

**RURAL DEVELOPMENT AND MANAGEMENT INSTITUTE (RUDMI)
PROMOTED BY
MATUSHRI CHANDRAMATI PRATISHTHAN**

ANNUAL REPORT FOR 2023-24 and 2024-25



"The Power of Togetherness: Our Strength, Our Success"

REMEMBERING OUR



CHAIRMAN

"We are deeply saddened by the passing of our chairman, Shri P. J. Divatia, on 25th November 2024, a remarkable leader who touched the lives of everyone at Rural Development and Management Institute (RUDMI). His unwavering commitment to excellence, coupled with his genuine kindness and mentorship, created a profound impact on our team. We will forever cherish the memories of his inspiring guidance, infectious enthusiasm, and ability to foster a collaborative environment where everyone felt empowered to reach their full potential.

Mr. P. J. Divatia established RUDMI in 1997 and was appointed Chairman since the inception to till date. His tenure was a testament to dedication and service. He was always at the forefront of fostering innovation, nurturing talent, and ensuring the organization's operations were aligned with its core values and mission. Beyond his leadership within the organization, he was a mentor to many, offering guidance not just in business but in life. His kindness, humility, and dedication to service extended far beyond his professional role. He believed in the potential of every individual and worked tirelessly to create an inclusive and supportive environment for all.

On behalf of the entire organization, we express our deepest gratitude to Mr. P. J. Divatia for his visionary leadership and his enduring commitment to our mission. His contributions will continue to inspire us for years to come. We pledge to continue the work he started with the same passion, dedication, and commitment that he embodied throughout his life.

Our respected chairperson, Dr. Manda Parikh, and board members, Dr. Utkarsh Mehd, Mr. Rajiv Dhru, Dr. R.K. Sama, Mr. Pranav Desai, and Mr. Gnanesh Divatia, along with Mr. Ameesh Divatia, pay their homage to our chairman.



Rural Development and Management Institute (RUDMI):

RUDMI is promoted by Matushri Chandramati Pratishthan (Registered as public trust under Bombay Public Trust Act 1950 at E/10779) in March, 1997 by a resolution passed in the 2nd meeting of board of trustees. Mr. P J Divatia was appointed as Chairman of the Institute with all executive powers.

At Rural Development and Management Institute (RUDMI), we are dedicated to transforming rural communities by empowering individuals with the knowledge, skills, and resources they need to thrive. Our mission is to bridge the gap between rural areas and urban prosperity by equipping rural leaders with the expertise to foster sustainable development, effective management, and community well-being.

Vision: RUDMI envision a society where poorest of the poor have equal opportunities of development, which allows them to become primary actors and enable them to break the status quo prevalent in the rural economy.

Mission: Our mission is to work with people at grass root level and also with policy/program executives at apex level for creating a new future for the rural India. In this process, our institution tries to unleash creativity and productivity of the people, connect them with governments and other institutions, guide them with through trainings and capacity building programs, hand holding services, action research, baseline studies and program evaluation studies.

Thrust Areas

1. Conducts comprehensive assessments to identify the developmental needs of rural areas and designs targeted interventions.
2. Undertakes specialized studies and research to evaluate the impact of various programs, projects, and policies, offering recommendations for improvement.
3. Builds strong networks between communities and institutions dedicated to rural development.
4. Organizes specialized capacity-building programs for marginalized groups, including women and individuals with disabilities, to empower and uplift them.
5. Encourages the growth of micro-enterprises and promotes income-generating activities in rural areas.
6. Implements projects and initiatives that strengthen rural economies and enhance the livelihoods of rural populations.

Chairperson
Dr. Manda Parikh

Trustees: Mr. Gnanesh S. Divatia Practicing Chartered Accountant	Mr. Rajiv M. Dhru Chemical Consultant
Dr. Utkarsh S. Mehd (M.D.) Practicing Physician	Mr. Pranava G. Desai Practicing Lawyer
Dr. R. K. Sama (IFS) Former Director WASMO, Government of Gujarat	Mr. Ameesh K. Divatia Co-Founder and CEO, Baffle Inc., USA

Registration Details:

Registered under the Bombay Charitable Trust Act 1950

Registration No. E/10779, Ahmedabad

Registration Date: 29th February, 1996

Donations to the Trust are exempted under Section 11-Clause (i) of first proviso to sub-section (5) of section 80(G) from AY 2022-23 to AY 2026-27

Address of Correspondence:

Rural Development and Management Institute (RUDMI)

(Promoted by Matushri Chandramati Pratishthan)

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Visit us at: www.rudmi.org, <https://www.facebook.com/rudmi.ahmedabad.7>

With this span of activities, we worked with farmers and women:

1. **Agriculture and Development:**

RUDMI supports sustainable agricultural practices by providing training in organic farming, promoting water conservation techniques, and facilitating access to modern farming tools. It also works to improve rural livelihoods through income-generating programs, community mobilization, and capacity-building workshops for small and marginal farmers.

