

A woman in a pink headscarf and red jacket, smiling, working with wool. She is wearing a colorful floral patterned garment and several bangles. In the background, other women in similar attire are visible, working with wool.

**JAIPUR**  
RUGS FOUNDATION

**Annual Report  
2014 - 15**



Hand Carding of Raw Wool

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# Founder Speaks



This year, the focus of most of our interventions was over developing leadership capabilities of grassroots communities, especially women

I welcome you all to join me in celebrating 10 years of Jaipur Rugs Foundation (JRF). I conceptualized founding the organization with a strong conviction that it will evolve as a unique organization inculcating entrepreneurial bent of mind in all the people it will serve.

Nowadays there is a momentum to link market based approaches with social development initiatives across the world. JRF has been trying to do the same through its interventions being implemented in grassroot settings. I always encourage my family and team members to acknowledge the wisdom that remains at the grassroots but does not get fully utilized. Through JRF, we keep finding new ways to translate grassroot wisdom into organizational work processes.

This year, the focus of most of our interventions was over developing leadership capabilities of grassroot communities, especially women who have been associated with carpet value chain for a long time. Through a novel initiative with British Council, we realized that if we engage with grassroot communities in a systematic and continuous manner, their responsibility taking abilities can be enhanced and eventually, some of them can even become great leaders, scaling higher and higher in their growth trajectories.

Apart from this, we also experimented with promoting skill training of women communities in hand tufted carpet weaving. Generally, men are working in this domain. Any new initiative takes some time to give its results. But we are optimistic to learn from it and improve the way we work.

Like other years, I was able to interact with a number of learned people, from all age groups and based in different settings. I felt encouraged and inspired to take part in all such gatherings.

I thank you all for your continuous support and wishes.

With best regards,

Nand Kishore Chaudhary

Greetings to all!

While promoting socio-economic development of grassroots communities, Jaipur Rugs Foundation is also getting to discover itself more and more, year after year. Such process of self-discovery is crucial for every entity – be it an individual or an organization.

This year, JRF team laid some emphasis on engendering its interventions. In entrepreneurship development vertical, focus was over women empowerment through engagement and leadership trainings. The result of such efforts was very interesting because two new cadres of women leaders have been introduced in the organization – *Bunkar Sakhi* (Weaver Companion) and *Katwari Sakhi* (Spinner Companion). These leaders were identified amongst the weaving and spinning communities and will play an important role in ensuring better returns for grassroots communities involved with carpet value chain. Eventually, they are expected to play a catalytic role in community development and transformation.

Another pilot initiative undertaken by the organization was in the form of M-PESA linkages for grassroots communities so that they may leverage on mobile phones for doing financial transactions.

We welcome the new initiatives taken up by Government of India towards financial inclusion and social security benefits of grassroots communities. We look forward to facilitate the reach of all such initiatives to those areas where we are operational.

During the year, we also endeavored to detail out new interventions with partners from the government, corporate sector and academia in the areas of financial inclusion, skill training and market linked livelihoods.

I thank all our well-wishers and supporters for their guidance.

Sincere regards,

Sameer Chaturvedi



These leaders were identified from among the weaving and spinning communities and will play an important role in ensuring better returns for grassroots communities

# About JRF

Jaipur Rugs Foundation (JRF) was established under the Rajasthan Public Trust Act in the year 2004 by Mr. Nand Kishore Chaudhary, founder of the JAIPUR group. JRF is a non-profit organization that catalyzes sustainable livelihoods for people engaged in the entire carpet value chain through enhanced artisanal and entrepreneurial skills.

## Vision

The vision of JRF is to create a society where equality, justice and peace prevail through socio-economic development opportunities for all.

The overall work mandate of JRF is to reach out to remote rural areas and establish bonds with the underserved communities, especially women, enabling them to start weaving, not just rugs but also their own lives. Such weaving of lives is done through two intertwined verticals: 'Entrepreneurship Development' and 'Social Development'. Whereas the entrepreneurship development vertical focuses on the economic well-being of the artisans and their communities through skill development and livelihood support, the social development vertical focuses on their social well-being through interventions, awareness generation and linkages.

## Mission

The mission of JRF is to serve as a social innovator promoting the cause of artisans by providing them with decent work opportunities and lead them towards their socio-economic well-being.

Through 'Entrepreneurship Development' vertical, the focus is on economic well-being by providing skill building, skill up-gradation and leadership training in various aspects of carpet value chain, thereby increasing the household earnings of the beneficiaries. Since most of the beneficiaries getting covered under these initiatives are women, such enhanced earnings and leadership trainings make meaningful contributions in their lives by alleviating poverty and career progression respectively. These initiatives infuse entrepreneurial bent of mind in the beneficiaries, encouraging them to think like an owner, not as a worker and take responsibility for their actions, thus strengthening the carpet value chain.

The 'Social Development' vertical focuses on their social well-being through interventions, awareness generation and linkages on themes like functional literacy, health care, financial inclusion etc.

These two verticals complement each other and facilitate the grassroot communities to advance in their socio-economic development trajectories. JRF has successfully evolved this model over last several years.

# Jaipur Rugs Socio-Economic Development Model

**JAIPUR**  
RUGS FOUNDATION

## Enterprise Development Support

Unskilled rural poor are made rug artisans through community mobilization and skill training



- Training and livelihood at their doorstep
- Fair Wages, No exploitation

## Social Development Support

Artisans and their communities are facilitated for better health, life skill education, sanitation and other social imperatives

