



Annual Report 2020-21

Prepared by- Dhriti-the Courage Within



INTRODUCTION



With 16 years in the field of social entrepreneurship, we at Dhriiti felt we knew what we had set out to do. Until 2020 happened.

Dhriiti, like many other organisations in the world, was suddenly at the threshold of uncertainty. Were we prepared for the pandemic and subsequent lockdown? No one was. So we can't claim to be the only ones who were caught off guard. And so, we hit the ground asking questions.

What would happen to our field work? It is important to meet our stakeholders, our women entrepreneurs spread across the length & breadth of North East and in Delhi. Meeting our funders & networking with other stakeholders in the field, was yet another day in the office for us. How do we continue to work at the grassroots level when we have to stay indoors?

As soon as India went under a lockdown, we saw two resulting developments that made us stand up and look for solutions once again. First, was the swarming visuals of migrants walking thousands of kilometres towards their homes. Who were these people? Where did they come from? Why were they suddenly carrying their lives on their back & walking down the roads? As an organisation, we were deeply affected by what we saw. The truth is that our cities are built by villagers. Every year, hundreds and thousands of men & women travel to the cities to make a life. They leave their homes & hamlets in hope of escaping the cyclical clutches of poverty. However, they continue to remain vulnerable, as we have seen. For the first time, a looming global crisis showed us the chinks in our society. While many of us could still stay indoors to protect ourselves, the vulnerable had been thrown before the wolves! We wanted to address the root of the problem. We asked ourselves, how can we strengthen the rural economy? Can we possibly affect village communities & enable them to create sustainable models of enterprise in their homes?

And so was born, **Seeding Grampreneurs. A Grampreneur is a person who sets up self-employment and entrepreneurial opportunities in** villages and small towns in hope of profit and employment for self and community.

Seeding Grampreneur is conceptualised by Dhriiti- The Courage Within as an initiative to reduce the impact of COVID 19 on rural economy which has suffered the brunt of "Return Migration" and massive loss of livelihood during the COVID crisis. Seeding Grampreneur is a movement and a campaign to address the need for village-based enterprises to mushroom in India.

Quite naturally, we decided to approach 2020 with a new Purpose & Approach, one that would enable us to navigate through the 'new normal'.

Purpose

Our re-purposed purpose in 2020 was all about identifying the new needs of our women entrepreneurs. Just as the lockdown was announced, we began getting calls from our women entrepreneurs in the Her & Now and Beautypreneur programs. With unplanned closure of business & loss of livelihood, women were grappling with financial and mental health issues. At Dhriiti, our focus has always been on the entrepreneur. We know that if we work on the entrepreneurs, their enterprises would flourish. Our immediate reaction was to set up a WETalk Helpline for our women entrepreneurs.

2020 also gave us an opportunity to question and identify the long term impact of our work. From a program-based implementing organisation, we found a new purpose in tackling one of India's root problems.

Approach

Covid-19 also enabled us to rethink our approach towards our newfound purpose. While we designed Seeding Grampreneurs as a grassroots campaign implemented by Seeders, we also seeded the idea of bringing our years of experience in creating a sustainable learning platform for women entrepreneurs. Thus was born another initiative in the year, a learning portal at Dhriiti.

This was also the year when Dhriiti sat down to introspect on our journey so far. While we had earned the chips as an implementation agency, we now changed gears to have deeper conversations with the entrepreneurial ecosystem. We learnt to bring our experience together to engage with varied organisations in creating a women-first approach to entrepreneurship. In a way, 2020 gave us an opportunity to look within, so we know which path to take next.

PROJECTS AT A **GLANCE**

HER & NOW



Implemented by
giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



Supported By: Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ) GmbH and Indian Ministry of Skill Development & Entrepreneurship (MoSDE)

About the Program

Implemented by Dhriiti in the NorthEast Region (NER), Her & Now aims to strengthen the overall framework for women-led businesses in India.

The program has two verticals, incubation for new business ideas and acceleration support to existing businesses to scale up. Since this is the second year of the project, the cohort was aptly named Her&Now Cohort 2.0. The program reached out to women in the 8 North-Eastern states and brought in 110 women entrepreneurs in the cohort.

Unlike cohort 1, where we conducted kick-off camps in varied cities of the north east states, cohort 2.0 met exclusively in the virtual space. All our training was conducted through virtual platforms and we had to reimagine our modules for online delivery.

One of the biggest highlights of our entrepreneurship programs is that we create a sense of community by **bringing diverse women entrepreneurs together**. A shared space with like-minded entrepreneurs creates an incredibly liberating experience for our participants. The challenge was to recreate all of it in the virtual world!

Technology is a great enabler. However, bringing 110 women to engage on a virtual platform was yet another learning curve for us. Right from issues around internet connectivity, to the reluctance of women to engage across a virtual platform, to clear issues of disconnect due to lack of human energy, the Dhriiti Team like with our women entrepreneurs were learning to navigate a new territory.



This was to be an unprecedented year, the new normal was just another term that we were learning to use in our everyday life. It was the same with our entrepreneurs. We are glad that we could help them navigate through the new normal with dignity and courage. GIZ backed 125 women entrepreneurs by providing financial assistance, enabling them to continue their work. Dhriiti launched the WETalk helpline to provide business information and mental support to our entrepreneurs, helping them keep their enterprising spirit burning.

The year also saw a dynamic partnership between GIZ, Dhriiti and Rang De. As a social lending platform, Rang De, enabled women entrepreneurs to raise funds from social investors. The loans came easy & quick at low interest rates, without any collaterals and mortgages.

During the course of the project, we were able to provide linkages to women entrepreneurs with different e-commerce, marketing platforms as well as designers in an attempt to widen their reach, and build their brands thereby enhancing their market presence.

The women entrepreneurs on their part made headlines! Beginning with Bijayashanti from Manipur being named by PM Narendra Modi in his radio show Mann Ki Baat. The Prime Minister lauded Bijayashanti and her enterprise for using lotus stems to create silk weaves. Even during a raging pandemic, many women went on to earn awards for their entrepreneurial work. Several women entrepreneurs were additionally covered in prestigious platforms such as The Hindu, Indian Express, The Economic Times, The Better India and more.



Activities through the Year

The project carried out the following activities to reach out to WEs and develop necessary linkages-

- Virtual meets with experts in the field of branding and social media, Business Plan, Accounting and Inventory, Compliance and registration etc
- Peer connect & Buddies were organised;
- Partnered with Let's Talk to provide mental wellness support. We Talk helpline was launched, sessions on availing loan, support from MSME, MUDRA & SAFE were conducted;
- Business monitoring closure calls were facilitated;
- 25+ business plans were prepared
- Integri-TEA sessions with women entrepreneurs from Assam, Manipur, Nagaland and Mizoram were organised. Product catalogue support was provided to WEs as one of the steps to make their product / service present digitally;

Partnered with CII for their virtual exhibition - Hastakaari & some WE participated;

- Shine Wing team facilitated compliance readiness sessions;
- Her & Now Conclave for women entrepreneurs was conducted;
- Proposal and Pitch deck support was provided to participants for NERES, Fashion for Good, NEATEHUB, iPitch, etc.

