SWAYAM SHIKSHAN PRAYOG
20 YEARS
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Over the last two decades, Swayam Shikshan Prayog has built a movement of grassroots women leaders who see opportunities in challenges. SSP’s transformative models in key sectors like climate-resilient agriculture, health, and water and sanitation are creating impact in India’s most underserved communities. SSP’s core partnership approach has enabled a wide range of stakeholders that enable grassroots women’s networks to access skills and entrepreneurship, finance, technology and marketing platforms.

SSP has facilitated women farmers and entrepreneurs who have demonstrated extraordinary public leadership in fighting climate change by ensuring food security, increasing incomes, creating jobs, boosting local economies and advocating with government. As a result, grassroots women are no longer perceived as beneficiaries; instead they have emerged as partners in driving the initiatives and creating lasting impact.

Evidence from SSP’s change stories show us that the time has come for key stakeholders such as government and international agencies to recognize the critical role of grassroots women as knowledge experts in leading the change in climate-threatened geographies.

SSP has laid the foundation for women-led community development and now, 20 years later, we look forward to scaling the impact achieved to outreach over 2,00,000 farmers and entrepreneurs over the next five years.

Prema Gopalan
Founder and Executive Director
Today, two decades later, Swayam Shikshan Prayog (SSP) is on the path of transformation and development, empowering women’s collectives and communities in which they work across districts in Maharashtra and five other states. SSP is fulfilling its mission, to empower grassroots women in underserved communities to attain economic self-reliance, and acquire new roles and social identities, and lead local planning and development.

By tapping the power of rural women’s groups in water-scarce and climate-threatened regions, SSP has opened up non-traditional livelihood incomes and tripled household earnings. In the last 8 years, SSP’s interventions have spawned over 1,45,000 rural women entrepreneurs, farmers and business leaders, who have in turn impacted over 5 million people to date.

By building new leadership and governance in remote and excluded areas, SSP has grown these grassroots women’s networks into a formidable army of change-makers.

SSP repositions these active women participants and leaders in key impact areas:

- Climate Resilience and Food Security in Agriculture
- Health, Water and Sanitation
- Clean Energy and Climate Change
- Women’s Entrepreneurship and Leadership
At the core of SSP’s approach is building robust partnership ecosystems that enable grassroots women’s networks to access skills and entrepreneurship, financial and digital literacy, technology and marketing platforms.

SSP facilitates advanced women leaders to formulate and lead and transfer innovations and grow the community-level umbrella-network of SHGs and Sakhi Federations in the geographical regions of their work. SSP and its group of social enterprises provide technical support and a wide range of skill-building and livelihoods generation planks in impact sectors such as clean energy, water and sanitation, health and nutrition, food security and agriculture.

Empowered grassroots women entrepreneurs, farmers, community leaders, and young girls

People in low income and underserved communities impacted

1.45,000

5 million
SSP’s Theory of Change

Transforming underserved rural women from margin to mainstream

Focus areas
- Water
- Clean energy
- Sanitation
- Health & nutrition
- Agriculture

Who
- Rural women at the base of the pyramid

How
- Training and coaching
- Microfinance and business partnerships
- Creating women network

What
- Food security
- Health & nutrition
- Economic stability
- Socially empowered women

Grassroots women from rural settings

Access to partnership for scaling up enterprises
Seeding leaders in women-led enterprises
Capacity building and mentorship
Business leaders network support
Demonstrated its success in scaling up women’s entrepreneurship program through the success of wPOWER program, a USAID-supported clean energy initiative.

Recognized as a national level organization to partner with the Govt. of Maharashtra in implementing the Start Up Village Entrepreneurship Program (SVEP).

First of its kind co-creation between grassroots women’s groups and large companies to create a clean energy product and business model.

Created the SSP Group of Social Enterprises to provide women entrepreneurs access to skills, finance, and markets in partnership with mainstream institutions.

Leveraged over $1 million for scaling up women’s entrepreneurship model in key impact sectors such as health and agriculture.