## Prospective Partners

- Governments
- Academic Institutions
- Corporates

- Foundations
- UN Entities
- Civil Society



Quality Products being exported to countries worldwide

**JAIPUR**  
RUGS INC.



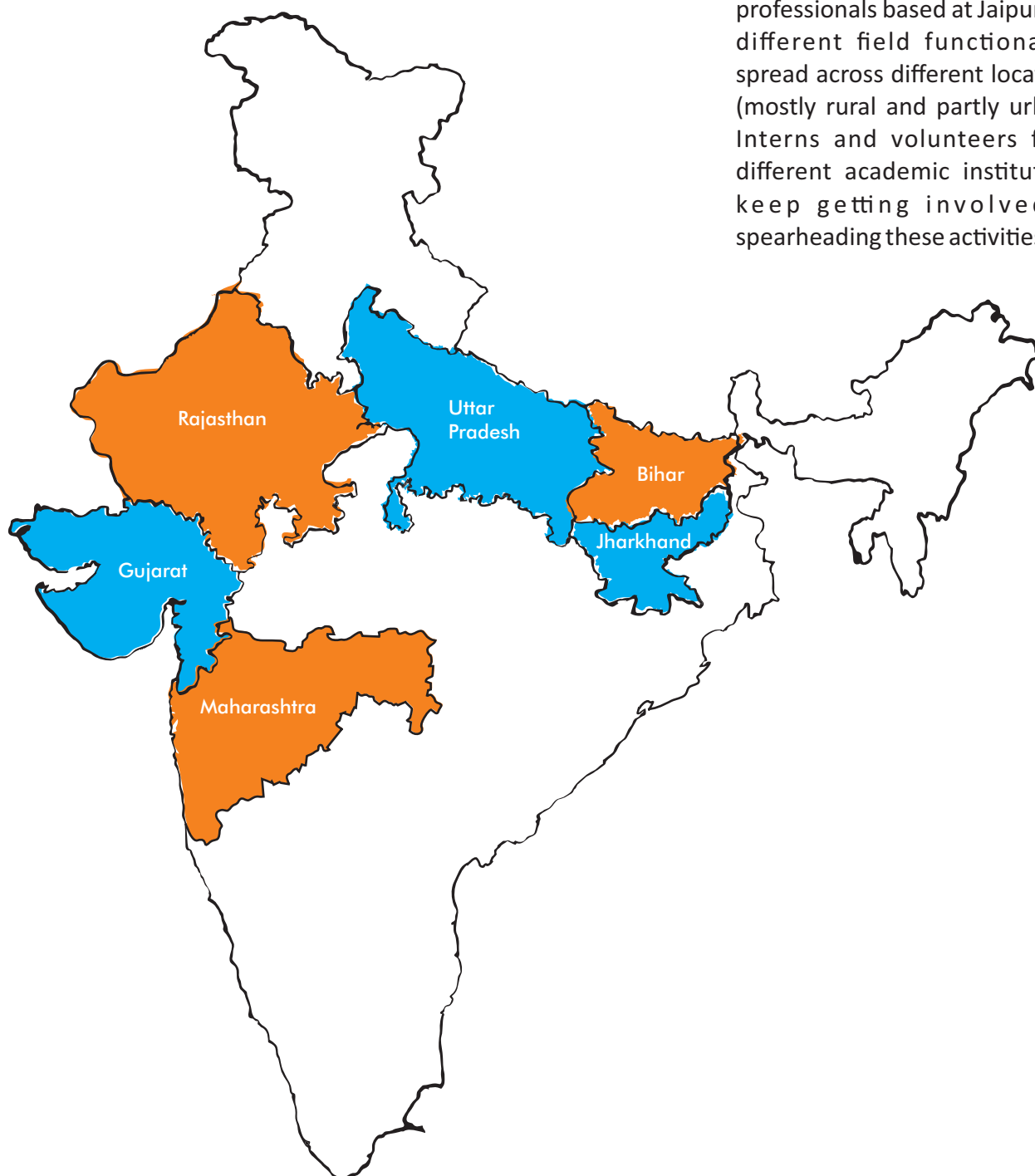
Connecting Artisans to global markets

A sustainable livelihood

- Bilateral and Multilateral Donors
- Social Enterprises
- Impact Investors

## Geographical Presence

JRF is working in six different states – Gujarat, Rajasthan, Uttar Pradesh, Maharashtra, Bihar and Jharkhand. The work is supported by a core team of socio-economic development professionals based at Jaipur and different field functionaries spread across different locations (mostly rural and partly urban). Interns and volunteers from different academic institutions keep getting involved in spearheading these activities.



## 1 Entrepreneurship Development

Under the 'Entrepreneurship Development' vertical, JRF reaches out to the grassroot communities and spreads awareness about carpet value chain as a potential gateway for their sustainable livelihoods. It also upgrades the technical and leadership skills of the grassroot artisans to enhance their earnings through raised productivity, enabling them to scale higher in the carpet value chain. The highlights of specific activities undertaken during the year are presented below:

### 1.1 Hand Tufted Carpet Weaving Skill Training of Grassroot Communities in Deoghar, Jharkhand

Hand tufted carpet weaving has emerged as an important skill set during the past decade. It is easier to learn as compared to hand knotted carpet weaving and yields relatively faster products. Over 100 grassroot community members in the age group of 18-35 years from rural areas of Deoghar, Jharkhand were covered in this hand tufted carpet weaving skill training initiative. Focus was also over developing trainers in this skill set so that post training, they may return to their villages and serve as focal points for training their

village community members. Overall, 17 trainers were covered under such 'Training of Trainers' (ToT) initiative.

### 1.2 Hand Carding and Hand Spinning Skill Training of Grassroot Women in Pali, Rajasthan

This initiative was taken up through CSR funding support from Shree Cement and covered 20 women from the SHGs formed in the vicinity of their cement manufacturing plant in Pali, Rajasthan. The rationale behind this intervention was to equip the selected women in the art of hand carding and hand spinning so that they can enhance their household incomes through the given skill sets.

### 1.3 Hand Knotted Weaving Skill Upgradation Training of Weavers in Deoghar, Jharkhand

Like in any other vocation, skill upgradation plays an important role in the career growth of carpet weavers as well. During the year, 30 weavers from Deoghar, Jharkhand were covered under this initiative and were provided with means to enhance their productivity, and thus their incomes.

### 1.4 Young Women Social Entrepreneurship Development Programme

British Council provided funding

to JRF to implement the Young Women Social Entrepreneurship Development Programme (YWSEDP) for empowerment of rural women. Phase 1 of this initiative covered 108 women weavers who were provided with structured training and exposure through four different batches. After successful completion of Phase 1 that got implemented during January-June 2014, JRF entered into partnership agreement with British Council to implement Phase 2 of the programme during January-June 2015 with an overall target of covering additional 100 women under the initiative. The first training of Phase 2 was conducted in January 2015, covering 30 women weavers. The thinking behind these trainings was to develop entrepreneurial mind-set of the weavers so that they may take up more ownership of the work processes they are associated with, eventually becoming grassroot entrepreneurs and leaders.

### 1.5 Weaver Engagement Programme in Rajasthan and Uttar Pradesh

Considering that the weavers (*bunkar*) working in carpet value chain are predominantly women, JRF found it imperative to initiate a structured engagement programme with them so that they can be better aware of their work, productivity norms, quality benchmarks and growth

possibilities existing in the carpet value chain. The rationale behind this programme was to empower women weavers. During the year, 748 women weavers from Rajasthan and 380 women weavers from Uttar Pradesh got covered under this programme.

### 1.6 Bunkar Sakhi Programme in Rajasthan and Uttar Pradesh

The weaver engagement programme, as mentioned above, did not only lead to women empowerment but also enabled the identification of potential leaders from among the women weavers, who can play a greater role in strengthening the carpet value chain. These active women weavers were named as '*Bunkar Sakhi*' (Weaver Companion). During the year, 19 *Bunkar Sakhis* were developed in Rajasthan and Uttar Pradesh. Despite their learning stage, they have already started playing an important role in quality supervision and weaving facilitation processes – domains that have traditionally been handled by men.

### 1.7 Spinner Engagement Programme in Rajasthan

Taking inspiration from the success achieved in the weaver engagement programme, it was decided to extend it to spinner (*katwari*) communities working in Bikaner region of Rajasthan. The rationale behind the

programme was to increase the awareness levels of the women involved with hand carding and hand spinning processes so that they can develop owner mindset and take pride in getting associated with a crucial phase of the carpet value chain. During the year, 325 women got covered under this programme.

### 1.8 Katwari Sakhi Programme in Rajasthan

The active women spinners with leadership potential were identified during the spinner engagement programme. They were provided with additional trainings to take up the responsibilities of '*Katwari Sakhi*' (Spinner Companion) and grow further in the carpet value chain. Like *Bunkar Sakhis*, these *Katwari Sakhis* are expected to play an important role in strengthening the carpet value chain while evolving further as grassroots leaders. During the year, 9 *Katwari Sakhi* were covered under this programme.

specific initiatives or through benefit facilitation for government schemes in the arena of financial inclusion and other social security entitlements. The highlights of specific activities undertaken during the year are presented below:

### 2.1 Alternative Education Programme

The 'Alternative Education Programme' (AEP) is an initiative by JRF, meant to provide functional literacy to illiterate artisans and the village community members. The 6<sup>th</sup> Phase of AEP started during the year. Altogether, 159 participants enrolled for the programme. Over 10 local teachers were identified to conduct the classes for the AEP participants.

