 22 value chains into more than just livelihood security but a genuine model of market engagement to prosper and sustain the micro-enterprises based on context-specific skills and resources. There is considerable scope for many other product value chains to flourish, sustain and become a "Cluster of Excellence" in the future, just as our handicraft cluster in western Rajasthan and Lac cluster in Jharkhand.

Our more than three decades of hands-on experience have shaped Udyogini into a unique learning organization that emphasizes the idea of entrepreneurship and achievement motivation for women as a game changer, rather than just access to microfinance. Based on our learning, we have continuously improved upon our "Grassroots Management Training" tool to transfer complex entrepreneurial concepts for women to easily absorb the process of building and understanding the needs of their micro-enterprises at different stages.

Today, we have created 50,000+ entrepreneurs across 22 farm and non-farm-based value chains, a robust handholding support system, and touched the lives of more than 1 million women through our climate-resilient livelihood approach, across different remote parts of the country. None of this would be possible without the support of our donors, partners, and stakeholders. We sincerely thank you for believing in the power of women and walking alongside us to make a lasting difference.

Udyogini is more than an organization; it's a promise to stand by women, provide them with tools for their futures, and create a ripple effect of empowerment. As we embark on the next chapter, we are committed to collaboration and the belief that together, we can make the impossible possible.

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**Arvind Malik**  
CEO, Udyogini.





## JOURNEY SO FAR

The winds of change swept through India in the early 90s. Rapid economic growth, shifting demographics, and climate shifts threatened the delicate balance of traditional livelihoods in rural tribal communities. Poverty cast a long shadow, and the need for adaptation was urgent.

In 1992, amidst this dynamic landscape, Udyogini was born. Conceived by the World Bank, nurtured by the vision of (Chair and founding member) Late Ms. Ela Bhatt, and fueled by the spirit of SEWA, Udyogini emerged as a beacon of hope for India's tribal women.

Initially, we served as a bridge, empowering NGOs and government bodies with the tools to train tribal women in the art of entrepreneurship. We equipped them with essential management skills and market knowledge, enabling them to navigate the changing currents.

But by 2002, we realized it was time to dive deeper. Udyogini transformed from advisor to practitioner, crafting market-led solutions tailored to tackle poverty and ignite gender equality in tribal regions.

The journey was paved with partnerships. With the invaluable support of donors, we honed our expertise in micro-enterprise and value chain development. We identified and nurtured 22 diverse income-generating avenues, from forest-based treasures like lac and tamarind to livestock rearing and farm-fresh ventures in vegetables and herbs.

Over 50,000 women in five states found their entrepreneurial spirit blossoming under Udyogini's guidance. Their incomes soared, and with them, their autonomy and agency. Families saw a tangible improvement in their lives, communities thrived, and the shackles of poverty loosened their grip.

This is just the beginning. Our vision for 2030 is ambitious: to double our impact and empower 150,000 rural tribal women. We remain unwavering in our mission to challenge the status quo, connect women with markets and resources, and build sustainable livelihoods that blossom for generations to come.

Udyogini's story is more than just statistics; it's a testament to the transformative power of women's economic empowerment. It's about the resilient spirit of rural communities, the ripple effect of prosperity, and the unwavering belief that the seeds of hope, when nurtured with dedication and expertise, can flourish into fields of self-reliance.



# MEDIA VISIBILITY

## 20 गांवों के 800 आदिवासियों एक साथ लगा रहे पांच फसलें, बढ़ रहा रुझान, सुधर रही आर्थिक स्थिति मल्टीलेयर खेती के जरिए आत्मनिर्भर बन रहे किसान



**मल्टीलेयर खेती**  
किसानों ने 20 गांवों के 800 आदिवासियों को एक साथ पांच फसलें लगाईं। इससे किसानों की आय में सुधार आया है।

**ये है मल्टीलेयर फार्मिंग की तकनीक**  
मल्टीलेयर फार्मिंग एक ऐसी तकनीक है जिसमें एक ही जगह पर अलग-अलग प्रकार की फसलें लगाई जाती हैं। इससे किसानों की आय में सुधार आता है।

**70 प्रतिशत सेती है पानी की बचत**  
मल्टीलेयर खेती करने से पानी की बचत 70 प्रतिशत तक होती है। इससे किसानों की लागत कम होती है।

## महिलाओं को मिला रोजगार



**उद्योगिनी संस्था के द्वारा ग्राम स्तर में स्थापित प्रसास्करण युनित से महिलाओं द्वारा तेल मसाला देना परतल का निर्माण किया जा रहा है एवं समूह को महिलाओं के द्वारा हाट बाजार में जाकर उनकी बिक्री की जा रही है इसी के अंतर्गत नारायणगंज विकासखंड के ग्राम बचलिया में समूह को महिलाओं के द्वारा स्टाल लगाकर सुगंधित चावल को दे कुटकी चावल शुद्ध सरसो तेल अलसी का तेल तिल का तेल एवं शुद्ध प्रमाणात् विभिन्न धनिया मिर्ची स्टाल लगाकर।**

**मजबूत कर रहे आर्थिक स्थिति**  
महिलाओं को रोजगार मिलने से उनकी आर्थिक स्थिति मजबूत हो रही है।

## ग्राम पंचायतों में गरीबों को बांटा राशन



**ग्राम पंचायत स्तर पर जागरूकता कार्यक्रम चलाकर लोगों को कैम्पेनियन के लिए प्रेरित किया गया है।**

**महिलाएं स्वयं आर्थिक रूप से आत्मनिर्भर बन आये बड़े**  
उद्योगिनी महिला विकास पर उपकृत कार्य करने वाली महिलाएं एवं उद्योगिनी, से वहाँ स्थानीय संस्थाओं में ही हुए विभिन्न कार्यक्रमों में भाग ले रही हैं।

## संस्था के द्वारा किया गया फलदार पौधों का वितरण एवं पौधारोपण



**उद्योगिनी संस्था के द्वारा ग्राम स्तर में स्थापित प्रसास्करण युनित से महिलाओं द्वारा तेल मसाला देना परतल का निर्माण किया जा रहा है एवं समूह को महिलाओं के द्वारा हाट बाजार में जाकर उनकी बिक्री की जा रही है इसी के अंतर्गत नारायणगंज विकासखंड के ग्राम बचलिया में समूह को महिलाओं के द्वारा स्टाल लगाकर सुगंधित चावल को दे कुटकी चावल शुद्ध सरसो तेल अलसी का तेल तिल का तेल एवं शुद्ध प्रमाणात् विभिन्न धनिया मिर्ची स्टाल लगाकर।**

## तेजसिनी परियोजना के अंतर्गत उद्योगिनी संस्था के द्वारा बच्चियों को दिए गए 50 दिनों का बकरी पालन प्रशिक्षण पूरा होने के उपरांत असेसमेंट किया गया



**विकासखंड के मोतीबाग क्षेत्र की 12 गांवों के गरीबों को राशन वितरण किया जा रहा है।**

**उद्योगिनी संस्था के द्वारा ग्राम स्तर में स्थापित प्रसास्करण युनित से महिलाओं द्वारा तेल मसाला देना परतल का निर्माण किया जा रहा है एवं समूह को महिलाओं के द्वारा हाट बाजार में जाकर उनकी बिक्री की जा रही है इसी के अंतर्गत नारायणगंज विकासखंड के ग्राम बचलिया में समूह को महिलाओं के द्वारा स्टाल लगाकर सुगंधित चावल को दे कुटकी चावल शुद्ध सरसो तेल अलसी का तेल तिल का तेल एवं शुद्ध प्रमाणात् विभिन्न धनिया मिर्ची स्टाल लगाकर।**