Launched SSP officially; established over 5,000 Sakhi savings and credit groups; partnered with the Govt. of Maharashtra to reshape development projects using a women-led approach.
Implemented the Mahila Kisan Sashaktikaran Pariyojana (MKSP) initiative (2016-19) with the Govt. of Maharashtra to support over 21,000 women farmers to adopt improved agriculture practices in 450 villages across 2 districts.
From Disaster Crisis to Development

SSP’s journey started informally with the devastating Latur earthquake in 1993, when they partnered with the Government of Maharashtra as Consultants for Community Participation to rehabilitate the affected communities. SSP started with the conviction that women have to step out of their houses and need to be involved in reconstructing their houses and building resilience in their communities. SSP proposed to the government a role for rural women as social facilitators.

These empowered women’s groups across 500 communities in two districts mobilized their local Panchayats and communities to transform this mass-scale disaster rehabilitation into an opportunity for rebuilding of not merely brick and mortar houses, but communities.

From Livelihoods to Entrepreneurship

As the self help group network matured, SSP teams witnessed that women’s economic aspirations grew, but they faced immense barriers.

Samvad Sahayaks

- Information disseminators
- Bridge between authorities and communities
- Facilitators of community-driven development
- Architects of reconstruction

At the heart of SSP’s approach is transforming grassroots women from beneficiaries into decision-makers.

Upmanyu Patil
Rural women aspiring to be entrepreneurs faced barriers that are social (lack of access to education and vocational skills, lack of support, and discriminatory gender norms); financial (lack of trust from financial institutions, leading to lack of collateral and working capital); and market-based (lack of access to distribution channels).

Instead of skilling women for enterprise, SSP focused on women to recognize themselves as entrepreneurs by creating an opportunity to go to school – the School of Entrepreneurship close to where they lived and worked. In the last decade, this one-of-a-kind rural B-School course has spawned a mass movement of grassroots women entrepreneurs managing a variety of small businesses and production units.

A crucial game-changer that SSP observed was in creating networks of women entrepreneurs that allowed them to work collaboratively with each other’s groups to scale. Today, the SSP network of women entrepreneurs has over 35,000 members, who help in building crucial last mile sales and marketing chains, product and service partnerships, and challenge convention in retail markets.

By growing the ecosystem support with financial institutions, SSP builds the credit-worthiness of women so that they can avail initial start-up or seed capital. Its associate MFI offered financial services including over Rs 150 crores worth of loans for first-time enterprises in the last decade.

“For two decades, SSP identified the potential in grassroots women from underserved communities and nurtured them to become social entrepreneurs who have received accolades at the national and global level.”

Jiji Sebastian
In 2006, a different kind of opportunity to initiate a market-based co-creation arose between SSP and global corporations. No less than the late Prof. C.K. Prahalad and his team facilitated a social–business partnership between BP Energy and SSP to involve women’s groups directly in the creation of an advanced cook stove and a grassroots business model with the network of women entrepreneurs.

2012 was another turning point as SSP was awarded a competitive grant from USAID/India to roll out the country’s first Women’s Entrepreneurship in Clean Energy (wPOWER India) program. In the next five years, over 1200 women were launched in high impact sectors such as clean energy, and later health, water and sanitation at the grassroots with an outreach of over one million people across underserved regions in Bihar and Maharashtra. SSP’s current focus is on growing and sustaining incomes for the Sakhi network by increasing the basket of products and services.

Over 8 years, SSP and its associates have created a robust ecosystem that has steered women to set up last-mile ventures in retail, clean energy, water, and sanitation. The Women’s Entrepreneurship and Leadership Initiative (WELI) and the Unnati Fellowship are some of the many initiatives that SSP plans to roll out over the next few years to help women scale their enterprises and social initiatives across multiple geographies.

SSP's work in agriculture and climate resilience has awarded grassroots women recognition as farmers and empowered them to be decision-makers in their families and communities.