Women Entrepreneurs naturally came together to form alliances & collaborations



Meet the Entrepreneur

ZV Yangmila, an entrepreneur from Ukhrul district of Manipur, has been in the business of food processing for the past 6 years.

Yangmila Zimik has lived in Ukhrul all her life. An independent single mother, who raised 7 children, including her son & nieces and nephews, Yangmila ran a thrift shop. At one point in time, Yangmila took a loan to meet the medical expenses of her father. Later on, she started a poultry farm to repay the loan. However, her business didn't really take off due to heavy competition in the region.

Ukhrul is blessed with rich wildlife. The local inhabitants consume fruits extracted from the jungles located in the hills of Ukhrul, many of which are rare & exotic. However, the local fruit produce is not entirely consumed by the people. Large quantities of fruit would rot.

Yangmila saw an urgent need to utilize the fruits and create an enterprise that would generate livelihood in the hills of Ukhrul. Thus, Yangmila's food processing enterprise was born.

Yangmila, who was previously involved in poultry farming, undertook training in food processing from an NGO in Ukhrul and started Shirin Products by selling gooseberry candies. She used to collect the gooseberries from the forests. At first, she went from door-to-door in Ukhrul, selling her gooseberry candies. Slowly and steadily, she expanded the line of products by including wild apples, wild olives, plums, etc. She brought in pickles, jams, bamboo shoots, catering to the rising needs of the communities.



With 6 years into the business, Yangmila joined Her & Now Cohort 2.0. While the pandemic brought a serious dent to her business operations, Yangmila held on to a fragile thread of hope. During the course of the program Yangmila wrote her first business plan. It was not an easy task for her, yet it was the one significant step that she took to rejuvenate her business. Yangmila received a grant of Rs. 1,20,000 as a part of the incubation program. She used the grant money to purchase raw material from neighbouring villages. Before the lockdown she could stock only 50 tins of mango, sumac powder, figs, etc. With the grant money, she could now stock 200 tins of raw material to sustain her business. From August 2020 to March 2021, Yangmila generated a revenue of Rs. 2,45,000 (approx.).

Yangmila started her food processing in a thatched house. In order to keep her expenses to the bare minimum, Yangmila continues to work out of the same premises with a staff of 6 permanent workers & 5-6 temporary workers. Currently, Yangmila has to deal with local competition in Ukhrul. The key USP that differentiates Shirin Products from its rivals is the rich quality and the variety of products that they are producing and selling. Yangmila's entrepreneurial venture was not only creating significant value to the local economy, but it was also having a positive effect on the health of its consumers. Today, Shirin Products are also sold in Assam, Nagaland, Delhi, etc. In Guwahati, their products are being distributed by North-East For Youth.



BEAUTYPRENEUR PROJECT



Supported By: Godrej Good & Green

About the Program

Beautypreneur is a business accelerator program for women-led beauty parlours and beauticians providing home based service in Delhi/NCR region. **The program aims to assist 'beauty-preneurs' by bridging the knowledge gap of business and financial management, thereby creating space for networking in turn enhancing their business revenue.** It works by developing entrepreneurial mindset and competencies to help women create a pathway for sustainability of their business.

When the pandemic closed down businesses, **we knew our Beautypreneurs would be most hit.** As an industry that relies on close quarter human interactions, concerns around safety would automatically create a sense of panic and alarm. **Soon after the lockdown was announced, the team began making calls to the BPs, trying to assess the impact of the pandemic on their business.** Most of our BPs are women who come from low-income group families. Some of them didn't quite understand the short & long-term implications on their business. The beauty parlour besides being a supplementary source of income, was a safe place for them to spend their time in. It was also a space that other women cohabited to meet and share their lives. With the pandemic closing down the businesses, many BPs were forced to stay indoors and manage their familial responsibilities. Priorities changed overnight and women had to adjust to the new normal. In many cases, their husbands lost their jobs and / or suffered staggering losses in their businesses. The families began to dip into their savings, as a result, the rental for the parlour became a burden. We helped our BPs negotiate with shop owners, telling them how they can speak to them for deferred payments. In many cases, the women were able to secure a safe window for their parlours. However, some had to make the difficult decision of moving their parlours out of their shops to their homes or close down. Our team conducted a series of expert talks with the BPs to educate them about the several government schemes that they could avail.

Our conversations with Women Entrepreneurs in the Her&Now cohort sensitised us to the mental health needs of the women we work with. So, during our weekly chats with the women we tried to assess the mental health impact on the BPs. This is where we saw a big & significant difference between the two sets of entrepreneurs. While our Her&Now entrepreneurs were forthcoming to share their anxieties & fears, our BPs were nonchalant about the same. While everyone faced the brunt of the pandemic, very few acknowledged the impact as a cause of their anxiety. As demands of domesticity increased, or questions of sustenance crept in, our BPs came across as women who took mental health for granted. The insecurity and fear was not something they were used to addressing publicly. **Dhriiti launched a separate helpline called WE Talk for our BPs,** however we had to walk the extra mile to inform and educate women about the implications of mental health during the pandemic. We organised expert sessions and drew our women into conversations with each other.

The pandemic became an alarming reminder to the fact that an entrepreneur needs to remain in an agile state of mind. While most of the women had invested heavily on their skills as a beautician, they had little or no knowledge of income diversification. Our next step was to enable women to look for alternate sources of income within their homes and lives. From reviving the lost practice of crochet, to stitching, to building



BPs using disposable kit

one's interest in plants to set up a nursery, the team worked closely with the BPs to find alternate sources of livelihood. We made a series of videos that helped us educate the BPs about the steps to take to diversify their business. The success of the video series led to Dhriti leading a knowledge sharing session with fellow implementation partners with Godrej across the country. Nidhi Arora, our Executive Director led the workshops enabling partner organisations like Pratham, Saath, Yuva and Vrutti to take the same videos to their communities.

We knew that the lockdown would eventually be relaxed and parlours would have to find a safe-practices formula to make it accessible for their customers. We shared a stream of videos to enable women to adopt some new and safe ways to service their customers. Godrej, not only helped the women by providing them with safety kits, but also provided covid-relief to some of the most affected BPs.

In our journey towards strengthening the BPs and ensuring their parlours sail through the onslaught of the pandemic, Godrej not only helped the women by providing a kit of disposable items such as towels, head caps, apron, masks, gloves etc, to our BPs, but also created a returnable grant to BPs with a ticket size of Rs 10,000 and Rs 5000 to help them gather resources to diversify their business.

Moving our BPs to digital platforms was yet another area of work for us. Bringing the BPs to virtual platforms was a challenging step. The next was to enable the women to use social media for their business advantage. We ran a series of social media workshops for the women so they could understand how to leverage Facebook for their business.

