

# **SURFING ALL THE WAVES**

**ANNUAL REPORT 2020-21**



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# Two steps back & Six steps forward | Founder's foreword

As I write this foreword, history is being created for Indian students and Udhyam is very proud to be a part of it. The first experiment conducted by Udhyam in 2017, at Christel House - a school in North Bangalore - for students from difficult backgrounds, has come a full circle. Delhi Government has launched the 'Business Blaster' program in all Government schools, wherein students of classes 11 and 12 will be provided seed money of ₹2,000 to start an entrepreneurial project. This program, as per education minister Mr. Manish Sisodia, will be the basis of the country's progress towards becoming a developed nation, a dream that all of us have grown up with

Back then, when we did the experiment at Christel House in 2017, the results were mind-blowing; confidence & communication for the learners had shot through the roof!

And as we commence with the state-wide launch of this program, we are eager to see the far-reaching impact that this might have on the destiny of the nation and its youth.

The mood was not so euphoric at the start of 2020. For a 3 year young non-profit, Covid posed many challenges; and yet we have grown in new-found ways and feel stronger than before.

For both our sets of customers, students & vyapaaris (small business entrepreneurs), Covid brought tragedies that were hard to imagine. With schools and Industrial Training Institutes (ITIs) shut - we lost access to our customers, and we lived with waves of hope and despair as the virus ravaged the country. Shaking ourselves out of helplessness, we started out with relief measures and remedial actions to mobilize sustenance. We launched business restarter grants, along with digital learning and support for our vyapaaris.

The harsh realities of Covid also re-emphasized the urgent need for building entrepreneurial mindsets amongst our youth.

1. In the biggest news of the year from us, we have now struck partnerships with 8 state governments to enable learning of entrepreneurial mindsets and 21st-century skills for youth. This massive growth in our state partnerships is a huge validation of our beliefs and the efforts of the team. The fact that government leaders had time to look beyond the routine while schools were shut, possibly helped accelerate this important education reform. At Udhyam, Impact@Scale has been our reason to exist. With these state partnerships, we are poised to create systemic impact at near India scale.

2. I have been a huge believer in the potential technology has in creating impact at scale, but early on as a learner of learning, I was worried if early use of technology might perpetuate effects I did not understand.

Now, having iterated & seen the impact of our work - I am very confident about the learning principles and approaches that Udhyam uses - and we are getting ready to build our technology muscle.

Covid has accelerated our technology journey. Teams at Udhyam started experimenting with digital solutions, and 3 of those solutions have now seen some scale and are poised for creating Impact@Scale. These could change the course for Udhyam and for the youth of our country. I am nervous and excited about their potential.



3.The last year has also re-emphasized the importance of collaboration and co-creation: Be it the partnership with UNICEF, for funDoo; or with the 6 new state governments each of whom we had rich dialogue with; or with the corporates who funded learning & financial recovery for vyapaaris... we are clear that large scale change can only come about with deep collaboration.

Through the Covid, stories of strength, entrepreneurial mindsets and actions by our students and vyapaaris, were the booster shots that made us believe more and go faster.

Monika, a Faridabad ITI student hoped for a government job in 2020. Little did she anticipate how the pandemic would stall her career, with job vacancies at an all-time low and delayed exams. However, every adversity presents an opportunity.

Monika, along with her friend and her brother, started “SuMoni Clothing”. The idea was to build a business by using her brother’s already existing skills and the right marketing strategies. Efforts were made to include services that could attract customers in a pandemic situation i.e. unable to step out of the home.

In Monika’s own words, “I look after the stitching work, Sujata looks after the raw materials and my brother looks after the marketing strategies. This is how we have started. Our business idea is to provide free home services by selecting clothes/designs during the COVID times. We don’t charge for extra services. Our business has been generating revenue varying from ₹4-18k in the past few months. We are targeting ₹50k for the coming few months and plan to open a boutique in future.”

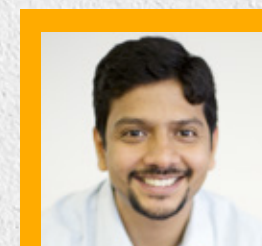
As we step into the next year with hope, I see this movement taking on further steam in the following ways:

1.Experiment, build and grow digital products to create more Impact@Scale. It’s a new muscle for us to build, and doing this as a non-profit is non-trivial. I hope many product and technology doers will enable our mission.

2.Understanding and measuring the impact of our work has always been tricky. There are no global standards to measure shifts in mindsets. We will work

with researchers globally and hope to make a dent in humanity’s understanding of mindset shifts.

3.Finally, as some of our products mature and create impact, we will build communities of partners: teachers and educationists, social entrepreneurs and volunteers, technologists and funders. We will learn from them and partner with them to create Impact@Scale. Around this time next year, you should start sensing the stirring of a groundswell, an outpouring of partners powering and broadening this movement - the movement towards achieving human potential! Join us as we fall, ride and shape this wave.



*Mekin Maheshwari*  
**Founder & CEO**



# Riding out the storm with grit | Advisor's perspective

The year started out being extremely cautious and worrisome for everyone, with concerns aplenty about how things would need to reshape themselves into what was the 'new normal'.

While the previous year had seen Udhyam make leaps and bounds both across Shiksha and Vyapaar, prospects seemed bleak in the wake of the first wave. Both streams evolved heavily around in-person and on-ground implementation. Given the pandemic, this entire mode of operation needed to be re-evaluated.

While it took the teams awhile to re-orient and adapt, they did manage to do so with aplomb. Necessity truly is the mother of invention, and the team at Udhyam demonstrated that multiple times over in the last year.

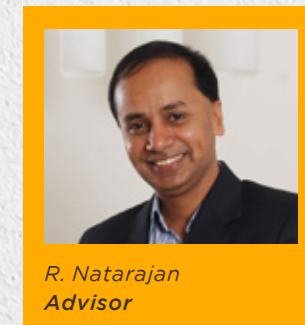
Shiksha went on to sign seven government partnerships in addition to the existing two, to further scale their Entrepreneurial Mindsets program for the youth. Today the Shiksha Entrepreneurial Mindsets program is available to students across nine states in the country. They developed a technology based product, Fundoo, in collaboration with UNICEF, that further took the vision forward and helped build 21st century skills. Shiksha's experiment with entrepreneurship incubation with ITI students in Haryana has shown very promising green shoots, and promises to be a new stream of work to back in the coming year.

While Vyapaar's immediate response was dictated by their audience's immediate need for urgent relief, they went on to create training programs designed to help vyapaaris transition towards conducting their business online.

Their project aimed at helping vyapaaris get their business back on the ground post the lockdowns, was also the first externally funded project for Udhyam.

While initially it seemed like the coal to LPG based ironing project might have to be deprioritised, the team saw green shoots re-emerge after the lockdowns, and proceeded to once again put their might behind scaling it.

All in all, the team at Udhyam has weathered the storm well, and has shown remarkable resilience and grit in pursuit of the shared vision!



R. Natarajan  
Advisor



# The Lone Surfer | People Context

It was a beautiful summer day with a blue sky that blended with the blue ocean. Along the horizon I watched the lone surfer catch the wave and glide over it. I felt the effervescence and exuberance of the surfer... Cruising over the big ones was euphoria and the adrenaline rush while watching a massive wave coming her way in the distance, inexplicable! Would she catch it? Would she fall? Would she rise again after she had rested a bit?

This past year has been like cruising waves, for us at Udhyam. It started out with anticipation of what the year might bring. Would covid-19 wash us out or would we stay afloat? Would a team that needed to work collaboratively, be able to achieve their goals remotely? Udhyam works to enable entrepreneurial mindsets - which was becoming harder to do as we saw our customers struggle to make ends meet. Being entrepreneurial came second only to surviving the covid-19 wave.

Remote work became the mainstay as covid-19 continued to disrupt our customer groups. As we look back, Udhyam grew in many ways even if we weren't always confident. There were lulls in the year, when we focused on learning; problem solving, leadership lessons, upskilling our teams to service customers through online platforms and products. Udhyam's

mindset of grit and trying new things proved a strong-hold within the team; helping teams experiment, prototype, and move forward with what worked while discarding that which didn't.

Leading by example, Mekin dove into the team's learning journey by leading programs like the Problem Solving Workshop and Adaptive Leadership Learning sessions. He set up a regular catch-up every Wednesday with a bunch of Udhyamis eager for a conversation. When Vyapaar hit roadblocks Mekin went right in and helped problem solve with the team.

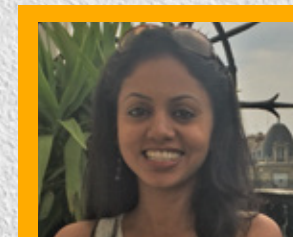
There were also some lows - work not moving at the pace we wanted it to coupled with losses from covid-19, fatigued us as an organization. Udhyamis supported each other in the form of the **Blue Dot listeners**, volunteers who would listen to anyone needing a listening ear. Udhyamis met virtually on Blue Dot Fridays to get to know each other, play, and build a community. When an offsite looked unlikely, we had an online offsite instead. When mental wellbeing took a hit, we extended weekends with an additional health day once every quarter. We sought support from our counseling partner, Parivarthan, for

those who needed it.. All this, because at Udhyam we believe that everyone can be part of the change and make these changes happen.

We pride ourselves on our recruitment process, which helps us get to know a candidate before making a hiring decision. Remote work made it seem difficult. Our 3 day **"Know Each other Process" (KEO)** where we invite candidates to experience the Udhyam office and the team wasn't possible. So we changed how we hired - more contract roles, respecting the fluidity of projects impacted by covid-19 and only certain permanent roles. We adapted the KEO and onboarding process and took it online.

Looking back, we've had 10+ new employees and the recent Performance Assessment process validates that it has worked! We celebrated promotions and grew a rung of two managers to lead our Shiksha teams. We also had a leadership change - while we bid farewell to Vyapaar's founder we brought in new leadership to achieve Vyapaar's focus.

Like the lone surfer who walked back, board in hand, Udhyam is gearing up for the future with vitality and eagerness.



