

UDYOGINI

Talk about **Hope**; Talk about **Solutions**

Annual Report 2025-26



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About Udyogini

WHO WE ARE

Udyogini was established in 1992 under the World Bank's Women's Micro Enterprise Management Outreach Program (WEMTOP) — a pioneering initiative that recognised women at the grassroots not as beneficiaries of development, but as the primary agents of change. What began as a training programme became, over three decades, one of India's most grounded women's entrepreneurship organisations.

he founding conviction has never changed: that women in rural India do not lack the capacity to build enterprises and manage livelihoods. What they need are the right tools, the right markets, and institutions that strengthen their ecosystem — not barriers in front of them. Udyogini exists to be that institution.

Today, we work across seven states through five interconnected programme areas, rooted in enterprise, anchored in collective action, and shaped by learnings on the ground for over three decades.

FIVE PROGRAMME AREAS

Women's Economic Empowerment

Building collective power through Women's Enterprise Groups: the primary unit of economic action in our model. Where savings habits form, credit is accessed, and women discover what collective decision-making can produce.



Enterprise, Value Chain & Market Development

Connecting women producers to markets through Farmer Producer Organisations, value addition, aggregation, and enterprise support.



Regenerative Landscapes & Climate Action

Supporting women as stewards of natural resources through sustainable farming, soil health, biodiversity conser-vation, & cultivation of endangered medicinal plants.



Skills, Innovation & Digital Inclusion

Building entrepreneurial capability through GMT, TEST, EDP, and Udyamoday — a training architecture developed and stress-tested over three decades.



Financial Access & Access to Services

Bridging the gap between women and formal financial systems: credit, banking, insurance, and government entitlements.



OUR PRESENCE



Jharkhand

Gumla, Ranchi



Chhattisgarh

Kanker, Bilaspur, Mohla Manpur, Balrampur



Madhya Pradesh

Mandla, Dewas, Dindori, Seoni, Kotma, Karanjiya, Niwas, Mawai



Uttarakhand

Chamoli



Rajasthan

Bundi



Tripura

Gomati (Amarpur), Dhalai (Dumburnagar) · New in 2025–26



Maharashtra

Latur Added in 2025–26



Dr. Rashmi Saxena

CEO & Secretary

As I reflect on 2025–26, what stays with me most is not simply how much Udyogini has grown, but **how women are growing in confidence, choice and economic agency through our work.**

Across villages, I have seen women move from being producers to becoming entrepreneurs; from participating in groups to taking decisions; and from accepting the price offered to them to understanding markets, negotiating value and asking, "What is my enterprise really worth?" For me, this shift is at the heart of Udyogini's purpose.

During the year, we reached **36,834 partners across seven states and 1,295 villages**. Our Women's Enterprise Groups continued to provide the foundation for collective action, while women-led producer institutions increasingly demonstrated their ability to aggregate, process, trade and engage directly with markets. Yet behind every number is a much more important story — a woman taking greater control over her income, speaking with confidence in a meeting, experimenting with a new enterprise or participating in decisions that affect her family and community.

Our work during the year also reinforced an important learning: **production alone does not create prosperity**. Women need access to skills, finance, technology, institutions and, most importantly, markets where they have greater bargaining power. This is why we are strengthening our focus on enterprise development, value addition and viable value chains while continuing to invest in climate-resilient livelihoods and women-led institutions.

The year also brought change and challenges. As programmes transitioned and our geographical footprint expanded, we were reminded that growth must be accompanied by stronger systems, deeper learning and greater accountability. We are therefore investing in our people, our Monitoring, Evaluation & Learning systems, digital processes and organisational capacities so that the quality of our work grows alongside its scale.

None of this would be possible without the trust of the women and communities with whom we work. I am deeply grateful to our Board, donor and government partners, civil society collaborators and the entire Udyogini team for walking this journey with us.

As we enter 2026–27, our aspiration is not merely to reach more women. **It is to help create an ecosystem in which rural women can build enterprises that are profitable, resilient and capable of growing beyond the life of any project.**

Our journey continues — from livelihoods to enterprises, from participation to leadership, and from aspiration to agency.

Dr. Rashmi Saxena
Chief Executive Officer & Secretary
Udyogini

Our Reach (2025-26)

Villages covered grew by 57% in a single year — from 827 to 1,295 — as existing block-level work deepened and two new states came online. Tripura entered Udyogini's geography for the first time, with community mobilisation beginning in Gomati and Dhalai districts. Maharashtra added urban-adjacent vocational training to the portfolio.

7
States

18
Districts



36
Blocks

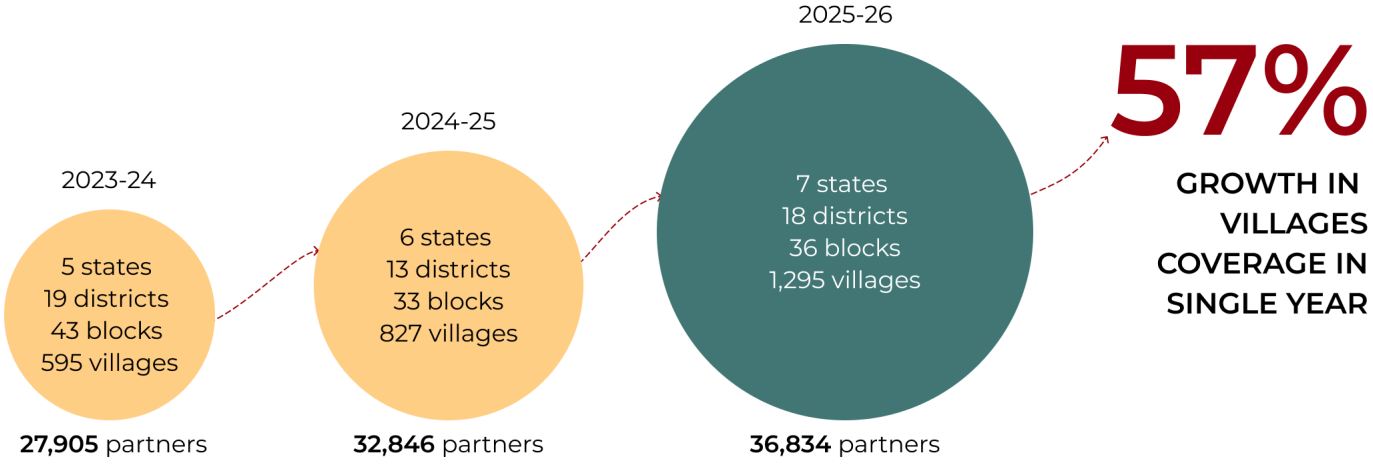
551+
WEGs Agents

8
FPO/Federations

1295
Villages



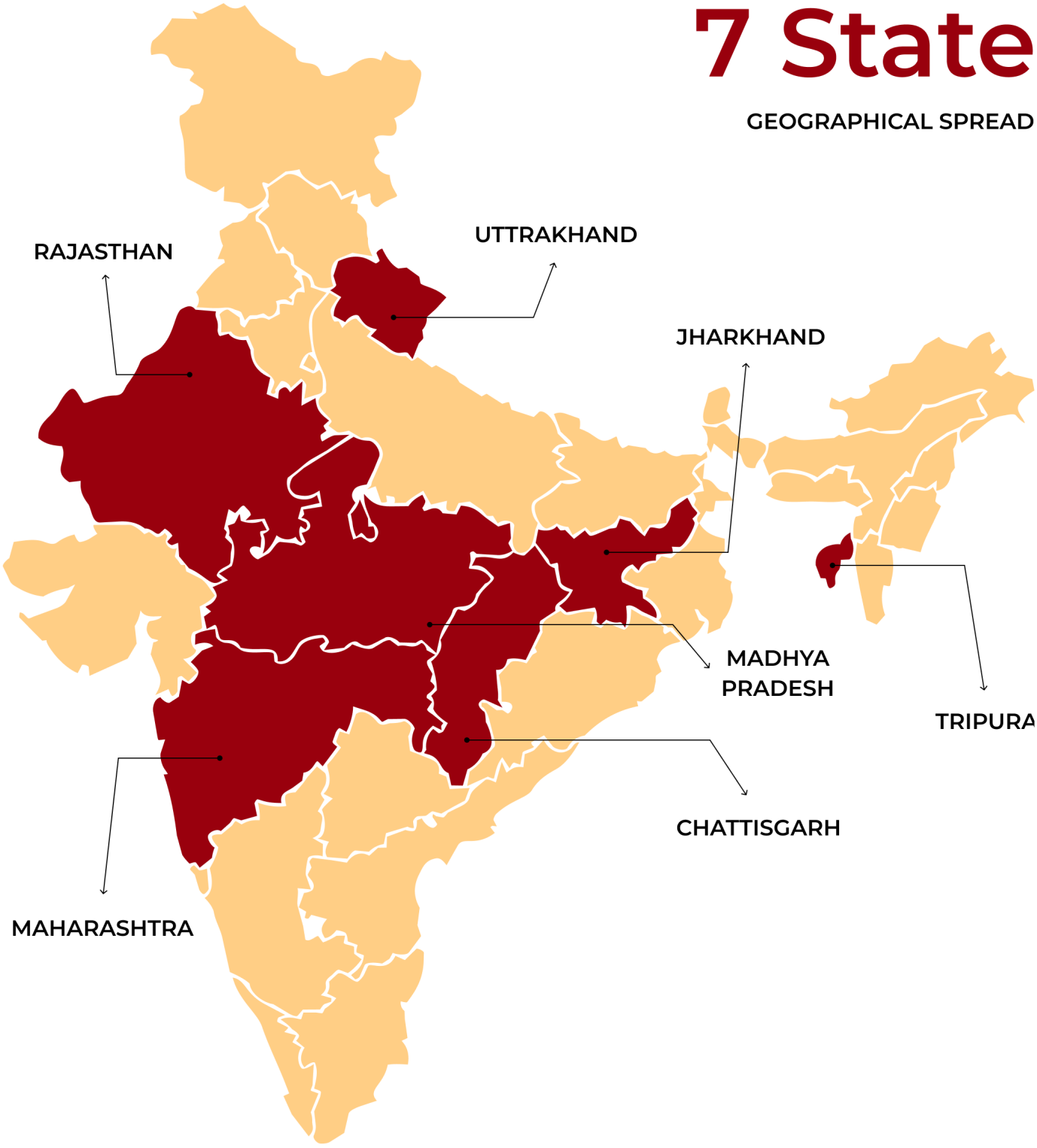
36,834
Partners Reached



57%
GROWTH IN VILLAGES COVERAGE IN SINGLE YEAR

7 State

GEOGRAPHICAL SPREAD





Our Model — How We Work

THE STARTING POINT

Udyogini's model starts from a place of deep respect for what women already know. By the time a woman joins one of our Women's Enterprise Groups, she has already been managing a household economy — allocating scarce resources, assessing risks, making decisions under pressure. Our role is not to give her the capacity to think like an entrepreneur. Our role is to create the conditions in which that capacity — already present — can fully emerge.

This is why our training begins not with business theory, but with the woman herself: her relationship with risk, her reading of her own environment, her sense of what she wants to build. The technical skills follow. The mindset comes first.

THE FIVE-STAGE FRAMEWORK

Stage 1
Mobilisation



Women come together in Women's Enterprise Groups. Savings habits are built. Trust is established. Community plans are developed through Participatory Rural Appraisal. This stage is slow, deliberately. Rushing it is the most common reason enterprise programmes fail.

Stage 2
Training



Women receive Grassroots Management Training, Entrepreneurship Development Programmes, and sector-specific modules. They learn to assess whether an enterprise is viable, how to price their labour, and how to read a market — not in abstract terms, but in the language of what they already produce.

Stage 3
Enterprise Development



Individual and group enterprises are established with input support and market identification. Business plans are built — first guided, then independently. Women leave with something concrete: a plan that is theirs.

Stage 4
Institution Building



FPOs and cluster federations manage procurement, processing, and sales. Value chains connect women to buyers. Processing and direct sales multiply mandi prices 3–4x. The goal: the woman who grows the product also captures a larger share of what the market pays for it.

Stage 5
Expansion



Enterprises reach break-even. Collectives become self-governing. Udyogini's role shifts from facilitator to monitor. The test: does it continue when we step back?

THE BASKET LIVELIHOODS APPROACH

Rather than building a programme around a single crop, Udyogini supports women in building a basket of income — combining agriculture, livestock, and non-timber forest produce. This diversification is the real hedge against seasonal vulnerability. Business Development Service Providers and Village-Level Retail and Aggregation Centres strengthen local market ecosystems year-round.















Theory of Change

Udyogini's Theory of Change rests on a single, tested conviction: that when women have the skills, the collectives, the market access, and the financial tools they need — they build enterprises that transform not just their own incomes, but the economic fabric of their communities.