Towards the end of the year, our intervention moved towards enabling women to communicate more effectively with their customers. How do our BPs 'brand' themselves? How can they use stories to connect and communicate with their clients? How do they build trust? And how do they ensure their clients refer them to their network? **Rituparna Ghosh, our Communications & Storytelling Consultant designed a series of workshops to enable women to take ownership of the stories they tell their clients and the stories their clients tell about them.**

2020 was a year of incredible highs and lows. In our BPs, we saw the true face of resilience. While we made calls to ask their whereabouts, the BPs, in some cases, waited for our calls to them. "You are the only ones who call and enquire about us," said someone, giving us just the boost we need to keep doing what we do best.

Activities through the Year

To ensure overall wellbeing of the BPs and improve their entrepreneurial journey, the project carried out the following activities-

- 98% of BPs were personally contacted to find out about their wellbeing, provide them information on COVID prevention, and welfare schemes by central and state governments.
- 25 BPs were assisted in applying for ration through e-coupon during lockdown while 45 BPs were given ration through Godrej Good and Green funding.
- 70 BPs received Returnable Grant of ticket size INR 10,000 and INR 5,000.
- 90% of BPs provided relevant support through a dedicated helpline WE Talk to deal with immediate personal and business challenges.
- 92% of BPs became fully aware about COVID prevention practices at their parlour.
- 90% BPs underwent capacity building sessions on business practices during COVID.
- Income diversification sessions titled, “Aaiye milkar dhoondhe, aamdani ke naye raaste” enabled 83 BPs to start an alternate business during the year
- 65% of 243 BPs gained profit in Q3 while 70% of 243 BPs gained profit in Q4.



Online evaluation of Rachna's trainees in September

Meet the Entrepreneur

33 year old K. J Jolly joined the Beautypreneur Program in June 2019. She had a small parlour and provided door to door beauty services. While 2020, brought her parlour business to a standstill, her family received another blow when her husband lost his job. With a family of 6, it became extremely difficult for them to provide for everyone.

Not the kind to lose hope, Jolly was quick to respond to the impact. She began exploring alternate ways of providing for her family. Jolly willingly participated in all the knowledge sharing sessions where she learnt about the necessary precautions during COVID-19. She learnt about government initiatives, filled up forms and made sure she accessed the ration support when the times turned grim. Further, an exploratory session on income diversification helped her brainstorm about market opportunities for earning more revenue. Continuous handholding support for business growth helped her in attracting more customers to her parlour thereby increasing her revenue. She was also provided a returnable grant which she invested in a new supplementary business of selling cosmetic products along with the beauty services.

Under Dhriiti's guidance Jolly set up a Facebook Page and connected with her clients online. She learnt to create content and share information about her upcoming events through her Facebook Page. By the time the lockdown was lifted, Jolly was able to grow her income and stabilise her family's financial woes single-handedly.

PROJECT PRAGATI



Supported By: [Interglobe Foundation](#)

About the Program

Pragati 2.0 was envisioned to strengthen the entrepreneurs, their businesses and the groups that were structured in the first phase of the program, embarking on this phase from March 2020. The main objective of this phase of the project is to build capacities of the entrepreneurs in the areas of accounting, planning, business expansion and the group's formalisation etc. While the initial work started with a momentum with women legally registering themselves as an AOP, the nation-wide lockdown imposed from around mid-March slugged the pace of the project and enlightened us on the aspects of the project that we could work upon as the entrepreneurs, much like the rest of the world, prepared itself for a post-COVID scenario.

While physical presence during lockdown was brought to a halt, **Dhriiti officials held telephonic conversations with the entrepreneurs, providing details about symptoms of COVID, hygiene, government schemes, providing women security helpline numbers and upholding the general morale of the women to keep on pursuing their activities while facing a changed world.** The regularity of the payment against the continued production was an added boost for the women while many members in their family faced temporary suspension of work and other activities.



During May, as the government regulations around office spaces loosened, the Dhriiti team was bolstered, recruiting new staff, training them and resuming work with a full-fledged team. While activities are still staggered owing to restrictions in various villages and on gathering, work has resumed and is expected to pick up pace in the next quarter onwards.

In the intervening months both the SHGs were legally registered as an Association of Persons, a necessary requirement for getting PAN card and Udyog AADHAR, which will be soon done for each of the groups.

While the work started full-fledged and even the covid-19 could not stop us to reach these women but it did limit our reach to them but we started conversation with them on telephones and provided them the details of COVID, hygiene, government schemes, women security helpline numbers and upholding of the morale to keep on pursuing their activities. Post the first quarter Dhriiti somehow managed to reach most of the women to take stock of the operation and the problems.

We started working on the Project Targets for Pragati 2.0. This included creating an Individual Woman Entrepreneur Development Plan (IWEDP), Capacity Building Exercises and the Raw material Suppliers mobilisation. Due to partial lockdown we were unable to reach larger groups, however, we

could work with women in smaller groups. Due to the outbreak, women were forced to use all their savings for their survival and were left with very little to spend on the raw materials but with Dhriiti's intervention a new set of suppliers were connected to these women. Later in the year Pragati achieved its two important milestones- the raw material suppliers' mobilisation, training and distribution among entrepreneurs and the capacity building training for these women. With our next phase we plan to expand their businesses, building their capacities in financial and their business planning.



Activities through the Year

The project undertook the following activities-

- Midline survey completed
- COVID monitoring support provided
- Required documentation for formalising SHGs completed
- Recruitment of new staff done
- Individual Woman Entrepreneur Development Plans (IWEDP) created
- Mobilization, Training and Networking of raw material suppliers to the entrepreneurs facilitated
- Capacity Building and handholding support provided to both SHGs



Meet the Entrepreneur

Pratima Rabha is a 59 years old arecanut plate making entrepreneur from Ouphula village in Bongaon Block in Rural Kamrup, Assam.

Around 12 years back, Pratima's husband passed away. Her husband was still working when he died and the whole family was completely dependent on that income. With no savings, the family suddenly went into a deep crisis, where basic sustenance became difficult. With practically no cash income in the family she didn't know how to make ends meet.

It was during this time, Pratima realised the need for diversified cash income and savings. She realised that a family is able to deal with such untoward incidents in life when the income comes from different sources. Her journey from starting to merely understand various sources of income has come a long way where she annually earns almost Rs 4-5 lakhs from multiple sources. Pratima Rabha has a son and daughter, both of whom are married with their respective families but she proudly tackles her role as the head of the family.

She has taken up various opportunities in life as it came—the latest being, her establishing herself as an arecanut plate making entrepreneur under Project Pragati which was started in the area since 2018 jointly by Dhriiti-The Courage Within and the InterGlobe Foundation. From January 2019 till now, she has earned almost Rs. 2,20,200 from the business and also created job opportunities for raw material collectors and helpers for her business. Other than this, she also makes income from agriculture (pepper and turmeric), arecanut plantations etc.