2. **Mental Health:**

RUDMI promotes mental well-being in student communities through awareness campaigns, counseling services, and partnerships with mental health professionals. The organization conducts workshops to reduce stigma, enhance emotional resilience, and provide support systems for individuals facing psychological challenges.

3. **Disability:**

RUDMI advocates for the inclusion and rights of persons with disabilities by offering skill development programs, assistive devices, and livelihood support. It also organizes accessibility audits, facilitates education and vocational training, and works with local authorities to ensure equal opportunities and dignity for all.

4. **Gender Equality:**

RUDMI (Rural Development and Management Institute) has been actively working to promote gender equality, especially in rural Gujarat. Their efforts focus on **empowering women economically and socially** through livelihood training, leadership development, and awareness programs. They've supported over 15,000 women across 75+ villages in Surendranagar district.

5. **Panchayat Trainings:**

RUDMI significantly contributes to local governance in Gujarat by training thousands of Gram Panchayat members across various districts. They collaborate with government initiatives like the State Institute of Rural Development (SIRD) on large-scale programs, notably a 2017-18 initiative to provide foundational training to all Gram Panchayat members. This extensive reach and partnership highlight RUDMI's commitment to empowering local self-governance for effective rural development.

6. **Skill Trainings:**

RUDMI offers diverse skill training programs in agricultural (vermicompost, organic farming, animal husbandry) and vocational (stitching, food processing, computer skills, tailoring, beauty parlor management, etc.) areas. They also conduct Entrepreneurship Development Programs (EDPs), covering opportunity identification, project preparation marketing, and bookkeeping.

These programs primarily target women, farmers, rural youth, and Divyangs (persons with disabilities) to promote self-employment and livelihood generation. RUDMI adopts a holistic approach by providing skill transfer, initial market linkages, and on-going handholding services. They also collaborate with various organizations like NABARD, CAPART, and SIRD to implement projects focused on livelihood regeneration and rural entrepreneurship.

Our Outreach till March 2023

Focus Area	Details
Agricultural Development	35–40 villages (Surendranagar & Mehsana) with ~2,000 people per village; total 80,000 people
Milk Co-operatives	16 co-operatives in Dasada taluka, Surendranagar; 450+ women members
Farmer Organization	500 farmers formed the Dasada Gramin Farm Producers' Section 8 company. Currently 470 members are registered till date and total of 530 farmers are part of it
Training on Sustainable Farming	Sustainable farming trainings were conducted in Dasada (Surendranagar) taluka of Gujarat, reaching and empowering 300 farmers with eco-friendly agricultural practices.
Women Entrepreneurs	Approx. 2,000 women trained
Mothers' training programme for healthcare	RUDMI has empowered around 100 mothers through childcare training and pregnancy care in villages and cities across Gujarat.
Student Mental Health Programmes	1,326 students covered
Gram Panchayat Member Training	8,929 members trained from Rajkot, Morbi, Gir Somnath, and Narmada districts
Divyangjan Entrepreneurship Training	932 individuals trained across Bhalusana (Mehsana District), Zaska (Mehsana District), Danta (Banas Kantha District), Patdi (Surendranagar District), Vansol (Banas Kantha District) and Panthal (Sabar Kantha District)
Rehabilitation Award	338 Divyangjans received Smt. Nandini P. Divatia Rural Rehabilitation Award

Activities done during 2023 - 2024 and 2024 - 2025

I. Empowering Divyangjans

•Smt. Nandini P. Divatia Rural Rehabilitation Awards for Disabled



The 17th and 18th presentations of awards were organized in the year 2024. The selection committee met in October, 2023 and October 2024 for selection of awardees. 27 divyangjans were selected for 17th presentation and 24 divyangjans were selected for the 18th presentation of awards out of 62 and 63 total applications received in total respectively.

On December 3, 2023, coinciding with the International Day of Persons with Disabilities, the 17th Smt. Nandini P. Divatia Rural Rehabilitation Awards for the Disabled honored 27 Divyangjans from Gujarat and Maharashtra.

Each awardee, recognized for their dedication to self-sustenance, received a certificate and a ₹15,000 cash award.

The event began with a Yoga Session for the recipients and featured several esteemed guests:

- Puja Swami Shri Nikhileshwaranandji (Pramukh, Shri Ramkrishna Mission, Rajkot) as Chief Guest

- Dr. Amiben Yajnik (Rajya Sabha member) and Smt. Muktaben Dagli (social worker)

Chairman Shri P.J. Divatia delivered a motivational address, emphasizing resilience. Puja Swamiji commended the initiative and shared inspiring anecdotes from Swami Vivekananda's life to encourage the Divyangjans.