### 2.2 Health Camps

JRF organizes health camps to enable the poor village community members avail expert check-up and treatment along with free medicines. During the year, a total of 11 camps were organized in partnership with different local hospitals and healthcare providers in rural areas of Gujarat, Rajasthan, Uttar Pradesh and Jharkhand. In total, 3674 grassroots community members benefited from these health checkup camps.

## 2 Social Development

Under the 'Social Development' vertical, JRF endeavors to touch the lives of the grassroots artisans as well as their communities in a multifaceted way, either through

### 2.3 Artisan Cards

The artisan cards are issued to the artisans by Development Commissioner for Handicrafts, Government of India. JRF has been playing an important role in giving their skill related identity to the grassroots artisans. During the year, 1258 artisans were reached out and facilitated for Artisan Cards. This resulted into processing and distribution of 641 Artisan Cards.

### 2.4 Financial Inclusion

Financial inclusion has been a major gap area in the development trajectory of rural communities of India and only a scant population of the country is able to derive benefits from banking services. To bridge such gap, JRF keeps exploring innovative solutions and moved ahead with opening 55 M-PESA accounts of the grassroots artisans so that they can take use of their mobile phones for doing financial transactions.

### 2.5 Insurance Linkages

Most of the grassroots artisans are out of the coverage of any kind of insurance due to lack of knowledge about the available insurance schemes or lack of confidence in the formalities and claim processing requirements. Recognizing this, JRF actively facilitates insurance linkages.

During the year, JRF was able to link 692 artisans with Aam Aadmi Bima Yojna (AABY). It created awareness about the scheme being implemented by Government of India and convinced the grassroots communities to enroll for the same.

### 3 Awards and Recognition

Jaipur Rugs was conferred with the following awards during the year: ET NOW IndiaMart Leader of Tomorrow (National) Award, CNBC TV18 Emerging India Award – Retail and Trading, and CNBC TV18 Emerging India Award – Corporate Responsibility.

### 4 Representations and Outreaches

Jaipur Rugs was invited into various national, regional and institutional events to share about its business model and organizational philosophy. Such events were organized by different stakeholders like government, industry, academia, media, and impact investors. These include: Sankalp Unconvention Summit, ISB Mohali CSR Roundtable, British Council UK-India University Dialogue on Social Enterprise, Barclays Social Impact

Investment Forum, Tata Social Enterprise Challenge, and ASCI 'Inclusive and Sustainable Business – Creating Markets with the Poor' Workshop.

### 5 Inbound Visits

Following the legacy from the previous years, Jaipur Rugs received the opportunity of welcoming a number of people from different backgrounds. The purpose of such visits was multifold: learning, knowledge exchange, partnerships exploration, field visits and case study writing. Key such visits include: Leader's Quest, British Council and Faculty members from the University of Saskatchewan, IIM A, IIM K and JNU.

# Entrepreneurship Development

Under the 'Entrepreneurship Development' vertical, JRF reaches out to the grassroot communities and spreads awareness about carpet value chain as a potential gateway for their sustainable livelihoods. It also upgrades the technical and leadership skills of the grassroot artisans to enhance their earnings through raised productivity, enabling them to scale higher in the carpet value chain. The highlights of specific activities undertaken during the year are presented below:

Hand Tufted Weaving

## Entrepreneurship Development

### 1.1 Hand Tufted Carpet Weaving Skill Training of Grassroot Communities in Deoghar, Jharkhand

Hand tufted carpet weaving has emerged as an important skill set during the past decade. It is easier to learn as compared to hand knotted carpet weaving and yields relatively faster and cheaper products. The groundwork for this initiative was done in association with Aid et

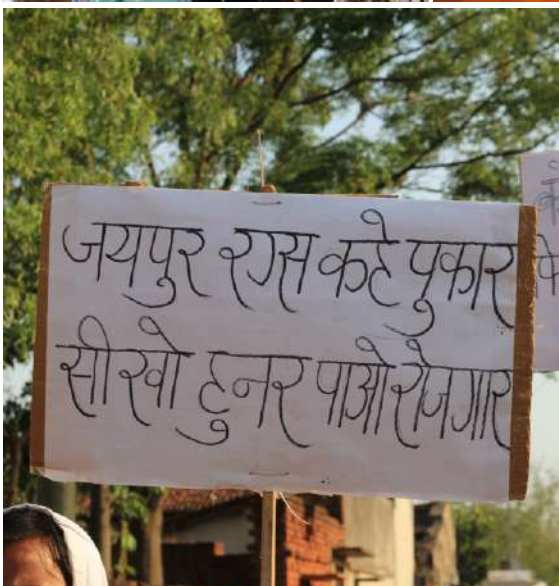
Action (AeA) through their iLEAD methodology. Field team members from JRF as well as AeA spent their days together in the rural areas of Jharkhand and got involved with awareness generation drives, survey and mobilization activities to reach out to the village community members and motivate them to consider learning the given skill set and take up carpet weaving as an alternative option for their sustainable livelihoods.

Over 100 grassroot community members in the age group of 18-35 years from rural areas of Deoghar, Jharkhand were covered in this hand tufted carpet weaving skill training initiative. The breakup of different trainings organized during the year is presented in table 1.1

Focus was also over developing trainers in this skill set so that post training, they may return to



Glimpses of Village Mobilization in Madhupur, Jharkhand



their villages and serve as focal points for training their village community members in the same skill set. 17 trainers were covered under such training of trainers.

Hand tufting trainings require tufting frames, tufting guns and tufting equipments. Each Frame can accommodate 2 trainees. Each trainee requires 1 tufting

gun and 1 equipment kit. These frames, guns and equipment were transported to the respective training locations before the start of any new training center.

Training lasted for 2 months and the trainees used to receive stipend for each training day. The major aspects covered under the training are as follows:

- Cloth Mounting on Frames
- Maintenance and Repairing of Tufted Machine
- Awareness about Colors
- Awareness about Map Design
- Map Reading
- Color Matching
- Pattern of Design



'Training of Trainers' (ToT) in Madhupur, Jharkhand

## 1.2 Hand Carding and Hand Spinning Skill Training of Grassroot Women in Pali, Rajasthan

This initiative was taken up through CSR funding support from Shree Cement and covered 20 women from the SHGs formed in the vicinity of their cement manufacturing plant in Pali, Rajasthan. The rationale behind this intervention was to equip the selected women in the art of hand carding and hand spinning so that they can enhance their household incomes through the given skill sets. The objectives of the initiative were as follows:

- Income enhancement of rural households through alternative livelihoods
- Providing skill development training in carding and spinning of raw wool.
- Assured linkages to market and carpet value chain.

The total duration for the project was 2 months. The first month was utilized for doing field survey, community mobilization and selection of prospective beneficiaries. This was done in coordination with field personnel of Shree Cement. These women were selected amongst the SHGs created through the efforts of Shree Cement personnel.