The chain of change moves through five linked stages:



INPUTS

- Community mobilisation and Women's Enterprise Group formation
- Udyogini field team deployment
- Training programmes (GMT, TEST, EDP, Udyamoday)
- Donor funding and government scheme convergence
- FPO and market infrastructure development

ACTIVITIES

- WEG formation and SHG strengthening
- Grassroots enterprise training
- Value chain development across agriculture, NTFP, livestock, and processing
- FPO governance and trading operations
- Credit linkage and financial inclusion
- Sustainable agriculture and MAP conservation
- Vocational skilling
- MEL and data systems

OUTPUTS

- 36,834 partners reached annually
- 551+ active WEGs
- 8 FPOs operationa
- 1,295 villages covered
- 600 certified MAP cultivators
- 1,820+ trained in EDP/GMT
- ₹34+ lakh combined FPO turnover
- ₹1.55 crore convergence leveraged (MP, Dewas)

OUTCOMES

- 20–30% income enhancement for value chain partners
- 30–35% average annual household income increase (training cohorts)Women in
- FPO governance and leadership
- Reduced seasonal income vulnerability through basket livelihoods
- Ecological restoration through MAP cultivation (24Ha fallow land rejuvenated)
- FPOs achieving commercial viability (₹4.15 lakh net profit, MP FPOs)

LONG-TERM IMPACT

- Women as primary economic decision-makers in households and communities
- Self-sustaining rural enterprise ecosystems
- Gender-equitable local economies
- Resilient livelihoods in climate-vulnerable geographies
- Women-led institutions that persist independently of external support



Our Journey

(1992 to Today)

Udyogini did not begin with a single founder and a bold vision. It began with a collective — a group of development practitioners, economists, and women's rights leaders who believed that economic empowerment was the most direct path to gender justice. On 9 July 1992, under the leadership of Ela Bhatt — founder of the Self Employed Women's Association — Udyogini was registered under the Societies Registration Act.

The founding circle included Dr. Vanita Viswanath, Bim Bissell, Ela Bhatt, Kiran Bhatia, Rita Sengupta, and Dr. Akhouri. The organisation emerged from the World Bank's Women's Micro Enterprise Management Outreach Program (WEMTOP) — but from the start, it was always more than a project. It was an institution committed to the long term.

9 July 1992 · Udyogini registered under Societies Act — founding circle led by Ela Bhatt

(1992–2002) · Over 1 million women reached through GMT and TEST programmes

1992

In its first decade, Udyogini reached over one million women through GMT and TEST — translating formal business concepts into participatory, visual, local-language tools for women who had never had access to formal business education. The methodology gained international recognition and was adapted across Bangladesh, Indonesia, and the Philippines.

2000

As the work deepened, Udyogini evolved from a training-resource agency for NGOs into an organisation that worked directly in communities. It brought structured business learning to the ground — through GMT, EDP, feasibility training, and business plan development — reaching women in fields, forests, and home-based enterprises.

From 2002, Udyogini transitioned to direct field implementation — strengthening livelihoods women already practised in Rajasthan, Uttar Pradesh, Madhya Pradesh, and Jharkhand. This phase built the integrated value chain model that defines the work today.

The Basket Livelihoods approach — integrating agriculture, livestock, and NTFP — was introduced alongside BDSPs and VLRACs. FPOs were formed as the institutional expression of women's collective market power.

2002

Post-2002 · Transition to direct field implementation — Jharkhand, MP, Rajasthan, UP

(2023 - 24) · 27,905 partners · 5 states

During COVID-19, Udyogini digitised training and strengthened local leadership for last-mile delivery. Climate-resilient practices were integrated into livelihood interventions. The current phase — seven states, eight FPOs, a cloud-based MIS in development — reflects an organisation that has grown in depth as much as in reach.

2024

(2024 - 25) · 32,846 partners · 6 states

(2025 - 26) · 36,834 partners · 7 states · Tripura & Maharashtra entry · 12A & 80G renewed to 2032

Jan 2026 · Udyamita Sammelan 3.0, Lucknow — 12 FPOs awarded Neev Awards 2026



State-wise Snapshot — 2025–26

A quick view of Udyogini's work across all seven states in 2025–26 — what we do, who we reach, and what it produces.



Jharkhand

- 1,262 partners
- 1 FPO
- Lac, tamarind, agriculture, livestock
- ₹99,430 FPO turnover
- ₹16.99L credit linkage

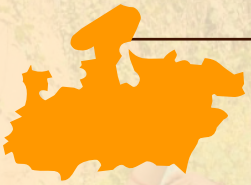
Districts
Gumla, Ranchi



Chhattisgarh

- 6,426 partners
- 1 FPO
- Mushroom, lac, honey, pulp, tamarind, paddy, millets, mustard, vegetables, pisciculture, BYP, goat
- ₹6.58L FPO turnover
- ₹21.32L NRLM credit

Districts
Kanker, Bilaspur, Mohla Manpur, Balrampur



Madhya Pradesh

- 10,110 partners
- 3 FPOs
- Potato, garlic, millets, oil seeds, livestock
- ₹27.44L FPO turnover
- ₹4.15L profit
- ₹1.55Cr convergence (Dewas)

Districts
Mandla, Dewas, Dindori, Seoni, Kotma, Karanjiya

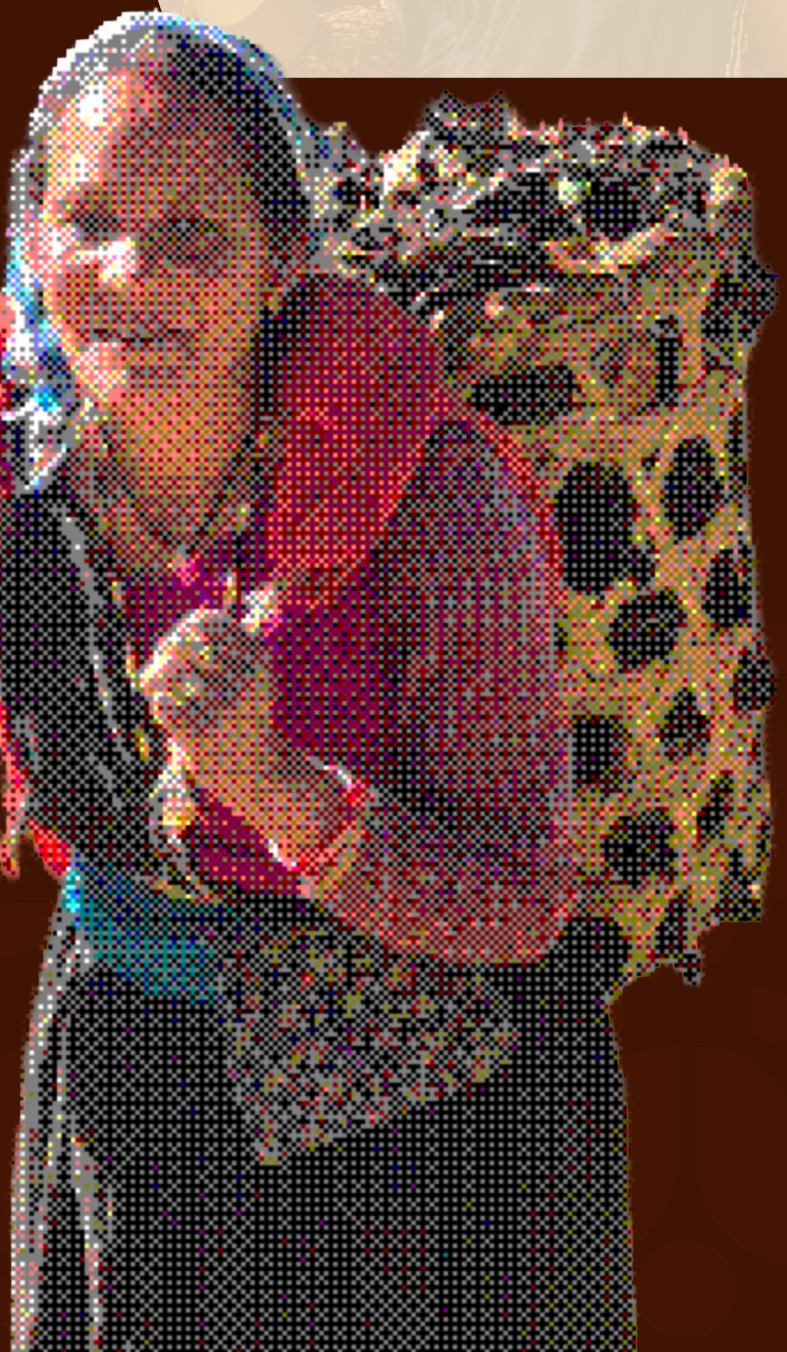


Uttarakhand

- 1,800 partners
- 1 FPO
- Medicinal & aromatic plants, herbal products
- ₹14.34L MAP cutting sales
- 600 certified farmers
- 24 Ha rejuvenated

Districts
Chamoli





Rajasthan

- 7,387 partners
- 3 FPOs (collaboration)
- Dairy, goatery, bio-fortified crops, kitchen gardens, paddy seeds

Districts
Bundi

Tripura

- New in 2025–26
- 27 WEGs formed covering 540 women
- Banana, mushroom, kitchen
- gardens, NTFP, entrepreneurship
- 283 partners trained in mushroom

Districts
Gomati (Amarpur), Dhalai (Dumburnagar)

Maharashtra

- New in 2025–26
- 120 vocational trainees
- 180 mobilised
- Target: 500
- 1 training centre active
- Courses: DEO, BCBF, Plumbing

Districts
Latur



Programme 1

Women's Economic Empowerment

THE BIG IDEA

A woman who grows lac in the forests of Jharkhand is not just a farmer. She is a producer, a processor, and a potential entrepreneur — if the right market infrastructure exists around her. This programme builds that infrastructure: from the first collective procurement, to the processing unit, to the point of sale. Processing and direct sales can multiply mandi prices 3–4x. That is the difference between subsistence and sustainability.

8
FPO/ Federations

₹34L+
FPO Turnover

3–4x
Income via Value Addition

20–30%
Income Enhancement

FLAGSHIP VALUE CHAINS & OUTCOMES

Lac (Udyam Utthan Samiti, Gumla, Jharkhand & Nagariha Kisan Utpadan Sangathan, Kanker, Chhattisgarh)

Lac is one of India's most ancient forest products — a natural resin harvested from trees, processed into shellac, jewellery, and industrial adhesives. FPO board members participated in the Entrepreneurship Conclave at Bodhgaya where their product stall won 2nd Prize.

- Udyam Utthan Samiti procured and processed 501 kg of lac valued at ₹4.75 lakh
- The Jharkhand FPO's combined turnover reached ₹99,430.
- Nagariha Kisan FPO in Chhattisgarh processed 428.55 kg of lac worth ₹3.79 lakh.
- 783 kg of tamarind cake earning ₹97,080.



What Changed:

500+ indirect partners engaged in NTFP procurement and processing. At least **200+** indirect farmers saw income grow by **25–30%.** Board members' daily wages were raised by **₹50** — because the federation became profitable enough to do so.

Mushroom Spawn (Nagariha Kisan Utpadan Sangathan, Chhattisgarh)

Mushroom cultivation needs very little space and very little capital — it is a livelihood built for women with limited land access.

- The FPO sold **2,082 kg** of mushroom spawn to buyers across MP and CG at a value of **₹2,82,100.**
- **712** women cultivated mushrooms in Chhattisgarh in 2025–26.
- Total FPO turnover in CG **₹6,58,740.**



Herbal Products (Sampada Se, Chamoli, Uttarakhand)

600 women in Chamoli cultivate endangered medicinal and aromatic plants — Kutki, Jatamansi, Koot, Tagar, Atis, Kapoor Kachri. 600 farmers are now certified — opening access to premium organic buyers. Income expected to grow 30% through sale of finished raw material.

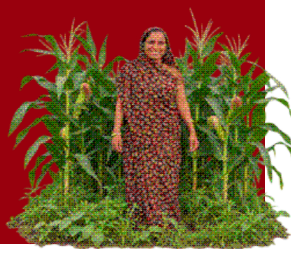
- **₹14,34,660** from MAP cutting sales
- **₹2,27,602** from MAP produce and polyhouse cultivation



Potato,Garlic & Millets (Three FPOs, Madhya Pradesh)

Vansathi AGRO FPO (150 new shareholders, millet processing enterprise) collectively procured 27.5 MT of potatoes and 14.6 MT of garlic directly from farmers

- Harsiddhi Mahila Producer Company (Dewas, 752 shareholders, ₹18.37 lakh turnover)
- Babaliya Lakki Mahila Krishi Pashupalan FPO (Narayanganj, 184 shareholders, ₹4.5 lakh turnover)
- Income enhancement: 30% for members.
- Combined trading turnover: ₹23.44 lakh. Net profit: ₹4.15 lakh.



KEY OUTCOMES 2025-26

01	FPO turnover — Udyam Utthan Samiti (JH)	**₹99,430** Combined Sales	**501 kg** lac value **₹4.75 lakh** ready for sale
02	FPO turnover — Nagariha Kisan (CG)	**₹6,58,740** (mushroom + lac combined)	
03	FPO turnover — 3 FPOs (MP)	**₹27.44 Lakh**	Net profit **₹4.15 lakh**
04	Income Enhancement	20-30% For value chain partners 30% For MP FPO members	
05	Indirect income increase (JH)	**200+** Farmers	BEFORE / AFTER **20-30%** Income Increase
06	CG Convergence	**₹ 21,324,600** via NRLM and government schemes combined sales	
07	Udyamita Sammelan 3.0	Ekta Nature Farming PC Ram Rahim Pagati	**PC · 10 additional FPOs recognised**

INFRASTRUCTURE BUILT IN 2025–26

Solar dryer unit

Bilha, Bilaspur, Chhattisgarh
(reduces post-harvest losses).



