

ANNUAL REPORT 2021-22

Swayam Shikshan Prayog





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Message from the Chairperson

The past year has been very eventful - loaded with challenges, a testing period, yet a year of gratification as well. We had to go through unexpected and difficult situations, overcome troubles and trials. The year has taught us valuable lessons and helped us emerge stronger and wiser. We would like to express deep appreciation for all our donors, partners and staff, who worked tirelessly and selflessly, and were a constant support to our communities across India.

With a very heavy heart and deep sorrow, we regretfully inform our readers and supporters about the loss of Ms. Prema Gopalan (1956-2022), the Founder and Executive Director of Swayam Shikshan Prayog, a tireless crusader for rural women's leadership, who passed away in Pune on March 29th, 2022 after a brief period of illness.

Prema had dedicated her life to creating spaces where rural women explored their leadership potential and lead change – in their homes, their neighborhood and their village. In a career spanning three decades, Prema received several national and international awards and recognition. She initiated a movement that spread across seven States in India targeting most vulnerable households and women's collectives. SSP has supported over 300,000 rural women carve new identities as entrepreneurs, farmers and community leaders.

Prema developed an inclusive, participatory and women-led approach to disaster management through her pioneering work in rehabilitation and reconstruction after the devastating 1993 Latur Earthquake. Thereafter, she has made a long-standing contribution to global networks in building pro-poor community resilience to disasters and climate change. Moving forward, Prema and SSP developed a model of livelihood diversification that reduced risks and vulnerabilities while increasing capacities of small and marginal farmers. The climate resilient farming model of SSP promotes multi-cropping of indigenous climate appropriate food crops to ensure household food and income security with good nutrition. It promotes use of natural and organic fertilizers replacing chemical fertilizers.

Prema was convinced that women were pivotal to regenerating rural economies, and SSP, through its entrepreneurship development program, has supported thousands of women to start businesses and grow by creating farmer producer organisations. The leadership development process - Women's Initiative to Learn and Lead (WILL) provides enabling systems for tracking SSP's women's leadership program, focusing on women's leadership and participation in governance.





Working in the background, Prema and her team at SSP, set up a strong support network, offering incubation and business development services to equip the women with critical skills required to exercise their leadership in governance, financial management, climate resilient agriculture, entrepreneurship, sustainable livelihoods, health, water, sanitation and nutrition, clean energy, environment, etc.

Prema's intrinsic belief in women leadership has garnered worldwide interest and acknowledgement. Her spirit lives on in the millions of sakhis who are striving to shape an inequitable peaceful world. She will be greatly missed by the SSP family. However, her life, achievements and dedication to women's empowerment and social change will inspire us to carry her legacy for years to come.

We, the SSP team and women leaders express our gratitude for the unflinching support from all our well-wishers. We would like to thank each of our donors and partners for associating with us and look forward to engaging through our various initiatives to build a resilient future.

Adolph Furtado

Chairperson Swayam Shikshan Prayog



Mission

Promote sustainable community development through empowering grassroots women.

Geography

Our work, by choice, is centered around low income climate threatened communities spread across 2,320 villages in 30 districts of 7 States in India – Latur, Solapur, Osmanabad, Nanded, Jalna, Ahmednagar and Aurangabad in Maharashtra; Wayanad, Kottayam in Kerala, Nalanda, Gaya and also in other districts in partnership with local NGOs in Bihar, and Gujarat, Tamil Nadu, Assam and Odisha States.











Key Program Areas



Water, Sanitation, **Health & Nutrition**



Women-led Climate **Resilient Farming**



Women's Entrepreneurship



Clean Energy & **Environment**

SSP's Women-led Approach

- Strengthening women's leadership in resilience building through a trained cadre of leaders, entrepreneurs (Sakhis) and community level facilitators
- Partnership and alignment with government flagship programs lobbying and advocacy

Education

- Awareness with vulnerable households
- Demonstration of best practices and innovations
- Peer exchanges
- Leadership Development

Adoption& Monitoring

- Enterprise & Agriculture Training,
- Monitoring Outcomes with community digital tools
- Community Fund
- Convergence with government schemes and services

- Facilitating women/households to adopt:
- · Climate resilient farming practices
- · Sanitation, hygiene, nutrition behaviour change practices
- · Facilitating access to Health, nutrition services + social protection + land entitlements

Advocacy and Partnership with Local Government

SSP Solutions

SSP follows a structured approach for connecting women leaders with the government systems for establishing a sustainable process. The women leaders are trained to work closely with key government officials. Owing to the Covid-19, women leaders have emerged as community champions and secured places in Government constituted champions. The close interaction with the government at various levels has helped them to created a twolevel network:

With District and **Block Officials**

The block leaders, experienced women leaders and SSP team coordinate directly with the line departments at the district and block levels for accessing the schemes and benefits with regards to social protection, agriculture, water, etc

At the village level

Groups (VAGs) work closely with the Gram Panchayat and the access to schemes, government funds and usage. The direction contact between the block and village level leaders enable them to act quickly in accessing the benefits.