The second month of the project was utilized for organizing skill training for the selected

**Table - 1.1 - List of New Training Centers in Jharkhand**

| Sr.No        | Name of training center / Village | Enrolled Trainee |
|--------------|-----------------------------------|------------------|
| 1            | Lakhana                           | 45               |
| 2            | Fatehpur                          | 25               |
| 3            | Keshargarah                       | 21               |
| 4            | Bherwa                            | 32               |
| 5            | Madina                            | 31               |
| <b>Total</b> |                                   | <b>154</b>       |

beneficiaries. The training lasted for a month with weekly holidays. Each trainee was provided with a pair of hand carding combs and a spinning wheel. Initially, they were taught about the basic technique, different varieties of raw material, different qualities of the finished product, i.e., yarn in this case. Afterwards, the trainees were sensitized about the significance of right quality of yarn (called as Real Hand Spun) that is in great demand for weaving hand knotted carpets. The final days of training were dedicated to speed and precision.

The overarching goal of this project was to take forward wool carding and spinning as a sustainable livelihood alternative for the unskilled community members (especially women) inhabiting the adjoining areas of the cement manufacturing unit of Shree Cement. JRF had also taken up similar projects in the previous years and those served as the basis for implementing this project.

Post training, the skilled artisans were introduced to the well-established carpet value chain of Jaipur Rugs, thus linked to market for the product/produce on a continuous basis. Depending upon their time, availability and relative preference over other options of local livelihood, the beneficiaries can work in carding and spinning skill without being

required to go out of their rural households.

### **1.3 Hand Knotted Weaving Skill Upgradation Training of Weavers in Deoghar, Jharkhand**

Like in any other vocation, skill upgradation plays an important role in the career growth of carpet weavers as well. Skill upgradation is about identifying and nurturing the already associated skilled artisans and enabling them to grow further not just in productivity terms but also in their own lives. During the year, 30 weavers from Deoghar, Jharkhand were covered under this initiative and were provided with means to enhance their productivity, and thus their incomes.

The skill upgradation project in hand tufted carpet weaving was implemented in Deoghar, Jharkhand. 4 tufting weaving centers were identified, namely Madhupur, Patwabad, Lakhana and Kesargadha to implement the project. The training period was of three months - from December 2014 to February 2015. The training was provided to all 30 beneficiaries at their production centers. One master trainer was placed at each center to train the beneficiaries.

The quality of carpet weaving is of paramount importance as a lot of manpower, time and money is wasted on repairing carpets at

the repairing center. The trainees were continuously made aware of the major quality problems occurring in their carpets. They were also told the reason for the same and about how to stop those from occurring during carpet weaving stage itself. They were also trained on increasing their weaving speed so that their earnings increase over a period of time.

During the training, the trainers closely monitored the learning outcomes of the trainees and provided them with continuous feedback on their work. The trainers also provided handholding support to the trainees by physically demonstrating to them the method of increasing the speed of weaving while retaining the quality. It helped in ensuring that the trainees were able to incorporate the same in their own working. The initiative resulted into outcomes in the following ways:

**Quality Production:** The knowledge of quality of weaving required, ways to stop mistakes while weaving has led to improvement in the quality of carpets.

**Productivity Enhancement:** There has been an increase in the weaving speed of the trainees during the course of training.

### 1.4 Young Women Social Entrepreneurship Development Programme

British Council, in partnership with Diageo provided funding to JRF to implement the Young Women Social Entrepreneurship Development Programme (YWSEDP) for empowerment of rural women. This programme aims to contribute to entrepreneurship education by training women entrepreneurship trainers (20-35 years) termed as Master Trainers and through their support, train a growing body of community interested in Social Entrepreneurship (SE). The thinking behind these trainings was to develop entrepreneurial mind-set of the weavers so that they may take up more ownership of the work processes they are associated with, eventually becoming grassroots entrepreneurs and leaders.

The first phase of this initiative was carried out during January-June 2014 and covered 108 women weavers who were provided with structured training and exposure through four different batches.

The partnership formalities related to this intervention were completed in the previous financial year and necessary groundwork was also done then. After identifying the suitable

locations and likely participants, May-June 2014 as detailed in the four trainings were Table 1.2 conducted during the months of

| Table - 1.2 - British Council Training Phase - 1 |                   |          | Year - 2014 |
|--------------------------------------------------|-------------------|----------|-------------|
| Training Dates                                   | Village           | District | Trainees    |
| 7-9 May                                          | Narheth           | Alwar    | 15          |
| 20-23 May                                        | Maid              | Jaipur   | 30          |
| 26-29 May                                        | Mahasingh Ka Baas | Alwar    | 20          |
| 30 May – 2 June                                  | Karana            | Jaipur   | 43          |
| Table - 1.3 - British Council Training Phase - 2 |                   |          | Year - 2015 |
| 16-18 January                                    | Godiyana          | Jaipur   | 30          |
| Total                                            |                   |          | 138         |



**Suman Devi,  
Dhanota, Rajasthan**

When you let go off your fears, your journey to success takes its first step.

Meet Suman Devi - a young shy woman from Dhanota Village of Rajasthan, being brought up behind the limits of her fears and anxieties, she was always hesitant to speak and never took up the courage in life to do what she wanted to. She started working for a loom center through which she got the opportunity to weave carpets from home. However, fate has always

something great in store for everyone. She got married into a family who not only helped her to come out of her little shell but also motivated her to work after marriage.

One day, Jaipur Rugs Foundation provided her with the opportunity to attend training under 'Young Women Entrepreneurship Development Programme' and there she got to know the significance of working like an owner. Since then, she changed her way of looking at things and her work. She started weaving not as a mere worker but like the owner of the carpet. Her zeal for hard work acclaimed her the praise of Quality Supervisors and other seniors. For this reason, she was then selected to be a *Bunkar Sakhi*, who would act as a leader cum companion to other women weavers but she was dubious of travelling to other villages. The never-ending support of her husband and her family gave her the courage to say yes to the opportunity.

Now, Suman handles and checks 29 looms in two different villages. She gives full credit of her success to her family and feels proud of her supportive husband who has also joined the company now.

After successful completion of Phase 1 of the programme, JRF entered into agreement with British Council to start phase 2 of the programme to be implemented during January – June 2015. During the year, the first training under phase 2 of the programme was conducted in January 2015 listed in table 1.3

After successful completion of phase 1 of the programme, JRF entered into agreement with British Council to start phase 2 of the programme to be implemented during January – June 2015. During the year, the first training under phase 2 of the programme was conducted in January 2015 listed in table 1.3

The first day of the training was dedicated to exposure visits. To begin with, the trainees were taken to the repairing center to

make them conscious of the mistakes that they make while weaving the carpet, thus enabling them to work in an efficient manner. There, they were also told about the various processes that a carpet, after it has been woven, goes through. These include cleaning, cutting, repairing, washing, etc. Then they were brought to the Head Office of Jaipur Rugs to understand the larger processes involved with carpet value chain – starting from raw material sourcing, traversing through design processes, weaving processes and finishing processes, and finally getting a 'feel' of the finished carpets, ready to be exported.

The subsequent days were utilized to organize trainings in one of the villages only and the trainees were taken through a

learning journey where they were able to develop a whole perspective about carpet value chain – this would include knowing the customer better, knowing the opportunity costs of delays and errors, taking responsibility for the work etc. They were explained about incentives associated with prudence in whatever work they are assigned with. Most importantly, they were introduced to grassroot entrepreneurship journey that awaits them after successful completion of the British Council training and how they can become Bunkar Sakhis, and eventually take up other leadership positions in the carpet value chain, becoming social entrepreneurs within their village settings.