## उद्योगिनी संस्था के द्वारा वितरण किया गया राशन



**उद्योगिनी संस्था के द्वारा ग्राम स्तर में स्थापित प्रसास्करण युनित से महिलाओं द्वारा तेल मसाला देना परतल का निर्माण किया जा रहा है एवं समूह को महिलाओं के द्वारा हाट बाजार में जाकर उनकी बिक्री की जा रही है इसी के अंतर्गत नारायणगंज विकासखंड के ग्राम बचलिया में समूह को महिलाओं के द्वारा स्टाल लगाकर सुगंधित चावल को दे कुटकी चावल शुद्ध सरसो तेल अलसी का तेल तिल का तेल एवं शुद्ध प्रमाणात् विभिन्न धनिया मिर्ची स्टाल लगाकर।**

## जिला समाज कल्याण पदाधिकारी के द्वारा उद्योगिनी के बच्चियों में किया गया प्रमाण पत्र का वितरण



**प्रशिक्षित 26 बच्चियों व दिया गया प्रमाण पत्र**

**20 गांव के 800 किसान कर रहे मल्टीलेयर खेती**

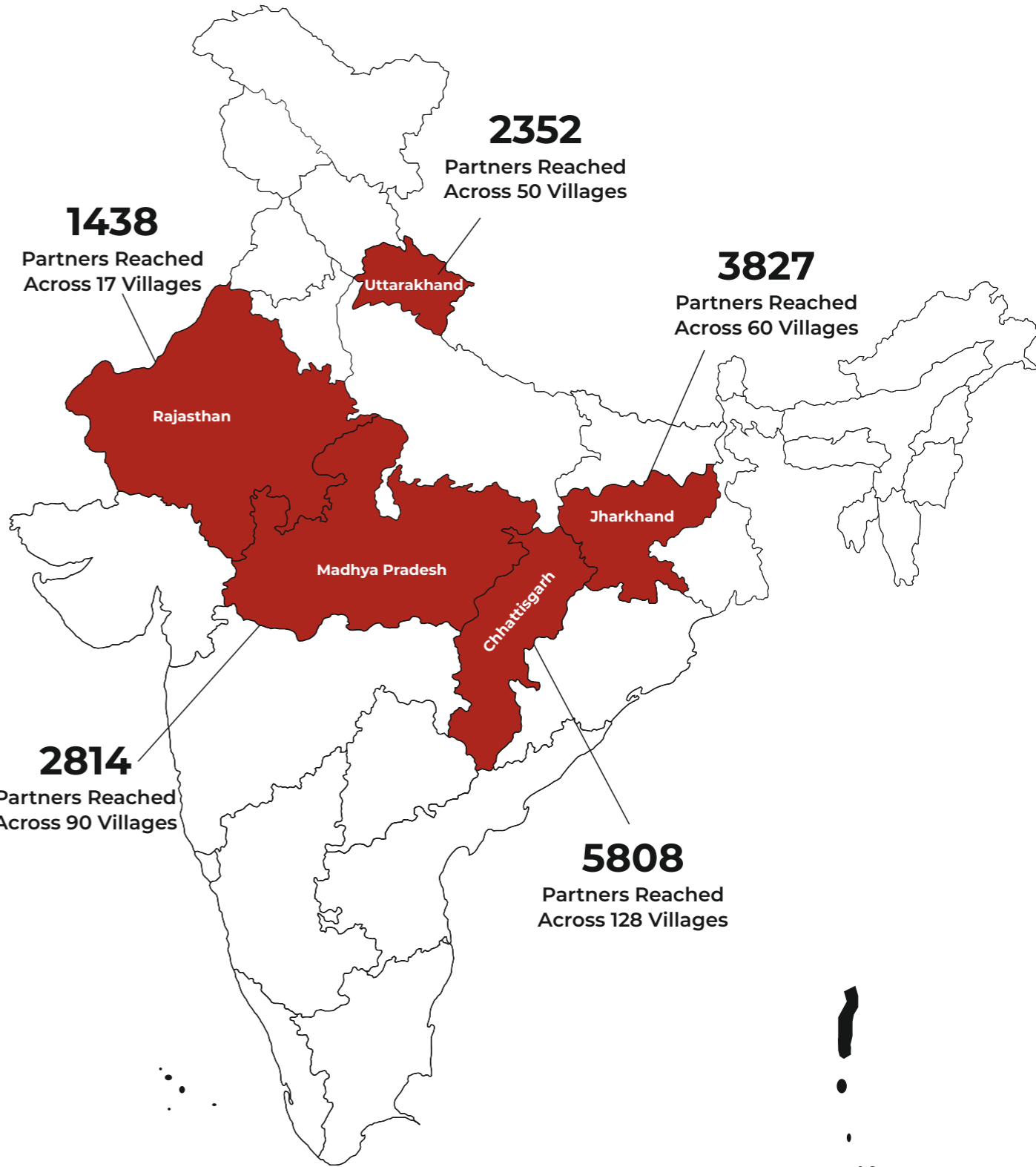
## नव भारत



**उद्योगिनी संस्था के द्वारा ग्राम स्तर में स्थापित प्रसास्करण युनित से महिलाओं द्वारा तेल मसाला देना परतल का निर्माण किया जा रहा है एवं समूह को महिलाओं के द्वारा हाट बाजार में जाकर उनकी बिक्री की जा रही है इसी के अंतर्गत नारायणगंज विकासखंड के ग्राम बचलिया में समूह को महिलाओं के द्वारा स्टाल लगाकर सुगंधित चावल को दे कुटकी चावल शुद्ध सरसो तेल अलसी का तेल तिल का तेल एवं शुद्ध प्रमाणात् विभिन्न धनिया मिर्ची स्टाल लगाकर।**

# OUR PRESENCE

## Reach numbers 2022-2023





## AGRICULTURE, FOREST AND LIVESTOCK



## VALUE CHAINS ACROSS FOUR STATES



### Jharkhand

- Mustard Oil
- Mahua Oil
- Linseed Oil
- Herbal Products



### Chhattisgarh

- Custard Apple
- Mushroom Spawn
- Honey
- Seedlac
- Mustard Oil



### Madhya Pradesh

- Mustard Oil
- Mahua Oil
- Linseed Oil
- Herbal Products



### Uttarakhand

- Kutki
- Kapoor Kachri
- Tagar
- Lemongrass
- Rosemary
- Tulsi





## WHY UDYOGINI?

Woven into the vibrant tapestry of rural India, women's threads often go unnoticed, yet their strength anchors the communities. This is especially true in tribal villages, where women hold equal weight in sustaining families. However, their journey is fraught with challenges that hold them back.

This report delves into the complex landscape faced by rural women in India, unraveling the obstacles they encounter and showcasing Udyogini's transformative interventions aimed at creating an enabling environment for their empowerment.

### Challenged on Every Thread:

The hurdles rural women, particularly those from tribal communities, face are deeply rooted in societal and economic inequalities. Despite being equal contributors, they shoulder a disproportionate burden of physical labor, especially in agriculture and forestry. This, coupled with deforestation, industrialization, and mining activities disrupt traditional livelihoods and threaten their very source of sustenance.



Through these interventions, Udyogini aims to create an enabling environment where rural women, like threads of unwavering strength, can weave their own pathways to empowerment. We envision a future where their contributions are recognized, their communities thrive, and their tapestry of resilience shines brightly.





## 5 STAGE FRAMEWORK FOR ENTERPRISE DEVELOPMENT



This framework - called as **“Five-Stage Enterprise Framework”**, is a testament to Udyogini's unwavering commitment to women's economic empowerment. By providing tailored support at every stage, we help women weave their dreams into successful businesses, paving the way for a brighter future for themselves, their families, and their communities.





## STRATEGY

If poor, marginalized and vulnerable women are provided customized business services (skill, entrepreneurship training, financial and market linkages) then their income and capacity significantly increases to sustain enterprises as well as quality of product and services. The increase in economic status enables women to participate in decision making in domestic and public sphere.

Our framework guides us through five key stages of an entrepreneur's journey:

### Identifying Opportunities

We work with communities to pinpoint potential ventures, from market-responsive goods to niche products rooted in local resources.