Naseem Shaikh

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Building Women’s Leadership in Climate Resilience

Since 2011–14, the program supported by Misereor aimed to build community resilience and train and unleash cohorts of women agriculture and health leaders in over 100 villages that were most impacted by climate change in the states of Maharashtra and Gujarat. From 2015, the initiative focused on building women’s leadership in nutrition and agriculture by recognizing women as farmers and innovators. SSP teams focus on marginal and small farmer households and enable women to promote climate smart agriculture.

When intense drought hit Maharashtra in consecutive years and led to crop failure and water scarcity, SSP perceived an opportunity to make women equal participants in combating drought as leaders and advocates instead of being regarded as victims. By bringing women to the frontline of agriculture, SSP’s aim is to empower them as farmers and bring about transformational shifts in agriculture, to make it cost-effective through eco-friendly practices that would lead to improved income security, better health and nutrition.

Looking Ahead

As part of SSP’s future offerings is the Women’s Entrepreneurship and Leadership Initiative (WELI). The strategic goal is to build an overarching system for the future that teaches and nurtures entrepreneurial and leadership spirit among grassroots women. This WELI ecosystem acts as a platform to facilitate the overall organization vision of facilitating women-led community initiatives for sustainable and inclusive development.

The updated entrepreneurship course builds skills and exposes women to new markets and has evolved into a holistic business support ecosystem. Key to these local ecosystems is the local cadre of women mentors and business leaders who hand out practical tips and even accompany them to markets.
Building Climate Resilience through Agriculture

Although women account for the bulk of the agrarian labor in states where SSP operates, all decisions related to farming practices and crop cultivation are taken by men who are more inclined towards growing cash crops. With the unpredictable climatic conditions in these regions, growing cash crops is a gamble, which jeopardizes the income and nutrition security of the family in adverse conditions. Despite rural women’s knowledge and active involvement in farming, they are not recognized as farmers.

SSP’s model seeks to empower and recognize rural women as farmers and change-makers by ensuring they get cultivation rights over their family farm and later land rights to make a shift from cash crops to food crops and gain control over selling produce in local markets. SSP partners with several companies through their CSR initiatives and the Government to evolve a women-led climate resilient farming model. As a result, women have taken on new roles as farmers, marketers, resource persons to train and transfer new farmers, and further as leaders and mentors for innovation transfer and replication to scale up the impact.

With a focus on building climate resilience through women’s groups, SSP partners with the Huairou Commission (a global network of grassroots women’s organizations) to facilitate women’s federations to manage a Community Resilience Fund that funds innovative resilience practices
such as farm water ponds, plant nurseries, seed banks etc.

SSP has been awarded the United Nations Development Program’s Equator Prize 2017 for devising an ecologically sustainable agriculture model to combat the adverse impacts of drought. SSP was the only Indian organization to win the award, making the cut from 806 from 12 countries.
Women-led Climate Resilient Farming
Making farming viable for small and marginal farming households

**Empowerment**
Grassroots women farmers and entrepreneurs taking up new roles as changemakers

**Food Security**
Shift from cash crops to diversified food crops, now women and households have food from their own farms

**Livelihoods**
Enhanced income security by diversifying into livestock and agri-allied enterprises

**Natural Resources**
Protection of soil, water and land through bio-farming, water harvesting and afforestation
Impact (2016–18)

- 41,000 women farmers empowered in agriculture
- Additional annual income increased by Rs.516 crore
- 30,000 acres of land brought under bio farming
- 30% reduction in input cost
Vanita Sahebrao More

Despite having hands-on experience on agriculture, Vanita Sahebrao More, 60, from Nanded, Maharashtra, seldom took decisions of impact. She came into contact with SSP in 2012 and learned about the one-acre model farming. Vanita implemented the model in half an acre for a year, which was a huge success. Next year, she grew vegetables, paddy, wheat, pulses, and turmeric in 3 acres. Vanita now grows food crops and has an annual earning of Rs. 68,200 from her dairy business and sale of crop surplus. Integrating livestock in her business has brought down the input costs by 30%. Her annual savings on health expense, food from farm and bio-inputs amount to Rs. 60,400. Vanita has received her LMV license too so that she can transport her produce, a true example of her zeal for her work.
Kamalbai Ghurband