Deepa Kuncheria  
Key people catalyst

# Udhyam

••• Shiksha •••



# Udhyam Shiksha - surfing high in choppy seas

In the previous annual report, we spoke about the idea of Udhyam Shiksha having taken off from the runway, soaring into the skies. The last 1 year has almost been a great validation of the same - with many more state governments starting to take action towards building entrepreneurial mindsets in their youth. What has been truly fascinating is that except for Delhi and Haryana where we were already operational on-ground, work in the other 7 states that Shiksha currently operates in - has actually started between April '20 and April '21 - sandwiched between the 2 waves.

While on one hand, we kicked off our mindset programs in Maharashtra, Kerala, and Punjab with youth in the Industrial Training Institutes (ITIs), the team has been prepping hard for upcoming launches in Uttarakhand, Andhra Pradesh, and Nagaland with school learners.

Like everything else in school/ college education, our program saw a significant shift towards digital delivery mechanisms. In Assam, we saw a successful district implementation with government colleges, with about 20 students actually turning entrepreneurs at the end of the program. The intervention with Kerala ITIs also rapidly scaled up from a pilot with a few hundred students to a statewide implementation in early '21.

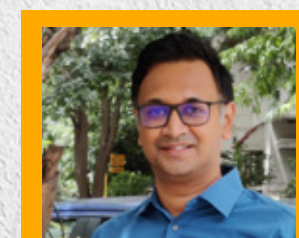
The year also saw us implement our first-ever Incubation program for ITI students - with over 15 entrepreneurs (ITI alum) in Haryana starting and sustaining their businesses during the difficult Covid period.

On the product development front - FunDoo and the Online Entrepreneurship Product (OEP) saw significant interest with stakeholders, with UNICEF backing the former, and organizations like Kerala Institute for Entrepreneurship Development (KIED) adopting the latter. At the time of writing this, organizations like CBSE and Vedantu have also shown a keen interest in OEP.

Overall it has been a tough year for people on the team - especially battling covid impact for themselves and/or their near & dear, and dealing with the added complication of uncertainty/switching between online

and offline classes within various state government education ecosystems. I can only look back with gratitude - towards our employees, government & non-government partners, well-wishers, donors, and everyone else who has backed us so strongly during these supremely testing times.

Looking into the future, the Covid-uncertainty of classrooms not being fully functional with students, continues to pose a serious challenge to the scale and effectiveness of our various state interventions in the coming year. At the same time, it will also be exciting to see how our new digital products fare in converting this challenge into an opportunity towards effectively minimizing the layers between the content and actual learning happening.



*Krishnan Ranganathan  
Lead, Udhyam Shiksha*





# Cruising through with new partnerships for a larger impact

Owing to state governments' primary focus on covid relief activities, this year posed many challenges in pursuing new state partnerships. Udhyam Shiksha accepted this as an opportunity to realize our vision of "co-creating a world where people can fearlessly pursue their potential". We quickly realized it wasn't possible for the government alone to address issues within the education/skilling sector during the pandemic. In order to develop and implement effective large scale programs, we approached a few state governments and signed Memorandums of Understanding (MoUs) to collaborate and implement various programs.

Udhyam Shiksha's program has enabled many young learners from underprivileged backgrounds to become fore-runners of change in their respective communities. So far 8.4 lac+ young learners have been a part of this journey which they have found both joyful and challenging. To assist more such young learners in their journeys of being 'entrepreneurial', Udhyam is about to start different programs in many states.

- As part of Global Alliance for Mass Entrepreneurship (G.A.M.E.), we started the "Nayaka Unnatvam" program with the **Government of Andhra Pradesh**. The program aims to work with 50 schools initially and eventually cover 13 lac learners from 6000 schools across the state.
- In **Haryana**, in collaboration with the government's ITI department, the 'Udhyami Haryana' program aims to create 1000+ entrepreneurs from the government ITI ecosystem, also transforming ITIs into incubation labs in the next 3 years.

- In **Uttarakhand** the "SIDHE program" with SCERT Uttarakhand not only aims to enable high school students to become entrepreneurial, but also to solve the challenge of migration faced by the state.
- In **Punjab**, in government ITIs, the program aims to enable students with employability and entrepreneurship skills which would in turn enable them to make better career choices after their graduation.
- In **Nagaland**, Udhyam Shiksha has collaborated with Youthnet to support them on curriculum design, training and monitoring and evaluation for their entrepreneurship development program with the Department of Industries and Commerce.



# A new slant to building entrepreneurship

## Kerala

Government of Kerala, through its initiatives and collaborations, is revamping God's own country into an entrepreneurial state. Recognizing this, Udhyam joined hands with the Kerala government to implement **mindset and entrepreneurship** training among youth, and MoUs with concerned departments were signed as a part of this.

Given the severe disruption in the learning system due to the pandemic, it was critical to identify innovative solutions to fulfill commitments towards the government and the customers. Thus, bringing a new slant to building entrepreneurship and training methodologies was the need of the hour. Essential for both pandemic and post pandemic world survival, we helped the student and teacher communities develop greater resilience to future shock through multiple tailored initiatives.

Teachers & ITI instructors are enablers of our programs. Through the Training of Trainers (ToT) model, we ensured they were equipped, to deliver our programs by providing them with necessary technical and moral support. Our program activities gave students a chance to showcase their skills and capabilities in an interactive and advanced online environment along with their regular academics. The platform enabled **experiential learning and team collaboration through real world activities.**

### In the inception year worked with



**300  
Instructors**



**100+  
Institutes**



**21000  
Students\***

\*students from Kerala large scale implementation, Kerala Virtual Pilot and Online Entrepreneurship Program"

*"Entrepreneurship Mindset Program by Udhyam has enormously driven acceptance of Entrepreneurship as a way of life amongst students and trainers in Kerala ITIs helping them deal with pandemic much better"*



Mr. Satyajeet Rajan,  
ACS,  
Skills Department

In collaboration with:



## Entrepreneurship Mindset Program (EMP)

Drawing insights from successful offline and online pilots in the previous year, the Entrepreneurship Mindset Program was rolled out in the government ITI colleges of Kerala.

The 30 hour curriculum is approaching its final sessions in the **64 ITIs** covering around **18000+** students. The Employability Skills Instructors are the enablers of the program trying to bring out the potential of each student and making them more entrepreneurial.



Ms. Shanisha  
ITI ERIYADU  
Instructor

*"Students are confidently sharing interesting ideas during the program. They are overcoming the fear of facing crowd. Thanks to Udhyam for such creative activities."*

# Online Entrepreneurship Program (OEP)

The Online Entrepreneurship Program was implemented in the Entrepreneurship Development (ED) clubs of schools. With the support of Kerala Institute of Entrepreneurship Development (KIED), we were able to pilot the 15-day program, which also included the training for ED club coordinators to deliver the program for 11th grade students. KIED and Udhyam have discussed the scalability of this initiative to more schools in the coming years.

***"Every house needs phenyl to clean toilets, surfaces, etc. in our area. So we invested 140 rupees to start this business and made 700 rupees profit at the end of this business project. Apart from learning how to start a business and run a business as a team, our confidence level also increased as we learned to speak with other people. We feel we got connected with society."***

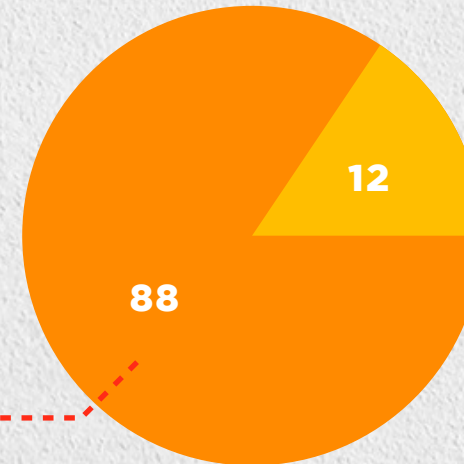
**- Mithun Krishna & Muhammed Najadh on their OEP experience.**

 **26 Institutions**

 **600+ Students**

-  Disagreement
-  Strong Agreement

Teachers who feel the program was useful for students(%)



Source: Udhyam Shiksha M&E, teacher feedback forms

## Youth Engagement - YE

We conducted online entrepreneurship as well as career awareness workshops for students in multiple schools and colleges. These received positive feedback from students who expressed their joy at being part of a program so different from their usual workshops.

 **19 Institutions**

 **5100+ Students**

## "Njan Samrambhakan" (I am an Entrepreneur) - Television Series

The government's initiative to provide education using television has made it possible for the students to continue their education amidst the pandemic. Udhyam along with ITD is partnering with KITE Victors to telecast 'Njan Samrambhakan'- 10 episodes on Entrepreneurship. Well known entrepreneurs and their journeys will be the major highlight of the episodes.

The program is expected to be telecast soon.



Student activity prompts reach\*  
**50000+**

\*Potential students exposed to learning activities through this program



L-R Ashcharya Prabhu, Nezrin Midhlaj, Vishnu V, Suhail Kundil & Akhil Santosh Udhyam Shiksha, Kerala

# Coasting from East to West!

This past year saw us achieving significant milestones as we spread our reach in the eastern and western corners of the country, implementing Udhya Shiksha programs in Assam and Maharashtra. Programs in both states were a combination of offline and online implementation.

## Assam

Yuva Shakti, an Entrepreneurial Mindset Program, was a first for Udhya Learning Foundation where the program was implemented in degree colleges at scale. The program was piloted with 16 degree colleges from Kamrup with 75 professors and 1000+ students. Shiksha team members in the program were supported by professors through the journey to achieve outstanding outcomes from this pilot as outlined below:

- Students' data demonstrated a positive mindset shift and they also found the program beneficial.
- 20+ students across colleges have started or are scaling their business after the program and are being supported and mentored by Udhya and local entrepreneurs in their journey

We learnt and built confidence to replicate the Entrepreneurial Mindset Program in colleges across geographies.



In Assam, a group of 17 learners set up a 'pitha' stall in the Kamrup Annual Mela in February, 2021. They raised ₹5K locally with the help of their professor. They divided work amongst themselves and started preparing for the stall. Their stall made sales of ₹14K and generated a profit of ₹9K. The learners' grit, independence, and collaborative mindsets were greatly appreciated by the community and college administration.



# Maharashtra

Udhyam Learning Foundation, Directorate of Vocational Education & Training, Government of Maharashtra and Maharashtra State Innovation Society collaborated to equip youth in ITIs with entrepreneurial mindsets & 21st century skills, with a vision to enable the learners to be job creators rather than job seekers.