- Feasibility Studies: We conduct thorough studies to assess market viability, ensuring long-term success for ventures.
- Building Motivation: We spark entrepreneurial spirit, addressing anxieties and building confidence within communities.

### Business Development Support Services

We provide women with the tools and knowledge they need to launch and run their businesses, from financial literacy to marketing skills.

Fostering Conducive Conditions: We advocate for and participate in initiatives that create a supportive environment for women entrepreneurs, tackling social and cultural barriers.

Empowering Micro-Entrepreneurs: We celebrate and encourage small steps, recognizing the immense value in taking those first crucial strides.

### Enterprise Promotion

We connect women with markets and resources, helping them scale their businesses and increase profitability.

Incentives for Value Chain Players: We incentivize collaboration within the value chain, ensuring fair returns for producers and fostering sustainable growth.

Building Linkages: We facilitate interactions between different players in the value chain, creating a robust ecosystem for shared success.

### Strengthening Ownership

We work towards collective ownership within communities, building long-term resilience and ensuring shared benefits.

Institutional Development: We collaborate with local institutions to provide ongoing support and resources for ongoing development.

Collective Accountability: We promote transparent practices and shared responsibility, fostering a culture of sustainable growth.

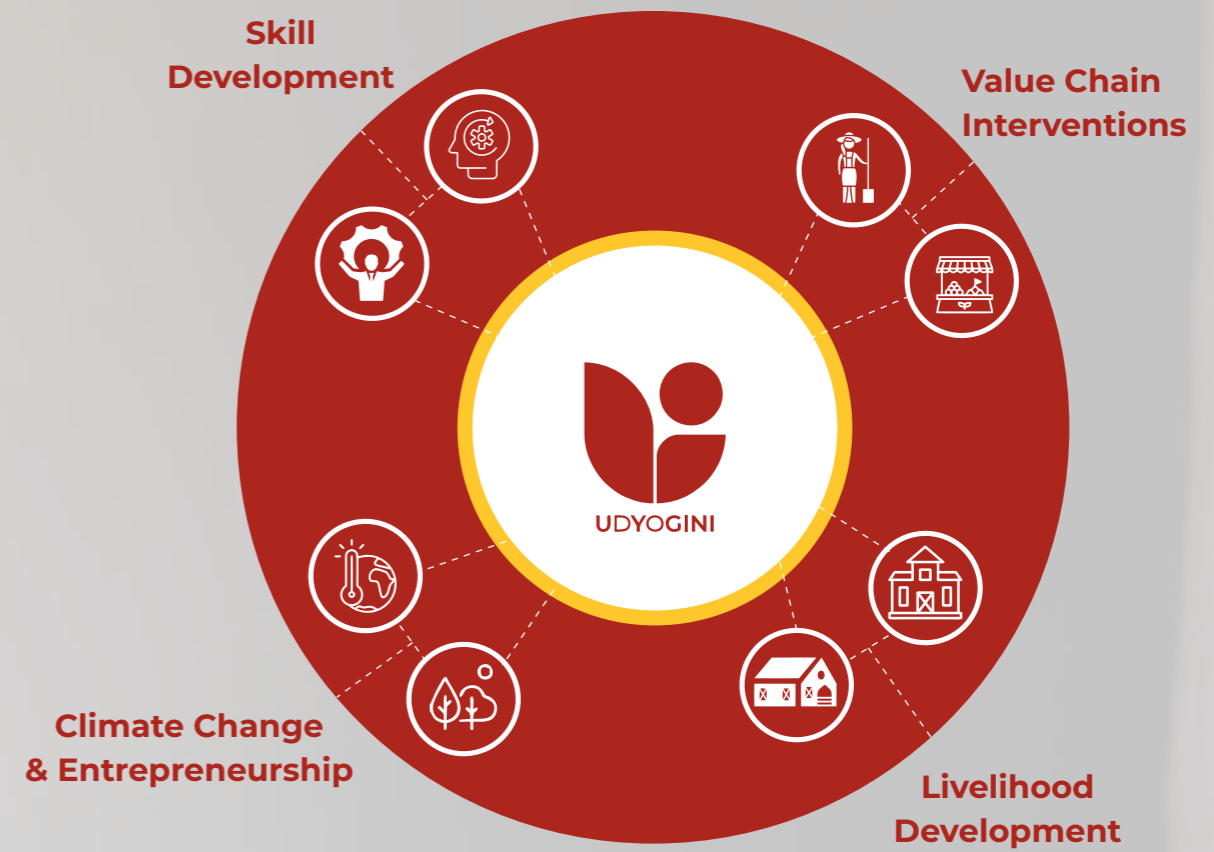
### Replication

- We identify and share successful business models, inspiring and empowering other communities to embark on their own entrepreneurial journeys.
- Scaling Up: We work with partners to expand successful ventures across geographies, maximizing impact and reaching even more women.





## AREAS OF WORK







## Value Chain Interventions

From the verdant fields of Chhattisgarh to the vibrant markets of Rajasthan, Udyogini nurtures prosperity through 22 diverse value chains across five states. Our approach doesn't end with cultivating; it encompasses the entire journey, leading to a 50% income increase for participating women.

**At the heart of this transformation lie two innovative pillars:**

**Village-Level Retail and Aggregation Centres (VLRACS):** These local hubs connect women producers directly to markets, eliminating middlemen and maximizing profits.

**Business Service Providers (BDSPs):** These trained individuals provide crucial support, from financial literacy to marketing know-how, empowering women to navigate the business landscape with confidence.





Sowing Seeds of **Sustainable Livelihoods**: Udyogini's commitment to empowering women extends beyond immediate income generation. We drive sustainable economic growth through targeted livelihood development programs, equipping women with diverse skills and ensuring stable jobs.

From the intricate art of lac cultivation in Jharkhand to the fertile grounds of agricultural ventures in Chhattisgarh, our efforts transform lives. The ripples of change spread far and wide, creating a lasting positive impact on families, communities, and the environment.





Embracing the Green  
Challenge: **Climate Change and  
Entrepreneurship**

Udyogini recognizes the urgency of environmental stewardship. We integrate climate-resilient practices into our programs, enabling women to adapt and thrive in a changing world. Additionally, we champion Entrepreneurship, exploring technology-driven solutions that empower women and promote sustainable economic growth.

**Skill Development:** The Catalyst for  
Change

At Udyogini, we believe skills are the seeds of economic independence. Our impactful skill development initiatives go beyond training; they ignite entrepreneurial spirit and foster a sense of agency.





## VALUE CHAIN INTERVENTIONS





At the core of Udyogini's impactful initiatives lies the strategic implementation of value chain interventions. Value chain interventions involve a systematic approach to enhance the production, processing, and marketing of goods, focusing on specific industries. This deliberate choice stems from our understanding that such interventions offer a nuanced pathway to empower women economically. By strategically positioning women within these value chains, we aim to unlock sustainable opportunities for growth and resilience.

### **The Significance**

Value chain interventions are not merely about enhancing productivity; they represent a comprehensive strategy to uplift communities. At Udyogini, we recognize that by intervening at various stages of the production and marketing process, we can create a more robust and inclusive ecosystem. The value chain approach allows us to leverage local resources, skills, and market opportunities, creating a ripple effect that positively impacts the lives of women entrepreneurs.

### **Fostering Sustainable Livelihoods**

For the women we work with, the advantages of participating in value-chain interventions are substantial. The strategic placement within these value chains opens avenues for:

- 1. Skill Enhancement:** Through training and capacity-building programs, women acquire valuable skills in production techniques, business management, and market dynamics, enhancing their expertise and market relevance.
- 2. Access to Markets:** By connecting women-led enterprises to broader markets, we ensure increased visibility, better price realization, and improved overall market access.
- 3. Resource Mobilization:** Our interventions assist clusters in mobilizing crucial resources, including access to finance, technology, and infrastructure, contributing to the sustained vitality of the value chains.
- 4. Holistic Approach:** The value chain model allows for a holistic approach, addressing challenges at various stages. From optimized production techniques to efficient resource management, women entrepreneurs benefit from a comprehensive strategy for economic empowerment.