Cold-pressed oil unit in Dindori

Peanut oil
76.5 litres
₹19,125

linseed oil
23 litres
₹3,513

Mustard oil
839 litresproduced,
261.8 litres sold
₹52,360



Millet processing unit in Mohla Manpur

Established with Indian Institute of Millets Research, Panchayat space allocated free of cost.



Breed farm/poultry enterprise

4,000-bird capacity



16 vermicompost units

18 MT per unit per cycle



Community Facility Infrastructure units

Mechanisation services to 500+ farmers per season



Grading Unit

Explored in Karanjiya for soybean



2 group-based rice mills

In Niwas and Babliya blocks





Programme 2

Women's Economic Empowerment

WHERE IT ALL BEGINS

The most important meeting Udyogini runs is not with a donor or a government official. It is the weekly Women's Enterprise Group meeting in a village — twelve women, a ledger, and the accumulated discipline of showing up every week to account for what they have saved and decide, together, what to do with it next. This is where economic empowerment begins. Not in a policy document. Not in a training room. In the practice of coming together, making decisions jointly, and discovering — often for the first time — that collective action produces outcomes individual effort cannot.

551+
WEGs Actives

36,834
Partners Reached

103
New WEGs Formed (CG)

7
States

WHAT THIS PROGRAMME DOES

Forming & Strengthening Collectives

Udyogini forms and strengthens Women's Enterprise Groups as the primary unit of collective action. In Chhattisgarh, community meetings across all 85 project villages led to the formation of 103 new WEGs in 2025–26, with 200 mobilisation meetings ensuring continuous engagement. In Tripura, 27 WEGs were formed covering 540 women. In Rajasthan, 15 Village Community contacts were mapped per location.



85 Project Vilages

103 New WEGs

200 Meetings

27 WEGs in Tripura

15 Vilages Community in Rajasthan

Financial Literacy & Credit Access

In Dewas Block, MP, convergence support of ₹1.55 crore was mobilised through Ek Bagiya Maa ke Naam, Ladli Laxmi Yojana, MGNREGA (Balram Talab), Animal KCC, Prakritik Kheti Mission, National Livestock Mission, and PMFME. MP NRLM convergence: ₹3.42 crore (additional). In Chhattisgarh, ₹21.32 lakh was facilitated as WEG credit through NRLM. In Jharkhand, ₹16.99 lakh in credit linkages was supported.



₹1.55 crore was mobilised in Dewas, MP

₹3.42 crore MP NRLM convergence

₹321.32 Lakh WEGs credit (NRLM)

₹16.99 Lakh Jharkhand

Leadership at Every Level

Udyogini invests in women's leadership as a programme objective, not an add-on. A strong example from 2025–26: FPO board members from Udyam Utthan Samiti, Jharkhand, participated in the Entrepreneurship Conclave at Bodhgaya — where their product stall won 2nd Prize in the Exhibition. These are women who were not in any room like that five years ago. In MP, Harsiddhi Mahila Producer Company ran thematic governance and leadership workshops. In Babaliya Lakki Mahila Krishi Pashupalan FPO, 184 women enrolled as shareholders, ensuring equitable representation and decision-making power at the grassroots.



2nd Prize won at Entrepreneurship Conclave at Bodhgaya

184 Women enrolled as shareholders in Babaliya Lakki Mahila Krishi Pashupalan FPO

KEY OUTCOMES 2025-26

01	WEGs Active	**551+** across all 7 states
02	New WEGs formed (CG)	**103** WEGs | **200** mobilisation meetings
03	New WEGs formed (Tripura)	**27 WEGs** covering 540 women
04	Credit linkage — Jharkhand	**₹16.99 Lakhs** facilitated
05	WEG credit linkage — CG	**₹21.32 Lakhs** via NRLM
06	Convergence — MP (Dewas Block)	**₹ 1.55 crore** through 8+ government schemes
07	MP NRLM convergence	**₹3.42 crore**
08	Women in FPO governance	Active BOD members across all **8 FPOs** — majority women



Programme 3

Regenerative Landscapes & Climate Action

WHERE IT ALL BEGINS

When the rains are late, it is the woman who walks further to find water. When the soil degrades, it is the woman who stretches the harvest. When the forest shrinks, it is the woman who collects less and earns less. The climate crisis is not abstract for the women Udyogini works with — it is the texture of every season. This programme supports women as producers and as stewards. Because when women manage natural resources well, ecosystems recover and livelihoods become resilient.

24ha
Fallow Land Rejuvenated

1,230
In MAP Cultivation

600
Certified MAP Farmers

6
Bugyals Restored

WHAT THIS PROGRAMME DOES

Medicinal & Aromatic Plant Conservation — Uttarakhand



In Chamoli, Udyogini works with the Forest Department, Van Panchayats, and HAPPRC to conserve and cultivate endangered medicinal plants in Bugyals — alpine meadows of the high Himalaya. **6 Bugyals** seeded. Income: ₹14,34,660 from MAP cuttings + ₹2,27,602 from produce and polyhouse. 600 farmers certified. 15 water harvesting/Geoline tanks installed. Income expected to increase 30% through sale of finished raw material.

- **60 acres** brought under MAP cultivation in 2025-26
- **22 hectares** as conservation and cultivation sites
- **697 farmers** growing endangered species (Kutki, Jatamansi, Kapoor Kachri, Koot, Tagar, Atis)
- **1,230 farmers** engaged
- **863 farmers** adopted aromatic crops (rosemary, tulsi, chamomile)

Sustainable Agriculture — Madhya Pradesh



In MP: input costs reduced by ₹4,000–5,000 per Ha through sustainable practices. 1 earthworm multiplication unit. 11 shade net houses for protected vegetable cultivation. 70 individuals supported with sprinkler and rain pipe systems. 202 new low-cost goat sheds. 61 goat mangers with improved feeding (Dewas). 265 partners supported with azolla beds (1.5 kg fresh fodder daily). 5 breeder farms + 232 new households under Backyard Poultry initiative. 2 hatching units (Dewas). 1,899 farmers capacitated.

- **16** vermicompost units (18 MT per unit per cycle).
- **90** households established kitchen gardens.
- **1,464 farmers** covered under IPM/ INM sustainable pest **management**
- 100 farmers adopted intercropping (mung & maize).
- 50 farmers supported under vermicompost — producing 300 quintals per cycle

Sustainable Agriculture & Livestock — Chhattisgarh

In CG: 2 Bio Resource Centres, 2 EBCs established. 100 vermicompost units. 100 Azolla beds. 100 goat units. 13 livestock health camps. 200 mushroom units. 43 lac cultivation instruments. Exposure visit at Charama, Kanker — 43 stakeholders trained in Rangini lac cultivation.

- **2** Custom Hiring Centres in Chahattisgarh
- 2 Consortia Fertiliser Units
- 210 vegetable interventions.
- **160** night shelters.
- 60 capacity building trainings.



KEY OUTCOMES 2025-26

01	Fallow land rejuvenated (UK)	**24Ha** — up from 18 Ha in 2024–25
02	MAP income (UK)	**₹16.62 Lakhs** total
03	Certified MAP farmers	**600** opens access to premium organic buyers
04	Bugyals Restored	**6** alpine meadows — Forest Dept, Van Panchayats, **HAPPRC**
05	Input cost reduction (MP)	**₹4,000-5,000** per Ha through sustainable practices
06	Vermicompost (MP)	**16** units | **300** quintals per cycle | **450** farmers
07	Water structures (UK)	**15** harvesting/Geoline tanks installed



Programme 4

Skills, Innovation & Digital Inclusion

THE CONVICTION

At the centre of Udyogini's work is a conviction that every woman already carries the capacity to build, decide, and lead — and that the right training creates the conditions for that capacity to emerge. Our training does not impose a framework. It awakens agency.

1,820+
EDP/GMT Partners (CG)

120
Vocational Trainees (MH)

1,899
Farmers Trained (MP)

7
TEST Programmes

TRAINING ARCHITECTURE

GMT — Grassroots Management Training

A 3–4 day intensive for women producers — every element built around their context and learning pace. Begins with the concept of entrepreneurship itself, moves through idea generation, feasibility, market understanding, production planning, costing, pricing, and breakeven. Concludes with each participant building her own business plan — first guided, then independently. In Chhattisgarh: 1,820 partners in 108 EDP/GMT sessions across 320 training batches.



TEST — Training for Enterprise Support Teams

A 15-day structured programme in three modules of 5 days each over 3–4 months — for development practitioners, NGO staff, government officials, and community leaders. Covers the complete lifecycle of a micro-enterprise. In 2025–26: 5 internal + 2 external TEST programmes conducted. Contextualised modules completed for cooperative management, vermicompost, and multilayer farming.



Udyamoday — The Flagship

Udyogini's premier programme — designed to ignite the entrepreneurial spirit as a way of being, not just a source of income. Operates at both management and grassroots levels. Holistic in design — moves beyond technical instruction to foster agency and leadership. Aims to turn entrepreneurship into a movement.



Vocational Training — Maharashtra

Funded by Mahanagar Gas Limited CSR, Udyogini runs an NSDC-aligned vocational training programme in Maharashtra for women from low-income and peri-urban communities. Currently 1 training centre active offering courses in Data Entry Operations (DEO), Beauty & Cosmetology (BCBF), and Plumbing. In 2025–26, 120 candidates trained and 180 mobilised against a target of 500. Mobilisation is ongoing through community outreach, awareness flyers, and in-person meetings. For participants, a course is not just a certificate — it is a credential that opens a door that was previously closed.



Digital Learning System — In Development

Udyogini is building a digital Learning Management System to make GMT, TEST, and EDP modules accessible to field teams and partner organisations anywhere. Animated videos in development: Enterprise & Financial Literacy (feasibility, business planning, digital literacy, financial planning) and Sustainable Agriculture & Livelihoods (multilayer farming, seed banks, organic pesticides, livestock management). AV content being finalised.



BDSP — Business Development Service Providers

Building a local cadre of community-level service providers trained to deliver enterprise support independently — so communities remain self-reliant long after external support ends. Selection criteria finalised in 2025–26; module development ongoing.



KEY OUTCOMES 2025-26

01	EDP/GMT (CG)	**1820** Partners	**108** sessions	**320** training batches	
02	Vocational training (Maharashtra)	**120** trained	**180** mobilised	**1** center active	**500** target
03	Farmers trained (MP)	**1,899** through multiple training modules			
04	TEST programmes	**5 internal + 2 external**			
05	Historic training impact	**30-35%** average annual household income increase			



Programme 5

Financial Access & Access to Services

THE GAP WE ARE CLOSING

For a woman who has never held a bank account, the first deposit is not a transaction — it is a declaration. It says: I exist. I earn. I am in the system. In rural India, women remain outside formal financial systems not by choice, but because of geography, documentation barriers, collateral requirements, and social norms that were never designed with them in mind. This programme works to dismantle those barriers, one connection at a time.

₹1.55Cr
Convergence (Dewas, MP)

₹3.42Cr
MP NRLM Convergence

₹21.32L
WEG Credit (CG)

₹16.99L
Credit Links (JH)

WHAT THIS PROGRAMME DOES

Convergence with Government Schemes

Udyogini treats government scheme convergence as a strategic lever — because the most durable financial inclusion is the kind the government funds. In Dewas Block, MP, ₹1.55 crore was leveraged through Ek Bagiya Maa ke Naam, Ladli Laxmi Yojana, MGNREGA (Balram Talab), Animal KCC, Prakritik Kheti Mission, National Livestock Mission, PMFME, and others. MP NRLM convergence across the year: ₹3.42 crore. In Chhattisgarh, ₹21.32 lakh facilitated as WEG credit through NRLM. In Jharkhand, ₹16.99 lakh in credit linkages supported.



Social Protection & Entitlements

Beyond credit, Udyogini links women to what they are already entitled to — land rights, ration card corrections, scheme enrolments, and insurance. A woman whose family is enrolled in a government health scheme has more room to invest in her enterprise, because one major illness does not wipe her out.



FPO Finance & Banking

FPO members in Jharkhand participated in a programme with their bank and the Udyog Jila Department — exploring credit for enterprise expansion. FPO share capital built in 2025–26: ₹5.43 lakh across three MP FPOs (1,086 shareholders). In CG: Nagariha Kisan FPO holds share capital ₹1,71,200 and grant capital ₹8,27,200.



KEY OUTCOMES 2025-26

01	Convergence — MP (Dewas)	**₹1.55 Crore** through 8+ government schemes
02	MP NRLM convergence	**₹3.42 Crore**
03	WEG credit linkage — CG	**₹21.32 Crore** via NRLM
04	Credit linkages — Jharkhand	**₹16.99 Lakh** facilitated
05	FPO share capital — MP	**₹5.43 Lakh** across 3 FPOs | **1086** Shareholders
05	FPO capital — CG	**Share ₹1.71 lakh + Grant ₹8.27 lakh**

UDYAMITA SAMMELAN



Udyamita Sammelan is Udyogini's premier annual event and national convening platform for rural and tribal women entrepreneurs, producer collectives, and ecosystem partners: government bodies, financial institutions, and market players; built on the understanding that women-led enterprises don't grow in isolation, but through access to markets, finance, technology, and peer networks.

Across four successful editions, it has grown into a space for dialogue, cross-learning, and collective problem-solving, recognising outstanding women-led collectives each year through the NEEV Awards.

OUR OFFERING

33+
Years of Training

1M+
Women Reached

30-35%
Avg. Income Increase

We have believed since 1992 that every woman carries the capacity tobuild, decide, and lead; an enabling environment helps her access it.