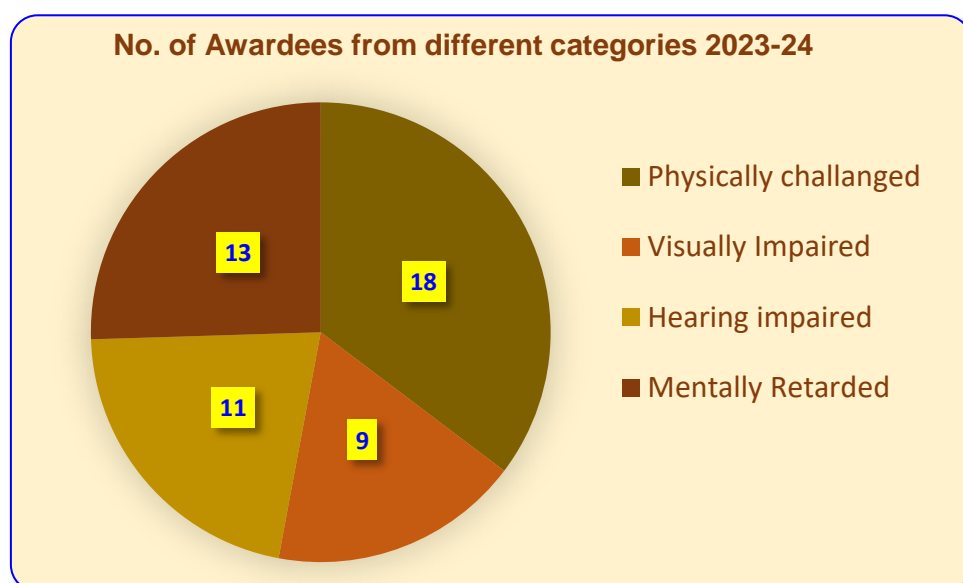
The 18th Smt. Nandini P. Divatia Rural Rehabilitation Awards for the Disabled was a truly memorable event, as first time the ceremony was held without its beloved Chairman, Mr. P.J. Divatia.

As in previous years, the day commenced with an invigorating yoga session lasting over an hour. In 2024, a total of 24 awardees were selected for recognition. However, due to the unfortunate passing of Mr. P. J. Divatia on November 25, 2024, the award ceremony was respectfully postponed. It was subsequently held on January 20, 2025. The morning program featured motivational films and inspiring interviews with successful Divyangjans, offering encouragement and insight to all attendees. Puja Swami Shri Veditatmanandji and Shri Prakashbhai Shah graced the occasion, offering their blessings to the awardees and paying heartfelt tribute to the late Mr. Divatia.

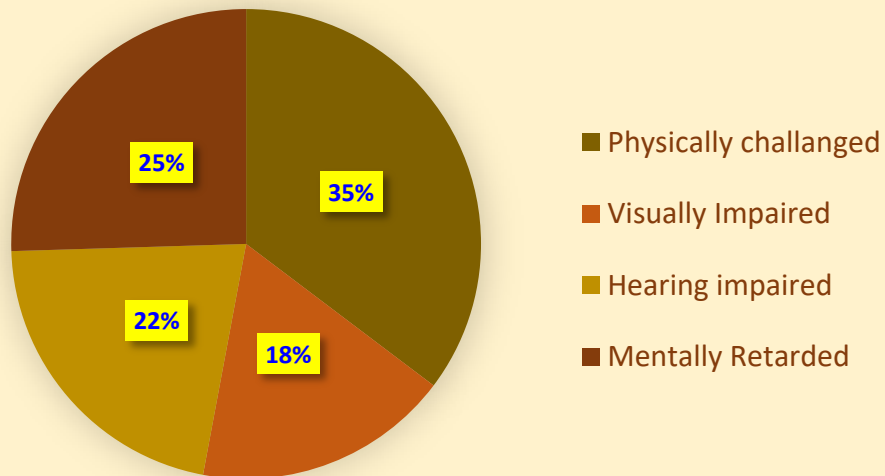
Notably, Dr. Karan Singh joined the event virtually from Delhi, extending his blessings to all the Divyangjans and paying a moving homage to the late Mr. Divatia.

The following is the category-wise (type of disability) number of award recipients who were selected and received the award.