Udhyam Shiksha got off to a stupendous start with the program being inaugurated by the Hon. Minister Skill Development, Employment and Entrepreneurship, Government of Maharashtra, Shri. Nawab Malik. 32 ITIs across the state were shortlisted for the first phase of this program which will end by August, 2021. Over 90,000 learners across 417 ITIs in Maharashtra will benefit from this program annually in the long run.

Udhyam Shiksha program moved online in April with the closure of ITIs. With some of these ITIs being in rural belts, classes saw a large dip in attendance owing to the lack of internet for both instructors and learners.



**At ITI Andheri, Maharashtra, a group of students created a touch-free hand sanitizer dispenser. The instrument was created with zero investment and using only things that were easily available around them.**

To overcome this, the team designed and executed a Whatsapp based learning program with the aim of student learning while having fun in the form of competition - Champions Challenge.

Some of the key highlights of Champions Challenge were:

- For most learners, the championship served as a platform to identify their true potential and perform beyond their own expectations.
- 3 generations participated in this competition as one of the learners participated with the help of her mother and her daughter.



*Akshay Midha,  
Udhyam Shiksha,  
Partnerships*



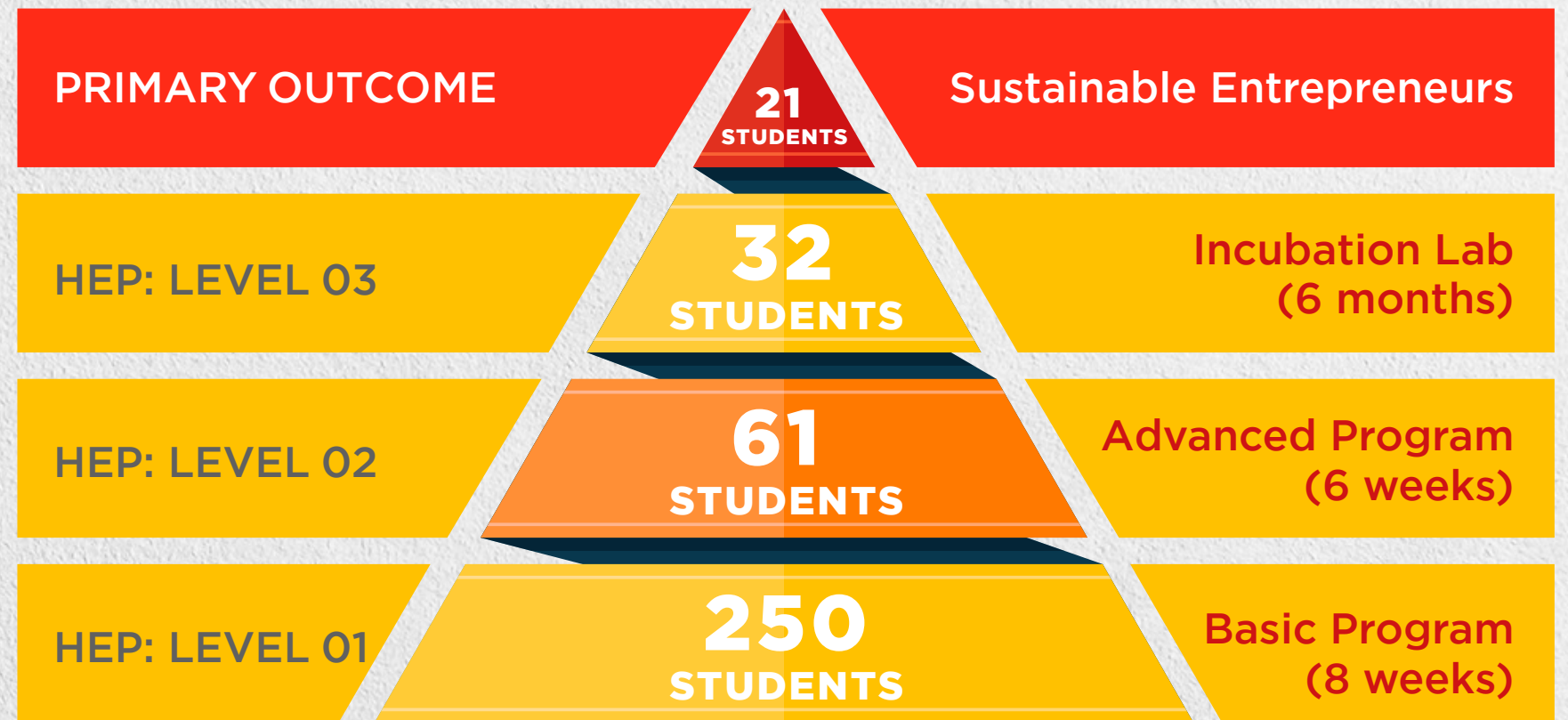
# Braving unemployment with entrepreneurship

Early in 2020, Udhyam Shiksha started the 'Haryana Entrepreneurship Pilot' program in collaboration with Skills Development and Industrial Training Department - Govt of Haryana, with ProBano being the knowledge and implementation partner. The program originated from the vision of Shri Sanjiv Sharma, Joint Director SDIT "to convert ITIs into 'Industrial Training and Entrepreneurship Institutes'."

## The Challenge

Nearly one-fourth of Haryana's workforce of people employable over the age of 15 was jobless at the end of 2019, according to the latest data from the Centre for Monitoring Indian Economy. To address this, a three-pronged approach was designed to enable students to start their entrepreneurial adventures: awareness (Basic Stage), capacity building (Advanced Stage), and incubation (Incubation Lab).

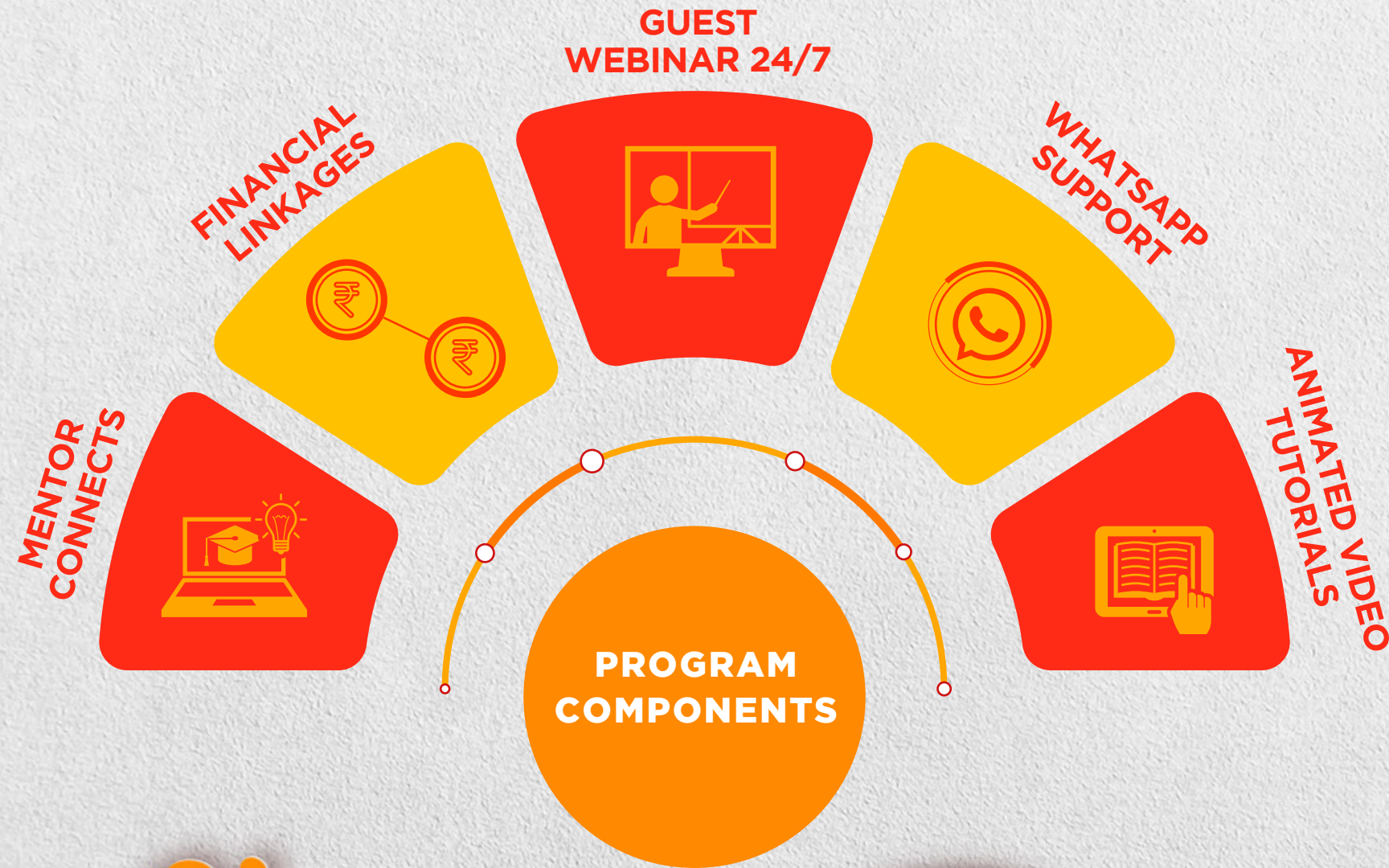
The program was designed as an offline program but ITIs halted physical classes during covid-19 lockdown which enabled us to launch the program online. The program started with orientation to familiarize learners with the program structure - including online entrepreneurship classes, introducing Entrepreneur Facilitators and the program team. This is the program model which was designed collaboratively with the learners and other established entrepreneurs.



# The Outcome

“These learners are the diamonds. Entrepreneurship is one means to fight against the problem of unemployment and stagnant growth in services/jobs,” said Sanjiv Sharma, Joint Director, SDIT

As an outcome of the pilot, most students started their businesses during the pandemic. 21 sustainable businesses were identified, of which 20 were women-entrepreneur-led. The average revenue/month/business was ₹4000+.



# The Way Forward: Scaling up

Following the success and learnings from this pilot, SDIT initiated a new 3-year program, Udhyami Haryana with Udhyam Learning Foundation as the knowledge and implementation partner.