Exposure visit to design department

### 1.5 Weaver Engagement Programme in Rajasthan and Uttar Pradesh

Considering that the weavers (*bunkar*) working in carpet value chain are predominantly women, JRF found it imperative to initiate a structured engagement programme with them so that they can be more aware of their work, productivity norms, quality benchmarks and growth possibilities. During the year, 748 women weavers from Rajasthan and 380 women weavers from Uttar Pradesh got covered under this programme.

The overall objective of such exposure and training was to generate awareness in weavers about quality, timely delivery and wastage control. After training, we found overwhelming response from weavers to take responsibility of their own loom for quality, timely delivery and wastage reduction. To create shared value proposition from the exposure and training, it was decided to institutionalize an incentive structure for weavers that can encourage them to apply the learning in their day-to-day weaving practice.

The intent of this programme

was at least twofold: to broaden their perspective about rug weaving – rather than being concerned only with weaving the way they do, they should look at the larger side—life journey of the rug from artisans to customers; and to take up higher responsibilities – in quality supervision, waste minimization, error reduction so that eventually they may take the responsibility of the entire loom(s) and in return, receive certain incentives in monetary terms as well. It is expected that gradually, these women will emerge as grassroots entrepreneurs managing a specific component of the rug



Weaver Engagement Programme in Sahaswan, Uttar Pradesh

supply chain.

The weaver engagement programme exposed the participants to various processes involved in carpet value chain, especially repairing processes that can be minimized if weavers are better aware of their work responsibility. They were also exposed to various departments in HO of Jaipur Rugs: Marketing and Communications, Design and Development, Store, Production, Supply Chain, Finishing, Packing, Export, ERP, Accounts and Finance, Admin and IT. Visiting various departments gave them hope that they and their children can also work in the offices in future if

they are given proper training on computer skills and functional literacy.

This exposure visit helped them to understand the importance of this training in improving their knowledge about various other carpet weaving processes, customer preferences for designs and quality standards. Though they have been weaving carpets for many years, this was the first time that they could see the final finished carpet that is sold to customers. Fortunately, the first batch also got opportunity to visit one of our US based customer who had come to buy carpets. They interacted with him and asked him about what all things

he looks into the carpets before making a buying decision.

Overall, the programme seems to have left a profound impact on the perspective of weavers towards the work they have been doing for years. This training has given them new ways of looking at their daily work from the perspective of mere labor's mindset to owner's mindset. This is the biggest shift that has been achieved due to this training. We found high sense of enthusiasm and commitment among weavers to learn new skills to grow in their lives financially and socially.



Women Weavers Posing with their own Woven Carpet!

### 1.6 Bunkar Sakhi Programme in Rajasthan and Uttar Pradesh

The weaver engagement programme, as mentioned above, did not only lead to women empowerment but also enabled the identification of potential leaders from among the women weavers, who can play a greater role in strengthening the carpet value chain. These active women weavers were named as '*Bunkar Sakhi*' (Weaver Companion).

A key learning from weaver engagement programme was that there was no person in their villages who can:

- Tell them about timely delivery
- Explain how to save carpet repairing cost
- Explain how to reduce wastage
- Explain at length about the incentive structure
- Motivate the weavers to take responsibility of their work
- Create a positive work environment in village

In such backdrop, there was a clear need for such people who could play an important role in linking weavers with Jaipur Rugs on a continuous basis, those who can listen to their concerns, mentor them in enhancing their weaving skills, enable them to earn better returns, and make them grow beyond weavers so as

to be able to think and act like owners/entrepreneurs. Such realization served as seedbed for creating a new cadre of 'frontline' team members from among the weavers themselves.

During the weaver engagement initiative, a number of promising weavers became visible and it was apparent that if they are trained systematically, they can bridge the existing gap and take

up the role of weaver mentors in a friendly manner. That is how the name – *Bunkar Sakhi* got finalized to refer to the active weavers who started to be looked at with much enthusiasm and hope. During the year, 19 *Bunkar Sakhi* from Rajasthan and Uttar Pradesh were covered under this programme. They are still in a learning stage and have started playing an important role in quality supervision and weaving



Archana Devi,  
Maha Singh Ka Bass,  
Rajasthan

Archana, a woman of substance and confidence, has set an example for a thousand other women like her. This 30 year old has been married for 16 years, and seen many ups and downs. She learnt weaving after marriage, from her neighbors, and ever since then hasn't looked back. Weaving for about 16 years now, Archana took the burden to run the family as the only other source of income was her father in law who was into making shoes, but the income wasn't enough for the growing family. The decision then has made her the bread earner of the family.

While she weaves and runs the house, her husband Lokendra was studying. He completed his education (12th) and then got enrolled at Industrial Training Institute for training, which he successfully completed four years ago. He now works in the Thanagazi Branch of Jaipur Rugs.

Because of her leadership and management skills, Jaipur Rugs trained her under *Bunkar Sakhi* Training and now, she works as a *Bunkar Sakhi* (Weaver Companion), and handles 31 looms in her village. Though she is very busy with all these responsibilities she still gets some time and getting her basic education from our AEP center which JRF is running in her village. Even with such responsibilities Archana is always chirpy and her smile never fades. The reason to which she says, "I am lucky as I am loved! I am loved by my husband and moreover I receive his and my in-laws respect, which is not common in a village environment."



Glimpses of various Training Programmes and Exposure Visits



facilitation processes – domains that have traditionally been handled by men.

### 1.7 Spinner Engagement Programme in Rajasthan

Taking inspiration from the success achieved in the weaver engagement programme, it was decided to extend it to spinner (*katwari*) communities working in Bikaner region of Rajasthan. The rationale behind the programme was to increase the awareness levels of the women involved with hand carding and hand spinning processes so that they can develop owner mindset and take pride in getting associated with a crucial phase of the carpet value chain. During the year, 325 women were covered under this programme. The programme can be divided into two main activities - Exposure Visit and Training.

The Exposure visit was conducted in pursuit of creating awareness about raw wool processing and different steps therein from its procurement to sorting, carding and spinning. The exposure visit starts with mobilizing people to enable them reach the designated location on selected date and time. Participants get complete transportation facility from their respective households to exposure destination and then back to their places.

Once all the participants gathered on the given location, the trainers and experts covered various aspects of the carding and spinning processes and explained their significance in the overall carpet value chain. This was followed by demonstration of the best practices involved with the art of carding and spinning. This included physical demonstration of finished carpet and wool. During the demonstration, all the key points relating to color, type, patterns and quality are described in full. Emphasis was on maintaining the quality of the wool is explained thoroughly. Later on, the machines and equipment are demonstrated in running status, information is delivered on their type, utility and capacity.

The Training was conducted on certain pre-decided places in accordance with the accessibility

of the beneficiaries. The training compliments the exposure visits by making sure that the participants are fully aware of all aspects involved with carding and spinning processes. Sometimes, the training venue requires a complete setup with space and materials.

Training would include a step-by-step coverage of different processes involved with yarn (wool) production and various photo/text/audio-visual resource materials are used for the purpose. Trainings conclude with elaboration on the incentive plan associated with responsible work on the part of the spinners and corresponding growth opportunities associated with the recently introduced *Katwari Sakhi* programme that can identify and hone the leaders from among the spinner (*katwari*) communities.