*Nandini P. Divatia Rural Rehabilitation Award for Disabled –
No. of Awardees from different categories 2023-24*



2023–24 Disability Awards: Recipient Distribution by Impairment (percentage)



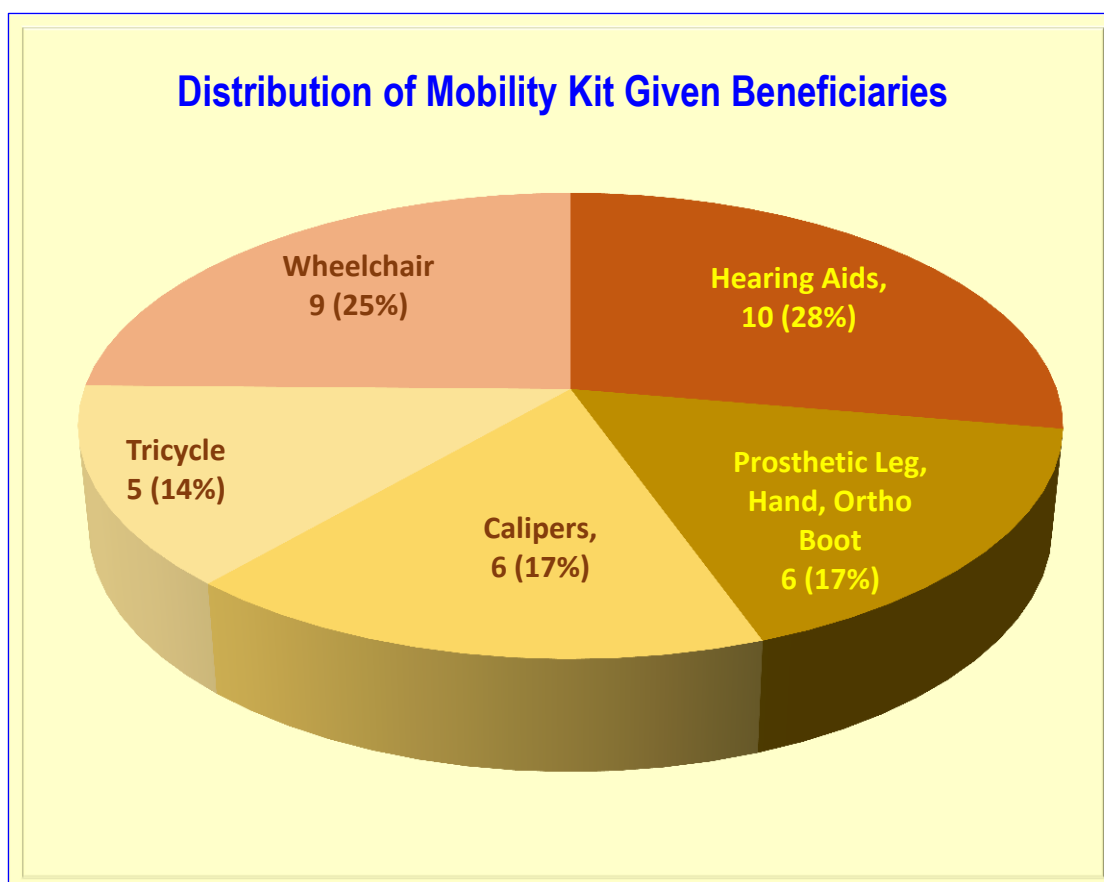
The progress report of all the awardees of the year 2023 was prepared, and it is happy to note that all the awardees have sent their information, and except one awardee, all are earning reasonably well.

This data highlights inspiring success stories of 27 individuals with various disabilities who utilized financial support and their vocational training from institutions. Their type of ventures include Xerox and tailoring services, beauty parlors, goat and dairy farming, vegetable vending, auto and plumbing repairs, painting, embroidery, and small-scale manufacturing such as papad, candles, perfumes, and paper bags. Monthly incomes range widely, with some earning over ₹20,000 and some showcasing not only self-sufficiency but entrepreneurial spirit. These initiatives reflect a blend of skill-building and financial empowerment, fostering independence and dignity in the lives of people with disabilities. Quite a powerful testament to resilience and opportunity.