Overall Outcomes and Impact

SSP has empowered 300,000 women as entrepreneurs, farmers and community leaders positively impacting over 6 million people by revitalizing their economies.

- Women in climate threatened regions are organized/ empowered in groups and have secure incomes: Empowering women by organizing them in collectives, providing access to rights and entitlements, livelihoods, and well being opportunities.
- Women have decision making power within their households and communities:
 Enhancing women's role as decision makers in the farm, enterprise, households and communities through building their capacities in key sectoral projects and local governance.
- Women's leadership is recognized among stakeholders and markets: Promoting women's leadership in local governance, building community resilience and sustainable development.

Impact

Women's Leadership and Empowerment

- **75,000 women farmers** as climate adaptive farmers decision makers, with land rights and incomes.
- 60% of marginal farmers feed their families fresh food direct from farm.
- Participation in Gram Sabha's and Village Water and Sanitation Committees.
- Over **5,000 women leaders in communities** partnered with Government frontline workers and Panchayats to lead sustainable development in their communities.
- As mandated by Government of Maharashtra, SSP scaled up COVID recovery efforts to outreach over 10 lakhs people across the three most affected districts.

Food, Nutrition and Livelihood Security

- Over 60% household eat from the farm for at least 90 -120 days/year during lean period.
- 30% increase in livestock ratio.
- Additional annual income of INR 80.000 to 1.20.000.

Improved Sanitation and Water Security

- Increase in water conservation practices for **45% of the households** as compared to only 21% during the start of the project.
- Increased water management for drinking and domestic purpose.
- Over 11,000 families with kitchen gardens.





Governing Body

The seven-member Governing Body meets once in every quarter. Members have expertise on financial management and development, entrepreneurship, corporate governance, education, health, water and sanitation, policy advocacy and public administration. They review the organization's performance and policies, provide advice on policy and legal matters, and help shape the mission and roadmap of SSP. The GB meeting dates of this FY were 11-05-2021, 12-06-2021, 18-09-2021 and 26-03-2022.

Leadership

The senior Leadership team of SSP represented in the management committee ensures a common vision and strategic planning through quarterly reviews, while the senior management along with program managers do a monthly review of progress. SSP has over 105 staff supporting its programs and functions and 850 women community resource persons (CRPs). Most of the women in the core leadership and senior management are with SSP for over 20 years.









Key Highlights of the Year

Since April 2021, SSP has been proactive in dealing with the second wave of Covid-19, empowering grassroots institutions – Gram Panchayats (GPs) and women leaders to shift from response to resilience – through continuous outreach, education, assessment, prevention and building community resilience by improving food security, livelihoods and access to social protection for vulnerable groups.

Women leaders supported GPs and Primary Health Centers to set up community isolation centers for COVID patients with mild and moderate symptoms as home based care and isolation was not possible in rural households. About 30 isolation centers were set up between since May 2021 in Osmanabad and Latur districts in Maharashtra.

Over 4000 grocery/food kits were distributed to the needy families of Latur, Osmanabad, Solapur, Nanded, Jalna, Ahmednagar and Aurangabad districts in Maharashtra; Gaya and Nalanda districts in Bihar and Kottayam and Wayanad districts in Kerala, apart from creating COVID prevention awareness by SSP with material support from Kaushalya Foundation and Smiles for All Initiative, Women groups in these districts have also distributed produce from their own farms as well as mobilized resources from general public to prepare the food kits and grocery.

Women's empowerment and leadership

- Grassroots leaders are defining and leading inclusive community development with the local government by ensuring that adequate social protection reaches the most vulnerable populations. They supported migrants and vulnerable families in accessing the MGNREGS as a source of income.
- Enhanced Digital Knowledge of women leaders to communicate and interact through virtual space and COVID restrictions. The leaders used digital skills to do surveys and negotiations through online dialogue platforms to support their inclusion in local decision making on COVID prevention.
- **Developed partnership with various stakeholders** to help vulnerable communities in reducing the impact of COVID through awareness, as well as relief and recovery efforts.
- Six Farmer Producer Organizations with more than 4,672 women shareholders are taking lead in agriculture and value chain sector.