Spinners Engagement Programme in Bikaner, Rajasthan

### 1.8 Katwari Sakhi Programme in Rajasthan

The active women spinners with leadership potential were identified during the spinner engagement programme. They were provided with additional training to take up the responsibilities of 'Katwari Sakhi' (Spinner Companion) and grow

further in the carpet value chain. Like *Bunkar Sakhis*, these *Katwari Sakhis* are expected to play an important role in strengthening the carpet value chain while evolving further as grassroots leaders. The initiative has so far covered 9 *Katwari Sakhi* and they are in the process of understanding their new responsibilities. As the habitation

patterns of rural Bikaner are quite sparse, *Katwari Sakhis* are required to cover long distances to reach out to various spinners and support them with their productivity and quality related aspects. The initiative will be continued during the coming years as well.



Glimpses of *Katwari Sakhi's* Work



# Social Development

Under the 'Social Development' vertical, JRF endeavors to touch the lives of the artisans as well as their communities in a multifaceted way, either through specific initiatives or through benefit facilitation for government schemes in the arena of financial inclusion and other social security entitlements. The highlights of specific activities under this are presented below:

AEP Center in Progress

### 2.1 Alternative Education Programme

The 'Alternative Education Programme' (AEP) is an initiative by JRF, meant to provide functional literacy to illiterate artisans and the village community members. The initiative is a live example of how buyers and customers can get connected to the artisans beyond rugs. It is meant to provide functional literacy to illiterate artisans and the village community members. These beneficiaries have not been able to continue their school education during their childhood years.

While working with the artisans, JRF was able to realize it well that apart from sustainable livelihoods, there is a clear need for functional literacy in the villages. Thus, in late 2010 AEP was conceptualized and started in Jaipur and Alwar districts of Rajasthan in partnership with Jenny Jones Rugs and Peter Larsen—buyers and supporters of Jaipur Rugs who have kindly reciprocated to get connected with the artisans beyond rugs.

The ambit of such 'alternative education' is basic literacy and numeracy skills, and developing an understanding of health, hygiene, family life education and the environment while building their confidence so that they

become more self-reliant and able to contribute effectively towards their family and community.

Since 2010, AEP is being implemented in different phases – with each phase lasting for about 6 months. By December 2013, five phases of AEP got completed and during early 2014, groundwork for the next phase, i.e. 6<sup>th</sup> phase was undertaken. The 6<sup>th</sup> phase actually got commenced during November 2014. Altogether, 159 participants enrolled for the programme and started attending AEP classes.

A detailed survey and mobilization drive was undertaken during August-September 2014 in rural areas of Jaipur, Alwar and Sikar. JRF field team members reached out to such locations and undertook field surveys for obtaining information about the socio-economic status of the local

communities, their education level, their interest in joining AEP, livelihood opportunities, expenditure patterns, their preference for timing of centers, potential teachers in their community etc.

After identification of the beneficiaries, finalization of the learning centers and selection of the teachers, Training of Teachers (ToT) was organized in November 2014. In the ToT, the teachers were explained about the overall philosophy behind the intervention, the curriculum and the appropriate teaching methodology.

The AEP classes were conducted for 2 hours every day with a weekly holiday for a total duration of 6 months. The centers in which these classes are conducted were located within the village, at walking distance from the beneficiary households.



Group of Women in AEP Center in Aspura, Rajasthan

## 2.2 Health Camps

JRF organizes health camps to enable the poor village community members avail expert check-up and treatment along with free medicines. The objective of such camps is to assist the poor people who could not get proper medical services in the area or could not afford to undergo primary diagnosis and treatment advice due to poverty.

The modus operandi for organizing the health camps is such that local level healthcare providers – individuals as well as institutional, are reached out to discuss about mutual interest in organizing the specific camp in

select location. Accordingly, logistic arrangements are done as per resource sharing between JRF and the corresponding local partner. About 15 days prior to the health camp, JRF deploys dedicated field staff to visit the households located in such place where the camp is going to be organized in order to extract the details of the patients and create awareness. On the actual day, a small formal ceremony is done where the local dignitaries are invited to inaugurate the camp and create awareness about health care.

While the healthcare practitioners remain busy in examining and treating the

patients, JRF field team members extend all support in preliminary diagnostics, medicine distribution, pick-up and drop of those people who have no transportation facility at their disposal or require assistance. Also, in those areas where health checkup camps have been organized in the past, the JRF teams cross-check the case histories and ensure follow-up treatments.

These camps are useful in treating general ailments whereas the severe health issues are diagnosed and referred to hospitals for proper care. These camps help in not only treating the patients but also in

**Table - 1.4 - List of Health Camps organized by JRF in year 2014 - 15**

| S. No. | Date      | Village       | District | State     | Hospital Partner             | Beneficiaries |
|--------|-----------|---------------|----------|-----------|------------------------------|---------------|
| 1      | 12-Apr-14 | Molambha      | Navsari  | Gujarat   | R N C Eye Hospital, Valsad   | 317           |
| 2      | 22-Jun-14 | Garhi-Bichola | Badayun  | U.P       | Local Doctors                | 418           |
| 3      | 25-Jun-14 | Patwabad      | Deoghar  | Jharkhand | With Govt. Health Dept.      | 115           |
| 4      | 29-Jun-14 | Badgawan      | Mirzapur | U.P       | Local Doctors                | 350           |
| 5      | 13-Jul-14 | Dehra Mod     | Jaipur   | Rajasthan | Calgary Eye Hospital, Jaipur | 155           |
| 6      | 28-Sep-14 | Med           | Jaipur   | Rajasthan | SDMH, Jaipur                 | 1084          |
| 7      | 24-Dec-14 | Noorpur       | Badayun  | Rajasthan | CHC, Badayun                 | 321           |
| 8      | 30-Jan-15 | Jitpur        | Devipur  | Jharkhand | With Govt. Health Dept.      | 170           |
| 9      | 17-Jan-15 | Gundia        | Valsad   | Gujarat   | Shrimad Hospital, Dharampur  | 293           |
| 10     | 20-Mar-15 | Bilda         | Valsad   | Gujarat   | Shrimad Hospital, Dharampur  | 346           |
| 11     | 29-Mar-15 | Kharkada      | Jaipur   | Rajasthan | Calgary Eye Hospital, Jaipur | 105           |
|        |           |               |          |           |                              | <b>3674</b>   |

identifying potential health disorders which if otherwise unattended may eventually raise their healthcare burden. These generally include ENT, eye checkup, orthopedic services, dental services, pathology facilities and medicine support. As per the need, transportation facility is also provided to those who have limited mobility.

During the year, a total of 11 camps were organized with partnership with different local hospitals and healthcare providers in the rural areas of Gujarat, Rajasthan, Uttar Pradesh and Jharkhand. In total, 3674 grassroot community members benefitted from these health checkup camps detailed in table 1.4



Glimpses of Various Health Camps



### 2.3 Artisan Cards

The artisan cards are issued to the artisans by Development Commissioner for Handicrafts and the local nodal entities for undertaking formalities for the same are district industries centers. But due to lack of awareness and low levels of accessibility, the artisans are unable to get their cards made.

JRF bridges such gap by spreading awareness and collecting the requisite documents for getting the formalities done, thus plays an important role in giving their skill related identity to the grassroot artisans. During the year, 1258 artisans were reached

out and facilitated for Artisan Cards. This resulted into processing and distribution of 641 Artisan Cards.