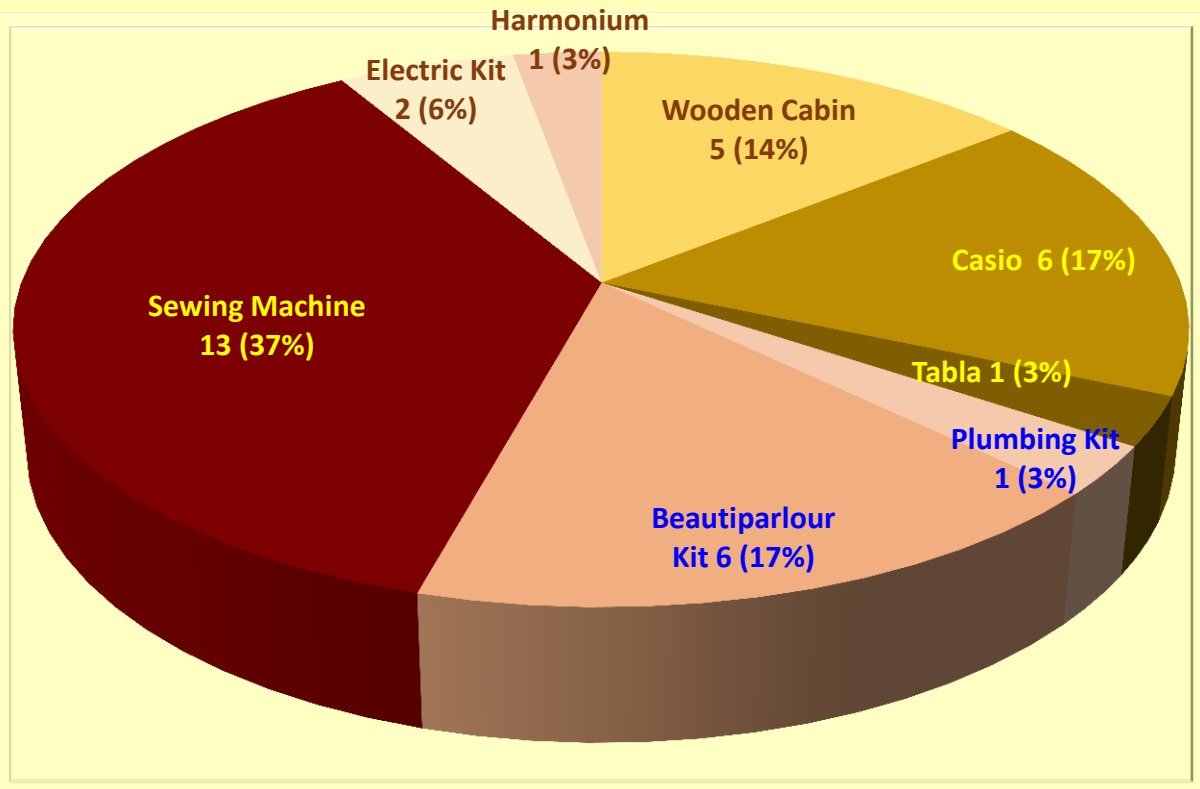
Organized “Atma Gaurav Samarambh for Divyangjans”:

This year, we had an opportunity to help more divyangjans. We have organized “Atma Gaurav Samarambh” for Divyangjans, where we provided resource support to the divyangjans for mobility and livelihood. RUDMI believed that with the current level of development, at least every divyangjan should get the necessary assistive devices, which will allow them to go to any place they want. Their living without assistive devices is a shame for society. We made a survey and identified 71 divyangjans needing help. The programme was funded by individuals of one family. We have provided 36 divyangjans assistive devices as per their requirement like Prosthetic Legs, Ortho Boot, Hearing Aids, Calipers and Tricycle for Handicapped and 35 Divyangjans were provided with livelihood support by providing Wooden Cabin, Casio, Harmonium and Tablas (Music Instruments), Plumber Kit, Beauty Parlour Kit, Sewing Machine and Electric Kit. The experts from respective fields were present to demonstrate the use and function of the given instrument. The distribution ceremony was organized where dignitaries like Dr. Krunal Joshi and Mr. Gaurang Vyas (a well-known music director) were also present to shower their blessings and to encourage divyangjans.

Details of Equipment Distribution during “Atma Gaurav Samarambh”



Distribution of Economic Support Equipment Given Beneficiaries



All these receivers of these devices were very happy and thankful for the same.