With her perseverance and zeal, she also became one of the prominent members in the SHG and gradually rose to leadership positions. She currently holds the position of Treasurer in the Pragati SHG which has been created with 13 women arecanut plate making entrepreneurs in the area. She holds positions of Treasurer in VO (Village Organisation) and other SHGs. Not only is she a successful entrepreneur with astute thinking and planning capability, she has become an exemplary personality among the younger members of the group and village, who look up to her, both as a person and a successful business woman.

Being one of the eldest members in the group, Pratima has a voice of calm resilience and empathy. Whenever the group is faced with problems or internal conflicts, she analyses and mediates the problem with her erudition and smartness. She has mediated conflicts between members regarding various aspects of their group's business as well as personal domestic problems of members who readily open up to her. In the past year, Partima took the lead to help fellow women out of covid-crises. With a lock down on business operations, the women entrepreneurs began to eat into their savings. While Tamul picked up their finished products, the women were unable to generate additional income in the year. **With Dhriiti's help, Pratima applied for government assistance applicable to women entrepreneurs. The women received a grant of Rs 1,00,000 that was distributed between the members of the cohort.**

When the going goes tough, we need more women like Pratima to anchor the cohort together.

CAMPAIGNS & INITIATIVES

RISE UP NORTH EAST

In association with Rang De and Her&Now, GIZ

Christmas is synonymous with the idea of gifting and spreading cheer. **Dhriiti made use of this opportune moment to launch the program Rise Up North East in partnership with Rang De.** The program was set in motion in February 2021 with an aim to support budding entrepreneurs of the North East under the flagship program Her & Now.

The core idea behind the campaign is to develop linkages between interested investors and women entrepreneurs. It provides investors with varied options to choose from and decide the interest rates, while for entrepreneurs it brings in funds which can be up to a maximum amount of Rs. 5 lakhs for tenure of up to 3 years. The interest rates can be a maximum of 6% flat but it depends on the rates opted by all the investors.

Before officially launching the campaign, an announcement and publicity activity was also conducted. Apart from the formal announcement, topics like the idea behind the program, the people for whom it is meant to be, its process, the concept of a social investor, **GIZ's reasons for supporting social lending were also covered. Furthermore, the importance of building such a relationship between the investor and entrepreneurs,** what potential such ideas have for growth and the reason for such an ecosystem being critical was also elaborated.

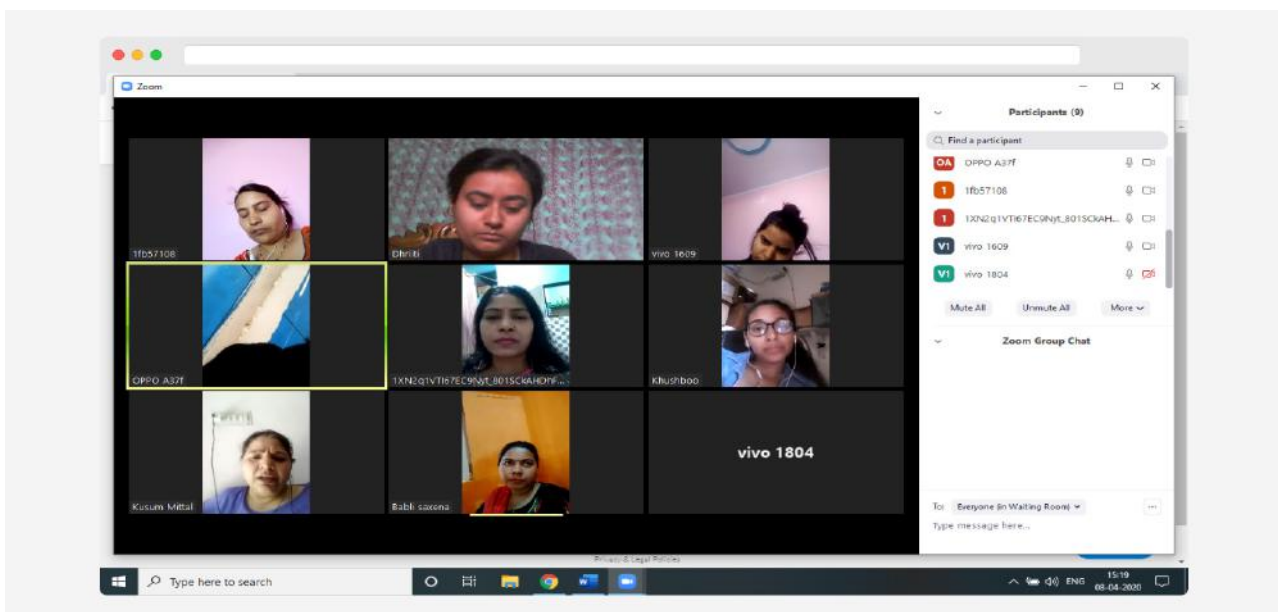
Additionally, a unified communication plan was developed mentioning the approach of Rang De, GIZ/ Her & Now and Dhriiti. Wherein the communication towards social investors was handled by Rang De, GIZ focused on the ecosystem point of view and Dhriiti was responsible to narrate the Women Entrepreneur stories.



WETALK

Supported By: Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ), GmbH, Project Her & Now, Let's Talk and Global Alliance for Mass Entrepreneurship (GAME).

Through this campaign, women entrepreneurs from the North East Region are provided with an opportunity to connect and discuss their issues through a dedicated helpline named “We Talk”. This helpline was started on 11th May 2020 and was operated from Monday to Friday between 12:00 pm to 4:00pm. The highlight of the helpline is that it is led by a team of highly qualified psychologists, psychotherapists and well trained volunteers who can provide support in Assamese, English, Hindi, Kuki, Nagamese, Meitei and Zomi languages. The helpline was started with an aim to provide women entrepreneur community opportunities to avail business resources, information about various schemes, loans and financial assistance available in the market. The helpline also envisaged to build and retain rapport between BPs and Dhriiti team members and to provide a platform to BPs for expressing themselves freely on a variety of topics. As the team of call handlers are from psychology background, they could provide callers with the required mental and emotional support that helped them in their overall well-being. In the period of 10 months, the helpline received a total of 194 calls which were categorized in 5 broad themes like Business related calls, financial issue related, enquiring about government schemes/support, family issue related and self-related calls.



Mental Health Awareness- an online session

The idea of organizing an online session on mental health awareness originated from the discussions held with the BPs through the helpline and otherwise giving insights into their stress levels. This session was conducted on 20th December 2020 and was facilitated by mental health expert Ms. Anjali Mahalke. Over 30 BPs attended the live sessions and many others viewed the YouTube video that was uploaded on Dhriiti's page. The session covered a wide range of topics beginning from the concept of mental health, its importance, demystifying words like depression, anxiety and stress and the steps to handle one's mental health.

HER TRIBE



Hosted by- Vimala Rajkumari

Concept & Editorial - Rituparna Ghosh (Your Story Bag)

Her Tribe is a contemporary talk show conveying the stories of women entrepreneurs from Her & Now program. The first season of the show had 6 episodes for which women entrepreneurs from the North East were interviewed about their journeys. Most stories brought out the aspects of resilience, tenacity and courage as these women shared about their hard work and determination to take up entrepreneurship along with their other roles and responsibilities. The show also focuses on building a robust entrepreneurial ecosystem and is open to others outside the Her & Now community. The host for the first season of the show was Ms. Vimala Rajkumari who is the founder of Vsual Brewery, a video production house based in Gurgaon.