### **Creating Opportunities for Women to Climb up the Value Chain**

Our commitment to empowering women goes beyond the immediate benefits of participating in value-chain interventions. Udyogini envisions a scenario where women not only contribute at various stages of the value chain but also actively climb up the ladder of economic opportunities. Through our endeavors, we aim to instill a sense of ownership and leadership among women entrepreneurs, fostering an environment where they can take on more significant roles within their respective industries.





#### **Key Product Value Chain Clusters**

In Jharkhand, our focus on lac, rice, pickles, papad, flour, and saag value chains is not just about immediate economic gains. We aim to empower women to become leaders in these industries, driving innovation and sustainable practices.

Chhattisgarh, with its diverse value chains of donapattal, custard apple, tamarind, wild honey, mushroom spawn, and lac, serves as a canvas for women to not only participate but lead in the creation of sustainable communities.

Madhya Pradesh witnesses our efforts in oils, soaps, masalas, and dona-pattal, with a strategic vision to nurture a cadre of women entrepreneurs capable of making impactful decisions at every stage of the value chain.

Uttarakhand's unique ecosystem inspires women to participate in herbal products, herbal teas, squash, lentils, ghee, millets, aromatic seeds, rice, woolen apparel, and dry medicinal leaves to not only contribute but also drive value chain processes.

#### **Customized Solutions**

Our strategies remain grounded in the reality of each region. We understand that helping women climb up the value chain requires more than initial training—it demands ongoing support, access to resources, and a conducive environment for leadership development. We aim not just to create short-term economic gains but to lay the foundation for sustained and inclusive growth. Our commitment is unwavering, and our strategies are designed to navigate the complexities of the entrepreneurial landscape, ensuring that the women we serve can not only participate but thrive in their respective value chains.

In collaboration with our communities, partners, and supporters, we look forward to another year of fostering impact and creating pathways to sustainable livelihoods, where women not only participate but thrive as leaders in the value chains they contribute to.



## A Case from Custard Apple Value Chain

Amidst the lush canopy of Kanker, Chhattisgarh, where mango, custard apple, and jamun paint the landscape with vibrant hues, tribal women once grappled with an invisible barrier. Despite the abundance of nature's bounty, their income remained meager, forever shadowed by unfair market practices. They were mere gatherers, while middlemen reaped the fruits of their labor.

Udyogini, recognizing the untapped potential woven within these fruit-laden branches, stepped in. Instead of focusing solely on harvesting, they envisioned a sustainable value chain that empowered women, not just enriched them. In close collaboration with self-help groups and farmer-producer organizations, they nurtured the dream of Nari Shakti Mahila Udyam Samuh, a Women's Enterprise Group (WEG).

Armed with data and fueled by hope, Udyogini unearthed the culprit behind the women's struggle: a broken system ripe with wastage, limited seasons, and inadequate processing. By establishing 23 Village Level Collection Centres, they ensured careful sorting and grading, maximizing both value and returns.

Within two years, a transformation blossomed. Over 20 tonnes of custard apple, 200 kg of mango, and 70 kg of jamun found their way into the capable hands of the WEG women. With newfound skills and confidence, they transformed these fruits into 200 kg of mango pulp, 150 kg of custard apple pulp, and 70 kg of jamun pulp.

But the fruits of this intervention weren't just sweet treats. They were whispers of self-reliance. The initial hesitations, the fear of negotiating with middlemen, all melted away in the face of their newfound expertise. Mastering business processes like documentation, negotiation, and accounting, these women weren't just gathering fruits; they were weaving a tapestry of economic independence.

This empowered enterprise, nestled within their familiar villages, struck a harmonious balance between work and family life. Each woman, armed with an INR 4,012 profit, witnessed a tangible change in their life. They were no longer shadows in the orchard; they were the sunlight, illuminating their communities with hope and purpose.

Udyogini's forest-to-fortune tale transcends mere numbers. It's a testament to the transformative power of a simplified, yet effective, value chain approach. It's a story of resilience, solidarity, and dreams taking root, proving that even the most intricate challenges can be overcome with hope, empowerment, and the spirit of community.





## A Case from Lac Value Chain

Deep in the Kamdara block of Jharkhand, where ancient lac trees paint the landscape with their crimson sap, lived a community of tribal women grappling with an age-old foe - economic injustice. The bounty of lac, tamarind, and chironji promised prosperity, but middlemen held the strings, leaving behind meager returns and dashed dreams.

In 2008, Udyogini arrived, not with promises but with a practical plan: a value chain intervention tailored to harness the power of this community. Fueled by the women's unwavering determination and Udyogini's support, a journey began.

The heart of their mission? Lac. A natural resin grown on trees, it held the key to unlocking potential. Armed with a feasibility study and the indomitable spirit of 500 tribal women, Udyogini formed and then collaborated with Udyam Utthan Samiti (UUS) to establish a Common Facility Centre (CFC). This CFC, helmed by the women themselves, became a beacon of empowerment. No longer at the mercy of middlemen, they set their own prices and controlled their destinies.

But the path wasn't smooth. The pandemic's shadow loomed, pushing production costs skyward. Innovation, however, thrived in the face of adversity. A collaboration with Khetwork and the Selco Foundation birthed solar-powered, low-cost mobile irrigation systems, a testament to the adaptability woven into Udyogini's strategies.

Udyam Utthan Samiti's spirit didn't rest there. Recognizing the potential of Semialata, a fast-growing lac host plant, they embraced a sustainable future. A low-cost polyhouse became a nursery for 40,000 saplings, symbolizing not just commitment to their land but also their entrepreneurial spirit.

The transformation was tangible. Women of UUS, once hesitant, became deft entrepreneurs, navigating bank transactions, paperwork, and negotiations with newfound confidence. Their incomes soared, reaching between Rs. 8,000 and Rs. 10,000 per season, a testament to the power of self-reliance. They were no longer victims of circumstance; they were architects of change, lighting a path for future generations.

Udyam Utthan Samiti's story resonates far beyond their village. It stands as a beacon of the transformative power of data-driven value chain interventions. Empowering 500 tribal women, equipping 25 farmers with solar irrigation, and nurturing 40,000 nursery saplings are not just numbers; they are threads woven into a tapestry of hope and prosperity.

This is a legacy built on collective strength, unwavering belief in women's potential, and the unwavering commitment of Udyogini. It is a testament that economic independence can blossom even in the face of adversity, illuminating a brighter future for all.





**LIVELIHOOD DEVELOPMENT**





Engaged in the diverse narratives of production areas, our mission at Udyogini is to foster sustainable economic growth and inclusivity with practical and impactful strategies.

Within communities, we go beyond training, sculpting a path toward prosperity. Our initiatives materialize, offering stable jobs, new skills, and increased earnings for individuals.

Recognizing each locale's unique strengths is not just a saying; it's our daily reality. We strengthen existing livelihoods and introduce new ones tailored to each region, empowering women to escape poverty and build enduring livelihoods.

Our approach in the livelihood sector involves strategic interventions as powerful tools. We boost capabilities, foster asset accumulation, encourage collective efforts, and instill an entrepreneurial mindset—practical elements that amplify and sustain revenue streams.

Highlighting the basket approach, we ensure rural households derive income from varied sources, reducing dependence on a single stream and enhancing security.

Across states, these strategies have transformed lives. Women engaged in diverse activities—lac cultivation, poultry farming, goat rearing, medicinal and aromatic plant cultivation, tamarind processing, honey production, mushroom cultivation, custard apple farming, oil production, and agriculture—have seen a proliferation of income streams, creating a positive wave across Jharkhand, Chhattisgarh, Madhya Pradesh, Uttarakhand and Rajasthan.