Entrepreneurship Initiatives

- Interest-free loans were provided to women entrepreneurs and farmers to rebuild their enterprises during the harsh economic environment caused by COVID with the support of grants and donations received by the organization.
- Leaders were able to leverage government schemes, resources and bank loans with SSP's support by facilitating dialogue between the women and officials from the local government and financial institutions.
- **SSP took the lead in exploring new markets**, providing women's collectives more opportunities to promote their organic products.
- Collaboration with private sector, to build agri and agri-allied value chains and enterprises on dairy/milk production, poultry, goatery, grains and pulses.
- Through the **online portal Gaavkhoj**, SSP has brought many rural entrepreneurs into the online space, providing them with larger markets to sell their products.





Farmer expo visited by the Distrct collector and CEO





Across the tough, drought-prone and suicide-ridden regions of Marathwada, these women entrepreneurs have walked the talk and created wealth from literally nothing, opening up many pathways for others to follow. Our hope is that the eco-system for rural women entrepreneurs becomes stronger and swifter in enabling and recognizing grassroots women business leaders as the engines of growth for India.

Prema Gopalan





Rural women-led response to COVID-19

The COVID-19 pandemic has taught all of us many lessons and brought to the forefront inspirational stories of survival, leadership and courage. Since the onset of the pandemic in 2020, SSP team together with the grassroots women leaders extended their leadership and team skills to work with Gram Panchayats to draw up a comprehensive COVID Recovery Plan to resolve the multiple challenges of sanitation, hygiene, food security, COVID prevention and treatment.

Displaying exemplary leadership, SSP teams and the Sakhi networks used this monumental crisis to establish an identity for themselves, firstly raising the economic bar which had a spill-over effect on their families as well. Women leaders have been working extensively with the government to address the needs and access to social protection schemes and services.

For creating COVID free villages, Sakhis joined hands with the primary health care cadres to push for and ramp up testing and vaccine implementation in 15 districts across Maharashtra, Odisha, Kerala and Bihar. COVID response projects implemented by SSP since last year have helped local communities mitigate suffering and financial turbulence by provision of medical aid, food supply, cash assistance, house repair, livelihood recovery support etc.

Women leaders/Sakhis trained in COVID prevention measures and long term approaches took the lead in distribution of food relief kits, helped farmers for seeds and inputs, worked with local govt in running isolation centers, took patients to hospitals and mobilized communities on vaccine drive. SSP's strategies to stop the spread of COVID-19 were:

- Build capacities of women to form Village Action Groups with knowledge on prevention and control measures.
- Equip local governments and frontline workers to coordinate mass awareness, food and medical relief and emergency services.
- Work along with the Health Systems to ensure readiness for vaccination and access to health services especially for women and children.







Vaccination Camps

Rural women showed tremendous courage and leadership to stem the spread of COVID. Through meetings and house visits, women leaders mobilized and motivated the communities to get vaccinated. Leaders joined the vaccine drive with local panchayats, created awareness for registering the villagers to speed up the vaccinations to stem the pandemic. As a result, more than 65,000 people got vaccinated in Maharashtra. In Kerala, the leaders and Gram Panchayats worked closely to monitor the COVID situation, fumigate the places, identify patients, help the community to register and schedule for vaccination. 1,100 people were vaccinated under this drive. 40 Tribal families were taken to hospital for vaccination. In Bihar, over 1,000 people got vaccinated through women leaders' efforts in SSP's operational villages.

Successful cluster-level vaccination camps were organized in Osmanabad district, with the support of SSP and the National Stock Exchange Foundation as a part of the COVID response and preparedness. These efforts were of course realised by fostering partnerships with the local government and health authorities. SSP tied up with various PHCs and its' trained women leaders carried out a detailed survey of villages to identify unvaccinated people. Repeated household visits by women leaders and counselling efforts led to successful vaccinations.

"Jyoti Sonkhambe from Dhapshed village in Nanded, faced strong resistance from villagers for vaccination. She took it as a challenge and visited every house in her village, explained the benefits of vaccination. She helped 134 people to get vaccinated. Women leaders did remarkable work by stepping out, putting their life at risk to convince as many as possible just to keep their village and its people safe."

This is a good example of collaborative efforts showcasing how women leaders and the Gram Panchayat came together to combat Covid-19 in Rajuri village, Osmanabad. "The Rajuri Gram Panchayat is very active and was an excellent partner to the women leaders and SSP in supporting the COVID-19 response efforts", says Shahida Tai, community leader.