The Her Tribe Talk show has been designed keeping in mind certain objectives. It envisaged celebrating women entrepreneurs in turn enabling them to view



themselves as role models and influencers. It also aims to address the diversity of stories by bringing out and acknowledging the uniqueness of each of the entrepreneurs' journeys. The show intended to connect and develop a larger database of women entrepreneurs in the NorthEast region and visualizes positioning **Dhriiti as an integral entity in the women entrepreneurship ecosystem.** 6 episodes covering 24 women have been shot of which 2 have been aired.

THOUGHT LEADERSHIP

MODEL FOR BUILDING **WOMEN-CENTRIC** **INCUBATION PROGRAMS**

Dhriiti's experience of working with women entrepreneurs has brought in the learning that the process of developing women entrepreneurship has its own strengths and challenges. It is imperative to have a gender sensitive model of building women entrepreneurs which enables them to build enterprises as an extension of their own unique personalities and not as a force-fit into a gender skewed space. . Even at national level, policy makers feel the need to promote women entrepreneurs as a means to bring about sustainable economic growth and employment creation for fellow citizens.

GIZ India and Dhriiti – The Courage Within have undertaken this endeavour to strengthen the ongoing efforts to promote women entrepreneurship in the country and more specifically, **“Equip the entrepreneurship ecosystem to adapt to gender sensitive approaches to venture creation & growth and to design women centric support programs”.**

The purpose of this exercise is to acknowledge and accept that women entrepreneurs have support needs, aspirations, challenges, priorities, learning and leading styles distinct from their male counterparts. Thus, there is a need to design programs that take into account these aspects.

Over the course of next year, **Dhriiti would develop a replicable model and curriculum to enable women centric programming throughout the incubation ecosystem.**

SEEDING GRAMPRENEURS

Grampreneurs is Dhriiti's call to action for the entire ecosystem flagship program that envisages creating livelihood opportunities in India's smallest and farthest districts. This project had its genesis during the COVID-19 pandemic which greatly affected the migrant community who had to walk thousands of kilometers resulting in substantial increase in reverse migration. Having lived away from their native villages for years, these migrants did not have work opportunities when they returned home. Dhriiti took this challenge in its stride and pondered upon converting it into an opportunity for creating livelihood opportunities in the country's heartlands.



Dhriiti refers to a “Grampreneur” as a person who sets up self-employment and entrepreneurial opportunities in villages and small towns in hope of profit and employment for self and the community. Seeding Grampreneurs is a movement and a campaign to address the need for village-based enterprises to mushroom in India.

Since Grampreneur was a new moniker, we spent a substantial amount of time in spreading awareness through social media. Our launch campaign explained the idea of Grampreneur through a series of posts. Here are some of them:

 <p>Who is a Grampreneur? Gram + preneur = Grampreneur <i>noun</i> A Grampreneur is one who takes charge of existing opportunities & inspires others to do the same.</p>	 <p>Where does a Grampreneur live? A Grampreneur is a person who lives in an Indian village or town. The Grampreneur is one who has consciously chosen to stay rooted in one's region, build an enterprise & engage the local community in livelihood activities.</p>	 <p>What kind of an enterprise can a Grampreneur have? The Grampreneur may work alone, or be part of a SHG that brings a community together to optimise business operations.</p>
<p>✉ seeding.grampreneur@dhriiti.com https://twitter.com/grampreneurs 🌐 www.facebook.com/grampreneurs https://www.instagram.com/seedinggrampreneurs</p>	<p>✉ seeding.grampreneur@dhriiti.com https://twitter.com/grampreneurs 🌐 www.facebook.com/grampreneurs https://www.instagram.com/seedinggrampreneurs</p>	<p>✉ seeding.grampreneur@dhriiti.com https://twitter.com/grampreneurs 🌐 www.facebook.com/grampreneurs https://www.instagram.com/seedinggrampreneurs</p>

Seeding Grampreneurs Conclave - 15th - 18th Sept 2020

The Seeding Grampreneur Conclave aimed to start the conversation around Rural Entrepreneurship and learn from the industry experts-- starting from theorizing the concepts to learning from experiences. The Moderators and Panels on each of the 4 days consisted of Thought leaders, Field experts, Entrepreneurs and Academicians.

The main purpose behind the conclave was to initiate a conversation, a call to action, a movement, to address the need for village-based enterprises to develop and prosper in India.

Through this the conclave aimed to stimulate thoughts amongst all those who concern themselves with the betterment of Rural India – including policymakers, local government bodies, ecosystem enablers like financial institutions, Corporate and CSR, NGOs, International development agencies promoting sustainable livelihoods, media, academicians, researchers, students of rural management / development studies and aspiring entrepreneurs.

The four-day Conclave started from 15th of September and ended on 18th of September. The format was webinar based. It encompassed a wide range of perspectives. The first day focused more on theory based on frameworks and research of the plight of Grampreneurs and what can be done. The second day focused on the perspectives of Grampreneurs themselves. The third day focused on the challenges of being a women entrepreneur while the fourth day reviewed the perspectives of Institutions towards Grampreneurs.

Detailed research went into identifying the expert panellists and moderators to drive the discussion (Table 1). The whole discussion was broken down into four parts, spread over four days – each day with a dedicated theme, ensuring to cover all aspects of the topic.

TUESDAY 15 th SEPT / 2020	NEED FOR PROSPEROUS VILLAGE AND TOWNSHIP ENTERPRISES (VTE): MORE GRAMPRENEURS IN THE NEW NORMAL IN INDIA
WEDNESDAY 16 th SEPT / 2020	BUILDING A CONSTRUCTIVE ECOSYSTEM FOR VILLAGE ENTERPRISES: WHAT DO GRAMPRENEURS NEED TO PROSPER?
THURSDAY 17 th SEPT / 2020	PROMOTING VILLAGE AND TOWNSHIP ENTERPRISES (VTE): NEED FOR FOCUS ON WOMEN ENTREPRENEURSHIP
FRIDAY 18 th SEPT / 2020	BUILDING THE RIGHT ECOSYSTEM FOR GRAMPRENEURS: BUILDING ASPIRATIONS, ACCESS TO MARKETS AND ACCESS TO FINANCE

Collaborators

1. Her & Now, a GIZ India Initiative

'Her&Now' is an initiative being implemented by GIZ (Gesellschaft für Internationale Zusammenarbeit GmbH) on 'Economic Empowerment of Women Entrepreneurs and Start-ups by Women' on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) and in partnership with the Indian Ministry of Skill Development and Entrepreneurship (MoSDE), to support aspiring and existing women entrepreneurs in India. The project also runs a media campaign to tell the stories of successful women entrepreneurs and to foster a positive mindset change in society.