Now, students from 25 ITIs (in the 1st year) will participate with an aim towards better futures, while developing an entrepreneurial mindset. In the pre-incubation, 3175 have already have been selected into the Udhyami Haryana program. The aim is to build incubation infrastructure within ITIs to lead the way for the ITI ecosystem to generate more entrepreneurs in the country.



L-R Anjali Gandhi, Harish Manwani, Rachna Jangra, Mitali Verma, Poorvi Choudhary  
Udhyam Shiksha, Haryana

# “The pandemic has made real-life learning experiences altogether more important”

Disagreeing with the misconception that students who aren't able to do well end up joining the ITIs, I believe it's on the system, to provide students with the enabling environment to realise their actual potential.

The Haryana Project, wherein ULF, alongwith Medha Learning Foundation is providing substantial support to ESIs to practise 'experiential learning' approach while teaching Employability Skills subject, to help students get exposure to 21st C skills. It also played a key role in institutionalizing this change by focussing on leadership skills of our Instructors. ULF has also started supporting the Department to focus towards its vision of changing the ITIs to Industrial Training and Entrepreneurship Institutes under the Udhyaami Haryana Program and establishing Incubation labs at ITI level.



*Sh. Sanjiv Sharma,  
Jt. Director, Apprentice,  
Department of Skills Development  
and Industrial Training, Haryana*



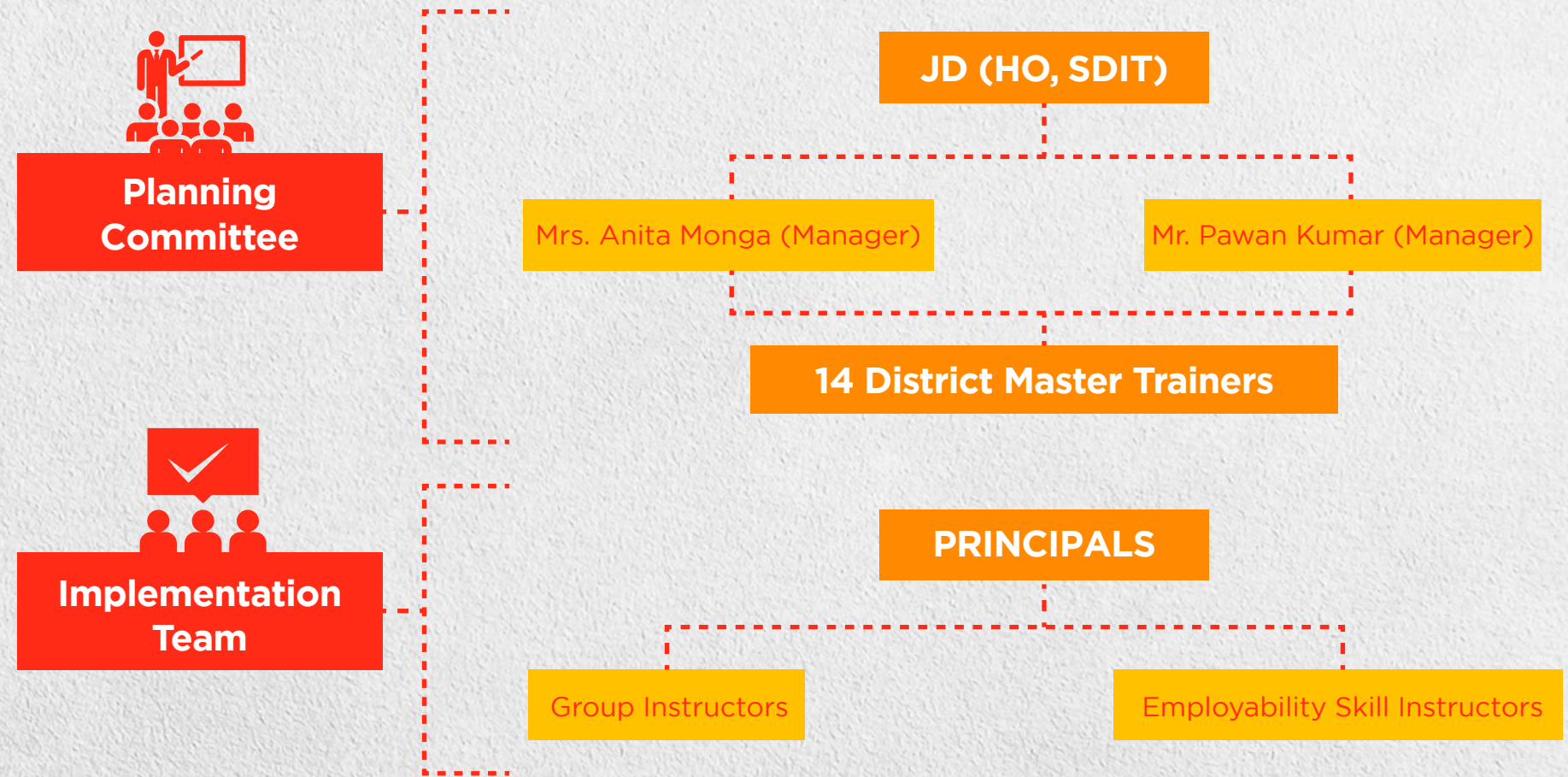


# High tide of online learning in Haryana

Back in 2019, Udhyam Learning Foundation and Medha Learning Foundation collaborated with the Department of Industrial Training, Haryana, to start a program across 54 Govt. Industrial Training Institutes with 54 Employability Skills Instructors (ESIs) focusing on building their capacity to revise employability and entrepreneurship curriculum. The Haryana project which started with a vision to inculcate entrepreneurial mindsets and competencies in learners completed the 2nd longest journey of all Udhyam Shiksha projects.

The 1st year of the program ran smoothly offline (in 2019) in terms of training and implementation in ITIs but once the covid-19 wave rose, hiring and training new ESIs and program implementation was stalled, but the team didn't stop adapting to changing circumstances.

Soon, the Department announced the launch of Digital learning and Udhyam and Medha started creating digital content and later equipping ESIs to do the same. The digital learning program impacted 172 government and 254 private ITIs across Haryana.



In the 2nd year, a sustainable 3 tier structure was adapted to work with lockdown restrictions, in which motivated ESIs were trained as Master Trainers for their districts and 2 ESIs have been appointed as Head Office Managers.

## Learner and facilitator testimonials

**Mrs. Anita Monga, Employability Skill Instructor, ITI Ambala City, Haryana**

Digital Learning and Teaching has led my life to an easy and innovative world. For several years, I was focusing on traditional teaching methodology but things changed after the pandemic. Last year, I got appointed as HO Manager by the Department and with support from ULF, I got trained in both, Employability skills curriculum and Technical skills. I learnt about online platforms and most importantly, I created the Digital Learning ES Content for all govt./private ITIs in Haryana, which enhanced my knowledge and updated me with the world moving online.

**Yogita, Student, Stenography Trade, Govt. ITI Bahadurgarh**

YE Entrepreneurship Awareness Program helped me broaden my horizon and scope of opportunities for me. Most of the students from my trade aim to get government jobs but understanding the concept of entrepreneurship while attending YE Entrepreneurship Awareness Program, I realised the potential of the skills that we learn in our trade. After the program, I started exploring the business of an application center for online citizen/customer services. This will allow me to leverage my technical skills and realise my entrepreneurial side as well.

**Mr. Harsh Kumar, Employability Skill Instructor, ITI Karnal, Haryana**

Last year, I was identified as Master Trainer by SDIT department and I accepted this challenging role which is full of learnings. As an instructor, I was only teaching students, giving them feedback, but now I have the responsibility of observing my fellow ESIs and give constructive feedback to them, which is itself a big challenge. Here, I have learnt about mentorship, I keep encouraging my concerned ESIs, which has helped me work upon my leadership and communication skills. I am actually enjoying this role.

**Smt. Geeta Rani, Principal, Govt. ITI Bahadurgarh**

“Activity based learning is a great tool to learn practical skills” As per me, “activity based learning” is very interactive and thought provoking. It encourages students to actively participate in their own learning experiences through practical activities. It helps in team building skills. Our ESIs have gained a lot from the Haryana Project in conducting such sessions. Further, the Udhyami Haryana Program will surely help our students polish their aptitude and identify the business opportunities and skills required to act upon them.



L-R Poorvi Choudhary, Mitali Verma, Rachna Jangra, Harish Manwani  
Udhyam Shiksha, Haryana

# Aligning program design to the end goal of 'Learner Agency'

Having completed three years of our journey into enabling youth by building mindsets, this past year we went back to the drawing board to revisit the ultimate change we want to work towards, i.e. **agency**. After research and internal discussions, we defined youth agency as *an individual's ability and inclination to set goals and take purposeful actions to achieve them*.