During the first-wave of COVID-19 in 2020, the community members faced difficulties as they had to travel all the way to the city to isolate themselves at hospitals. Hence, the women leaders, SSP team and Gram Panchayat collaborated to start an isolation centerin the village itself. Rooms were provided by the Panchayat on school premises, while medical supplies like beds and medicines were supplied by SSP. The isolation center started taking patients from August 2021. Daily check-ups were provided to villagers suspected of being COVID positive. When the government started providing vaccinations, there was a lot of hesitation in the community. Taking a lead in making their village 100 percent Covid-free village, women led the awareness drive and with persistent efforts, succeeded in vaccinating more than 95% of the village by January 2022. The isolation centre and clinic continue to run successfully.



Awareness and Vaccination Drives

Maharashtra: Women leaders created Whats' app groups to share relevantinformation on COVID-19 for better awareness. Vaccination campaign was held with online registration and assistance with the vaccination process. Using other social media, audios and videos, the Village Task Force leaders disseminated information in each village on COVID prevention care and control. They also continued visiting the poor and vulnerable houses in villages for creating awareness on vaccination and COVID-care.

Bihar: Community meetings, Self Help Group (SHG) meetings, farmer club meetings and teen group meetings were organized by 54 Community leaders to create awareness about the third wave, it's antidote and how to work with local government. They covered 2000 families. 25 Sakhi Task Force members worked on promotion of energy products and COVID vaccine awareness. Over 500 people were vaccinated during this period.

Kerala:

- COVID Vaccination Drive and COVID Data Collection: As part of promoting COVID Vaccination and awareness, SSP team collected COVID data at village level and updated it regularly through Whatsapp to Sakhi Farmers and groups. Online registration and vaccination drive continued with special attention to Tribal families.
- **Chlorination**: 280 wells were chlorinated with the help of the health department. Bleaching powder was supplied by them and distributed by SSP to houses for chlorinating water.
- Awareness Creation: Spearheaded by Health department, ASHA workers, Tribal Volunteers and ward level committees distributed awareness materials like stickers to households.







Community Health

During the second wave of COVID-19, rural infection rates rose rapidly. Yet, rural families were reluctant to go for screening, testing and vaccinations due to misinformation and ignorance. The rural health systems- PHCs or hospitals were both scarce and not easily accessible, while frontline health workers' capacities were overstretched. At a point there was increased demand for oxygen supplies in rural hospitals. Reaching out to the hospitals and the health workers, the SSP team handed over 4 Oxygen Concentrators and 1,000 PPE kits to health workers of Ter rural hospital, Zilla Parishad Latur.

Community Isolation Centres

Once isolation centres were set up, people from all strata visited the centres to get information on health, check-up and medical facilities. By working in co-ordination with PHCs, doctors and health committees 100% vaccination was achieved. Awareness programmes on COVID safety and vaccination continued.

Social Security Schemes

In addition to disseminating information, in their communities and educating vulnerable households about government entitlements, women accompanied individuals to local government offices to get identity cards made, fill applications to access entitlements. Furthermore, women leaders have been continually collaborating with village/ block/district officials to ensure that beneficiary lists for government programs are updated to include names of eligible individuals or households missing from official records. Over 3000 vulnerable women and families received entitlements through their lobbying and advocacy with local government.

COVID Free Village

Bhasvantwadi village, in Tuljapur, Osmanabad district became a COVID free village, despite being in the midst of four villageswith high incidenceof COVID cases. The women leaders accomplished this due to their deep sense of responsibility towards their village. "We all saw it as 'My village, My responsibility" claimed one of the Sakhis. They faced initial resistance persistent efforts and regular meetings and discussions by SSP, Asha workers and COVID SahayataSamiti members working as a team brought a change and a sense of awareness among them. A strict vigilance on the movement of people and continuous awareness drives brought a remarkable change in people'sattitude. Eventually the villagers came together to fight the crisis. Livelihood issues broughtby the limitations on movementwere swiftly solved with support from local government, who worked tirelessly to allot alternatelivelihood opportunities for villagers while at their homes.



New Initiatives

CAVACH Project

SSP was part of Project "CAVACH" by NSE Foundation to work on vaccine hesitancy in aspirational districts in partnership with NITI Aayog UNICEF India and NSE India. Since August 2021, SSP worked with district health administration, Collectorate and Sahayaka Samitis, focusing on COVID and "Vaccination Awareness Campaign for Health" to achieve 100% vaccination in the 734 villages in eight blocks of Osmanabad district.