We bring this belief to life through experiential learning, simulations, mindset-building and customised business services. Our programmes have reached over one million women and built the capacity of NGOs, government bodies and development institutions across India, contributing to an average 30–35% increase in annual household income among the women we work with.

It is a knowledge ecosystem shaped by over three decades of learning from the field; bringing together the experience, tools and insights of what it takes to create lasting change.





MODULE DEVELOPMENT
We design participatory, experiential learning programmes for grassroots women, development practitioners, NGOs, government bodies and community leaders.

TRAINING COURSES
We offer a range of in-person, hybrid and online trainings, which include
- Enterprise Management Training (TEST)
- Grassroots Management Training (GMT)
- Skill Trainings (Agriculture, Livestock, NTFP)
- Handholding Support
- Refresher Courses

CUSTOMISED LEARNING & SUPPORT
Every community and organisation is different. We develop need-based training, learning modules, refresher courses and handholding support around the context on the ground.

ACTION RESEARCH
From understanding an idea and assessing its feasibility to planning, costing, markets and growth; we build practical capabilities across the enterprise journey through:
- Market Surveys
- Feasibility Studies
- Business Plan Development
- Value Chain & Product-to- Market Mapping
- Best Practices Documentation for Women's Enterprise

OUR FLAGSHIP PROGRAM: UDYAMODAY
Our premier training programme, designed tospark entrepreneurial spirit and strengthen enterprise skills at the grassroots., goes beyond technical skills, it builds entrepreneurial capacity among both management teams and grassroots communities; making entrepreneurship not just a livelihood, but a way of being and a movement.

Outcomes & Impact — What Changed

Data tells us what was done. Impact tells us what it meant. In 2025–26, across seven states and 1,295 villages, Udyogini's work produced measurable changes in incomes, enterprises, ecosystems, and lives. Here is a selection of what those changes looked like on the ground.

Income Changed

Partners engaged in value chain activities across agriculture, NTFP, and livestock saw income enhancements of 20–30%. FPO members in MP's three producer companies reported a 30% income change. Women in Uttarakhand's MAP cultivation programme saw income grow through the sale of certified plant material, with an expected 30% increase through finished raw material sales. In Jharkhand, at least 200+ indirect farmers reported income growth of 25–30% through NTFP procurement and processing. Board members of Udyam Utthan Samiti received a wage increase of ₹50 per day — because the federation's own operations became profitable enough to make it possible.

Enterprises Became Viable

Harsiddhi Mahila Producer Company in Dewas achieved a business turnover of ₹18.37 lakh with 752 shareholders — and is operationally self-sustaining. Ekta Nature Farming PC — 1,500 women farmers, 100% chemical-free — increased wheat prices from ₹15 to ₹50 per kg through in-house processing and direct-to-consumer reach in Delhi, Lucknow, and Kanpur. Ram Rahim Pagati PC procured 1,000 tonnes of maize in a single year, distributed ₹16 lakh in surplus to members, and established links with ITC, Adani Group, and Safe Harvest.

Ecosystems Recovered

In Chamoli, 6 Bugyals — alpine meadows that communities have depended on for generations — were seeded in collaboration with the Forest Department and Van Panchayats. 24 hectares of fallow land were rejuvenated. 600 farmers are now certified custodians of endangered medicinal plants whose populations were in decline. In Madhya Pradesh, sustainable agriculture practices reduced input costs by ₹4,000–5,000 per hectare — making farming more viable without degrading the soil.

Women Stepped into Leadership

FPO board members from Gumla, Jharkhand won 2nd Prize at the Entrepreneurship Conclave in Bodhgaya — the first time many of them had represented their enterprise at a public event outside their district. 184 women enrolled as shareholders in Babaliya Lakki Mahila Krishi Pashupalan FPO — taking on roles in collective governance. Across all 8 FPOs, women-majority boards made decisions on procurement, pricing, and trading without external facilitation.

Communities Were Reached for the First Time

Tripura entered Udyogini's geography in 2025–26. In the first year, 27 WEGs were formed, 540 women were mobilised, 283 partners were trained in mushroom cultivation, 81 mobilisation meetings were conducted, and ₹16,600 in convergence was facilitated through KVK seed supply. Maharashtra began vocational training for women from low-income communities — 120 trained in a first year that focused on building infrastructure as much as enrolment.

Partners & Collaborations

DONOR PARTNERS — 2025–26

- Oracle India Private Limited
- Kotak Mahindra Bank Limited
- Axis Bank Foundation
- NVIDIA Technologies
- Vastu Housing Finance Corporation
- Reliance Foundation
- Mahanagar Gas Limited
- MISEREOR
- eBay Foundation
- Fidelity Asia-Pacific Foundation
- Ministry of MSME (SFURTI)

GOVERNMENT PARTNERS & SCHEMES — 2025–26

NRLM · MGNREGS · Kisan Kalyan & Krishi Vibhag · Ladli Laxmi Yojana · Ek Bagiya Maa ke Naam · Animal KCC · Prakritik Kheti Mission · National Livestock Mission · PMFME · IINRG · HAPPRC · Indian Institute of Millets Research · Van Panchayats (Uttarakhand) · TRLM · NABARD · NSDC · Civil Administration (Tripura) · Horticulture & Agriculture (Tripura) · Udyog Jila Department (Jharkhand) · Forest Department (Uttarakhand) · Veterinary Department (CG)

How We Monitor & Measure Our Work

For Udyogini, monitoring is not a compliance exercise — it is how we learn. Our Monitoring, Evaluation & Learning (MEL) system is designed to track not just what was done, but what it changed: for women, for communities, for enterprises, and for ecosystems.

What We Track

REACH & COVERAGE

Partners reached annually by state, district, and block. WEG formation and membership. New communities entered.



INCOME ENHANCEMENT

Annual household income change for partners in value chain activities (20–30% target). Training cohort income tracking (30–35% average). Convergence and credit amounts facilitated.



GOVERNANCE & LEADERSHIP

Women in FPO board positions WEG leadership roles held by women. AGMs conducted, compliance completed.



ENTERPRISE PERFORMANCE

FPO turnover, profit/ loss, market linkages, and shareholding. Individual enterprise formation and survival rates. Value addition achieved (processing volume, price premium).

ECOLOGICAL INDICATORS

Fallow land rejuvenated (Ha). MAP cultivation area and certified cultivators. Bugyal restoration progress. Water structures established.



LEARNING & ADAPTATION

Post-training assessments. Field visit observations. Quarterly review data by programme team.

Our MEL Infrastructure

Udyogini's MEL infrastructure in 2025–26 includes a dedicated MEL team distributed across states (Jharkhand, Chhattisgarh, Madhya Pradesh, Uttarakhand, Delhi), quarterly data review cycles, logical framework approaches (LFAs) that have been revised and integrated into MIS reporting, and a cloud-based MIS currently in development for real-time data access and automated dashboards. An income enhancement tracking framework — designed to monitor the impact of interventions on beneficiaries' income growth — is being integrated into the cloud MIS.





News & Media

When Udyogini's work appears in the press, it matters beyond visibility. It signals credibility to donors, confirms relevance to government partners, and tells the women whose work is covered that what they have built is worth noticing.

पत्रिका

समूह की दीदियों ने मनाया विश्व पर्यावरण दिवस

जीवन में पांच पेड़ लगाने और उसकी देख रेख करने का लिया संकल्प

पत्रिका न्यूज नेटवर्क
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दुधावा. जामगांव में उद्योगिनी और ओरेकल संस्था के माध्यम से 80- 90 समूह की दीदियों के साथ विश्व पर्यावरण दिवस मनाया गया। कार्यक्रम की शुरुआत वार्ड पंच और समूह की दीदियों के द्वारा भगवान की प्रतिमा में दीप प्रज्वलन व अगरबत्ती जलाकर किया गया। जिला कार्यालय से आए कृष्णा मते द्वारा कार्यक्रम का उद्देश्य वाचन कर पर्यावरण संरक्षण और जंगलों को बचाने और प्रकृति से बेवजह छेड़छाड़ करने से हो रहे नुकसान के बारे में दीदियों को जागरूक किया। बिहान कार्यालय से आए पीआरपी वेदवती दीदी के द्वारा पर्यावरण संरक्षण और उचित उपयोग व देखरेख करने की जानकारी दिया गया। समूह की दीदियों द्वारा जीवन में कम से कम 5 पेड़ लगाने और उसकी देख रेख करने का संकल्प लिया गया। संस्था द्वारा दीदियों को जंगलों को बचाने और प्रकृति को पुनः हरियाली लाने के उद्देश्य से बीज बॉल तैयार करवाया गया जिसमे लुप्त हो रहे पेड़ जैसे इमली, जामुन, चार, आम, तेंदू, महुवा और कुसुम के सभी बीजों को मिट्टी और गोबर के साथ मिला कर दीदियों के द्वारा 1580 बीज बॉल तैयार करवाया गया। इस तैयार बीज बॉल को दीदियों के द्वारा वर्षा ऋतु में जंगल जाते समय उनको फेकने को कहा गया जिससे कि उन बीजों में पानी पड़ते ही पौधे अंकुरित हो जाएंगे और जंगल हमारा पुनः हरा भरा हो जाए। कार्यक्रम में मटका फोड़ का आयोजन किया गया जिसमे विजेता दीदी को पुरस्कार स्वरूप एक आम का पेड़ दिया गया। सभी दीदियों के साथ पंचायत और स्कूल में वृक्षारोपण किया गया। इस कार्यक्रम में उद्योगिनी संस्था से कृष्णा मते, रजत जी, राम सूरज साहू, गजानंद सिन्हा, चंद्रप्रकाश बारसागड़े और बिहान से वेदवती पटेल, मीना कश्यप, पशु मित्र, कृषि मित्र, पंच, मितानिन एवं समस्त समूह की दीदियों के विशेष सहयोग से सफलतापूर्वक संपन्न व समापन किया गया।

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15 लाह उत्पादक किसानों के बीच सेमियालता पौधे का किया गया वितरण



अनगड़ा (आजाद सिपाही)। उद्योगिनी संस्था रांची द्वारा द्वारा शनिवार को प्रखंड के राजाडेरा, सुपा एवं हेसल गांव के 15 लाह उत्पादक किसानों के बीच 3 हजार सेमियालता पौधे का निःशुल्क वितरण किया गया। प्रत्येक किसान को 200 पौधे दिए गए। मौके पर संस्था के सक्रिय कार्यकर्ता दिलीप कुमार मिर्धा ने बताया कि नियमित रूप से लाह की खेती करने वाले वैसे किसान जिनके पास कुसुम और बेर का पेड़ नही है, उन्हें सेमियालता का पौधा उपलब्ध कराया जा रहा है। उन्होंने कहा कि यह पौधा लाह की खेती के लिए एक महत्वपूर्ण पोषक वृक्ष है। यह जिले के कई प्रखंडों में किसानों के लिए आय का एक अच्छा स्त्रोत बनकर उभरा है। बताया कि यह पौधा अगले दस वर्षों तक लाह खेती के लिए उपयोगी रहता है। इस पौधे पर लाह की खेती एक लाभदायक व्यवसाय है। जो किसानों की आय बढ़ाने और ग्रामीण अर्थव्यवस्था को मजबूत करने में मदद कर सकती है। दिलीप मिर्धा ने कहा कि उद्योगनी संस्था का उद्देश्य है लाह खेती से महिलाओं को आत्मनिर्भर बनाने की और इस दिशा में संस्था द्वारा लगातार प्रयास किए जा रहे हैं। मौके पर संगीता देवी, फील्ड वर्कर सहित अन्य मौजूद थे।

वार्षिक आमसभा में नए निदेशक मंडल का चयन



जिला कार्यालय से कृष्णा मते किसानों को जानकारी देते हुए। ● नईदुनिया

नईदुनिया न्यूज, दुधावा : उद्योगिनी एवं ओरेकल संस्थाओं के सहयोग से ग्राम कापसी में नगरिहा किसान उत्पादक संगठन की वार्षिक आमसभा आयोजित की गई। विवेक त्रिपाठी (राज्य कार्यालय) ने सभा को उत्पादक संगठन के उद्देश्य, निदेशक मंडल एवं शेयरधारकों की भूमिका, तथा किसानों के उत्पाद को बाजार तक पहुँचाने में संगठन के योगदान के विषय में विस्तृत जानकारी दी।

कृष्णा मते (जिला कार्यालय) ने तीन वर्षों के आय-व्यय, शेयरधारकों के लाभ और समूह में शामिल होने के फायदों पर प्रकाश डाला।

सभा में पुराने निदेशक मंडल का कार्यकाल समाप्त कर नए निदेशक मंडल का चयन किया गया। त्रिपाठी सर जिसमें सभी नए सदस्य सक्रिय भूमिका ने नए निदेशकों को उनकी जिम्मेदारियों निभाने को तैयार हुए और अपने एवं संगठन संचयन पर मार्गदर्शन दिया, अनुभव भी साझा किए। इसके अतिरिक्त, माह में एक बार आयोजित होने वाली बैठकों में उपस्थिति सुनिश्चित करने तथा शेयरधारक सहभागिता शुल्क एवं आगामी योजनाओं पर भी चर्चाएं हुईं। सभी सदस्यों ने मिलकर संगठन को मजबूत करने, किसानों के उत्पादों के विक्रय में सहयोग बढ़ाने तथा सुचारू संचालन की प्रतिबद्धता व्यक्त की। इस आमसभा के सफल आयोजन में राज्य कार्यालय से विवेक त्रिपाठी, प्रियदर्शनी; जिला कार्यालय से कृष्णा मते, रजत, रामसूरज साहू, भैयालाल सिन्हा, प्रकाश चंद, श्वेता, करुणा मंडावी, गजानंद सिन्हा, चंद्रप्रकाश बारसागड़े एवं समस्त निदेशक मंडल व सदस्यों का विशेष सहयोग रहा।