2. Your Story Bag, Communication Partner

Your Story Bag is a Storytelling, Training & Consulting Company working with children, educators, entrepreneurs and not-for-profit & corporate. It enables people to harness the power of stories to meet their organizational needs. From designing story-based curricula for schools, to training teachers using stories in the classroom; enabling entrepreneurs to use stories for branding; to helping organizations use stories to communicate & teach; to enabling corporates use stories to onboard & build culture and conversations; Your Story Bag has a diverse experience in customizing storied solutions to everyday problems.

3. NuSocia, Research Partner

NuSocia is an Impact advisory and Strategic CSR Design company, existing at the intersection of Knowledge, Research and Practice. It offers Impact advisory, Impact assessment and Impact communication services to its corporate clients and capability building training programs to NGO leaders across South East Asia. Besides. For its research and programs, it works with a Human-centered approach, backed by appropriate technology leverage, towards designing customized solutions.

4. Xavier University, Bhubaneswar, Knowledge Partner

Xavier University, inherits the legacy of XIMB (Xavier Institute of Management Bhubaneswar), a premier world class B-School in the country running since 1987. Xavier University, distinguished by its philosophy of 'Inspiring Futures', stands tall in its mission of inspiring future generations of students aspiring for excellent quality higher education. It offers programs in Business Management, Human Resource Management, Rural Management, Sustainability Management, Communications, Computer Science & Engineering, Economics, Commerce, Humanities & Compassion Studies and Human Settlement.

Participation

The Conclave saw huge participation spread across the length and breadth of the country from the north eastern corner to the western boundaries; from the southern tip of the nation to northern hills, which was a reflection that the need of Grampreneurs is felt equally across the country.


← Tweet

 **SeedingGrampreneurs** @grampreneurs


What a wholesome day listening to @Julia_L_Karst @RonaldvhHof @SohiniBee #PriyankaSingh talk about the opportunities, needs, resilience & challenges for #WomenGrampreneurs & #womenledenterprises @WomenonWings @Her_and_Now @InterGlobe_IGE @INBreakthrough @DhritiSocial




You and 5 others

 **SeedingGrampreneurs** @g... · 17/09/20 ...

"Infrastructure support is dependent on the government. We have to make more noise to enable #womenenterprises We need to find different drivers than #market," says #PriyankaSingh #womengrampreneurs #SeedingGrampreneursConclave @InterGlobe_IGE @DhritiSocial

 **SeedingGrampreneurs** @g... · 17/09/20 ...

#PriyankaSingh mentions #ProjectPragati & @TamulPlates of how the project adapted to #COVID by asking women to continue production & build skills to use #technology @InterGlobe_IGE @DhritiSocial @Aniirban @nidhi_810 @Arindam_tmpl #womengrampreneurs #seedinggrampreneursconclave

 **SeedingGrampreneurs** @g... · 17/09/20 ...

#SeedingGrampreneursConclave focusses on #WomenGrampreneurs @Aniirban sets the context & welcomes the panelists.

@Julia_L_Karst is the moderator of the day she sets the tone with statistics about #womenledenterprises #seedinggrampreneurs #villageandtownshipenterprises



Anirban Gupta and 2 others

Show this thread

 **SeedingGrampreneurs** @g... · 17/09/20 ...

"The first step is to find an #entrepreneur. In rural places, we have the infrastructure of SHG where a model exists. If you find an entrepreneur who wants to work with these SHGs, then you can reach out to deeper pockets of India," @RonaldvhHof @WomenonWings #seedinggrampreneurs



 **SeedingGrampreneurs** @g... · 17/09/20 ...

"I hope entrepreneurs who work with SHG create small enterprises at grassroots levels, train & support, build microenterprises. The entrepreneurs would act as the accelerator. That's how you reach the grassroots level," says @RonaldvhHof @WomenonWings

 **SeedingGrampreneurs** @... · 16/09/20 ...

#Day2 of #SeedingGrampreneursConclave celebrates the brilliant minds of our #Grampreneurs Between @Arindam_tmpl #MalikaVirdi #Kaushalendra @deepjyotisonu the speakers spoke passionately about the challenges of #BeingaGrampreneur

Resilience is the key. Do you have it in you?



Seeders Fellowship 2020

Supported By: Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ) GmbH and Indian Ministry of Skill Development & Entrepreneurship (MoSDE)

Seeders Fellowship was a 3 months program that aimed to create 10 change makers in their own districts from 5 states of India namely Assam, Jharkhand, Odisha, Manipur and Nagaland. It aimed to provide guidance and support to 150 women Self Help Groups (SHGs) led enterprises to strengthen their business by training them to create business plans, understand the local economy, and create marketing strategies thereby becoming self-sufficient. The stipend provided for 10 fellows was Rs.30, 000/- per month for a period of 3 months.

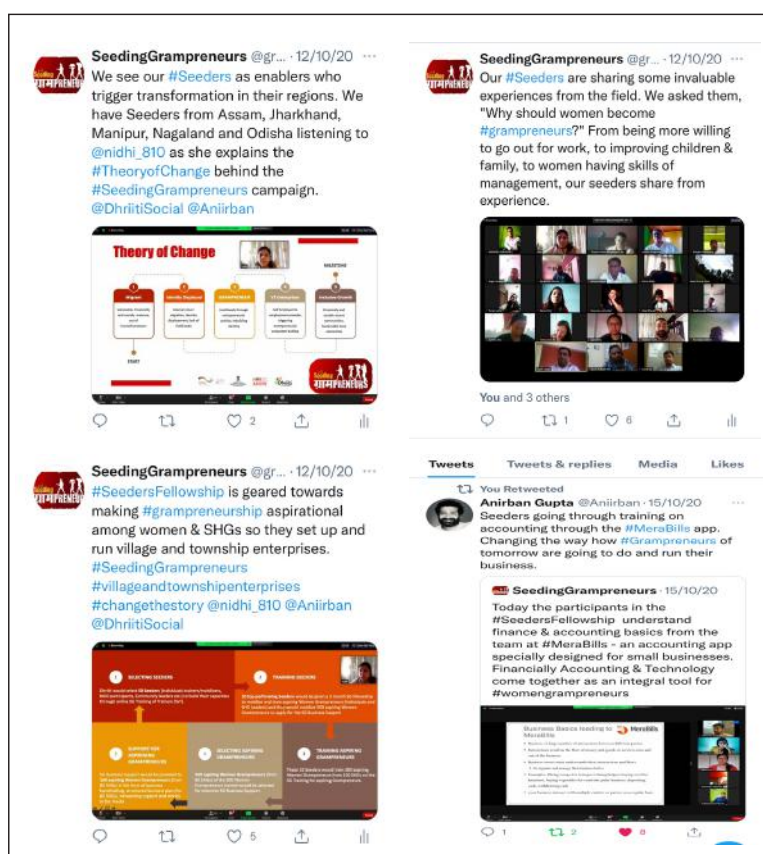
The fellowship received 296 applications from interested individuals, of which 97 candidates were interviewed and 52 were selected for a Training of Trainers (ToT). 10 seeders were selected for the fellowship who in turn trained 318 women from 160 SHGs. Of these, 80 SHGs were successful in developing realistic business plans, with 65 of them applying for PAN card, and 45 getting registered under Micro, Small and Medium Enterprises (MSME). These SHs received products worth Rs. 15, 78,532/- and through this fellowship Dhriiti reached out to 56 villages spread across 11 districts of the 5 North Eastern states of India.