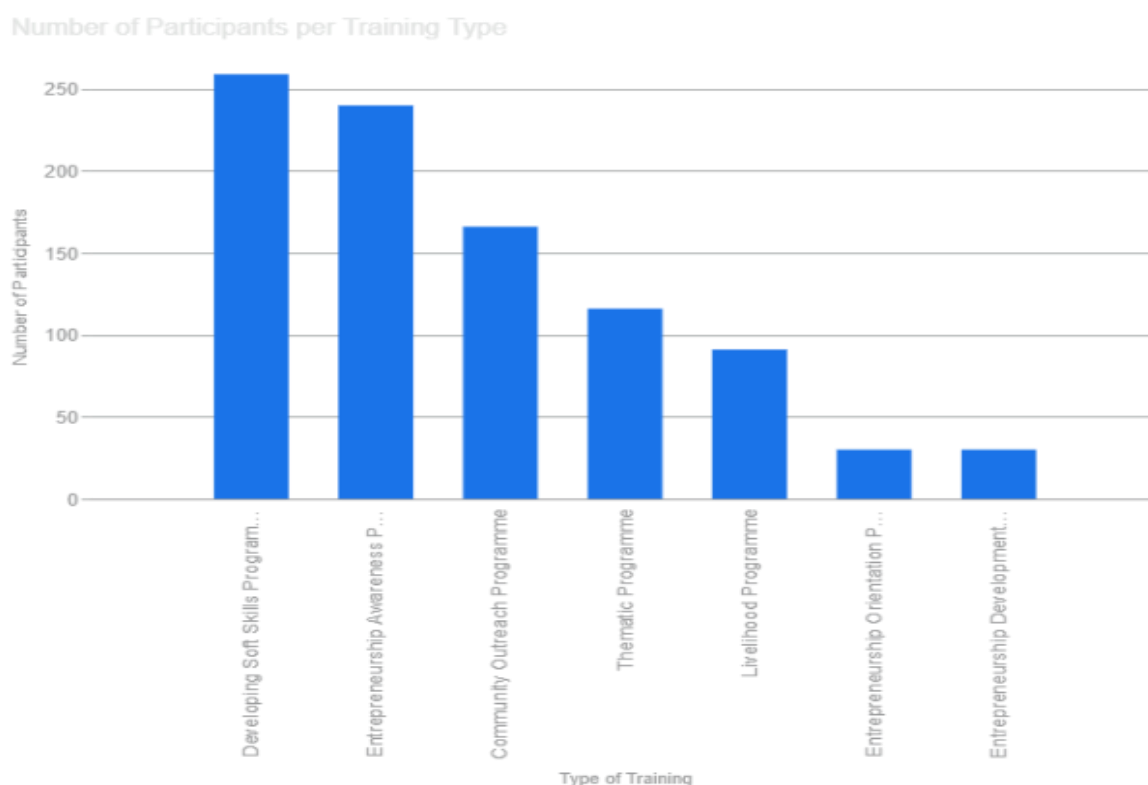


Brief note on Entrepreneurship Training for Divyangjans

RUDMI is actively involved in empowering rural communities by promoting self-employment opportunities for many years. In 2021, EDII established a cell named CEDA. This centre invited RUDMI to conduct training for the divyangs in 2022 and retained the services for 03 years.

We conducted entrepreneurship training in Bhalusana (Mehsana District), Zaska (Mehsana District), Danta (Banas Kantha District), Patdi (Surendranagar District), Vansol (Banas Kantha District) and Panthal (Sabar Kantha District). We fulfilled the targets given to us and trained 932 divyangjans since 2021-22 to 2024-25 with the following break-up.

Sr. No.	Programme Name	Day	Participant No.
1	Entrepreneurship Awareness Programme	1 day	240
2	Community Outreach Programme	1 day	166
3	Entrepreneurship Orientation Programme	3 day	30
4	Developing Soft Skills Programme	3 day	259
5	Thematic Programme	3 day	116
6	Livelihood Programme	5 day	91
7	Entrepreneurship Development Programme	12 day	30
	Total		932



As a follow-up of the above trainings we did following initiatives:

A WhatsApp group comprising 236 members has been actively sharing periodic updates approximately 36 posts so far—focused on a range of empowerment programs. These updates include job-related inquiries, details about Sadhan Sahay initiatives led by government bodies and NGOs, and information on new business ideas and opportunities tailored for Divyangjans.

Additionally, schemes and resources benefiting persons with disabilities are regularly disseminated to beneficiaries through social media platforms, particularly WhatsApp and Facebook, ensuring broader outreach and timely access to support.

II. Farmers Club and Farm Producers' Organisation (FPO)

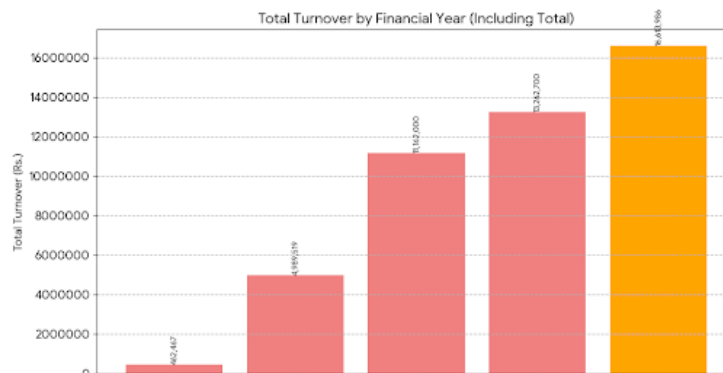
Dasada Gramin Farm Producer Company Limited (FPO): Established in 2020-21 is doing very well. It is considered to be an FPO with 'A' rank by NABARD.

Key Highlights of the working of the FPO:

- Around 10-12 meetings are held during a year, to finalize crop planning, review finances, ensure compliance, and discuss strategic partnerships. The meeting focused on strengthening farmer engagement and enhancing business operations for upcoming seasons.