डब्बीपानी व दुधावा की महिला समूहों को मिला लाभ

दुधावा तालाब के कार्य का कि



बीजामृत, नीमास्त्र की कृषि अधिकारी ने की सराहना, मिट्टी की बढ़ती है उर्वरक क्षमता

सिटी भास्कर| मवाई

मवई अंतर्गत ग्राम पखवार में चल रहे दीदी पाठशाला पखवाड़ा के अंतर्गत शुक्रवार को वरिष्ठ कृषि विस्तार अधिकारी वीपी तेकाम ने भ्रमण कर महिला किसानों की गतिविधियों का निरीक्षण किया। इस दौरान उन्होंने महिला समूह की दीदियों द्वारा बनाए जा रहे बीजामृत का अवलोकन किया। दीदियों ने बताया कि बीजामृत तैयार करने में गोबर, गोमूत्र, नीम की पत्तियां एवं अन्य प्राकृतिक पदार्थों का उपयोग किया जाता है। इससे फसल को रोगों से बचाव, मिट्टी की उर्वरता में वृद्धि एवं लागत में कमी आती है। श्री तेकाम ने कहा कि यह सुखद बदलाव है कि गांव की महिलाएं अब प्राकृतिक खेती की ओर अग्रसर हो रही हैं। उन्होंने कहा कि यह पद्धति न केवल कृषि उत्पादन के लिए लाभकारी है बल्कि समाज के स्वस्थ जीवन के लिए भी अत्यंत महत्वपूर्ण है। दीदियों ने कहा कि उन्हें नई तकनीक सीखने का अवसर मिला है। कार्यक्रम में उद्योगिनी संस्था से अमित पटेल, संदीप श्रीवास, सरोज परिहार एवं परमेश्वरी सोनवानी उपस्थित रहे। लगभग 12 गांवों से आई महिला किसानों (दीदियों) ने कार्यक्रम में भागीदारी की।

स्वरोजगार

नरहरपुर ब्लाक के जामगांव, डब्बीपानी व दुधावा की महिला समूहों को मिला लाभ

समूह की महिलाएं सीधे कंपनियों को बेच रहीं वनोपज

नईदुनिया न्यूज, दुधावा : उद्योगिनी संस्था व ओरेकल प्रोजेक्ट के मार्गदर्शन में कांकेर जिले के नरहरपुर ब्लाक स्थित ग्राम जामगांव, डब्बीपानी व दुधावा की महिला समूहों (दीदियों) ने वर्षभर इमली एवं महुआ की खरीदी -संग्रहण और प्रोसेसिंग कार्य सफलतापूर्वक संचालित किया।

समूहों का मुख्य उद्देश्य वनोपजों को सीधे किसानों से खरीदकर मुनाफा समूह में बनाए रखना एवं बिचौलियों को कम लाभ देना है। संस्था द्वारा समय-समय पर इमली संग्रहण, बाजारीकरण और प्रसंस्करण (इमली चाकलेट, सीताफल-पल्प, आम-पल्प, जामुन-पल्प) के प्रशिक्षण भी प्रदान किए जाते हैं, ताकि समूह आत्मनिर्भर बन सके और निर्णय-क्षमता विकसित हो।



उद्योगिनी संस्था व ओरेकल प्रोजेक्ट के मार्गदर्शन में वनोपज खरीदती हुईं समूह की महिलाएं । ● नईदुनिया

इस माह समूहों ने कुल 3,000 किलो आटी इमली, 500 किलो फूल इमली और 800 किलो महुआ खरीदकर 1,95,000 की राशि समूह को सौंपी। अब समूह बस्तर से सीधे बाजार तक कंपनियों के साथ समन्वय करके बिक्री कर रहा है। उद्योगिनी के जिला कार्यालय, बिहान एवं वन विभाग, कांकेर के वरिष्ठ अधिकारियों द्वारा महिलाओं को उद्यमिता, बाजारीकरण एवं प्रसंस्करण पर नियमित प्रशिक्षण जारी है।

नवभारत
छत्तीसगढ़ • ओडिशा

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298 महिलाओं ने सीखी आयस्टर मशरुम उत्पादन की तकनीक

नवभारत रिपोर्टर । धनेलीकन्हार



उद्योगिनी एवं ओरेकल प्रोजेक्ट के सहयोग से पिछले 3-4 वर्षों से उद्यम समूह की महिलाओं को आजीविका संवर्धन और क्षमता वर्धन पर प्रशिक्षण कार्यक्रम आयोजित किया जा रहा है। कार्यक्रम का मुख्य उद्देश्य ग्राम के समूह की महिलाओं को मशरूम उत्पादन करने और आजीविका मे वृद्धि करने की तकनीकी जानकारी प्रदान करना है। इसी के साथ महिला समूह को संस्था के सहयोग से पिछले 3-4 वर्षों से मशरुम बीज और प्रशिक्षण दिया जा रहा है जिससे समूह कि महिलाओं के आजीविका और आर्थिक स्थिति मे बदलाव आ रहा है। वर्ष 2024 -2025 में अब तक कुल जिले मे कुल 39 ग्रामों के 298 महिलाओ को 514 किलो मशरूम बीज का सहयोग किया गया है, जिसमें महिलाओं के द्वारा 2827 किलो मशरूम उत्पादन कर 439 किलो स्वयं उपयोग कर 2388 किलो मशरूम को 200 रूपए प्रति किलो की दर से बाजार मे 477600 रूपये की बिक्री किया जा चुका है, अब तक जिले के कुल 72 स्व सहायता समूह की दीदियां इस दिशा मे आगे कदम बढ़ा चुकी है। संस्था का उद्देश्य है कि जिले के सभी समूह की महिलाओं को कम जगह में कम खर्चों में नयी तकनिकी से आजीविका गतिविधि जैसे मशरूम खेती, लाख उत्पादन, मुर्गी पालन, बकरी पालन, मछली पालन, ग्राम स्तर के उद्योग इत्यादि के बारे में जागरूक कर उनकी आर्थिक स्थिति को स्थाई रूप से मजबूत बनाया जा सके। संचालित करने के लिए उद्योगिनी जिला कार्यालय एवं बिहान, कृषि विज्ञान केन्द्र कांकेर के वरिष्ठ वैज्ञानिकों व अधिकारियों का मार्गदर्शन प्राप्त होता रहा है।

Lalita Panicker

In Bihar, women script a story of empowerment

Poor, marginalised women in India lack the tools needed for economic empowerment, especially in states such as Bihar. So, a project in the state that has provided crucial livelihood support to women in the form of livestock management – in this case, goats – by raising a cohort of para-veterinarians comes as a story of hope. Small livestock is an important economic asset for small and marginal farming households, with women playing a key role in care and upkeep. The Bihar project demonstrates how this can transform women's lives through planning and skill development.

Project Mesha, implemented by the Aga Khan Foundation (AKF) and supported by the Gates Foundation, has made goat rearing a key pathway for women's economic and social empowerment. Studies show that when given control of finances, women not only improve their status within homes, but also have a greater say in decisions and increased power to improve the quality of life for themselves and their families.

The project supports the development and training of women *pashu sakhis* (friends of animals): Fee-based health service workers for small ruminants providing vaccinations, de-worming, castration, and other services. Technical training apart, the women receive gender sensitisation and capacity building focused on enhancing agency, access, and control over productive resources and resulting income, as well as mobility and decision-making at the household and community levels. Today, 87% of women in the project solely decide how to spend their earnings. In 2021, Project Mesha, in partnership with the state rural livelihoods mission (JEEViKA), scaled up across 20 districts (out of Bihar's 38), benefiting over 700,000 women.

Using the SHG forum established by JEEViKA, the programme trains women on how to vaccinate, deworm, and provide other preventive care to goats. It has created a cadre of women para-veterinarians dedicated to preventive animal health services, improving the productivity of goat flocks.

The success of such projects, not just in Bihar but across rural India, lies in enabling women with deep ties with the community to steer the change. Project Mesha also involved building male champions for *pashu sakhis* by explaining to them that women need to be freed from some household responsibilities if they are to make more money. Responsibility distribution was gamified in the project: Men and women place an equal-sized stone for every task done throughout the day on a weighing scale. This demonstrates how much work a woman does. This facilitates discussions on the unequal work burden of women and how men can support change. AKF CEO Tinni Sawhney says, "This exercise brings to light the invisible, without even having to speak about gender norms." There are 6,085 *pashu sakhis* reaching over 700,000 households across 20 districts of the state.

In Muzaffarpur, where the project was initiated in 2016, almost 60% of *pashu sakhis* have gone from zero income to ₹3,000-12,000 per month. In 2023, the women-led and women-managed Mesha Mahila Bakri Palak Producer Company was set up to ensure the sustainability of interventions and support collective input procurement and goat sale.

AKF and JEEViKA plan to support the establishment of a cadre of 10,000 *pashu sakhis* across Bihar. There are plans to adopt a climate-adaptation lens: *Pashu sakhis* will help communities build resilience against the climate crisis. Focusing on disease prevention, Mesha minimises the use of antibiotics in goat flocks. Pilots for fodder also focus on hydroponics and fodder silage strengthening climate resilience. Ragini Devi, a *pashu sakhi* from the first cohort trained, proudly states, "We have made our homes stronger and we know that our work will also make our communities stronger".

The views expressed are personal

गया। पूजा समिति के अध्यक्ष

बड़ी संख्या में लोग जुटे।

लाह उत्पादन के लिए सेमियलता के पौधों का वितरण

संसू, जागरण • अनगड़ा : उद्योगिनी संस्था रांची के द्वारा शनिवार को अनगड़ा प्रखंड के राजाडेरा, सुपा, हेसल के 15 महिला लाह किसानों के बीच निशुल्क तीन हजार सेमियलता का पौधा वितरण किया गया। पौधा का वितरण समाजसेवी दिलीप कुमार मिर्धा व संगीता देवी ने किया। सभी किसानों को दो-दो सौ पौधा दिया गया। इस पौधा का उपयोग लाह की खेती के लिए किया जाता है। वैसे किसान जिनके पास कुसुम व बेर का पेड़ नहीं है वे सेमियलता का पेड़ में लाह का खेती करते हैं। इस अवसर पर बड़ी संख्या में किसान उपस्थित थे।

भोपाल शनिवार 14 फरवरी

मध्य प्रदेश

करंजिया में उद्योगिनी संस्था द्वारा उद्यमिता विकास कार्यक्रम का आयोजन 120 महिलाओं ने लिया प्रशिक्षण





नव भारत

मंडला

नवभारत

मवई में बढ़ रही मोटे अनाज और तिलहन की खेती

उद्योगिनी संस्था और कोटक परियोजना के तहत ग्रामीण महिलाओं को दिए जा रहे उन्नत बीज



मंडला 22 जुलाई नभाप्र. उद्योगिनी संस्था ने महिंद्रा कोटक परियोजना के साथ मवई के दूरस्थ ग्रामीण क्षेत्रों में मोटे अनाज और तिलहन फसलों को बढ़ावा देने का सराहनीय कार्य शुरू किया है। इस परियोजना के अंतर्गत कम्युनिटी रिसोर्स पर्सन भारती धुर्वे अपने चयनित 30 गाँवों में किसानों खासकर ग्रामीण महिलाओं को सशक्त कर रही हैं। भारती धुर्वे गाँव-गाँव जाकर दीदीयों को मोटे अनाज की उन्नत किस्म के बीज उपलब्ध करा रही हैं। इतना ही नहीं उन्हें वैज्ञानिक तरीके से बुवाई करने की विधि भी सिखाई जा रही है। दीदीयों को बताया जा रहा है कि फसल की बेहतर पैदावार के लिए बीज को लाइन में और पौधे से पौधे की दूरी लगभग 10 सेंटीमीटर रखना कितना जरूरी है। परियोजना का मुख्य फोकस जैविक खेती पर है। दीदीयों को मोटे अनाज की फसलों पर जैविक खाद के छिड़काव और बीमारी होने पर जैविक दवाइयों का उपयोग करने की सलाह दी जा रही है। इससे न केवल उत्पादन बढ़ेगा बल्कि जमीन की उर्वरता भी बनी रहेगी और स्वस्थ अनाज का उत्पादन होगा। उद्योगिनी संस्था की यह पहल स्थानीय किसानों की आय बढ़ाने और उन्हें टिकाऊ कृषि पद्धतियों की ओर मोड़ने में महत्वपूर्ण भूमिका निभा रही है। यह ग्रामीण अर्थव्यवस्था को मजबूत करने की दिशा में एक बड़ा कदम है।