Fellows' selection criteria

The applicant should be an Indian citizen in the age group of 25 to 40 years, with previous work experience of 1 to 4 years. The candidate should be residing in district headquarter, block, HQ or villages of any of the 5 Indian states namely Assam, Jharkhand, Odisha, Manipur and Nagaland with access to internet facility and proficiency in online interaction and reporting and owns a vehicle for ease of travel.

The fellowship conducted the following activities-

- Selection process initiated and completed
- 5 days ToT for 52 shortlisted applicants facilitated
- 10 selected seeders awarded SG Seeders' Fellowship
- Baseline survey, Mobilization and Training of 15 SHGs conducted
- Selected SHGs and Identified vendors
- Procurement Transfer to SHGs done and business plans created
- Registrations done for PAN card, Aadhar card, AOP and MSME



Meet a Seeder

Pranav, a native of Ranchi has a professional degree from NIFT and has worked in a garment export store. Even though he started his career in the field of his education, Pranav somehow felt disconnected with his work life. That's when Pranav decided to appear for UPSC exams and become a civil servant. In the course of his preparation for these exams, Pranav learnt more about his home state Jharkhand and realized the backwardness of his state, which ignited in him an idea to contribute towards the state's progress and development. This made him give up the dream of civil service as he became passionate about becoming a changemaker.

Gradually Pranav joined an organization that worked for skill development activities for youth in the age group of 18 to 35 years belonging to marginalized communities. As part of his work in the sector of skill development he realized that it was difficult for women to stick to the jobs that were facilitated by the organization post their training. He was intrigued by this fact and wished to do something for such women.

Pranav is well aware about the geographical, regional and economic resources of his home state Jharkhand. Dhriiti was looking for such individuals who have significant knowledge about their states and who also understand the challenges as well as the existing opportunities with respect to the available resources. Fortunately, Pranav came across the Seeding Grampreneurs on LinkedIn and applied for the same. He was interested in enhancing his knowledge and experience from skill building to the idea of developing entrepreneurs.

The TOT conducted by Dhriiti further renewed his interest in this field. He saw a great opportunity in the field of rural entrepreneurship wherein women could start their own venture and at the same time manage their household responsibilities. In the TOT, he met like-minded individuals from whom he learnt about the possible challenges that women come across in the process of becoming entrepreneurs. Discussions with fellow trainees brought in forth issues like it largely being an unorganized sector with very few guidelines for developing best practices and infighting and resistance from brokers towards potential women entrepreneurs.

Post his training, Pranav began making mobilization visits wherein he faced some hostility from the SHGs that he approached. He realized that it wasn't easy for the women to trust an outsider and that he needed to change his strategy in order to build rapport and earn their trust. He states "I began with the push factor, but I soon realized that these women had been used to people making promises to them. So, I changed the strategy and started using the pull factor. I asked them, 'What do you want to do with your business? Where do you want to take it? I can help'. This worked with the SHGs and Pranav got busy with his mobilization & selection process.

Pranav feels that about 4 to 5 key factors worked for him in selection of SHGs and maximizing their growth. Information about taking business beyond the local market, identifying group leaders who can lead the upcoming changes, training from other resource persons, feeling of unity among the group members, women's attitude and positive personal equations with the family. All these factors together are conducive for the SHGs to perform to their optimum level.

Pranav's intervention has benefitted 87 women amongst 8 SHGs. 7 out of the 8 SHGs are into mushroom cultivation and spice farming. They were trained by a retail store owner and Pranav facilitated procurement of a grinder and a packet sealing machine. They already have an existing order of delivering spices weighing 200 kg per week. With more and more women joining in they can gradually increase their production. So far he has worked with women belonging to 2 villages, and with experience he now wants his work to reach more villagers. However, he feels that the 3 months window should be longer as that much time is often gone in getting some licenses. Working with Dhriti has been a learning experience for Pranav as well. He happily shares "The best thing is that there were never any restrictions put on us. We were free to innovate and create our own strategies".

Pranav is aware of the fact that his understanding of women's issues and knowledge of creating women entrepreneurs within SHGs has changed dramatically. He states "Jharkhand doesn't have an entrepreneurship culture. Most women work as migrant workers. They are not risk takers and largely uneducated. Seeding Grampreneurs showed us that it is important to break the cycle of unemployment and create livelihoods. We need drivers of change. Once we have them, change will come. I see the men changing slowly. Now many of them want to stay back, help their wives and work from here."



NOTES FROM THE FIELD

#Seeders on the Field



Pamchingla Kumrah lives in Ukhrul, Manipur. She interacted with Ngarumlongnao SHG in Ngahui Village approximately 50 kms away. The SHG is mostly engaged in cultivation. The main produce includes Maize, Beans, Cabbage, Mustard Chilli, Ginger, Soyabean, Jobstear and peas. This SHG also engages in making gooseberry Juice and candy however they only produce limited quantity since they are unable to market it appropriately.

Pamching shared this note from the field

“During the interaction it was found that the SHGs practiced saving and inter-loaning within the group however their bank accounts have been deactivated due to non-maintenance. This is because of the inconveniences of traveling to Ukhrul town and the high taxi fare. During the interaction we discussed that bank accounts will be opened during this week with the state cooperative bank and pan card would be applied. There are two such SHGs, one engaging in Job’s Tears cultivation, other in sugarcane cultivation.”

The Seeders are looking for SHGs that follow appropriate banking transactions, so they can help them avail available government schemes. We have learnt that there are many barriers to banking for these women. Being unable to travel to the nearest branch is one of the many concerns.

#Seeders on the field

What do you see in this photograph?

We see women who are indomitable & resilient!

There are many hurdles along the path for women, what do you do when there are hurdles as large as elephants! Here is the story behind it, just as our Seeder Pooja Kotoky sent us:

“The picture represents some of the members of Jaipur Sauj Atma Sahayak Got from Jaipur village under Rani Block. They work collectively in black pepper and citrus fruit production. Each member has started producing both in their homes from the small loans they have taken from the SHG. They tried doing rice cultivation and banana plantation but could not make it a success because of Elephants! The village is in the vicinity of Rani forest and it is one of the famous elephant corridors in North East, as a result, there is frequent movement of elephants through the village, at times there are crop and plantation damages. So the women decided to grow black pepper and citrus fruits as they are seasonal and yield more during a short span of time and are earning good benefit from their efforts.”



When we set out to work with #villageenterprises run by women, we knew we would learn more from the field than we have ever known! Follow our #seeders to know more about their journey.