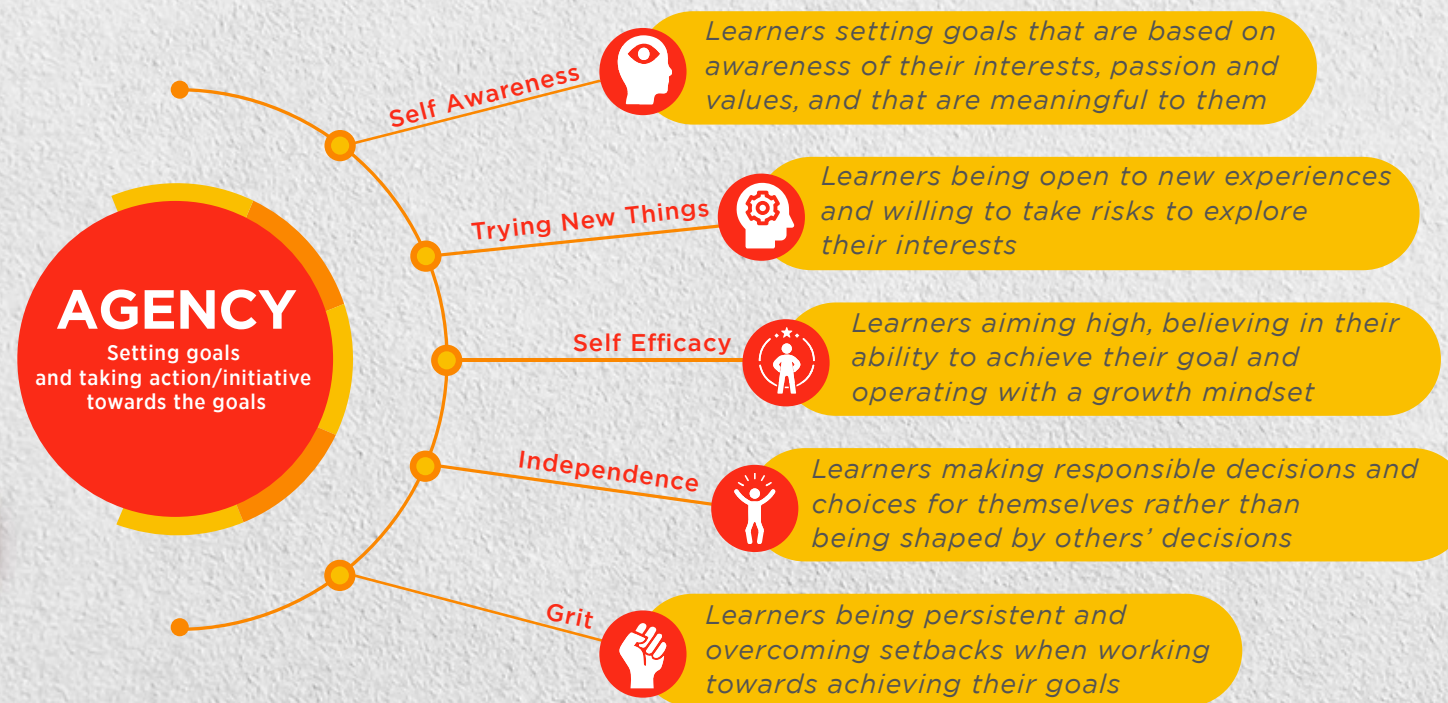
## Consolidating entrepreneurial mindsets & 4Cs frameworks to enable agency

To enable greater alignment of program design to the goal of agency, we compiled research based frameworks for entrepreneurial mindsets and competencies (4Cs) that enable agency. The frameworks summarize the key sub-skills and student actions and set the direction for defining concrete learning outcomes.

The 4Cs that also form a part of our learning outcomes, interlink and enable development of the entrepreneurial mindsets, and are key for *fostering lifelong learning*.

For example, taking independent decisions which are also responsible, requires learners to critically think about the consequences of their actions, weigh pros and cons, and decide on their course of action.

In terms of next steps, we are **beginning to incorporate student actions from our frameworks into our curriculum design**. The work on creating these frameworks and the linkages to agency has also set course for us to design and incorporate assessments for learner agency and goal orientation, in our evaluation framework.

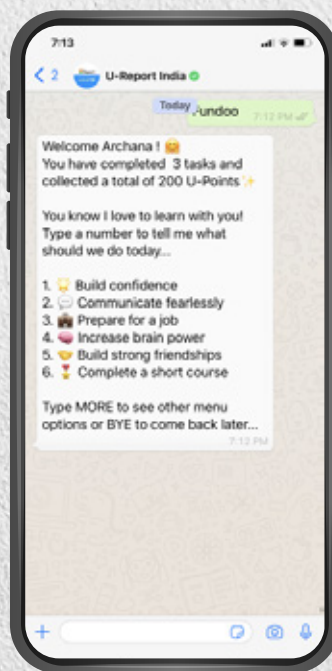


# Sometimes in the waves of change, we find our true direction

There are skills we cannot learn in a classroom, but need in interviews and beyond. The Quality and Scale Lab at Udhyam Learning Foundation focuses on conundrums just like this one. With programs that attempt at learner engagement while depending on no data connectivity, low data connectivity, and medium data connectivity.

Last year, with the classroom itself, closed off and confined to behind screens, we saw an opportunity in to utilise the infamous mobile phone to bring pertinent life skills to children and young adults. **funDoo** is Udhyam Shiksha's answer to self-learning, at the learner's pace, while having fun. **funDoo** was created by Udhyam in collaboration with YuWaah. Around the same time, in the true Udhyam spirit of not halting mindset building, the **Online Entrepreneurship Program (OEP)** was piloted, now a beacon in the new normal.

Life skills or 21st Century skills such as communication, confidence, and collaboration enable a learner to thrive in today's dynamic work environment. We aimed at spreading to far-off corners where reach often dries out before getting there. For this, we needed something that can have low data dependence.



**funDoo** - erstwhile ULearn, came to be a learning platform that helps introduce and build 21st-century skills. It utilises messaging applications such as WhatsApp, ensuring that the learner doesn't need to download a new application which might be a heavy demand on their mobile data. Focused on skills such as communication, confidence, and critical thinking, **funDoo** utilises methods of experiential learning to keep the learner engaged.

FLOW	STARTED	COMPLETED
I Can (Know your strengths)...	701	335
Great Speaker - Task 2.1	591	197
Job Hunt - Task 6	538	172
Hello Business World - Task...	488	198
Make a simple budget - Task...	468	258
Trash to Treasure - Task 5	436	166
My Precious (Know your lov...	420	259

As of April 2020, **funDoo** has reached 33k users from almost every state in India. We plan to expand our team and reach 10 million users by the end of 2021, and with the grant of \$1,50,000 from the Office of Innovations at UNICEF, we are well set on the path of achieving this goal.

**funDoo's** potential for accessibility can be tapped to bridge several gaps in education today and can reach the last mile user.



# Online Entrepreneurship Program (OEP)

**OEP** is a program built to enable learners to continue their journey to build entrepreneurial mindsets and focus on starting or growing their entrepreneurial ventures. The simplistic nature of this program was built using a first-principles approach by learning, and from real-world experiences, activity-based learning and contextual learning by doing.

The program structure for the **OEP** pilot was developed by working closely with learner alumni and reflecting on data from prior cohorts:

- 12 Online sessions for the participants
- Applying these concepts in the real world
- Teacher training and support

The **OEP** pilot began with 30 students from a PU college in Bangalore and in less than a year (including another covid-19 wave) it reached around 900 young learners with

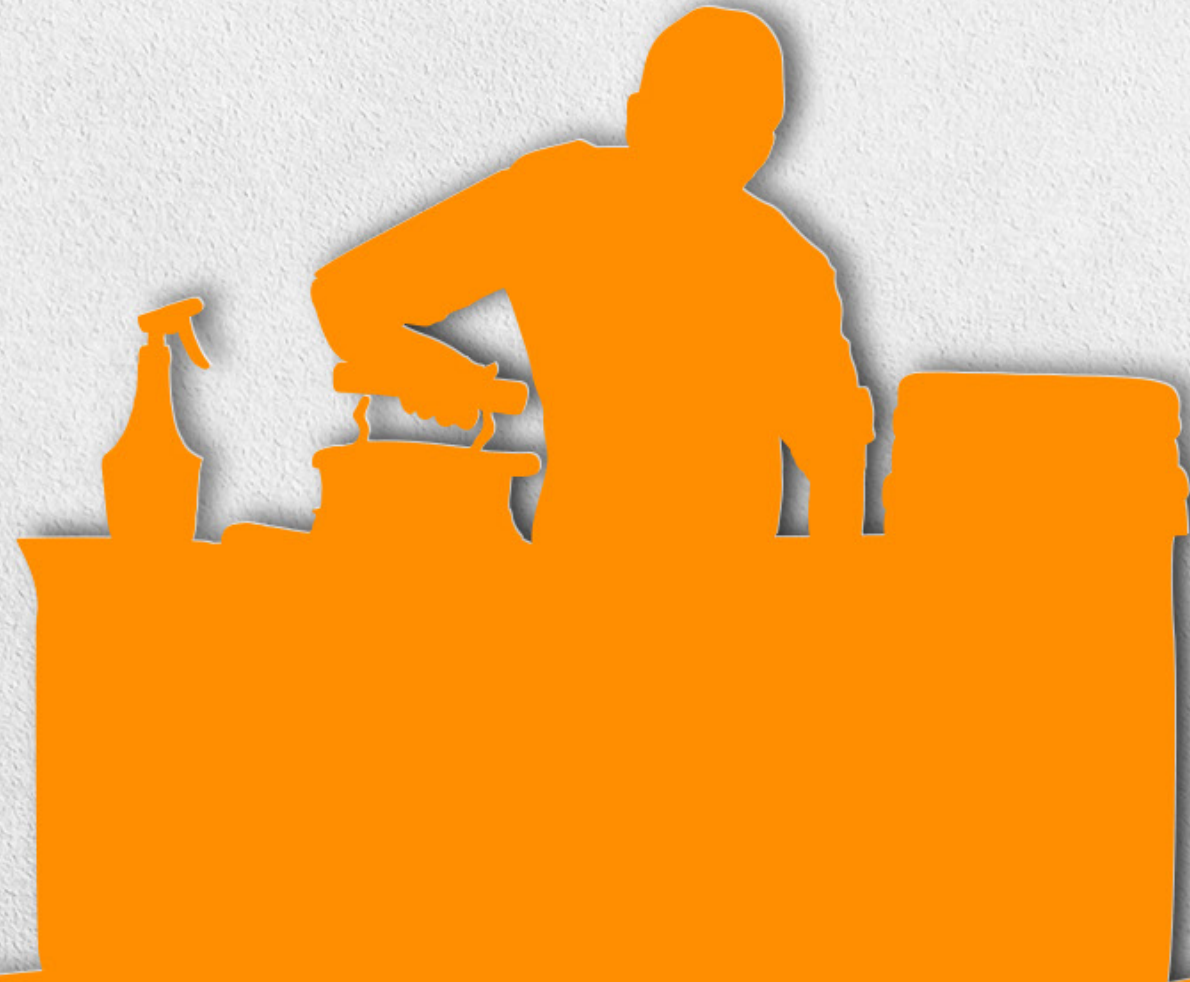
around 550 graduating from this program across Bangalore and Kerala. This program brought out considerable positive shifts in their self-efficacy and grit. When asked about her experience, a young learner shared “I participated, never hesitated. We worked hard and smart. I interacted with customers who didn't know me and successfully convinced them. I am proud that I convinced outsiders and not just my family and friends.”