जंगली जानवर अब नहीं घुस पाएंगें खेतों में

हेम मिश्रा

देवाल। देवाल विकास खंड के दूरस्थ गांव वाण, हिमनी, हरनी ,मुदोली में किसानों की फसल बचाने के लिए क्रॉप फेसिंग कर दी गई है। अब किसानों के खेतों में जंगली जानवर नहीं आ सकते और किसानों की लहलहाती फसल बच सकती है।यह कार्य उद्योगिनी संस्था द्वारा एनवीडीया परियोजना के माध्यम से करवा रही है। उद्योगिनी सस्था द्वारा देवाल ब्लॉक कई गांव में इस योजना पर काम कर रही है। अभी तक 205 नाली भूमि पर क्रॉप फेसिंग का कार्य कर चुकी है। जिससे 200 से अधिक किसानों को इसका लाभ मिलना शुरू हो गया है। किसानों की बंजर भूमि पर जड़ी बूटी व नगदी फसल उगाने का कार्य किया जा रहा है। जंगली जानवरों से किसानों की फसल सुरक्षित बनी है जिससे किसानों को अच्छा लाभ भी हो रहा है। वाण गांव के किसान कुंवर सिंह ने कहा कि गांव में जंगली जानवर रात्रि में फसल को चट कर जा रहे थे। किसानों को खेती से कुछ नहीं मिल रहा था। किसानों का धीरे धीरे खेती से मोह भंग हो रहा था। अब वाण गांव में 135 नाली भूमि पर उद्योगिनी संस्था ने क्राप फेसिंग लगा दिया है अब जंगली जानवर



देवाल के वाण गांव में खेती बचाने के लिए बनाई गई क्राप फेसिंग तारबाड़

खेतों तक नहीं आ पा रहे हैं। किसान जड़ी बूटी खेती कर रहे हैं। शिवम् पंत प्रोजक्ट प्रबंधक ने कहा कि पहाड़ क्षेत्र में बंदरों व जंगली जानवरों की गंभीर समस्या बनी है। किसानों की फसल को नुकशान पहुंचा रहे हैं। योजना का उद्देश्य किसानों की फसल का जंगली जानवरों से बचाना है।

किसानों की मेहनत की कमाई को जंगली जानवर नष्ट कर दें रहे। जंगली जानवर फसलों को नुक़सान नहीं पहुंचा सकें इस लिए संस्था द्वारा क्राप फेसिंग लगाई गई है। वर्तमान में यह कार्य मुदोली, हरनी, हिमनी, वाण गांव में 200 से अधिक किसान लाभान्वित हो रहे हैं। साथ ही पानी के लिए टैक भी बनाए हैं।

(दीपक चन्द्र मिश्रा)
क्लस्टर मैनेजर उद्योगिनी संस्था देवाल

हरिभूमि

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उद्यम समूह की 298 महिलाओं ने सीखी मशरुम उत्पादन की तकनीक



हरिभूमि न्यूज ▶▶| धनेलीकन्हार

उद्योगिनी एवं ओरेकल प्रोजेक्ट के सहयोग से पिछले 3-4 वर्षों से उद्यम समूह की महिलाओं को आजीविका संवर्धन और क्षमता वर्धन पर प्रशिक्षण कार्यक्रम आयोजित किया जा रहा है। कार्यक्रम का मुख्य उद्देश्य ग्राम के समूह की महिलाओं को मशरूम उत्पादन करने और आजीविका में वृद्धि करने की तकनीकी जानकारी प्रदान करना है। महिला समूह को संस्था के सहयोग से पिछले 3- 4 वर्षों से मशरुम बीज और प्रशिक्षण दिया जा रहा है, जिससे समूह कि महिलाओं के आजीविका और आर्थिक स्थिति मे बदलाव आ रहा है।

वर्ष 2024-25 में अब तक जिले में कुल 39 ग्रामों के 298 महिलाओं को 514 किलों मशरूम बीज का सहयोग किया गया है, जिसमें महिलाओं के द्वारा 2827 किलों मशरूम उत्पादन कर 439 किलों स्वयं उपयोग कर 2388 किलों मशरूम को 200 रूपए प्रति किलों की दर से बाजार में 4 लाख 77 हजार 600 रूपए की बिक्री किया जा चुका है। अब तक जिले के कुल 72 स्व सहायता समूह की दीदिया इस दिशा में आगे कदम बढ़ा चुकी है। संस्था का उद्देश्य है कि जिले के सभी समूह की महिलाओं को कम जगह में कम खर्चो में नई तकनिकी से आजीविका गतिविधि जैसे मशरूम खेती, लाख उत्पादन, मुर्गी पालन, बकरी पालन, मछली पालन, ग्राम स्तर के उद्योग इत्यादि के बारे में जागरूक करके उनकी आर्थिक स्थिति को स्थाई रूप से मजबूत बनाया जा सके। इन गतिविधी को संचालित करने के लिए उद्योगिनी जिला कार्यालय एवं बिहान, कृषि विज्ञान केन्द्र कांकेर के वरिष्ठ वैज्ञानिकों व अधिकारियों का विशेष सहयोग एवं मार्गदर्शन प्राप्त होता रहा है।

महिलाओं को वर्मी कम्पोस्ट निर्माण का दिया प्रशिक्षण

कृषि विज्ञान केंद्र में कार्यक्रम का किया गया आयोजन

नईदुनिया प्रतिनिधि, डिंडौरी : जिले में उद्योगिनी संस्था बजाग के तत्वावधान में कृषि विज्ञान केंद्र डिंडौरी में वर्मी कम्पोस्ट निर्माण पर एक दिवसीय प्रशिक्षण कार्यक्रम का आयोजन किया गया। प्रशिक्षण में 16 गांवों से उद्योगिनी से जुड़ी 53 ग्रामीण महिलाओं ने भाग लिया। कार्यक्रम का मुख्य उद्देश्य महिलाओं को जैविक खाद निर्माण की वैज्ञानिक तकनीक सिखाकर उन्हें आत्मनिर्भर बनाना और प्राकृतिक खेती को बढ़ावा देना रहा। प्रशिक्षण कार्यक्रम का संचालन केंद्र प्रमुख डॉ. के.के देशमुख के मार्गदर्शन में किया गया। एसटीओ रेनू पाठक, एसटीए अवधेश कुमार पटेल व श्वेता मशराम द्वारा महिलाओं को वर्मी कम्पोस्ट निर्माण की प्रक्रिया, कच्चे माल का चयन, केंचुओं का प्रबंधन सहित खाद तैयार



प्रशिक्षण के दौरान मौजूद केंद्र के अधिकारियों सहित महिलाएं।∞ नईदुनिया

करने और उपयोग की विधि की जानकारी दी गई। प्रशिक्षण के दौरान महिलाओं को जैविक खेती के लाभ, मिट्टी की उर्वरता बढ़ाने सहित कम लागत में अधिक उत्पादन के उपायों पर भी विस्तार से बताया गया। महिलाओं ने प्रशिक्षण को उपयोगी बताते हुए इसे अपने गांवों में अपनाने की इच्छा जताई।

रासायनिक उर्वरकों पर निर्भरता कम करने की पहल

बजाग क्षेत्र की महिलाओं को वर्मी बेड का किया वितरित

नईदुनिया प्रतिनिधि, डिंडौरी बजाग : जिले में जैविक खेती को बढ़ावा देने और महिला सशक्तिकरण की दिशा में उद्योगिनी संस्था बजाग द्वारा महत्वपूर्ण पहल की गई है। संस्था ने बजाग विकासखंड के 14 गांवों की 150 ग्रामीण महिलाओं को वर्मी बेड वितरित किए। इस अवसर पर जानकारी दी गई कि चयनित महिलाओं को पूर्व में कृषि विज्ञान केंद्र डिंडौरी के सहयोग से वर्मी कम्पोस्ट निर्माण का व्यावहारिक प्रशिक्षण प्रदान किया जा चुका है। प्रशिक्षण का उद्देश्य महिलाओं को जैविक खाद निर्माण की तकनीक से परिचित कराते हुए उन्हें व्यावहारिक रूप से सक्षम बनाना है, ताकि वे स्वयं गुणवत्तापूर्ण वर्मी कम्पोस्ट तैयार कर सकें। संस्था के प्रतिनिधियों ने बताया कि इस पहल का मुख्य उद्देश्य ग्रामीण महिलाओं को जैविक कृषि से जोड़ना, रासायनिक उर्वरकों पर निर्भरता कम करना और उनकी आजीविका को सुदृढ़



वर्मी बेड वितरण के दौरान मौजूद महिलाओं सहित अन्य।∞ नईदुनिया

बनाना है। वर्मी बेड के माध्यम से महिलाएं खेती में जैविक खाद का उपयोग कर सकेंगी। साथ ही अतिरिक्त उत्पादन को बेचकर आय में वृद्धि भी कर पाएंगी। उद्योगिनी संस्था का मानना है कि इस प्रकार के प्रयासों से ग्रामीण अंचलों में जैविक खेती को बढ़ावा मिलेगा, पर्यावरण संरक्षण को मजबूती मिलेगी और महिलाओं को आत्मनिर्भर बनने की नई दिशा प्राप्त होगी।

Our People

The Data is captured as per 31st March, 2026.

Staff Statistics

13	139	19
Management Team	Programme & Implementation Team	Finanace, MEL & Specialist Units

Gender Inclusion - Udyogini continues to strengthen its commitment to building a diverse, inclusive, and gender-balanced workplace. This year, our Core Team of 58 members and Project Team of 113 members reflected women's participation across all levels, with women comprising approximately 29% of the overall workforce. Importantly, women's representation was strongest at Level C (Leads & above), where women outnumbered men (6:5), reflecting continued progress in women's leadership. Through gender sensitisation, strengthened POSH awareness, and opportunities for mentorship and professional growth, Udyogini continues to foster a workplace where women are empowered to contribute, lead, and thrive.

Learning, Inclusion and Development

Udyogini continued to strengthen its people and organisational culture through focused learning, inclusion, and engagement initiatives. ISABS-led BLHP and ALHP programmes enhanced self-awareness, interpersonal effectiveness, and understanding of group dynamics, while the six-month Gender Integration Accelerator Programme by EquiLead strengthened the integration of gender perspectives into organisational practices. POSH training reinforced a safe and inclusive workplace, while Monthly Connect sessions encouraged communication and collective learning. Efforts to address visibility and brand concerns further strengthened organisational identity. Together, these initiatives strengthened capabilities, advanced gender inclusion, and fostered a more collaborative workplace culture.

Engagement & Welfare Activities

Udyogini continued to foster an inclusive, connected, and engaging workplace through a range of employee-focused initiatives. A Gender Audit supported reflection on organisational practices and gender inclusion, while Founders' Day, Diwali, and other celebrations created opportunities for shared experiences and cultural engagement. Management Meets, the Annual Retreat, team-building activities, and virtual connects on occasions such as International Women's Day provided spaces for dialogue, collaboration, reflection, and team bonding. Together, these initiatives strengthened employee well-being, participation, and a sense of belonging.

01

Number of Workshop organised for all the employees

04

Number of meetings organised by ICC

NIL

Number of Cases Reported



BOARD OF DIRECTORS



Sumita Ghose — Chairperson
Sumita holds master's degrees in Economics and Conflict Resolution and is the recipient of the Nari Shakti Puraskar (2016). She is the founder and managing director of Rangsutra, a social enterprise connecting rural communities with markets. Prior to Rangsutra, she spent over a decade with the URMUL Trust in rural Rajasthan. She serves on the boards of URMUL Trust and PLD.



Dr. Lalitha Iyer — Member
Dr. Lalitha is a consultant and facilitator specialising in organisational change and women's empowerment. Founder of Plustrust, she has collaborated across banking, education, and social development sectors. She is co-editor of T-Group Facilitation: Theory and Practice of Applied Behavioural Science (2022) and a professional member of ISABS.



Dr. M S Nain — Member
With decades of experience in community-led livelihood models, Dr. Nain has worked closely with producer collectives, farmer institutions, and grassroots enterprises — improving aggregation, quality, and market access. His work focuses on building scalable value chains that enable producers to move beyond primary collection towards stronger market participation.



Reshma Ghoshal — Member
Reshma is a multi-disciplinary marketing and communications professional with nearly two decades across global corporates, startups, and agencies. As co-founder of The Good Edge, she oversees strategy and creative. She volunteers with NGOs focused on primary education, sustainability, gender diversity, and grassroots entrepreneurship.



Smita Mohanty — Member
Smita brings 30 years of expertise in Human Resource Development and sustainable development. She is Promoter and Whole-Time Director of Cognisphere Solutions Limited, a founding member of the Institute for Group Facilitation (IGF), and contributed 25 years to PRADAN across organisational development, gender equality, and leadership initiatives.



Dr. Rashmi Saxena — CEO & Secretary
With over two decades of experience, Dr. Rashmi is an expert in training, development communication, and organisational capacity building. Her work is rooted in gender-sensitive approaches that centre the voices of marginalised communities. Holding a PhD in Development Communication, she has driven behavioural change across health, education, and enterprise development, including partnerships with the American Red Cross. A member of ISABS, she serves as Dean of Social Development (voluntary).