## Journey of Juliyani Devi as Pashu Sakhi

Imagine raising chickens not just for dinner, but as a stepping stone to a brighter future. That's what Juliyani Horo, a resilient woman from Jharkhand, discovered when Udyogini stepped into her village.

Life in Jaria-Gaurbera revolved around farming and a small flock of chickens. But for Juliyani and her family of seven, it was a constant struggle. Diseases ravaged their birds, keeping their income stuck at a meager Rs. 10,000-12,000 a year. Hope seemed as distant as the city lights.

Then, Udyogini arrived, carrying with them a message of poultry power. Juliyani, her eyes lit with a flicker of optimism, eagerly joined their training. From Udyogini's "Pashu-Sakhi", she learned the secrets of healthy hens - vaccinations, deworming, even building the perfect coop. This wasn't just knowledge; it was a magic wand.

As Juliyani put her lessons into practice, a transformation began. Her flock, once vulnerable, grew in both number and strength. Mortality rates plummeted, and income soared nearly triple, reaching a heartwarming Rs. 35,000-40,000 a year. The worry lines on Juliyani's face softened, replaced by a smile as bright as her thriving poultry business.

But Juliyani wasn't done yet. In 2021, she felt a pull towards another craft - lac bangle-making. Though initial doubts cast a shadow, a visit to a bustling bangle production house reignited her passion. With Udyogini's training and her own artistic flair, Juliyani's bangles soon adorned wrists far beyond her village.

And the numbers tell the story: Juliyani, once struggling to make ends meet, was well on her way to becoming a "lakhpati kisan" - a farmer with lakhs (hundreds of thousands) in income. This wasn't just a personal triumph; it was a beacon of hope for the women of Jaria-Gaurbera.

Inspired by Juliyani's success, more women sought Udyogini's help. Together, they formed a supportive group, their backyard businesses echoing with the clack of hens and the gentle tap of lac being shaped. Juliyani, from struggling survivor to self-made success, became a symbol of strength and resilience.

Juliyani's story isn't just about numbers and data; it's about the power of a single woman's determination to rewrite her own destiny. It's a testament to the transformative magic of Udyogini, empowering not just individuals, but entire communities, to weave their own tapestries of a brighter future.



## Success Story of Kanika as Fish Farmer

Nestled amidst 26 villages in Ramanujganj, a quiet revolution is brewing in Kamalpur. Kanika Mandal, a farmer with calloused hands and a heart full of hope, sits at the helm. Her 4-acre farm, once solely focused on rice, maize, and vegetables, has witnessed a transformative journey thanks to Udyogini's guiding hand.

It all began in 2023, when Kanika, alongside her husband Parimal, attended a crucial meeting held by Udyogini. Here, a new door to prosperity creaked open – the secrets of optimized fish farming. Armed with this knowledge and 1,000 high-quality fish seeds, Kanika's pond became a canvas for dreams.

Udyogini's support wasn't a one-time splash. Kanika received ongoing training on nurturing a healthy underwater kingdom – the right feed, the importance of good seeds, and the delicate dance of care and maintenance. With each lesson, her confidence grew, mirroring the ripples in her pond. The payoff is already stirring. Within six months, Kanika's net is predicted to cast a bounty of Rs. 20,000 to Rs. 25,000 – a catch that not only fills her family's plates but also elevates her standing in the community. From a hesitant learner to a content fish farmer, Kanika's transformation is a testament to Udyogini's dedication.

But Kanika's story isn't just about her. It's a beacon for other women, an invitation to cast their own lines and reel in a brighter future. Her success echoes Udyogini's unwavering commitment to community development, ensuring that every ripple of empowerment creates a wave of change.







**CLIMATE CHANGE AND  
ENTREPRENEURSHIP**





The drumbeat of climate change echoes across every continent, posing a stark challenge to the harmony of the planet and the livelihoods of its most vulnerable inhabitants. Udyogini, attuned to this rhythm, recognizes the disproportionate impact it has on impoverished communities, particularly those whose lives are woven with the threads of weather-dependent agriculture and forestry.

In Jharkhand and Chhattisgarh, the whispers of change have brought a 40% loss in lac production and nearly 50% less honey flowing from hives. These are not mere numbers; they are stories of hardship etched onto the faces of rural communities whose livelihoods hang precariously on the whims of a capricious climate. But amidst the storm, Udyogini believes in the power of innovation and entrepreneurial spirit to weave tapestries of prosperity not just for individuals, but for the planet itself.

In Jharkhand, where the crimson sap of lac paints the trees, Udyogini's interventions are more than just economic lifelines. They are whispers of environmental harmony. By promoting the cultivation of Kusum, Semialata, and Ber trees, vital partners in lac production, we actively contribute to carbon sequestration, mitigating the very force that threatens these communities.

Across the mountains of Uttarakhand, where the air hums with the scent of medicinal and aromatic plants, Udyogini's story takes a different turn. Here, we empower local communities to not only enhance their livelihoods by cultivating these precious herbs but also become guardians of mountain biodiversity. We train producers not just to gather but also to aggregate and create value-added products, ensuring a sustainable income stream while fostering responsible land management practices.

Collector training takes center stage in this symphony of change. By equipping communities with the knowledge and skills for the sustainable harvest and collection of these plants, we ensure that both people and planet thrive. This mindful approach, like a carefully placed stitch in a tapestry, strengthens the fabric of both livelihoods and the environment.

Udyogini is not just about empowering women to rise above economic hardship; it's about weaving a future where prosperity and environmental responsibility dance hand-in-hand. We believe that with every drop of honey collected sustainably, every lac farmer tending their crimson trees, and every mountain herb harvested with care, we chip away at the monolithic threat of climate change, stitching together a future where resilience finds its harmony with the planet.





## Success Story of Harki Devi as MAPs Farmer

This case study explores the transformative journey of Harki Devi, a resident of Harni village in Dewal Block, Uttarakhand, under the 'Sampada se Samridhhi' project. Faced with challenges in traditional crop cultivation, Harki Devi embraced the opportunity presented by Udyogini to cultivate medicinal and aromatic plants (MAPs). The study delves into the initial challenges, interventions by Udyogini, and the remarkable results achieved by Harki Devi in terms of both agricultural and financial success.

Dewal Block, located in Chamoli district, Uttarakhand, is a key focus area of the 'Sampada se Samridhhi' project. Harki Devi, a local farmer from Harni village, traditionally relied on crops like paddy and wheat for her livelihood. However, faced with challenges such as inadequate water facilities and wildlife attacks, she sought alternative methods for sustainable cultivation.

In 2022, Udyogini introduced the cultivation of medicinal and aromatic plants (MAPs) in Harki Devi's village. Intrigued by the potential benefits, including minimal water requirements, she decided to transition from traditional crops to MAPs. The organization facilitated exposure visits, training programs, and provided initial support, enabling Harki Devi to cultivate plants like Kutki, Kapurkachri, Chamomile, Lemongrass, and Rosemary.

The community initially lacked awareness about the significance of MAPs, prompting Udyogini to educate them on environmental impact and sustainable harvesting. Pest challenges arose during large-scale cultivation, leading to integrated pest management training and innovative solutions. Additionally, the lengthy harvesting period for medicinal plants was addressed by introducing Aromatic Plants with shorter cultivation cycles.

Harki Devi's dedication resulted in the successful cultivation of MAPs on approximately 16 Nali of previously unused land. Financial gains from the sale of Kutki, Rosemary, Lemongrass, and Kapoor Kachri demonstrate the economic viability of this shift. Grateful for the support from her family, Harki Devi actively engages in village-level meetings, sharing her experiences to inspire other women.

Harki Devi's success in MAP cultivation not only improved her economic status but also contributed to community engagement and sustainable farming practices. This case study highlights the potential of empowering rural women through agricultural diversification, promoting environmental sustainability and economic prosperity.