#Seeders on the Field

Don't be fooled by the ordinariness of the women in this photograph!

Women have a special quality about them. They are naturally industrious. They are seldom complacent and they constantly strive to better their story. Take for example this particular SHG that Pooja Kotoky shared with us.

“This group is Aijoni Mahila Atma Sahayak Got from Ketekijhar village under Suwalkuchi block. They are currently running a tent house business. The most interesting thing is that they built this business from the profits they made from their piggery business,” said Pooja.



Business diversification, anyone?

While we still don't know whether this SHG would make the cut in being one of the SHG's that Pooja would go on to train & work with, what we do know is that these women are in control of their life & livelihood.

Seeding Grampreneurs SHG Enterprise Acceleration Programme Supported by- Aditya Birla Capital CSR

The project envisages providing high intensity acceleration support to 10 high impact SHGs either in Nagaland or Orissa to develop them into model SHGs for the communities in the regions. The 8 SHGs will be supported with INR.80, 000/- worth infrastructure support and will also be given acceleration support from experts in the field of micro-enterprise development. The SHG members will get an opportunity to interact and learn from Dhriiti and experts across the field of design, product development, packaging solutions, operation management in micro enterprises, market development and networking support, infrastructure development, and financial streamlining enabling financial linkages.

Dhriiti along with GIZ, MSDE and Aditya Birla Capital CSR would also look to build the successes and learning from the program to work with the local government thereafter to build an ecosystem for Village and township entrepreneurs seeding Grampreneurs across the rural spaces.

The project's goal is to reduce economic impact of COVID-19 on rural communities by supporting, rejuvenating and building model women-led enterprises exemplifying transformation from livelihood to enterprise- based models (in either Nagaland or Orissa)

The project aims to build the capacity of 80 women SHG members to effectively operate rural enterprises, strengthen 8 growth oriented high potential enterprises, and in turn enhance household income of 80 COVID affected families.

Taking the conversation ahead...

Dhriiti envisaged Seeding Grampreneurs as a grassroots movement. We were very clear from the beginning, that we wanted to have collaborators and ideators on board. We took the idea to our associates, shared our vision with them and took their insights and feedback.

Here are some of the people we spoke to,

1. Ranjan Ray, Architect-Entrepreneur - We explored his willingness to ideate designs for rural growth
2. Krithika Ram, COO, Feminist Approach to Technology - We explored entrepreneurship models for rural social enterprises led by adolescent girls (rural Bihar, Jharkhand).

***“Seeding Grampreneurs is a novel way of creating self-sufficient rural ecosystems. It is the surest way of reducing rural to urban migration in India, by creating more opportunities in our villages.*”**

The beauty of this program is the simplicity with which it imparts micro entrepreneurship skills to even a person with little or no exposure to entrepreneurship. This proves the fact that this program has been designed keeping in mind the challenges, skills and accessibility of the rural population. I just can't wait to see the kind of amazing impact that program is going to have in terms of creating thousands of successful Grampreneurs across India in the near future.” - Krithika Ram, COO, Feminist Approach to Technology

3. Aditya Pant, leads Catalyst For Women Entrepreneurship (CWE) operations and new initiatives. Prior to CWE, he co-founded the Himalayan Farmers Collective – an organic food start-up. He has co-founded a design collective working in low-income communities; an off-grid organic farming community in the Himalayan state of Uttarakhand and is always dreaming of his next venture. Aditya has kept a close watch on Seeding Grampreneurs, staying in tune with our initiatives and activities through the year.

4. Deepjyoti Sonu Brahma , Cofounder - Farm2food Foundation, Ashoka Fellow - We explored the role of rural farmers as Grampreneurs.

“Grampreneurs is a concept that takes Gandhiji’s idea of Swaraj and Nai taleem to create a modern approach. It has the potential to revive entrepreneurship in the villages.” - Deepjyoti Sonu Brahma

Additional Activities under Seeding Grampreneurs

Besides our flagship fellowship program, the Dhriiti team was involved in two additional short-term interventions.

1. In partnership with Femisit Approach to Technology, we ran a workshop aimed at introducing the idea of entrepreneurship amongst adolescent girls in rural Bihar. The effort was to help them explore their own aspirations of creating social change while meeting the real needs of survival and economic growth.
2. We shared our entrepreneurship curriculum with Adivasi Innovation Hub to help them incubate micro enterprises for the Adivasi Youth of the Gudalur Valley of the Nilgiri Hills of Tamil Nadu. We were glad to see the team use the curriculum to design their own strategy of identifying, empowering and scaling micro-enterprises in the region.

FINANCIAL STATEMENT

DHRIITI - the Courage within

Balance Sheet	Note No.	Aa at March 31, 2021	As at March 31, 2020
Sources of Funds:			
Corpus Fund		295,483	295,483
Capital Assets Fund		7,057,332	7,331,798
Restricted Fund	1	2,875,656	10,480,774
General Reserve Fund			
Opening Balance		6,398,057	
Add: Addition during the year		<u>-119,956</u>	6,398,057
Unsecured Loans			
Current Liabilities & Provisions			
Sundry Creditors	2	52,066	371,816
Statutory Liabilities	3	0	113,489
Advance Monies Received for Projects		467,651	0
Total		17,026,288	24,991,417
Assets:			
Project Fixed Assets	4	7,057,332	7,331,798
Current Assets, Loans and Advances			
Cash and Cash Equivalents			
Cash in Hand		7,004	16,791
Cash at Bank	5	4,512,209	13,383,231
Interest Accrued		98,865	171,130
Fixed Deposits	6	3,614,861	3,374,712
Loan and Advances			
Advances and Recoverable	7	1,089,735	0
Security Deposits	8	141,032	162,032
TDS Receivables	9	503,070	545,290
Branch /Division/Regional office	10	2,180	6,433
Total		17,026,288	24,991,417
Accounting Policies and Notes to Accounts	11		

DHRIITI - the Courage within

Consolidated Income and Expenditure Account for the Year Ended	March 31, 2021	March 31, 2020
Income:		
Grants & Contributions		
Grants Availed for Utilisation	18,187,749	19,311,198
Other Project Receipts		
Other Project Receipts	999,650	-
Other Income		
Interest Income	432,357	699,233
Deferred Revenue	1,249,779	1,477,280
Donation	10,000	10,000
Misc Income (Interest on IT refund)	6,333	-
Total (A)	20,885,868	21,497,712
Expenditure:		
Training, Dissemination, Awareness Creation	1,172,788	1,826,993
Consultancy Expenditure	7,898,260	4,840,845
Personnel	8,830,556	7,293,639
Establishment Expenses	1,673,460	1,704,376
Travel	89,967	2,108,081
Communication	91,014	78,715
Depreciation	1,249,779	1,338,165
Total (B)	21,005,824	19,190,814
	(119,956)	2,306,898
Excess of Income over Expenditure (A-B)		
Appropriation		
Transfer to Unrestricted Funds	(119,956)	2,306,898