### 2.4 Financial Inclusion

Financial inclusion has been a major gap area in the development trajectory of rural communities of India and only a scant population of the country is able to derive benefits from banking services. There have been a number of efforts made in this direction by the Government of India. The latest initiative in this regard is the Pradhanmantri Jan Dhan Yojna. But due to long distances and limited outreach of Banks, a number of village

community members are not able to get their accounts opened.

JRF very well understand this and has initiated the process of getting Bank Accounts opened for the artisans associated with it. It identifies the locally accessible banking services (conventional as well as innovative) and links the artisans with them. JRF assists the artisans with all the formalities like filling of form, supporting documents and linking them with different bank branches.

To enhance financial inclusion of grassroot community members, JRF explored innovative solutions



Artisan Card Distribution Ceremony

and moved ahead with opening 55 M-PESA accounts so that the grassroot artisans can take use of their mobile phones for doing financial transactions. M-PESA is a global initiative taken up by Vodafone for money transfer using mobile technology. It became popular in Africa and from there, got launched in various other countries including India.

### 2.5 Insurance Linkages

Most of the grassroot artisans are out of the coverage of any kind of insurance due to lack of knowledge about the available insurance schemes or lack of confidence in the formalities and

claim processing requirements. JRF field team members reach out to them and explain them the benefits of health insurance and general insurance, especially those pertaining to artisans. In the past, these schemes were mainly Rajiv Gandhi Shilpi Swasthya Bima Yojna and Jan Shri Bima Yojna. Now these have been merged with Rashtriya Swasthya Bima Yojna and Aam Admi Bima Yojna.

The premium amounts for availing these schemes are negligible as compared to the benefits but because of low levels of awareness, the intended beneficiaries are unable to apply for these. Through the efforts of JRF, once they are convinced,

facilitation is done over completing the formalities by collecting the necessary documents from them by engaging with service providers. If they do not have such documents, getting those prepared by liaising with local government entities.

During the year, JRF was able to link 692 artisans with Aam Aadmi Bima Yojna (AABY). It created awareness about the scheme being implemented by Government of India and convinced the grassroot communities to enroll for the same.



Weavers Understanding the Insurance and Bank Schemes

## Awards and Recognitions

### 3.1 CNBC TV18 Emerging India Award

Jaipur Rugs has been awarded the CNBC TV18 Emerging India Award for Socially Responsible SME of the year and Retail and Trading sector. The annual Emerging India awards honor small medium enterprises that are doing exceptional work in creating value and impact across different business sectors. This award recognizes Jaipur Rugs to be an outstanding enterprise which undertakes initiatives for the general benefit of the society or the underprivileged.

Conveying his gratitude on receiving the award, Mr. Nand Kishore Chaudhary, CMD, Jaipur Rugs said, "I am proud to accept this award on behalf of the entire Jaipur Rugs Team. This award is a reflection of the hard work, devotion and commitment of each and every member of Jaipur Rugs group. It also goes to our customers whose feedback and support has helped us become what we are today". ICICI Bank and CNBC-TV18 have been organizing the Emerging India Awards since 2005, to recognize and showcase the value creating SMEs in the Indian economy.



CNBC TV18 Emerging India Award

### 3.2 ET NOW IndiaMart Leader of Tomorrow Award

After recognizing the brave hearts of the small and medium enterprises sector since 5 years, IndiaMART Leaders of Tomorrow Awards conducted a yet another successful award ceremony which aims to acknowledge exceptional and distinguished products and services of SME's in building a robust foundation for Indian economy. Jaipur Rugs won Leaders of Tomorrow Awards in 'Home Décor and Handicrafts' category at the national level. During the previous year, Jaipur Rugs received the same award at regional level.



ET NOW IndiaMart Leader of Tomorrow Award

## Inbound Visits

| S No | Month/Year     | Visitor Details                                                                               |
|------|----------------|-----------------------------------------------------------------------------------------------|
| 1    | April 2014     | Associate Professor Sumit Mitra, IIM Kozhikode                                                |
| 2    | April 2014     | Mr Srinivasan Iyer, CEO, MPOWER Business Facilitators Limited                                 |
| 3    | April 2014     | Associate Professor Suresh Kalagnanam, Edwards School of Business, University of Saskatchewan |
| 4    | April 2014     | Lecturer Margie Parikh, BK School of Business                                                 |
| 5    | April 2014     | Professor N Ravichandran, IIM Ahmedabad                                                       |
| 6    | July 2014      | Professor V V Krishna, JNU                                                                    |
| 7    | July 2014      | Princess Diya Kumari Foundation                                                               |
| 8    | August 2014    | Professor Shyam Lodha, University of Connecticut                                              |
| 9    | August 2014    | Ms Shazia Khawar and Mr Guru Gujral, British Council                                          |
| 10   | August 2014    | Asst. Professor Israr Qureshi, The Hong Kong Polytechnic University                           |
| 11   | August 2014    | Ms Babita Bhatt, Carleton Centre for Community Innovation                                     |
| 12   | September 2014 | SP Jain Institute of Management and Research                                                  |
| 13   | November 2014  | Leader's Quest POW WOW                                                                        |
| 14   | November 2014  | Madras School of Social Work, USA                                                             |
| 15   | November 2014  | Dr Reddy's Foundation                                                                         |
| 16   | November 2014  | Entrepreneurship Development Institute of India                                               |
| 17   | January 2015   | Suresh Gyan Vihar University                                                                  |
| 18   | February 2015  | FedEx Global Leadership Corps                                                                 |
| 19   | February 2015  | Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)                                            |
| 20   | March 2015     | Megumi Shimada, LIFE                                                                          |
| 21   | March 2015     | JECRC University                                                                              |
| 22   | March 2015     | Asst. Professor Lore Vandewalle, The Graduate Institute                                       |

## Representations and Outreaches

Jaipur Rugs was invited into various national, regional and institutional events to share at length about its business model and organizational philosophy. Such events were organized by different stakeholders like government, industry, academia, media, and impact investors. These include:

| S No | Month/Year     | Focus Theme                                                                  | Organizing Entity                          | Location  |
|------|----------------|------------------------------------------------------------------------------|--------------------------------------------|-----------|
| 1    | April 2014     | Sankalp Unconvention Summit                                                  | Intellectap                                | Mumbai    |
| 2    | July 2014      | CSR Roundtable                                                               | ISB                                        | Mohali    |
| 3    | August 2014    | National Marketing Conclave                                                  | IIFT                                       | New Delhi |
| 4    | August 2014    | Conference - 'Mobilizing Impact through CSR'                                 | FICCI                                      | New Delhi |
| 5    | September 2014 | Vision for India: National Conference on Disability                          | Sarthak Educational Trust                  | New Delhi |
| 6    | September 2014 | Social Entrepreneurship and Sustainable Development                          | TERI University                            | Gurgaon   |
| 7    | September 2014 | UK-India University Dialogue on Social Enterprise                            | British Council                            | New Delhi |
| 8    | October 2014   | Conference on CSR and Disability                                             | Ministry of Social Justice and Empowerment | New Delhi |
| 9    | November 2014  | National Conference on 'Changing Times: Reinventing the Indian Growth Story' | SKIT                                       | Jaipur    |
| 10   | November 2014  | Seminar on CSR                                                               | CSD and ICSSR                              | Jaipur    |
| 11   | November 2014  | Crafts and Heritage Based Entrepreneurship                                   | Startup Saturday                           | Jaipur    |
| 12   | November 2014  | Standard Chartered Global Leaders Forum                                      | Leader's Quest                             | New Delhi |