Health was a struggle for Kamalbai other than finance. Chemical fertilizers had made a dent in her wallet and purchased food had damaged her health. After she attended a training on one-acre model with SSP in 2015, Kamalbai took 2 acres on lease to implement the model and grow vegetables and wheat. Integrating livestock post adoption of the model helped the family eliminate chemical inputs, thereby going completely organic. It also helped the family generate an alternate livelihood by selling cow’s milk worth Rs. 72,000 a year. Daily close engagements on the farm has made Kamalbai physically active and improved her health, which has resulted in a monthly average savings of Rs. 4000.
Seeding Women’s Entrepreneurship

Without the skills for market opportunity spotting, and knowledge on financial management, women, even though highly interested, often fail to establish, engage or expand their enterprises beyond one or two cycles. The fear of failure, business loss and debts significantly erode the resilience of women entrepreneurs, deterring them from launching new businesses. At the core of SSP’s entrepreneurship programs is the belief that excluded and resource-poor communities can be transformed into hubs of economic growth and social progress if the true potential of grassroots women entrepreneurs is realized.

- **Training**
  - Fostering entrepreneurship training and leadership skills to give women the social capital to catapult into business leadership

- **Funding**
  - Providing access to seed fund capital and business expansion loans through microfinance institutions

- **Distributing**
  - Facilitating rural marketing and distribution by spotting new business opportunities in health, clean energy, water and sanitation

- **Networking**
  - Enabling access to a peer network of grassroots entrepreneurs who act as a support system
Impact (2016–18)

- 35,000 women launched as entrepreneurs
- Additional annual income of Rs.189 crore generated
Tanuja Kishore Mule

With an unemployed husband at home and two sons in college, Tanuja Kishore Mule, 50, from Kasegaon, Solapur, started to sell ground spices to make ends meet. Life took a turn for the better when she joined the WELI network in August 2017, which helped her revolutionize her business. Tanuja now has customers from Osmanabad and Aurangabad; the mess in her son’s college is a customer too! She now manufactures 75kg of masala at home. She also makes a local variety of flatbread and has diversified into five businesses, including a tailoring shop and a jewelry shop. She has also employed 4 women. Tanuja’s plan is to set up a mill to produce 500kg of masala per month, and to get a food licence to brand and package her products.
Jayashree Dharam Raj

Jayashree, from Osmanabad, attended SSP’s entrepreneurship training in 2017. “Life was very mundane before I joined the WELI network,” says Jayashree. The key skill she acquired from the training was spotting business opportunities. After the training, Jayashree started her tailoring business. She purchased two more livestock and now sells milk in her village. She earns around Rs. 3 lakh annually from her dairy and tailoring businesses. The success of her tailoring business opened new avenues for her that helped her break gender stereotypes related to decision making and social mobility. Jayashree says, “Before I started my business, my husband used to buy all equipment needed at home and for the farm. But now, I make regular trips to buy sewing machines.”
2017

Equator Prize from UNDP for SSP’s women-led climate resilient agro-ecological farming model and entrepreneurship.

Women Transforming India Awards 2017 received by Kamal Kumbhar, a serial entrepreneur from SSP. It was launched by NITI Aayog, in partnership with United Nations in India and MyGov.

2016

UNFCCC Momentum for Change Lighthouse Activity Award for SSP’s ground-breaking project that empowers grassroots women to emerge as clean energy entrepreneurs and climate change leaders.

2015

Social Entrepreneur of the Year India Finalist awarded by Jubilant Bhartia Foundation and Schwab Foundation.

2014

Best Innovation: Rural Energy Sector awarded by the Bihar Rural Livelihoods Promotion Society at the Bihar Innovation Forum.

Key Partnerships
CSR Partnerships

[Logos of various organizations]
Fulfilling its mission, for 20 years, Swayam Shikshan Prayog (SSP), is a leading learning organization that promotes sustainable community development through empowerment of women and girls, supported by a wide range of financial services, skill building, livelihoods generating and health enhancing opportunities.

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