In a short span of time, **OEP** has become a lean and efficient surfboard to ride the waves of change and our team of surfers is getting stronger, every single day. A centerpiece of Udhyam Shiksha's effort, **OEP** is geared up for exciting partnerships with CBSE, Vedantu, state governments, and beyond, steadily closing in on our focus of providing quality at scale.



# Udhyam

••• Vyapaar •••



# Udhyam Vyapaar - Finding our sea legs

The last year has been unlike any we've ever known! From feeling like the bottom had fallen out from under us, to learning how to navigate uncharted waters.

Udhyam Vyapaar started out 3 years ago, to help nano-entrepreneurs scale & succeed. To that end we had tried various engagements and learnt what worked and what didn't. We were poised on the brink of scale for a few of our interventions, but unfortunately, that was when we were buffeted by the gale force wind that was the coronavirus.

In the blink of an eye entire livelihoods were destroyed, and our audience, the vyapaaris, were almost uniformly struggling to fulfill their basic needs.

We had to take our eyes off the long term and get into solving for their immediate needs. From ration drives, to raising funds so as to do Direct Benefit Transfers, we focused on what needed to be done in the moment.



Even as the nation emerged out of the lockdown, it was anything but smooth sailing for these entrepreneurs. Their meagre savings had been wiped out, and they had no funds to start afresh. Access to capital was what they most required, so we went about creating a model that provided access to business restarter capital, coupled with training & consulting, so they might reestablish their livelihoods.

A highlight here for us was the fact that this business restarter project, was the first externally funded project at Udhyam.

Internally too we had lot to deal with and a lot of unlearning & relearning to do, as wave after wave buffeted us all!

Our product intervention, the LPG based iron box, was proven to improve productivity, increase income & improve vyapaari health. However, since the ironing business was all but wiped out for a large part of the year, we were forced to shelve our plans to orchestrate this market transformation.

While our mindset training pieces were delivering great impact, all our sessions had hitherto been face to face. How then were we to navigate this 'new normal'? Vyapaaris would not be able to manage video calls and zoom, would they?

We were forced to unlearn a lot of what we knew and challenge both ourselves as well as our vyapaaris, and sure enough, today, we are aggressively chasing online facilitator based training programs with great vigour.

Of course, not all of it has been smooth sailing! We've struggled with creating self learning modules that work for our audience base. Building out a model that enables access to credit at scale, is still a distance away on the horizon. We've lost precious time on the conversion to LPG based ironing.

But then again, we've also learnt much and created much value, while figuring what it takes to weather a storm of the calibre of the one we've all been through over the last one year!



*Menaka Menon  
Lead,  
Udhyam Vyapaar*

# The first wave and its immediate impact on livelihoods

The first wave of COVID brought with it the National lockdown of March 2020, uncertainty in our daily lives, and the hope that soon we would all be back to leading our pre-COVID lives - in our offices, heading to the local chai shop for a break, or grabbing some paani puri.

Work at Udhyam Vyapaar moved online and while we grappled with these changed circumstances pressing needs from the vyapaaris became apparent. All of the 500 or so vyapaaris who we were working closely with at the time lost their only sources of income. Along with this, they lost the ability to stock food rations at home, pay rent and bills, or put aside the money they would inevitably need to restart business once the lockdown lifted.

Our conversations with vyapaaris and some quick surveys indicated that ration was the most urgent need in April and May 2020. Sourcing dry ration from SAFA, a Hyderabad based not-for-profit, we were able to distribute ration not just to the vyapaaris we'd been working with but to 3500 families in Karnataka



*Ration kit distribution underway*







*Ration kits for distribution*

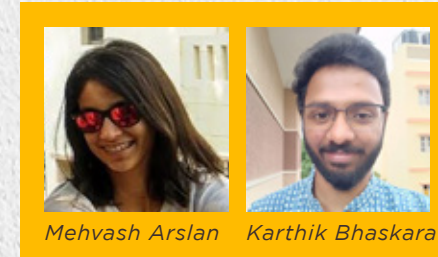
We could not have done this without the army of volunteers that came together overnight - people willing to go into local communities and help with the ration distribution. Delhivery came on board and let us use their goods vehicles for free, to do ration distribution across Bangalore city.

While sustenance to get through the lockdown was the primary need, close on its heels was financial aid, both for unavoidable expenses during the lockdown, as also for capital to restart their businesses afterwards.

Through a fundraising campaign we managed to raise ₹10 lakhs. This was topped off with a CSR grant of ₹15 lakhs enabling us to give grants of ₹5000 each to our vyapaaris. For most of our vyapaaris this was the only source of income during the lockdown.

None of the assistance that we were able to offer to our vyapaaris and the wider community would have been possible without NGOs, volunteers, companies and others pulling together to help in any way possible. Together we were able to ride out this wave and see our vyapaaris through to the other side.

What's more, having ridden out the storm last year also left us better prepared to deal with the second wave. As pandemonium prevailed this time around, we were able to harness our learnings and experiences from the previous year, and swiftly mobilise relief efforts for our vyapaaris.



*Mehvash Arslan Karthik Bhaskara*

**RATION**

# Experimentation and Adaptability - Key to navigating the year gone by

Prior to the pandemic, we knew what worked. All our work up until then had led us to a model of learning that was seen to be creating real impact in vyapaaris' lives. However, when the first wave struck and we were all driven indoors, we realised that all that we had in place would need some serious rethinking if it were to work in this 'new normal'.

By June 2020 most businesses had figured out how to return to normalcy through online channels. Our vyapaaris however, were unable to leverage the business opportunities created by technology. Faced with the challenge of equipping vyapaaris with digital platforms as the first step, we started a series of experiments to arrive at new models for our learning initiatives.

We anticipated vyapaaris not knowing how to use Zoom or even WhatsApp properly, and worried about delivering a sub-par learning experience. However, our vyapaaris were able to adapt quickly and slipped into the world of zoom with ease, and even started communicating with each other regarding their businesses.

It was also imperative that we start onboarding them on to other digital platforms that could allow them to conduct their business online. From assessing specific cohort needs and identifying the right platforms, to training them remotely and enabling their transition to online business, we iterated and arrived at what worked.

***Indira, a vyapaari based in Doddaballapur in Karnataka took advantage of these zoom sessions, learned new online platforms and earned a profit of more than 30K in less than a month!***

While this model saw great success, we also observed some problems...

- Firstly, many vyapaaris only had one mobile phone in the family and this was often used by their children for online classes
- Secondly, scheduled classes during the day overlapped with business hours

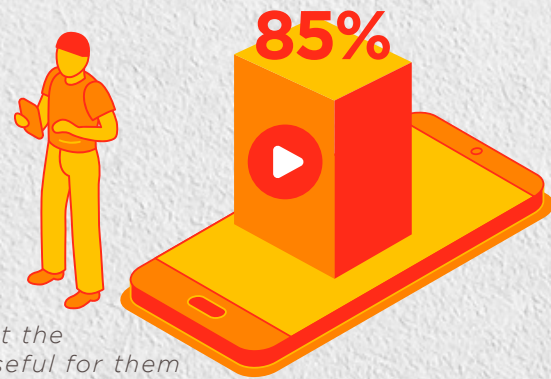
We realized that our training had to be re-invented. The solution was to build a self-learning model which allowed for learning at one's own pace and convenience. We distilled the existing curriculum into short fun videos on WhatsApp, a platform they were all comfortable with, and tested it for feedback.

Learning & iterating for us meant that feedback was essential. While earlier this was done through field visits, we built new processes that involved data and insight gathering via phone conversations and online surveys. This also meant our Saathis needed to adapt and familiarise themselves with these new processes, at the same time ensuring that the rigor and quality was maintained.



The feedback collected showed positive results for the self-learning experiment.

**1. Accessing videos on WhatsApp and Youtube was not a challenge for our vyapaaris.**



85% vyapaaris felt that the content shared was useful for them

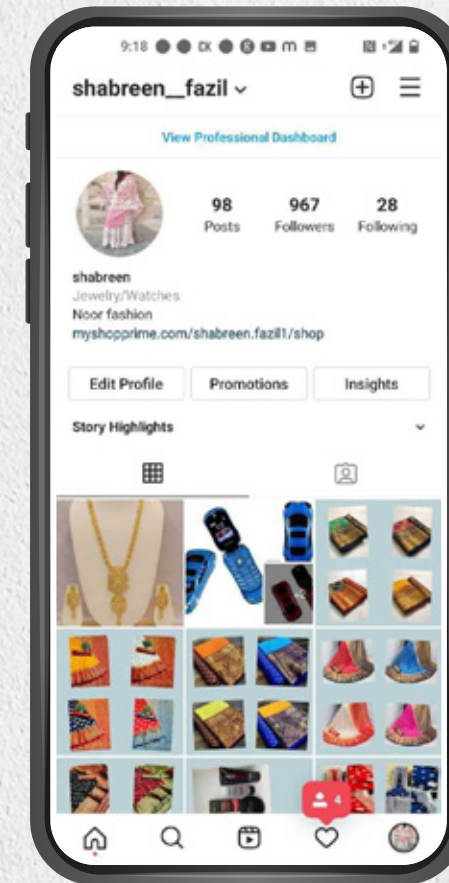
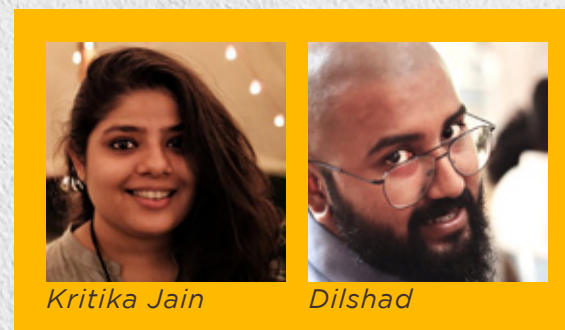
**2. Coupling the self-learning content with regular one-on-one engagement with the Saathis, further nudged them into taking specific actions of value to their business.**

40% of them continued to even take actions based on the videos.



While these online learning experiments enabled 200+ vyapaaris like Shabreen and Indira to take their businesses online and improve their income during these unprecedented time, they also led to further pilots we ran in other geographies with various partners.

Armed with these results, we are now looking to better the design and scale this program across the country, so that more and more vyapaaris might reap the benefits of this change.