| S No | Month/Year    | Focus Theme                                                                                    | Organizing Entity                               | Location  |
|------|---------------|------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------|
| 13   | November 2014 | Business Thought Leadership Programme                                                          | IMI                                             | New Delhi |
| 14   | November 2014 | Talk about Jaipur Rugs Journey                                                                 | FMS                                             | New Delhi |
| 15   | December 2014 | Workshop on Inclusive and Sustainable Business                                                 | ASCI                                            | Hyderabad |
| 16   | December 2014 | Tata Social Enterprise Challenge                                                               | IIM C and Shiv Nadar University                 | Noida     |
| 17   | January 2015  | Conscious Business and Organization Transformation                                             | SMB Connect                                     | Jaipur    |
| 16   | January 2015  | 2 <sup>nd</sup> HR Summit                                                                      | Suresh Gyan Vihar University                    | Jaipur    |
| 17   | February 2015 | Corporate Enlightening Week                                                                    | JECRC University                                | Jaipur    |
| 18   | February 2015 | Harnessing the Local to Match the Global                                                       | SKIT                                            | Jaipur    |
| 19   | February 2015 | International Conference on Social Entrepreneurship and Sustainable Development                | TISS                                            | Mumbai    |
| 20   | February 2015 | Conference on Game Changers                                                                    | HR Club                                         | Mumbai    |
| 21   | March 2015    | Conference on Skill Development and Launch of National Action Plan for Persons with Disability | Ministry of Social Justice and Empowerment, Gol | New Delhi |
| 22   | March 2015    | Jaipur Rugs – HR and OB Perspectives                                                           | Jaipuria Institute of Management                | Jaipur    |

# Annual Financial Statement

## BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2015

| Particulars                                   | AS ON 31.03.2015 |                    | AS ON 31.03.2014 |                    |
|-----------------------------------------------|------------------|--------------------|------------------|--------------------|
|                                               | DETAILS<br>Rs.   | AMOUNT<br>Rs.      | DETAILS<br>Rs.   | AMOUNT<br>Rs.      |
| <b>I. SOURCES OF FUNDS</b>                    |                  |                    |                  |                    |
| Corpus Fund                                   |                  | 7,02,197           |                  | 7,02,197           |
| Capital Fund                                  |                  | 46,02,261          |                  | 54,47,919          |
| General Fund                                  |                  | (18,63,922)        |                  | (16,40,739)        |
| Unspent Project Balances                      |                  | 90,288             |                  | 1,98,056           |
| Unsecured Loans                               |                  | 85,40,000          |                  | 85,40,000          |
| <b>TOTAL</b>                                  |                  | <b>1,20,70,823</b> |                  | <b>1,32,47,434</b> |
| <b>II. APPLICATION OF FUNDS</b>               |                  |                    |                  |                    |
| <b>Fixed Assets</b>                           |                  |                    |                  |                    |
| (A) Gross Block                               | 1,13,74,755      |                    | 1,13,74,755      |                    |
| Less: Depreciation                            | <u>67,72,494</u> |                    | <u>59,26,836</u> |                    |
| Net Block                                     |                  | 46,02,261          |                  | 54,47,919          |
| <b>Current Assets, Loans &amp; Advances :</b> |                  |                    |                  |                    |
| (A) Cash and Bank Balances                    | 3,41,855         |                    | 7,68,359         |                    |
| (B) Other Current Assets                      | 94,200           |                    | 1,19,962         |                    |
| (C) Receivable Project Balances               | <u>99,20,356</u> |                    | <u>99,20,356</u> |                    |
|                                               | 1,03,56,411      |                    | 1,08,08,677      |                    |
| <b>Less: Current Liabilities</b>              |                  |                    |                  |                    |
| (A) Payable against Capital Goods             | -                |                    | 95,950           |                    |
| (B) Payable against Expenses                  | 28,87,849        |                    | 29,13,213        |                    |
| Net Current Assets                            |                  | 74,68,562          |                  | 77,99,514          |
| <b>TOTAL</b>                                  |                  | <b>1,20,70,823</b> |                  | <b>1,32,47,434</b> |

**INCOME AND EXPENDITURE A/C FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2015**

| <b>Particulars</b>                                                  | <b>Current Year<br/>2014-15</b> | <b>Previous Year<br/>2013-14</b> |
|---------------------------------------------------------------------|---------------------------------|----------------------------------|
| <b>INCOME</b>                                                       |                                 |                                  |
| By Donation                                                         | 44,43,000                       | 1,06,45,000                      |
| By Other Income- Interest and other income                          | 8,825                           | 5,68,616                         |
| By Drawn from Project balances to the extent of available sanction  | 4,72,950                        | 8,50,438                         |
| By Receipts for CSR Activities                                      | 11,50,000                       | -                                |
|                                                                     |                                 |                                  |
| <b>Total (A)</b>                                                    | <b>60,74,775</b>                | <b>1,20,64,054</b>               |
| <b>EXPENDITURE ON OBJECT OF THE TRUST</b>                           |                                 |                                  |
| To Community Mobilization, awareness, artisan card, insurance, etc. |                                 |                                  |
| a. British Council Project                                          | 3,72,950                        |                                  |
| b. Artisan Engagement Project(Bikaner)                              | 1,92,391                        |                                  |
| c. Weaver Engagement Training Expenses                              | 1,89,252                        |                                  |
| d. Katwari Sakhi Training Programme                                 | 30,661                          |                                  |
| e. QS Training                                                      | 15,385                          |                                  |
| To Skill Development (SGSY Project)                                 |                                 | 65,30,231                        |
| To Skill Development Training                                       |                                 |                                  |
| a. Carding & Spinning Training with Shree Cement                    | 1,25,010                        |                                  |
| b. Carpet weaving Training                                          | 14,43,231                       |                                  |
| To Education Expenditure                                            | 79,761                          | 14,44,764                        |
| To Health Programme                                                 | 2,36,349                        | 2,85,607                         |
| To CSR Activities                                                   |                                 |                                  |
| a. Education (Alternative Education Project)                        | 4,39,896                        |                                  |
| b. Health Activities                                                | 2,06,711                        |                                  |
| c. Skill Upgradation                                                | 2,72,703                        |                                  |
| d. Women Empowerment Project                                        | 2,30,690                        |                                  |
| To Linkage with Govt. Scheme                                        | 55,371                          | 36,875                           |
| To Employment Fair Expenses                                         |                                 | 10,616                           |
| To Expenditure incurred on SGSY Project written off                 |                                 | 1,02,855                         |
| To Other Administration and Operational expenses                    | 24,07,597                       | 28,07,441                        |
| To Depreciation                                                     | 8,45,658                        | 9,31,047                         |
| <b>Total (B)</b>                                                    | <b>71,43,617</b>                | <b>1,21,49,436</b>               |
|                                                                     |                                 |                                  |
| <b>(Excess of Expense over Income)</b>                              | <b>(10,68,842)</b>              | <b>(85,382)</b>                  |

# JAIPUR

RUGS FOUNDATION

Jaipur Rugs Foundation

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