## Journey of Anita as Green Entrepreneur

The crimson sap of lac bleeds resilience in the forests of Jharkhand, where tribal women like Anita Indwar defy the harshest whispers of climate change. For Anita, lac isn't just a resin; it's a lifeline, a thread woven into a tapestry of empowered entrepreneurship and environmental harmony.

But the path wasn't always rosy. Anita, like many, relied on the fickle dance of seasons, her income swaying with the wind. Then, in 2017, Udyogini introduced lac cultivation, offering a chance to rewrite her story. With just three Kusum and one Ber tree inoculated, Anita birthed a crimson harvest, her annual income blooming to INR 15,000-20,000.

Yet, the journey wasn't just about personal gain. Anita recognized the need for a bridge between producer and market, between the green whispers of the forest and the bustling hum of commerce. In 2017, she stepped up, establishing a Village Level Retail and Aggregation Center (VLRAC) with Udyogini's support.

The VLRAC became a marketplace within the village, an oasis where tribal women, who once struggled for fair prices for their non-timber forest products (NTFPs), could sell their lac and other goods in bulk, their bargaining power strengthened by collective action. But more than just a market, the VLRAC became a beacon of resilience. When the pandemic's shadow shrouded the land, disrupting markets and transport, Anita, with steely determination, refused to let her village be swallowed by its darkness.

She re-launched her VLRAC, her vision expanding beyond mere retail. Now, her focus is on aggregating local produce, ensuring fair compensation for the fruits of her community's labor. This isn't just about boosting incomes; it's about protecting the very forest that sustains them. By promoting sustainable harvesting and lac cultivation, Anita's story becomes a testament to the fact that economic prosperity can bloom hand-in-hand with environmental responsibility.

Through Anita's unwavering spirit and the transformative power of lac cultivation, Udyogini is weaving a tapestry of climate-resilient communities in Jharkhand. Every crimson drop of lac harvested, every market bridge built, every VLRAC that stands tall whispers a promise: in the face of a changing climate, these women, armed with the tools of entrepreneurship and the wisdom of their ancestors, will emerge stronger, their livelihoods and their forests thriving in harmonious symphony.





## SKILL DEVELOPMENT





Udyogini recognizes the unique hurdles women face, especially in rural areas, and their yearning for self-reliance. Udyogini, in its initiative, is sowing more than just seeds. We sow the seeds of possibility in the hands of Adolescent Girls and Young Women (AGYW) aged 16-24, nurturing their aspirations into thriving microenterprises. This isn't just skill development; it's a revolution, equipping young women to become architects of their own economic futures. This initiative is the answer – a fertile ground where skills blossom into independent ventures.

But soil needs more than seeds to flourish. Udyogini nourishes it with targeted training in agriculture and allied sectors, domains deeply rooted in the region's context and brimming with growth potential. From traditional farming practices to modern agro-processing, 14 distinct paths bloom like diverse plants, each catering to individual talents and aspirations.

And the harvest isn't just technical expertise. Business Skill Training (BST) equips these young women with the acumen to manage their ventures – financial literacy, marketing strategies, business planning – tools to nurture their microenterprises from fledgling saplings to robust trees.

This isn't a one-size-fits-all approach. Udyogini acknowledges the diverse tapestry of dreams and provides in-depth training ranging from 180 to 200 hours. It's not just a sprinkle of knowledge; it's a deep dive, ensuring competence and excellence take root in every endeavor.

The transformation is palpable. Young women shed the role of mere recipients and embrace the mantle of changemakers. They gain not just skills, but also the spirit of entrepreneurship, resilience, and unwavering confidence. This empowerment ripples outwards, touching families and communities, weaving a culture of self-reliance and economic stability.

Udyogini's skill development initiative isn't just a program; it's a beacon of hope. By equipping women with the tools and confidence to thrive, they're sowing the seeds not just for individual prosperity, but for a future where women stand tall as leaders, their fields flourishing with the fruits of their skill and determination.





## Sapna's Empowerment through Skill Training

In the dusty village of UsramToli, Sapna Bhengra dreamt of a life beyond the confines of a rural housewife. Married young, with limited education and a meager family income of INR 3,000 per month, her aspirations seemed distant. But a ray of hope arrived in the form of the Tejaswini Club, a beacon of skill development for adolescent girls.

Intrigued by the possibilities, Sapna embarked on a journey that transformed her life. She enrolled herself in the Skill Development classes provided by Udyogini. Here, she discovered a vibrant tapestry of training options. Life skills blossomed first, weaving a foundation of knowledge in health, finance, and personal well-being. But it was lac cultivation that truly sparked her spirit.

Udyogini, a partner in empowerment, offered 45 days of intensive training. Lac, a resin secreted by insects, promised not just income, but economic emancipation. Sapna immersed herself in the intricacies of scientific cultivation, devouring theoretical knowledge and practical experience with equal fervor.

Graduation meant more than a certificate; it signified the blossoming of a skilled entrepreneur. Sapna returned to her family, not just with knowledge, but with a plan. Her initial few host trees were a testament to her unwavering determination, a seed sown to grow into a forest of over 100 trees in the future.

Lac, once a mere livelihood, became a symbol of Sapna's transformation. Her family, initially skeptical of her modern methods, now marveled at her skill and foresight. She wasn't just contributing to their financial stability; she was an inspiration, a pioneer in their community.

Sapna's story is a testament to the transformative power of skill development. Through Tejaswini's nurturing ground and Udyogini's expertise, she blossomed from a housewife to a self-confident entrepreneur. Her harvest wasn't just lac; it was a harvest of skills, confidence, and a future brimming with possibilities.

From her dusty village to a community ablaze with inspiration, Sapna's journey echoes the impact of skill development. It whispers of girls overcoming barriers, of dreams woven into realities, and of the power of one empowered woman to ignite a revolution. In her hands, lac isn't just a resin; it's a symbol of empowerment, a testament to the transformative power of skill development, and a beacon of hope for a future where every girl can harvest her own dreams.





## Success Story of Aarti Devi as Mushroom Farmer

In the quiet village of Kamgarpur, Aarti Devi dreamt of a life beyond the walls of her in-laws' home. Education, once a blossoming path, remained unfinished, replaced by the responsibilities of family life. Yet, Aarti's spirit wouldn't be stifled. With the unwavering support of her family, she was ready to rewrite her story.

Then, fate bloomed in the form of Anida Didi, a Youth Facilitator. She brought with her a whisper of opportunity – a chance for young women like Aarti to acquire skills and build businesses of her own. Aarti's heart, long yearning for independence, swelled with newfound hope.

Joining Udyogini's Skill Development program, Aarti embarked on a transformative odyssey. Life skills blossomed first, weaving a tapestry of knowledge – health, finance, personal well-being – a foundation for success. But it was a different seed that truly took root – mushroom cultivation. Intrigued by its potential, Aarti chose to become a Mushroom Grower, delving into the mysteries of this fascinating trade through a 45-day training course.

Theory and practice danced hand-in-hand, each day deepening Aarti's understanding. From spawn selection to temperature control, the secrets of mushroom production yielded to her unwavering focus. The world now bloomed with possibilities. It was more than just skills; it was a lifeline to a future Aarti had always craved. Unable to finish her education, she yearned to contribute, to be a pillar for her family. With her in-laws' unwavering support, she had taken the first step in a remarkable journey of self-discovery.

Through this Skill Development program, Aarti blossomed beyond technical expertise. She learned to navigate life's intricacies – behaviour, health, rights, and the magic of financial literacy. This newfound wisdom ignited a fire within – a spark of social and economic empowerment.

Armed with this knowledge and her mushroom-growing skills, Aarti wasted no time. In her own home, 1 kilogram of spawn transformed into a bountiful 4 kilograms of mushrooms. Pride and achievement swelled within her as she shared the fruits of her labor – 3 kilograms sold to neighbors, the rest nourishing her family.