Shabreen's Instagram page

**Shabreen, a homepreneur running a small tailoring business in Bangalore, was extremely motivated post the Zoom sessions and WhatsApp videos. She diversified her business and started using apps like WhatsApp, Facebook Marketplace, Khatabook, and Meesho. With this she was able to increase her profits and invested money in her reselling business to become a distributor. Shabreen is now mentoring other vyapaaris to take their businesses online as well.**

# Bridging the digital divide - Our learning intervention

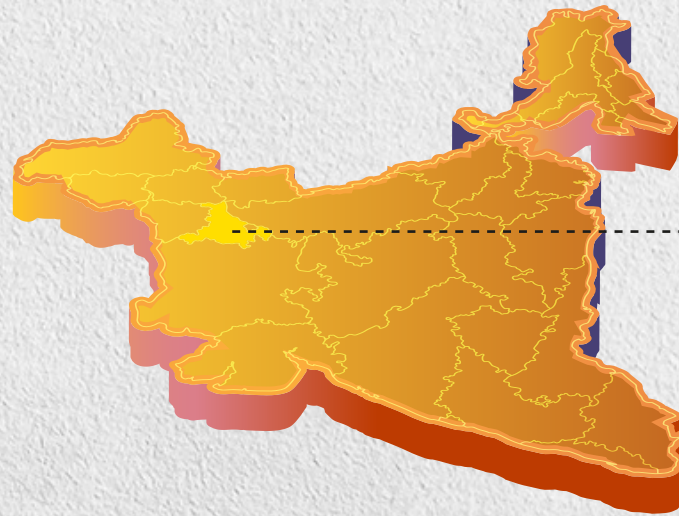
When the COVID pandemic hit India and the country went into a national lockdown in April 2020, it left millions of small business owners struggling to make ends meet. The digital divide hindering business growth also became apparent; having smart phones, knowing how to use them for business - marketing, engaging with customers, and selling online - became very important.

SEWA Bharat and Samagra Governance working with Haryana SDIT department both identified this as a need for their audiences and respectively worked with us to create a training program that would help increase the income of these entrepreneurs. The program was rooted in entrepreneurial mindsets and focused on enabling them to take their businesses online.

The groups we worked with were diverse - SEWA had a participant group of artisans, producers, traders, resellers, etc., across Rajasthan and West Bengal; and the Samagra participant group had graduates of ITIs across Haryana with businesses ranging from carpentry and electrical work, to tailoring and beauty parlours.

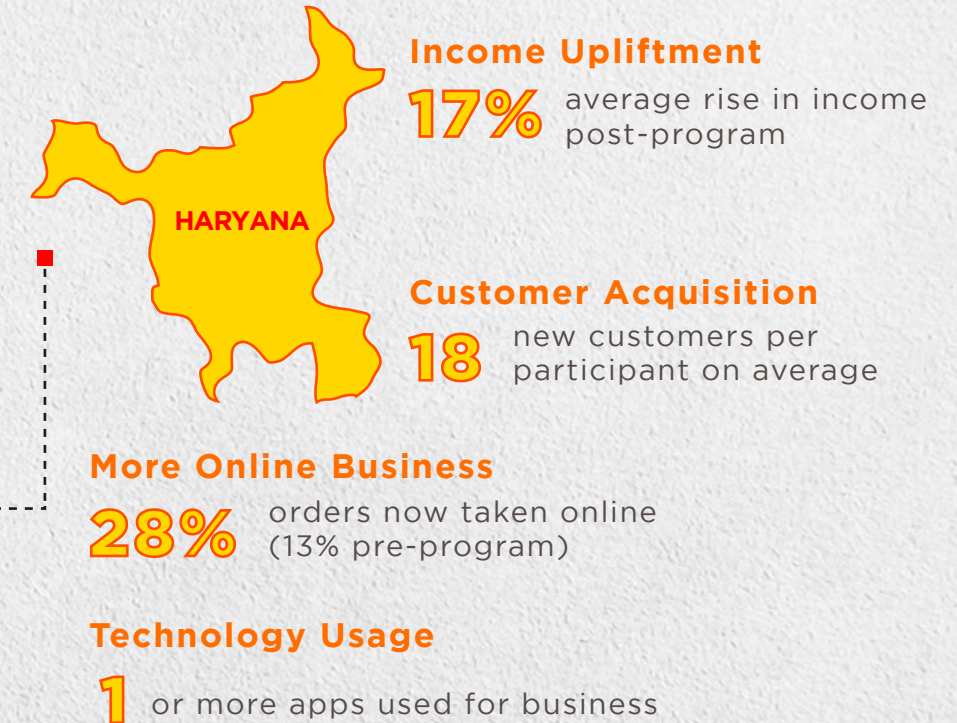
Having determined the unique needs of each group, we designed the curriculum for each and delivered them through a 'train the trainer' model.

For the pilot batch of 32 entrepreneurs from Haryana ITIs who went through the program, an impact assessment conducted by Samagra Governance and verified by Haryana SDIT Department threw up positive results.



## #SamagraProgramImpact

1 Program, 32 Participants, 4 Key Outcomes.



# #SewaProgramImpact

1 Program, 21 Participants, 2 Key Outcomes.

## More Online Business

**47%** of the participants started online business with WhatsApp



## More Online Business

**10%** of the participants started a Facebook marketplace shop

Based on the impact delivered by these programs we are currently looking to work with more partner organisations and scale the impact we have been able to create.

### Parveen Ben, Rajasthan

“I have started receiving many online orders thanks to this. I did not know that I would be able to achieve this earlier.”

### Neetu Verma - ITI Sirsa: 2018–19 - Beauty parlour owner

“I aspire to become a Beautician Instructor at an ITI by 2022 and grow my parlour in the next 2 years to earn thrice my current income.

The Entrepreneurship Training I did helped me understand how to diversify my business and earn from different sources at the same time.”



Mehvash Arslan



Ravali Pidaparathi



# Business Revival post the first wave - Project Udhyami

The pandemic and the ensuing lockdown in 2020 had a huge adverse impact on the vyapaaris we work with, suddenly leaving them with almost no income for their sustenance. Many people managed by exhausting whatever savings they had and by borrowing from wherever possible. As the unlocking process started, access to credit was one of the most pressing needs for vyapaaris to restart and rebuild their businesses.

This resulted in the inception of **Project Udhyami**. The objective here was to help 500 vyapaaris rebuild their businesses by providing them access to interest free credit. This was coupled with relevant training and enabling them to create & follow a business plan, so as to ensure the business credit was utilised in a planned and productive manner.

Financial institutions were unwilling to lend to this audience owing to the perceived risk, which was when we changed tack and approached CSR teams who were interested in supporting livelihood initiatives. The lending capital for Udhyami we raised from Titan CSR, while JPMC provided funds for the operational expenses.

The restrictions around working on-ground at that time meant that we had to design a comprehensive process where the sourcing, onboarding, selection, disbursement and repayment could be executed remotely and digitally. We collaborated with Supermoney, a fintech organization, who played the role of our disbursement and recollection partner to streamline this process. We designed our zero interest loan product to mimic an informal lending product that our vyapaaris were familiar with. This led us to offering the option of daily repayments of Rs.100. To make it even more convenient to the vyapaaris, and to allow them a mode of repayment that didn't entail time away from their business, we enabled digital banking for them.

After testing the process iteratively with the first 100+ entrepreneurs, we were able to streamline the process that included an easy online application form, telephonic data collection and business plan consultation, digital

KYC, fully UPI based disbursements and repayments. Where required, we also conducted a 5-day UPI payment training for first time users. Business & location verifications were done via WhatsApp video calls.

All the vyapaaris who were part of the Udhyami cohort were added to WhatsApp groups so as to create a community and provide a space for vyapaaris to interact with each other. The group also acted as a reminder for vyapaaris to make daily repayments as they were encouraged to share payment updates there. As a part of the project, regular follow-ups were also done to ensure that vyapaaris were implementing their business plan and also to help address any roadblocks they faced.



The product and process yielded good results - as evidenced by the impact data from the 229 vyapaaris who were part of the first cohort up until March 2021.

## ₹ BUSINESS RESTARTER FUND

## ₹ FULLY DIGITAL PROCESS

66%

vyapaaris saw an income upliftment

54%

daily income upliftment

77%

successful business plan implementation

100+

vyapaaris diversified or pivoted their businesses

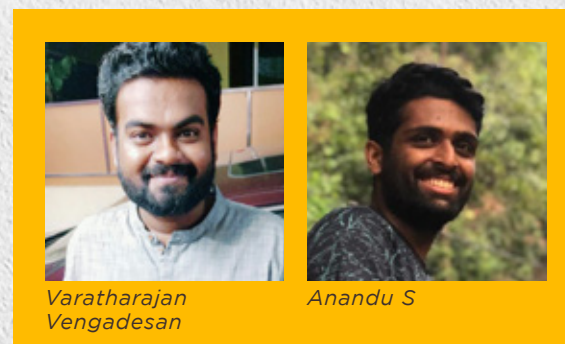
70%

of the cohort repaying loans on time

While we had even gone on to further link those vyapaaris who had successfully repaid their loans to formal lenders like Gromor for future access to credit,

the second wave unfortunately put a halt to a lot of our efforts.

Currently we are working with these vyapaaris to see how we can help them restablishe their businesses, while at the same time also enabling access to loans for our second cohort of businesses.



*Reshma Banu who invested in three second-hand sewing machines with the help of the Udhyami loan was able to employ three other women in her business. Hence, she had some spare time during which she started giving tailoring lessons to more women in her community, thus expanding her business prospects and subsequently leading to an income upliftment from INR 300 per day to INR 800*



# Riding out the Storm - Coal to LPG conversion for Ironing

Coal to LPG intervention had shown great impact before the pandemic hit and the ironing business was disrupted.