- **Membership:** It has 453 shareholders currently registered (as of 2023-24), including 18 women. According to recent data, the registered member count of farmers has reached 470 (officially), and in total, it is 530 farmers as of the current date.
- **Financial Performance:** There's a steady rise in turnover from ₹4.6 lakh in 2020–21 to ₹1.3 crore in 2023–24, and achieved a cumulative turnover of ₹ 1.66 crores by the end of 2024.
- **Profit Recovery:** After losses in the first two years, the organization turned profitable in 2022–23, with over ₹2.4 lakh profit.
- **Efficiency Shifts:** Capital Turnover Ratio dropped significantly from 42.04 in 2020–21 to 9.67 in 2021–22, then rose to 21.18 in 2022–23, suggesting varying capital utilization.
- **Shareholder Benefits:** Although monetary dividends aren't detailed, grocery concessions point to non-monetary patronage distribution.
- **Operations & Infrastructure:**
 - o Operates an Agro Trade Centre (licensed in 2021) in a rented 220 sq. meter office and uses rented godowns.
 - o Facilitates bulk purchase and local sale of agricultural inputs (seeds, fertilizers, pesticides) and farmers' produce through auctions.
 - o Has NCDEX registration and leverages ties with local trusts for facilities.
- **Business Activities (since 2021):** Distribution of seeds, agro-medicines, and organic manure to over 300 farmers at reduced prices. Similarly, wheat and groundnut oil were purchased in bulk and sold at lower prices.

Year-wise status of financials (₹lakh)



Note: The Corona Pandemic affected the pace of working during 2020-21 and 2021-22.





Sustainable Farm Practices

under Climate Change:

RUDMI (Rural Development and Management Institute) has been actively promoting organic farming in Dasada, Gujarat. They work closely with around 1,000 local farmers, offering training and awareness programs on sustainable practices like vermicomposting, organic fertilizers, and kitchen gardening. Out of the 300 farmers trained in Dasada, 289 have adopted organic farming practices. This reflects a 96.3% adoption rate, demonstrating the success of the training initiative and its contribution to sustainable agriculture in the region.

Recognizing the benefits of sustainable organic farming, a pilot initiative was launched in Mehsana district to educate and activate farmers undertake sustainable farming. A total of 300 farmers from 10 villages were selected to undergo this training. NABARD approved the necessary funding for this initiative on March 14, 2024.

This program included:

1. A socio-economic survey of participating farmers (April 2024), revealing that most are small/marginal farmers and were using chemicals in their farms.
2. A first phase of training (July 2024) explaining the benefits of sustainable agriculture. The training has been effective; all the farmers show readiness to adopt organic farming under class monitoring by our institute. In addition to promoting organic

farming practices, the training program also demonstrated the preparation of key organic inputs such as Jivamrut and Bijamrut, empowering farmers with sustainable techniques for soil enrichment and crop protection.

3. Digital outreach through YouTube videos, which have garnered significant views.

The initiative seeks to help farmers combat declining income and broaden their vision towards sustainable agricultural practices.

Besides this after the first training, we posted 4 videos on sustainable farming on our YouTube channel online on You Tube, which have been viewed by 974 farmers so far.

1. Episode – 1 (Jivamrut) Let's learn natural farming (Sustainable farming)
2. Episode – 2 Harm to agriculture and health caused by using urea fertilizer
3. Episode – 3 Successful cultivations of gram without applying urea fertilizer
4. Episode – 4 Let's sow poison-free cotton and make life healthier.



III. Work done in the field of Mental Health during the year 2023-24 and 2024-25

1. The issue of mental health is assuming more and more importance in the development of individuals or institutions. RUDMI provided individual counselling sessions on mental health issues to the students.
2. 4 lectures given at Umiya College on Mental Health and need for counselling
3. Online lecture held on 3 R's (Recognition, Report and Resist)
4. Conducted an online workshop on "Understanding Gender Equality" – A 30-hour training course for students of Umiya College, where 140 girl students participated.
5. Three sessions were conducted on Fear Psychosis at DCM College at Viramgam, (350) J. G. College at Ahmedabad (100) and Diwan Ballubhai School at Ahmedabad (200). [Numbers in the brackets show number of students who participated].
6. "Reinventing Shakti Within": A virtual lecture focused on sexual abuse awareness, teaching participants to Recognize, Resist, and Report abuse, including at workplaces and social functions.
7. "Problems of Adolescents and Coping Methods": Held at Deewan Ballubhai English Medium School for 150 students and teachers, this program covered self-discovery, memory enhancement, managing peer/parental/school pressure, and stress coping. Individual sessions for girls addressed issues like goal distraction, harassment, and family pressure regarding chores and education.
8. "Personality Development and Grooming": A training at Government Polytechnic for Girls, attended by 100 students and professors, focused on developing personality traits, understanding color psychology, and matching fashion with personality and occasions.
9. "Stress and Stress Management for Psychological Wellbeing": Conducted at Desai Chandulal Manilal Arts and Commerce College for around 300 students and professors, this session addressed stress management techniques, building self-confidence, overcoming fears, managing mood swings, and improving concentration.