This initial success was just a taste of the future Aarti envisioned. With a heart brimming with courage and motivation, she set her sights on a flourishing business, one that would change not just her life, but the lives of those around her.

Aarti Devi's story whispers of determination, support, and the transformative power of opportunity. It is a testament to the impact, not just in enabling women to break free from societal limitations, but in empowering them to rewrite their own destinies. For Aarti, and countless others, it is a vibrant reminder that with unwavering focus and the right support, even the smallest spores can blossom into dreams realized.





## DONORS & PARTNERS

Our donors and partners have always been a significant facet of any of our intervention initiatives. Their investments have gone a long way towards strengthening communities and have enabled us to run our programs more effectively and efficiently. Over the years, Udyogini has partnered with marquee institutions in both the public and private sectors to maximize the impact and influence of its projects and programs across the country. We are truly grateful to be the partner of choice for government organizations and social and economic institutions that extend their support and make a difference in society. We want to express our gratitude to all our partners for their constructive, collaborative, and innovative engagement with us, which has amplified the impact of our programs and interventions.





## HUMAN RESOURCES

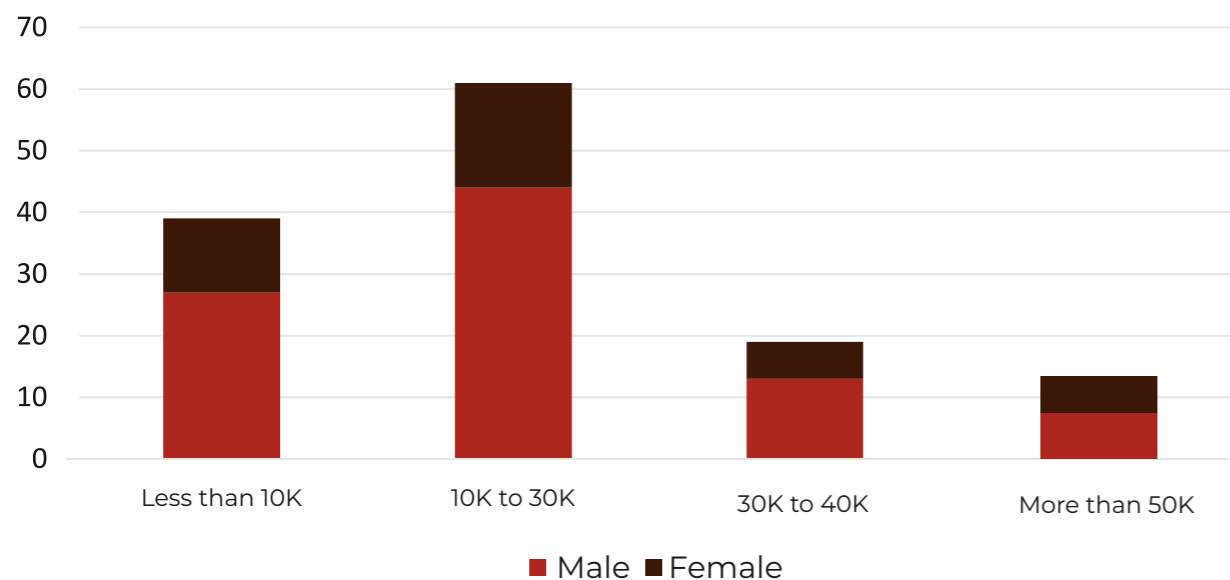


Welcome to the Human Resources segment of our Annual Report, where we cast a spotlight on the exceptional individuals propelling our organization forward. This year holds special significance as we commemorate our 30th anniversary, a milestone celebrated with abundant love and vitality throughout the entire year.

Over the past 12 months, our concerted efforts have been dedicated to nurturing and expanding our team. We have actively embraced diversity, championed innovation, and cultivated a strong sense of unity. Aligned with our overarching objectives, our HR strategies have played a pivotal role in ensuring that our workforce, comprising 129 individuals, remains an integral component of our triumphant narrative.

Within this section, we delve into the accomplishments of our people, the initiatives we've undertaken, and the measures in place to empower each team member to contribute their best. Together, let us reflect on the journey of our 30th year, not merely marked by the passage of time, but enriched by the enthusiasm and unwavering dedication of our exceptional team.

## STAFF REMUNERATION



## HR HIGHLIGHTS OF THE YEAR

### Capacity Building Workshops:

Our collaboration with Ashoka Livelihoods has been instrumental in elevating the skills of our team members. Workshops on Design Thinking for the Social Sector, Digital Tools for Virtual Collaboration, fundraising for NGOs, and Leadership Essentials have not only enhanced professional expertise but have also underscored our commitment to continuous learning.



### ISABST Group Event:

Selected staff members participated in a transformative T Group Event by ISABS, focusing on self-awareness, interpersonal effectiveness, conflict resolution, and the pursuit of a meaningful and effective professional life. This initiative aligns with our dedication to fostering personal and professional growth among our team.

### 30 Years Celebration of Udyogini and Diwali Festival:

All the states organised various activities throughout the year to commemorate this special year. In addition to this, we also planned and organised a virtual celebration of our 30th anniversary and Diwali festival brought the entire staff together in a joyous Zoom call.

### POSH Workshop for Staff Members:

A virtual workshop on Preventing Sexual Harassment (POSH) was organized for all staff members, emphasizing the importance of creating a safe and respectful work environment.

### Partnerships/Collaborations with Universities:

Collaborations with Viswabharti, IIMR-Jaipur, Shiv Nadar, and others resulted in successful placements and internships for our team members. Noteworthy is the virtual campus placement conducted for Viswabharti University, further strengthening our network and outreach.

### Exposure to Foreign Volunteers:

We welcomed two French volunteers to Udyogini, providing them with a firsthand experience of the lives of rural women in India. This cross-cultural exchange not only enriched our team but also fostered a deeper understanding of diverse perspectives.

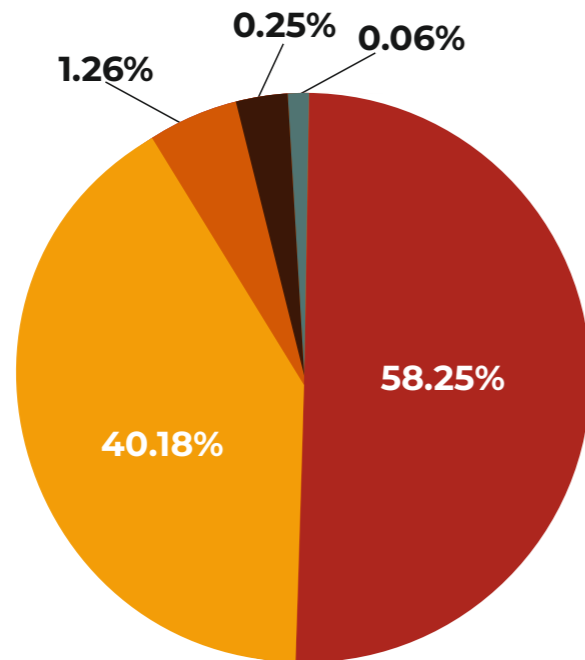
These initiatives embody our commitment to nurturing a dynamic and empowered workforce. We are enthusiastic about building on these achievements in the coming year and continuing our journey of growth and collaboration.



# FINANCIAL DISCLOSURE

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

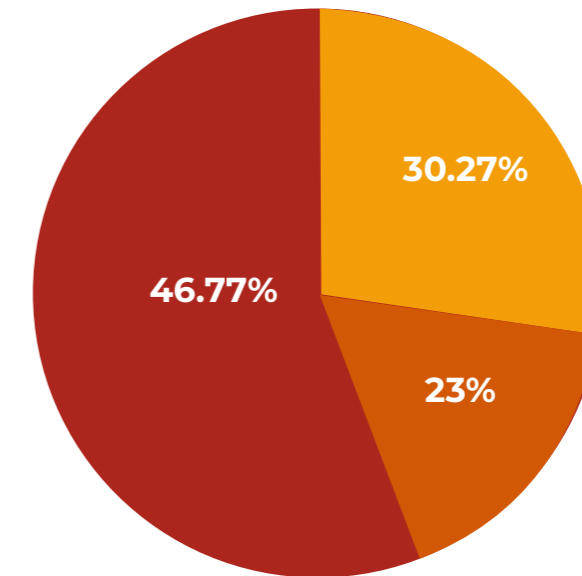
## Where do we get money from?