The impact seen was significant-



**27%**  
income  
upliftment  
per month



**50%**  
reduction  
in fuel cost



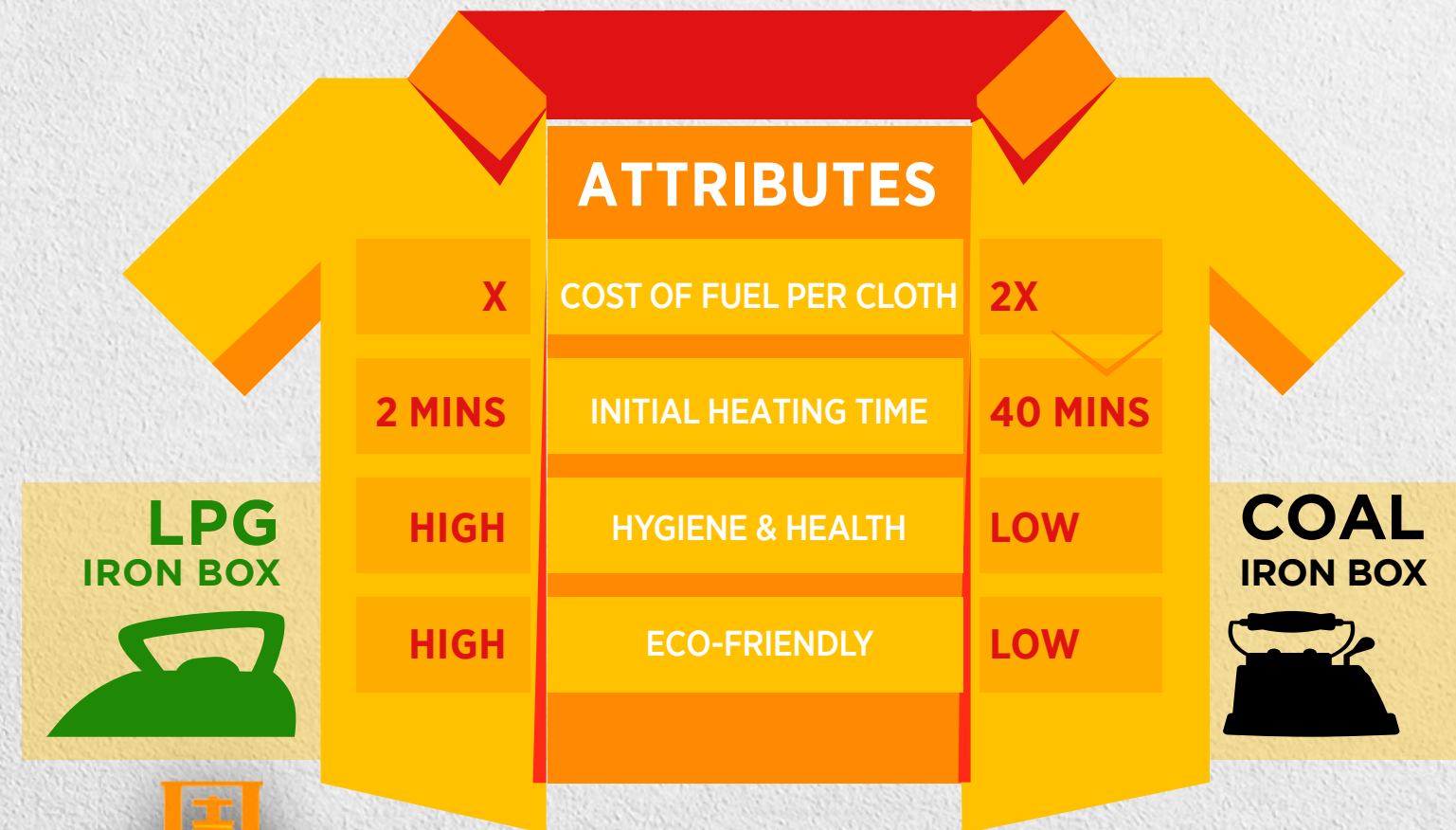
**1-2 Hours**  
of time  
saved daily

The intervention was poised to scale across Bengaluru and other locations, building on the work done over the last year and with partnerships being set up with various stakeholders.

All these developments had to be put on pause as the pandemic impacted our ability to operate on ground and the ironing business was brought to a grinding halt.

*“For almost 2 months we did not have any business. As the lockdown started, a lot of people moved out of the city and since offices and schools were closed, even our regular customers were not giving us any clothes. This situation continued for a few weeks even after the*

*restrictions were lifted”* says Sathya, one of the early adopters of the LPG iron box. This was not an isolated case, but the state of most ironing vyapaaris for the 1st half of 2020.



**LPG  
IRON BOX**



**COAL  
IRON BOX**





As a result of this, we shifted our focus to helping vyapaaris sustain during this period and get back to business. We had mixed results here - a lot of the vyapaaris were not willing to try out new or alternative businesses as they claimed ironing was the only skill they had, while some others diversified, albeit temporarily, to businesses like fruit & vegetable vending, water can delivery, artificial jewelry selling, and so on.

Most of these vyapaaris went back to ironing once the restrictions were relaxed and we supported them with hygiene training and with curated messaging in the form of WhatsApp images and posters, to announce to their customers that their business was reopening.

An interesting observation was that many ironing vyapaaris shifted to the LPG iron box during and after the lockdown as the coal supply chain was disrupted during the lockdowns.

The ironing business eventually picked up steam and we focused on reworking our strategies to design a scale plan for the market transformation from coal to LPG based ironing. We started out with an ecosystem

research covering all stakeholders, the ironing vyapaaris, manufacturers & distributors of the LPG iron box, fuel suppliers (coal sellers & LPG distributors) and sangha/union leaders.

Based on the results from this comprehensive study we were able to arrive at 3 key problems to be solved, to facilitate this conversion from coal to LPG as the input fuel.

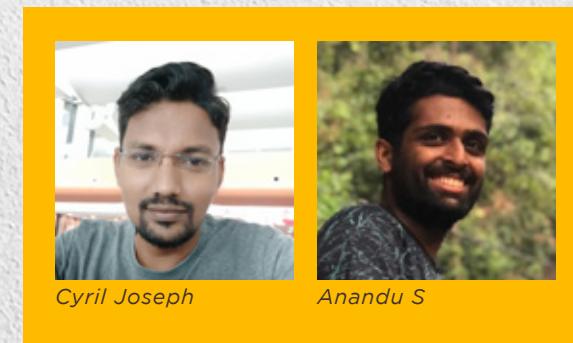
**Financial Accessibility** - While vyapaaris are accustomed to buying a new iron box every 2 - 3 years owing to wear and tear, an out of turn conversion needed to be made financially viable for them. Given the LPG iron box is currently priced at around ₹6,500/-, we are currently exploring multiple options, from asset financing, to customer funding, to an exchange pricing option as a means of making this conversion feasible.

**Product Availability** - While currently there are a handful of individuals distributing this product, to be able to effect a market transformation it is essential that the LPG iron be available widely and freely. To this end we are working to onboard multiple distributors and retailers, and also working towards getting the existing coal iron retail chain to also carry the LPG iron alongside.

**Demand Generation** - As per rough estimates, there are between 30-40k ironing vyapaaris in Bengaluru alone and only a small portion of them have made the transition from coal to LPG. There are a few misconceptions about the product and not many are aware of how to purchase a new LPG iron box. In order to solve these issues, we are conducting awareness campaigns and onboarding partners (oil companies, civil society organizations & volunteers) who can help us with identifying and onboarding new vyapaaris.

Our three pronged effort as above is targeted towards ultimately arriving at a replicable model for this market transformation, that can then be taken to other markets as well.

While wave after wave of the pandemic has battered the livelihoods of our vyapaaris, enabling this conversion for them becomes all the more essential, towards improving their earnings and thereby allowing them some cushion to be prepared for further such eventualities.



Cyril Joseph

Anandu S

AUDITED FINANCIALS  
2020-2021



# Balance Sheet as on 31st March 2021

(Amount in INR)

Particulars	As on 31-Mar-21	As on 31-Mar-20
<b>EQUITY AND LIABILITIES</b>		
<b>Shareholder's funds</b>		
Share Capital	44,00,000	44,00,000
Reserves and Surplus	42,17,622	34,52,331
	<b>86,17,622</b>	<b>78,52,331</b>
<b>Non-current liabilities</b>		
Long term provision	25,38,768	-
	<b>25,38,768</b>	-
<b>Current liabilities</b>		
Trade payables		
total outstanding dues of micro enterprises and small enterprises		
total outstanding dues of creditors other than micro enterprises and small enterprises	27,875	-
Other Current Liabilities	5,77,392	54,000
Short term provision	3,085	-
	<b>6,08,352</b>	<b>54,000</b>
<b>TOTAL</b>	<b>1,17,64,742</b>	<b>79,06,331</b>
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Fixed assets		
Property, Plant & Equipment's	6,42,347	10,56,003
Long-term loans and advances	9,00,000	9,00,000
	<b>15,42,347</b>	<b>19,56,003</b>
<b>Current Assets</b>		
Cash and Cash Equivalents	54,59,974	32,79,592
Short-term loans and advances	47,22,319	22,94,107
Other Current Assets	40,102	3,76,629
	<b>1,02,22,395</b>	<b>59,50,328</b>
<b>TOTAL</b>	<b>1,17,64,742</b>	<b>79,06,331</b>

# Statement of Income & Expenditure for the year ending 31st March 2021

(Amount in INR)

Particulars	Year ended 31-Mar-21	Year ended 31-Mar-20
<b>CONTINUING OPERATIONS</b>		
<b>Income</b>		
Grant and donations	7,43,27,184	6,23,83,000
Other Income	8,56,105	23,21,485
	<b>7,51,83,289</b>	<b>6,47,04,485</b>
<b>Expenditure</b>		
Project Expenses	6,03,66,441	5,13,11,240
Shiksha	3,92,73,856	3,31,91,630
Vyapaar	2,10,32,585	1,58,19,340
Administration Expenses	1,21,51,161	76,30,810
Other Expenses	13,86,596	13,75,219
Depreciation	7,77,882	7,08,395
	<b>7,46,82,080</b>	<b>6,10,25,664</b>
<b>Surplus/(Deficiency) before Income tax</b>	<b>5,01,209</b>	<b>36,78,821</b>
Income Tax	-	2,71,983
Prior year Taxes	(2,64,077)	-
<b>Total Taxes</b>	<b>(2,64,077)</b>	<b>2,71,983</b>
<b>Surplus/(Deficiency) for the year</b>	<b>7,65,286</b>	<b>34,06,838</b>
<b>Earnings per equity share [nominal value of share Rs. 10 (March 31, 2020: Rs. 10)]</b>		
Basic	44,477.00	7.74
Diluted	1.74	7.74