These programs collectively aimed to empower individuals with knowledge, coping mechanisms, and personal development skills to navigate mental health challenges and foster psychological well-being.

IV. Women Empowerment

Rural Development and Management Institute (RUDMI) from the beginning considers Women Empowerment as the fundamental issues in development. We started with skill building and economic empowerment. Women entrepreneurship and social security have been our main focus. By now, RUDMI has served more than 1500 women. The 16 milk co-operatives in different villages of Dasada Taluka of Surendranagar District registered before 12 years are doing well. This year on an average each member earned Rs. 1,54,000/- a year. During the year, production of milk was 33.12lakh liters, consisting 20.12 lakh liters cow-milk

and 13.00 lakh liters buffalo milk. The average fat of buffalo milk is found at 8 percent and cow milk at 5 to 6 percent. The average price worked out at Rs. 370/kg of fat for cow milk and Rs. 820/ kg. fat for buffalo milk.

V. Internship Programs offered at RUDMI:

- 14 girl students from Umiya Arts & Commerce College Campus, Sola, Ahmedabad have completed the internship programme conducted from December 2023 to February 2024. They did a household survey to assess domestic violence in the lower middle class. The girls went to school to learn how it functions.
- 5 students from PDU (Pandit Deendayal Petroleum University), Gandhinagar have completed the internship programme as recommended under The Social and Rural Internship (SARI) programme of the university and have worked for 72 hours during December 12 to 31, 2024. 2 students prepared success stories of Disabled, 2 made documentation of FPO project and 1 student prepared a training module for women entrepreneurship.

Other Activities:

Ahmedabad Vedanta Society

Looking on the increasing quest for spiritual knowledge, a special cell named as Ahmedabad Vedanta Society (AVS) is established on 21 January 2019 with a very able board of advisors comprising of Shri P. J. Divatia, Shri P. K. Laheri (former chief secretary), Dr. Vidyut Joshi, Shri Kumarpal Desai, Prof Vijay Pandya, Dr. Prashant Dave and Dr. Shraddha Modi, Mr. Karan Singhji, ex M.P. of Lok Sabha & Rajya Sabha and well known has consented to be a special advisor to this society. The society registered 100 members in the first year.

Ahmedabad Vedanta Society has organized “A dialogue on Isha Upanishad” by Dr. Gautam Patel, an eminent Sanskrit and Vedic scholar, hosted by Dr. Ravindra Khandwala, Professor of Sanskrit at H.K college, Gujarat, on **Wednesday, September 18, 2024 from 5:00 pm to 6:00 pm at Nandini Nilayam Sanskruti Sabhagruha, Gota, Ahmedabad.**

RUDMI in Social Media

We have our website www.rudmi.org, which provides all information about the institute and its activities.

We have been active on Facebook for the last year. We uploaded at least 7 lectures on mental health, 2 E-books and survey reports. The details of some of the programs conducted during the year, and some of the success stories, are available on our Facebook. The Facebook account has 4823 friends.

RUDMI has posted 4 videos on Sustainable Farming on our You Tube Channel, which has been viewed by 974 farmers so far. The topics are –

- Episode – 1 (Jivamrut) – Let’s learn natural farming (Sustainable farming)
- Episode – 2 Harm to Agriculture and Health caused using urea fertilizer
- Episode – 3 Successful Cultivation of gram without applying urea fertilizer
- Episode – 4 Let’s sow poison-free cotton and make life healthier

RUDMI has posted a full coverage of “Smt. Nandini P. Divatia Rural Rehabilitation Awards for the Disabled” for the years 2023 and 2025 on its You Tube Channel.

RUDMI in Print Media during the year 2023-25:



The lecture titled “Vedanta Today” was organized by Ahmedabad Vedanta Society at Nandini Nilayam Sabhagruha, Gota, Ahmedabad on 14th March. 2024. Former Member of Rajya Sabha Dr. Karan Singh was present. He said in his speech that Upanishad is supreme among all scriptures. In the Upanishads, Brahma is worshiped and the second element is Atma. There are four main paths to attain it including Gnana Marga, Bhakti Marga, Karma Marga and Raja Yoga, In today’s time it is necessary to do all four yogas. Justice Shri Krishna who was present at the programme said that God did not need to work. Yet he worked to set an example for others. Swami Shri Ramakrishnaji Maharaj from Rama Krishna Mission, Mumbai was present in this programme. The programme was organized under the guidance of Mr. Parikshit Divatia.

The Vedanta Society has also published a book ‘Exploring Vedantic Wisdom’ which gives an understanding of Vedanta authored by Dr. Shuchita Mehta.