■ International ■ Domestic ■ Individual ■ Interest ■ Other Income

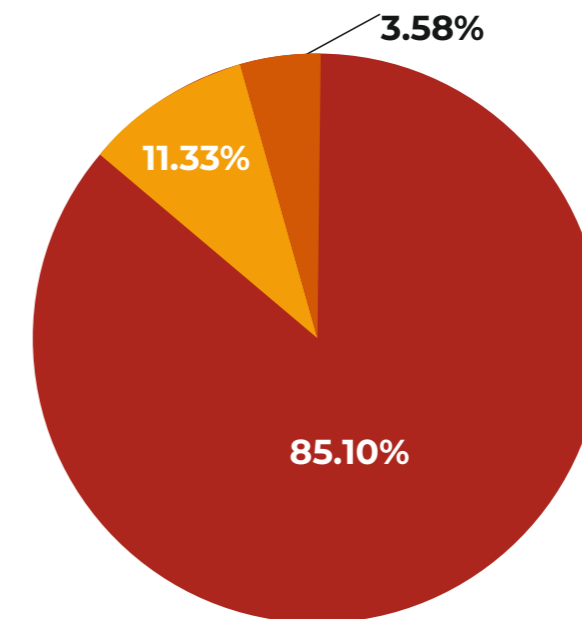


## Value for your money



■ Livelihood Support ■ Value Chain Development ■ Skill Development

## Where does your money go?



■ Program ■ Salary and Honorarium ■ Administrative Expenses



**UDYOGINI**  
Registered Address:- D-17, Basement, Saket, New Delhi- 110017  
CONSOLIDATED BALANCE SHEET AS AT 31-03-2023

PARTICULARS	Schedule	Amount (Rs.)	
		As at March31, 2023	As at March31, 2022
<b>I. SOURCES OF FUNDS</b>			
<b>CAPITAL/ GENERAL FUND</b>			
Capital/ General Fund	1	1,74,58,778	2,21,91,692
Reserves And Surplus	2	-	-
<b>CURRENT LIABILITIES AND PROVISIONS</b>			
<b>Unutilized Project Grant</b>			
-NFC	3(i)	(5,49,583)	16,40,744
-FC	3(ii)	83,10,237	(3,04,250)
<b>LOANS AND BORROWINGS</b>			
Loans And Borrowings		-	-
<b>CURRENT LIABILITIES AND PROVISIONS</b>			
Current Liabilities And Provisions	4	1,18,57,734	3,73,33,756
<b>TOTAL</b>		<b>3,70,77,166</b>	<b>6,08,61,941</b>
<b>II. APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS</b>			
Fixed Assets	5	1,80,13,504	1,91,30,170
<b>INVESTMENTS</b>			
Investments		-	-
<b>CURRENT ASSETS</b>			
Current Assets, Loans, Advances Etc.	6	1,90,63,662	4,17,31,771
<b>TOTAL</b>		<b>3,70,77,166</b>	<b>6,08,61,941</b>

As per our report of even date attached

For SGNG & Associates  
CHARTERED ACCOUNTANTS  
FRN No. 027191N

CA. Gaurav Singla  
(Partner)  
M.No. 520292

PLACE : NEW DELHI

DATE - 27/10/2023

UDIN:- 23520292BGUMMS9078



FOR AND ON BEHALF OF  
UDYOGINI

*Amrita Gaur*  
Chair Person

CEO



**UDYOGINI**  
Registered Address:- D-17, Basement, Saket, New Delhi- 110017  
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2023  
(Amount (Rs.))

PARTICULARS	Schedule	As at March31, 2023	As at March31, 2022
<b>INCOME</b>			
Grants Recognized to the extent utilized	7	11,09,22,922	30,69,33,226
Donations	8	1,09,430	7,68,389
Income from Investments (Income on Investments from Earmarked Funds not transferred to Funds)		-	-
Interest Earned	9	13,18,097	39,35,223
Other Income	10	2,67,239	1,77,050
<b>TOTAL (A)</b>		<b>11,26,17,688</b>	<b>31,18,13,888</b>
<b>EXPENDITURE</b>			
Establishment Expenses	11	11,70,161	94,63,362
Other Administrative Expenses	12	39,18,167	21,98,454
Expenditure on Projects related activities	13	11,09,22,922	30,69,33,226
Interest		-	-
Depreciation	5	2,38,492	2,37,906
<b>TOTAL (B)</b>		<b>11,62,49,741</b>	<b>31,88,32,948</b>
<b>Balance being excess of Income over Expenditure (A-B)</b>		<b>(36,32,054)</b>	<b>(70,19,060)</b>
Transfer to Special Reserve		-	-
Transfer to General Reserve		-	-
<b>Balance Being Surplus Carried to Capital/ General Fund</b>		<b>(36,32,054)</b>	<b>(70,19,060)</b>

As per our report of even date attached

For SGNG & Associates  
CHARTERED ACCOUNTANTS  
FRN No. 027191N

CA. Gaurav Singla  
(Partner)  
M.No. 520292

PLACE : NEW DELHI

DATE : 27/10/2023

UDIN:- 23520292BGUMMS9078



FOR AND ON BEHALF OF  
UDYOGINI

*Amrita Gaur*  
Chair Person

*Omprakash*  
CEO





## BOARD MEMBERS



**Bim Bissell**  
Chair Emeritus

Bim Bissell, the wife of late FabIndia founder John Bissell, has run the Playhouse School and worked as a social secretary to US Ambassadors John Kenneth Galbraith, Chester Bowles, and Judge Kenneth Keating in New Delhi. She has spent 21 years with the World Bank and worked as a senior accountant and executive ASP for the Government of India's Tourism and Travel Account from 1972 to 1975. She worked as an external affairs officer at the World Bank in New Delhi from 1975 to 1996. In 1992, with the help of Japanese government funds and the World Bank, she founded Udyogini, an NGO that works with assetless, landless women in India, with Ela Bhatt of SEWA as chair.



**Ms. Sumita Ghose**  
Chairperson

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



**Ms. Sumana Datta**  
Member

Ms. Datta holds a Ph.D. in Renewable Energy from the Centre of Energy Studies at the Indian Institute of Technology in Delhi, as well as an M. Sc. in Physics from Delhi University. She is a member of the International Centre for Theoretical Physics' Indian Chapter. Sumana has over 28 years of experience in corporate social responsibility, renewable energy and the environment, livelihood, health, survey and planning, research, product development, technology transfer, and evaluation



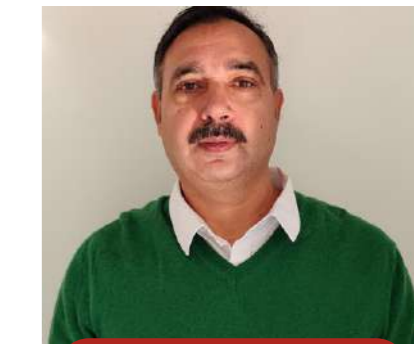
**Ms. Madhubala**  
Member

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



**KM Jayahari**  
Member

Mr. Jayahari has a PHD in Forestry (Wildlife) from the Forest Research Institute. He is experienced in different aspects of natural resource management: conservation, policy and strategy interventions, livelihood and community mobilisation, etc. He has almost 20 years of experience in the development sector.



**Arvind Kumar Malik**  
CEO/Member

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





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