MANAGEMENT TEAM

Name	Role	State	Location
Rashmi Saxena	Chief Executive Officer	Delhi	Delhi
Manvendra Pratap Singh	Director - Programme	Delhi	Delhi
Durang Susan Topno	Project Coordinator	Jharkhand	Ranchi
Shreyas J	Strategist- Partnership & Business Growth	Delhi	Delhi
Shivam Pant	Project Coordinator	Uttarkhand	Chamoli
Rajan Upadhyay	Lead - Finance	Delhi	Delhi
Shahid Iqbal	Acting Lead - Programme	Madhya Pradesh	Mandla
Vikash Kumar Sharma	Lead - Skill Development	West Bengal	Kolkata
Ambar Afaq	Lead - Human Resource & Administrations	Delhi	Delhi
Pranita	Lead - Training & Capacity Building	Jharkhand	Ranchi
Vivek Tripathi	Lead- Programme	Chhattisgarh	Raipur
Jyotsna Srivastava	Lead - Monitoring Evaluation & Learning	Delhi	Delhi
Nabanita Dey	Lead- Programme	Tripura	Amarpur

PROGRAMME & IMPLEMENTATION TEAM — AS ON 31 MARCH 2026

Name	Designation	State	Location
Akanksha Yadaw	Project Associate	Chhattisgarh	Ramanujganj, Balrampur
Badal Rambhao Ramteke	Project Associate	Chhattisgarh	Mohla Manpur
Manish Panwar	Project Associate	Uttarakhand	Chamoli
Shubham Jha	Project Associate	Chhattisgarh	Bilha
Shreyansh Yaduvanshi	Project Associate	Madhya Pradesh	Dewas
Sandeep Kumar Jha	Project Associate	Jharkhand	Kamdara
Antara Dome	Project Associate	Tripura	Amarpur
Barsha Das	Project Associate	Madhya Pradesh	Babaliya
Basanti Mukherjee	Project Associate	Madhya Pradesh	Bajag
Ritesh Kumar Usrathe	Project Associate	Madhya Pradesh	Dindori
Rajat Kumar	Project Associate	Chhattisgarh	Kanker
Gagandeep Singh	Project Associate	Madhya Pradesh	Sonkatch
Ayush Sachan	Project Associate	Chhattisgarh	Takhatpur
Amit Patel	Project Associate	Madhya Pradesh	Mawai

Sukanta Das Baishnab	Project Associate	Tripura	Dumbarnagar
Jaya Majhi	Project Associate	Madhya Pradesh	Seoni
Rajpal Yadav	Project Associate	Madhya Pradesh	Dindori
Niket Gaikwad	Associate - Skill Development	Maharashtra	Latur
Shrikrushana Gaurishankar Mate	Project Coordinator	Chhattisgarh	Kanker
Trilok Nath Singh	Project Coordinator	Chhattisgarh	Bilaspur
Shanawaz Mansuri	Project Coordinator	Madhya Pradesh	Seoni
Sajid Khan	Project Coordinator	Madhya Pradesh	Niwas
Jahangir Alam	Project Coordinator	Madhya Pradesh	Kotma
Ashish Kumar Pandey	Project Coordinator	Madhya Pradesh	Karanjiya
Ajay Kumar Gupta	Project Coordinator	Madhya Pradesh	Dindori
Pawan Vaishnav	Project Coordinator	Rajasthan	Bundi
Ramsuraj Sahu	Community Resource Person	Chhattisgarh	CG- Kanker
Gajanand Sinha	Community Resource Person	Chhattisgarh	CG- Kanker
P C Sewta	Community Resource Person	Chhattisgarh	CG- Kanker
Bhaiya Lal Jain	Community Resource Person	Chhattisgarh	CG- Kanker
Atul	Community Resource Person	Chhattisgarh	CG- Ramanujganj
Nilu Gupta	Community Resource Person	Chhattisgarh	CG- Ramanujganj
Kumari Pooja Markam	Community Resource Person	Chhattisgarh	CG- Ramanujganj
Deeleshwari Sahu	Community Resource Person	Chhattisgarh	CG- Manpur
Amit Kumar	Community Resource Person	Chhattisgarh	CG- Wadrafnagar
Chandraprakash Barsagade	Field Assistant	Chhattisgarh	CG- Kanker

Karuna Mandavi	Field Supervisor	Chhattisgarh	CG- Kanker
Jay Lal Tandiya	Field Supervisor	Chhattisgarh	CG- Manpur
Sumitra Sahu	Field Supervisor	Chhattisgarh	CG- Manpur
Jamuna Prasad Jaiswal	Community Resource Person	Chhattisgarh	CG- Takhatpur
Pravin Kumar Kaushik	Community Resource Person	Chhattisgarh	CG- Takhatpur
Kamlesh Singh	Community Resource Person	Chhattisgarh	CG- Takhatpur
Shiv Kumar	Community Resource Person	Chhattisgarh	CG- Takhatpur
Hemlata Dhinwar	Community Resource Person	Chhattisgarh	CG- Bilha
Gyatri Pandey	Community Resource Person	Chhattisgarh	CG- Bilha
Hema Bhoshle	Community Resource Person	Chhattisgarh	CG- Bilha
Priyanka Yadav	Community Resource Person	Chhattisgarh	CG- Bilha
Mohan Vaishnav	Community Resource Person	Chhattisgarh	CG- Takhatpur
Vijay Kumar Dhiwar	Community Resource Person	Chhattisgarh	CG-Bilha
Mahaveer Singh	Cluster Manager	Uttarakhand	UK -Tharali
Virendra Singh	Cluster Manager	Uttarakhand	UK-Dasholi
Babita	Data Entry Operator	Uttarakhand	UK-Tharali
Rakesh Singh	Cluster Manager	Uttarakhand	UK-Chamoli
Arun Singh	Field Assistant	Uttarakhand	UK-Tharali
Deepak Chandra/ Mishra	Cluster Manager	Uttarakhand	UK-Dewal
Laxman Singh	Cluster Manager	Uttarakhand	UK-Tharali
Sunil Kumar	Cluster Manager	Uttrakhand	UK- Joshimath
Dayaram Meghawal	Field Assistant	Rajasthan	RJ - Bundi
Hari Om Saini	Field Assistant	Rajasthan	RJ - Bundi
Mukesh Kumar Khateek	Field Assistant	Rajasthan	RJ - Bundi
Mukesh Kumar Meena	Field Assistant	Rajasthan	RJ - Bundi
Parmeshwar Lal Regar	Field Supervisor	Rajasthan	RJ - Bundi

Kushal Sharma	Field Assistant	Rajasthan	RJ - Bundi
Vinod Tatad	Field Assistant	Rajasthan	RJ - Bundi
Mahaveer Prasad Saini	Field Assistant	Rajasthan	RJ - Bundi
Shrawan Singh	Field Assistant	Rajasthan	RJ - Bundi
Mena Kumari Meena	Field Assistant	Rajasthan	RJ - Bundi
Seema Malviya	Community Resource Person	Madhya Pradesh	MP- Dewas
Harshita Raghuvanshi	Community Resource Person	Madhya Pradesh	MP- Dewas
Santosh Chandrawanshi	Field Assistant	Madhya Pradesh	MP- Seoni
Nitin Bisen	Field Assistant	Madhya Pradesh	MP- Seoni
Ashish Kumar Rahangdale	Field Assistant	Madhya Pradesh	MP- Seoni
Himanchal Bopche	Field Assistant	Madhya Pradesh	MP- Seoni
Nandkishor Yadav	Field Assistant	Madhya Pradesh	MP- Seoni
Sunil Bopche	Field Assistant	Madhya Pradesh	MP- Seoni
Prahalad Kumar Yadav	Field Assistant	Madhya Pradesh	MP- Seoni
Hiyaram Uikey	Field Assistant	Madhya Pradesh	MP- Seoni
Pravin Temre	Field Assistant	Madhya Pradesh	MP- Seoni
Parshottam Singh Thakur	Field Assistant	Madhya Pradesh	MP- Dindori
Neha Vishvkarma	Field Assistant	Madhya Pradesh	MP- Narayanganj
Vipin Kumar	Field Assistant	Madhya Pradesh	MP- Narayanganj
Naresh Das Gaykwal	Field Assistant	Madhya Pradesh	MP- Mawai
Sandeep Kumar Shrivas	Field Assistant	Madhya Pradesh	MP- Mawai
Saroj	Field Assistant	Madhya Pradesh	MP- Mawai
Hemraj Chauhan	Field Assistant	Madhya Pradesh	MP- Dewas
Komal Bai	Field Assistant	Madhya Pradesh	MP- Sonkatch
Pooja Bai	Field Assistant	Madhya Pradesh	MP- Sonkatch
Rajpal	Field Assistant	Madhya Pradesh	MP- Sonkatch
Heeramani	Field Assistant	Madhya Pradesh	MP- Sonkatch
Prakash Kumar Uikey	Field Assistant	Madhya Pradesh	MP- Niwas
Pahal Singh Paraste	Community Resource Person	Madhya Pradesh	MP- Babaliya
Ramchandra Maravi	Community Resource Person	Madhya Pradesh	MP- Babaliya

Janak Warkade	Community Resource Person	Madhya Pradesh	MP- Babaliya
Sunil Kumar	Community Resource Person	Madhya Pradesh	MP- Niwas
Babu Lal Yogi	Community Resource Person	Madhya Pradesh	MP- Dewas
Pooja Kushwah	Community Resource Person	Madhya Pradesh	MP- Sonkatch
Vishnu Bai	Community Resource Person	Madhya Pradesh	MP- Dewas
Surendra Kumar Vishwakarma	Community Resource Person	Madhya Pradesh	MP- Niwas
Lalita Yadav	Community Resource Person	Madhya Pradesh	MP- Babaliya
Parmeshwari Sonwani	Community Resource Person	Madhya Pradesh	MP- Mawai
Rambohar Sahu	Community Resource Person	Madhya Pradesh	MP-Kotma
Nehal Ansari	Community Resource Person	Madhya Pradesh	MP-Kotma
Chandni Pandey	Community Resource Person	Madhya Pradesh	MP-Kotma
Chetan Prasad	Community Resource Person	Madhya Pradesh	MP-Kotma
Ram Prasad Vishwakarma	Community Resource Person	Madhya Pradesh	MP-Kotma
Roshani Kewat	Community Resource Person	Madhya Pradesh	MP-Kotma
Sanjay Kumar Rajak	Community Resource Person	Madhya Pradesh	MP- Bajag
Shahrukh	Community Resource Person	Madhya Pradesh	MP- Sonkatch
Naresh Padwar	Community Resource Person	Madhya Pradesh	MP- Mawai
Deelan Kumar Sarjal	Community Resource Person	Madhya Pradesh	MP-Karanjiya
Ganesh shyam	Community Resource Person	Madhya Pradesh	MP-Karanjiya
Santoshi Dhurwey	Community Resource Person	Madhya Pradesh	MP-Karanjiya
Sanjay Kumar Nageshwar	Community Resource Person	Madhya Pradesh	MP-Karanjiya

Minakshi Dahiya	Community Resource Person	Madhya Pradesh	MP- Bajag
Sarasvti	Community Resource Person	Madhya Pradesh	MP- Bajag
Varsha Warkade	Community Resource Person	Madhya Pradesh	MP- Niwas
Ghanshyam Thakur	Community Resource Person	Madhya Pradesh	MP- Dindori
Udaybhan	Community Resource Person	Madhya Pradesh	MP-Karanjiya
Shailendra Kumar Dhurwey	Community Resource Person	Madhya Pradesh	MP- Bajag
Awadhesh Kumar Pandram	Community Resource Person	Madhya Pradesh	MP- Bajag
Sunil Kumar	Community Resource Person	Madhya Pradesh	MP- Babaliya
Charan Singh Dhurwey	Community Resource Person	Madhya Pradesh	MP- Bajag
Narayan Sahu	Field Assistant	Jharkhand	JHK - Gumla
Sangita Devi	Field Assistant	Jharkhand	JHK- Angara
Dilip Kumar Mirdha	Field Assistant	Jharkhand	JHK- Angara
Pradeep Topno	Field Assistant	Jharkhand	JHK - Gumla
Krishna Sahu	Field Assistant	Jharkhand	JHK - Gumla
Subardhan Mahto	Field Assistant	Jharkhand	JHK- Bundu
Shaktipad Mahto	Field Assistant	Jharkhand	JHK- Bundu
Nakul Vats	Intern - Communications	Delhi	Delhi
Ajoy Das	Community Resource Person	Tripura	Amarpur
Uttam Das	Community Resource Person	Tripura	Amarpur
Kharendra Reang	Community Resource Person	Tripura	Gandacherra
Samar Sarkar	Community Resource Person	Tripura	Gandacherra
Rupan Das	Community Resource Person	Tripura	Amarpur
Badal Das	Community Resource Person	Tripura	Amarpur
Prasanjit Sarkar	Community Resource Person	Tripura	Gandacherra

Anushri Das	Community Resource Person	Tripura	Gandacherra
Shyam Shivaji Patil	Mobiliser	Maharashtra	Latur

FINANCE, MEL & SPECIALIST UNITS — AS ON 31 MARCH 2026

Name	Designation	State	Location
Rahul	Associate - Administration	Delhi	Delhi
Shivangana Chaturvedi	Associate - MEL & Communications	Delhi	Delhi
Srijan Samanta	Associate - Monitoring, Evaluation & Learning	Madhya Pradesh	Mandla
Priya Darshini	Associate - Monitoring, Evaluation & Learning	Chhattisgarh	Raipur
Sachin Kumar	Associate - Monitoring, Evaluation & Learning	Delhi	Delhi
Kush Upadhyay	Associate - Monitoring, Evaluation & Learning	Delhi	Delhi
Renu Tomar	Associate - Monitoring, Evaluation & Learning	Uttarakhand	Chamoli
Lazin Ghising Tamang	Associate - Partnerships & Business Growth	Delhi	Delhi
Yash Jain	Associate- Finance	Rajasthan	Bundi
Trishita Das	Associate- Finance	Jharkhand	Ranchi
Khelesh Tembhare	Associate- Finance	Madhya Pradesh	Mandla
Mohan Lal Patle	Associate- Finance	Chhattisgarh	Raipur
Ketan Singh Bargali	Associate- Finance	Uttarakhand	Chamoli
Samik Prakash	Consultant - Information Technology	Delhi	Delhi
Roli Thakur	Consultant - Monitoring , Evaluation & Learning	Delhi	Delhi
Nikhil Jain	Coordinator - Finance	Delhi	Delhi
Afreen Rizvi	Intern - Human Resource	Delhi	Delhi
Aman Ram	Office Assistant	Jharkhand	Ranchi
Kushagra Pandey	Strategist - Market Development	Delhi	Delhi

VOICES FROM THE TEAM

Udyogini's work happens because of 171 people who chose to do it. These are their words.

"Over the last one and a half years, I have grown into an independent and courageous woman who believes she can handle challenges on her own."

Basanti Mukherjee, Project Associate, Dindori, Madhya Pradesh

"Working with WEG women to set up a garlic processing unit — seeing women come together, learn new skills, and confidently produce value-added products — was not just an achievement for them, but also for me."

Shreyansh Yaduvanshi, Project Associate, Dewas, Madhya Pradesh

"Udyogini has given me meaningful opportunities to learn. What I value most is the open and encouraging environment, where my ideas are heard and appreciated."

Srijan Samanta, Associate – MEL, Mandla, Madhya Pradesh

I started as a fresher in data entry. Today, I manage the reports that shape our field strategy."

Kushal Sharma, MIS, Rajasthan

The inclusiveness here — free from any discrimination based on caste, class, or gender — makes it a special place to work."

Badal R. Ramteke, Project Associate, Gandacherra, Tripura

I joined Udyogini in 2019. Growing from an entry-level Associate to Senior Associate–MEL — Udyogini has been a platform of continuous growth."

Durang Susan Topno, Senior Associate – MEL, Ranchi, Jharkhand

After joining Udyogini, I started my own tailoring enterprise — and now train nearby women so they too can become self-reliant."

Sumitra Sahu, Community Resource Person, Chhattisgarh

I am proud that in every village I visit for work, people recognise me as part of the Udyogini family."

Babulal Yogi, Community Resource Person, Madhya Pradesh

STAFF DEVELOPMENT & WELLBEING — 2025–26

Udyogini invests in its people as deliberately as it invests in its programmes. In 2025–26, staff development included Entrepreneurship Development Programme training (1 internal batch), Training for Enterprise Support Teams (5 internal + 2 external programmes), Grassroots Management Training (ongoing internal + 2 external batches), POSH training for all staff (conducted annually to ensure a safe and inclusive workplace), and BLHP/ALHP programmes supporting the health and wellbeing of field staff. The organisation also continued building its digital Learning Management System — a resource that will benefit the full team as much as the communities we serve.





Financial Overview

A NOTE ON STEWARDSHIP

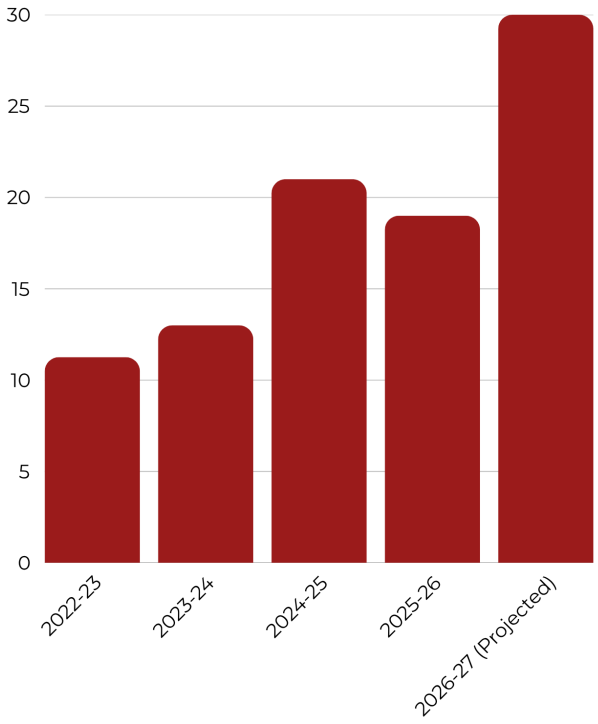
Udyogini receives the trust of its donors as funds — and with that trust comes an obligation to spend purposefully, report transparently, and demonstrate that the money went where it was meant to go. In 2025–26, we received ₹19.20 crore and utilised ₹18.41 crore — a 95.9% utilisation rate of funds received. The remaining 4% is the Fidelity grant received in March 2026, earmarked for FY 2026–27.

The year saw an 8% contraction from the previous year's peak — a planned transition as projects moved between phases. We enter 2026–27 with over ₹20 crore in secured funding, all donors retained, and a projected growth of 35–45%.

BUDGET ACHIEVEMENT — FY 2025–26 (UNAUDITED, ₹ CRORES)

Category	2025–26
Total Budget Approved	₹21.75 Crore
Total Funds Received	₹19.20 Crore (88.3% of approved)
Total Utilisation	₹18.41 Crore (95.9% of funds received)
HR Expenditure	₹2.22 Crore — 98.7% achievement
Programme Expenditure	₹14.87 Crore — 82.8% achievement
Administration Costs	₹1.32 Crore — 85.7% achievement
Programme Spend Ratio	~80.8% of total expenditure directed to programme work

FIVE-YEAR FUNDING TREND



COMPLIANCE MILESTONES

Compliance	Status
12A	Renewed — valid to 2032
80G	Renewed — valid to 2032
Income Tax Assessment FY24–25	Nil Liability · No Scrutiny

UDYOGINI

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

CONSOLIDATED BALANCE SHEET AS AT 31-03-2026

Amount (Rs.)

PARTICULARS	Schedule	As at March31, 2026	As at March31, 2025
I. SOURCES OF FUNDS			
NPO FUND			
Unrestricted Fund	2	20,120,969	18,689,048
Restricted Fund			
-NFC	3(i)	(3,759,012)	272,818
-FC	3(ii)	11,184,693	(3,805,128)
NON CURRENT LIABILITY			
Long-term borrowings		-	-
Other long-term liabilities		-	-
Long-term provisions		-	-
CURRENT LIABILITIES			
Short-term borrowings		-	-
Payables		-	-
Other current liabilities	4	7,985,644	8,871,519
Short-term provisions		-	-
TOTAL		**35,532,294**	**24,028,257**
II. APPLICATION OF FUNDS			
NON-CURRENT ASSET			
Property, Plant and Equipment and Intangible assets			
Property, Plant and Equipment	5	19,321,734	17,753,921
Intangible assets		-	-
Capital work in progress		-	-
Intangible asset under development		-	-
Non-current investments		-	-
Long Term Loans and Advances		-	-
Other non-current assets		-	-
CURRENT ASSETS			
Current investments		-	-
Inventories		-	-
Receivables		-	-
Cash and bank balances	6(A)	15,943,432	5,068,810
Short Term Loans and Advances		-	-
Other current assets	6(B)	267,128	1,205,526
TOTAL		**35,532,294**	**24,028,257**

As per our report of even date attached

For SGNG & Associates
CHARTERED ACCOUNTANTS
FRN No. 027191N

CA. Gaurav Singla
(Partner)
M.No. 520292
UDIN: 26520292LSZQDL2050
PLACE : NEW DELHI
DATE : 09/09/2026

FOR AND ON BEHALF OF
UDYOGINI

Chair Person **CEO**

UDYOGINI

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

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2026

(Amount (Rs.)

PARTICULARS	Schedule	As at March31, 2026			As at March31, 2025		
		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
INCOME							
Grants Recognized to the extent utilized	7	-	193,359,252	193,359,252	-	205,991,386	205,991,386
Donations	8	361,539		361,539	483,712	-	483,712
Fees from Rendering of Services		-	-	-	-	-	-
Sale of Goods				-	-	-	-
Interest Earned	9	448,594		448,594	839,742	-	839,742
Other Income	10	230,500		230,500	2,365,738	-	2,365,738
TOTAL (A)		**1,040,633**	**193,359,252**	**194,399,885**	**3,689,192**	**205,991,386**	**209,680,578**
EXPENDITURE							
Material consumed/distributed		-	-	-	-	-	-
Donations/contributions paid		-	-	-	-	-	-
Establishment Expenses	11	-	-	-	375,022	-	375,022
Depreciation	5	185,359	-	185,359	217,043	-	217,043
Finance costs		-	-	-		-	-
Other Administrative Expenses	12	1,750,265		1,750,265	2,323,100	-	2,323,100
Expenditure on Projects related activities	13		193,359,252	193,359,252	-	205,991,386	205,991,386
Other Expenses		-	-	-	-	-	-
TOTAL (B)		**1,935,624**	**193,359,252**	**195,294,876**	**2,915,165**	**205,991,386**	**208,906,551**
C. Balance being excess of Income over Expenditure for the year before exceptional and extraordinary items (A-B)		(894,991)	-	(894,991)	774,027	-	774,027
D. Exceptional & Extraordinary items		-	-	-	-	-	-
E. Excess of Income over Expenditure for the year (C-D)		**(894,991)**	**-**	**(894,991)**	**774,027**	**-**	**774,027**
Appropriations Transfer to funds							
Transfer to Special Reserve		-	-	-	-	-	-
Transfer to General Reserve		-	-	-	-	-	-
Balance Being Surplus Carried to General Fund		**(894,991)**	**-**	**(894,991)**	**774,027**	**-**	**774,027**

As per our report of even date attached

For SGNG & Associates
CHARTERED ACCOUNTANTS
FRN No. 027191N

Gaurav Singla

CA. Gaurav Singla
(Partner)
M.No. 520292
UDIN: 26520292LSZQDL2050
PLACE : NEW DELHI
DATE : 09/09/2026

SGNG & Associates ★ New Delhi ★ Chartered Accountants

FOR AND ON BEHALF OF
UDYOGINI

Chair Person

CEO

D-17, (Basement), Saket, New Delhi-110017 UDYOGINI

Looking Ahead — 2026–27

WHERE WE ARE HEADED

Every year of this work teaches the same lesson in a new way: change at the grassroots is slow, but it compounds. The women who formed a WEG five years ago are running FPOs today. The FPOs that were breaking even last year are turning profits this year. The enterprises that started with input support are now buying and processing on their own terms. This is what we are building towards — and 2026–27 is the year we go deeper into it.

THE VISION FOR 2026–27

Udyogini enters 2026–27 with a secured funding base of over ₹20 crore, a projected growth of 35–45%, and all existing donors retained. The year ahead is not about expansion for its own sake — it is about consolidating what works, reaching more women within the geographies where we are already rooted, and investing in the systems that make the work more durable.

PROGRAMME PRIORITIES

Deepening FPO Viability

The eight FPOs currently supported by Udyogini are at different stages of commercial maturity. In 2026–27, the focus will be on helping the most advanced FPOs — particularly in Madhya Pradesh and Chhattisgarh — reach consistent profitability, expand their shareholder base, and achieve full governance independence. For newer FPOs in Jharkhand and Uttarakhand, the priority is consolidating market linkages and completing compliance requirements.

Scaling Value Chains

The value chains that performed strongest in 2025–26 — lac, mushroom spawn, herbal products, potato and garlic — will be deepened in 2026–27. This means increasing volumes, adding processing steps, strengthening quality standards, and building direct-to-buyer relationships that remove intermediaries from the chain. The goal: that the women who grow and process these products keep a larger share of what the market pays.

Expanding MAP Conservation

In Uttarakhand, the Sampada Se programme — funded by NVIDIA Technologies — will continue to expand the area under medicinal and aromatic plant cultivation, certify more farmers, and strengthen market links for herbal products. The ecological restoration of Bugyals will continue in partnership with the Forest Department and Van Panchayats.

Tripura — First Full Year

2026–27 will be Tripura's first full programme year. The priority is translating the groundwork laid in 2025–26 — 27 WEGs, 540 women mobilised, baseline data collected — into functioning enterprise ecosystems around the banana value chain, with mushroom, kitchen gardens, and NTFP as complementary livelihoods.

Digital Infrastructure

The cloud-based MIS, currently in development, will move to pilot testing in select locations in 2026–27 with a full rollout planned for the year after. The digital Learning Management System — with its library of animated training modules — will be completed and made available to field teams and partner organisations. These are not technology projects for their own sake: they are investments in the quality and consistency of the work.

FUNDING & PARTNERSHIPS

The projected funding base of ₹26–30 crore in 2026–27 reflects the confidence of our donor partners in Udyogini's approach. Project Swavalambi with Axis Bank Foundation — a five-year, ₹29.45 crore commitment for Madhya Pradesh — enters its first full year of implementation. Project Prayas Phase 4 with Oracle India Private Limited and Project Vistar Phase 4 with Kotak Mahindra Bank Limited are approved and active. New conversations are underway with prospective partners in areas including climate resilience, NTFP, and digital livelihoods.

THE LONGER VIEW

Udyogini's goal has always been the same: a world where women are not just participants in rural economies, but the architects of them. Where the FPO is self-governing. Where the enterprise is profitable. Where the woman who grows the product is also the woman who prices it, sells it, and decides what to do with what she earns.
We are not there yet. But in 2025–26, we moved closer. And in 2026–27, we intend to move closer still.

Talk about Hope; Talk about Solutions.







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.

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