#BacktotheFrontline Program

DASRA UK launcheda the program #BacktheFrontline to support NGOs in India serving the vulnerable populations for COVID relief. SSP has supported by DASRA since June 2021 to support communities and women farmers across 100 villages in Maharashtra. The project supported SSP in providing farm-sowing kits for women farmers belonging to marginal farmer households, setting up community level COVID isolation and care centres supported by the local governments and run by SSP.

Jagratha Samithi

The SSP team and women leaders participated in COVID related meetings organised by the government. In Wayanad district, women leaders are part of the ward-level Jagratha Samithis. Food and Medicines were distributed to patients with the support of ASHA workers prioritizing patients with life style diseases, differently abled, mentally disabled, children and pregnant women.

Haqdarshak Training to leaders

Due to lack of knowledge about existing schemes among villagers, majority of the resources are returned back to the government unutilized. Addressing this issue, SSP along with Haqdarshak trained 31 women leaders from 30 villages in Nanded district of Maharashtra as 'Haqdarshikas.' The leaders were digitally trained to use the Haqdarshak App to know about the current and upcoming government schemes and to access them. They in turn helped several women to use this App and benefit from available schemes.

Break the Chain Campaign

With the leadership of Tribal department and tribal volunteers, leaders visited all colonies coming under Kottathara Grama Panchayath in Wayanad and could be aware of the need of hand washes and Personal hygiene. As part of this program, distributed buckets, cups soaps, and hand wash to the colony members.

Baseline Mapping

Baseline mapping of 96 villages in 5 blocks of Osmanabad district was done to analyze the health status of the community, existing employment opportunities, safe drinking water and drainage system, and other relevant parameters in the context of COVID-19 pandemic.



Distribution of resources to COVID-hit families

A survey was conducted by women leaders and SSP team in August 2021 to identify poor and vulnerable families for food kit distribution in Maharashtra. Priority was women headed households, widows, single women, differently abled, migrant families and scheduled caste and scheduled tribes. With the support of Kaushalya Foundation and Smiles for All, selected families received food kits/grocery to address the immediate need. With support from donors, partners, Kaushalya Foundation, Smiles For All, Habitat for Humanity, India and general public, SSP distributed 4,000+ grocery/food Kits to the needy families of Maharashtra, Biharand Kerala.



An Isolation Centre



Need assessment survey during COVID



Vaccination drive



Village visits and awareness campaign

Regenerating Livelihoods

Training on Vegetable Garden Cultivation

Women leaders had been trained in vegetable garden cultivation. A model that can be easily replicated in one's backyard in a small area and can be used for any season by growing at least seven different types of seasonal vegetables including leafy vegetables. The vegetables grow within a 30-45 days' time-span, providing an early harvest. This ensured nutritional food each day and helped to improve the immunity of the entire family particularly useful during the pandemic. In those lean times when they could not step out to earn, this practice helped them sustain healthily with sufficient food for every meal. This model provided food security for the families across Osmanabad and Latur districts. This model is being scaled up in other districts of the State as well.



Digital Training on Agriculture and Livelihoods

Due to lockdown amid COVID crisis, families engaged in agriculture and agri-allied businesses had lost their source of livelihood. It was difficult to go out and buy or sell goods. A lot of businesses were shut down. SSP came to the rescue by training women to use social media, provided online training, trained them to form WhatsApp groups in their villages to coordinate and stay updated on new symptoms and vaccination. As a first step, SSP trained the Sakhi task forces to create WhatsApp groups for sharing information, posting videos, use Zoom and Google meet, educated them on their technical aspects, to create and join meetings. More than 55 villages created Whatsapp groups with 1000 members in various groups.

Women leaders successfully carried out training programs for the grassroots women farmers. To revive farming and agri-allied livelihoods, women were trained on pre monsoon preparation of land, seed germination, seed processing and making of bio pesticides and fertilizers. Over 2,500 women farmers trained on various agriculture techniques and practices. District Agriculture Department, Krishi Vigyan Kendra's and Women Farmer Resource persons participated in these trainings. Komal Shinde, a leader from Bhasvantwadi, Osmanabad, took online training and put it to good use. Ignorant about using a phone at the outset, after the training, she created two WhatsApp groups, one each for online training on COVID care and teaching organic cultivation. Villagers were also trained to do business online by creating web pages and connect with customers.

In Bihar and Kerala, Women leaders were in action to regenerate livelihoods and farming to get income and food availability in the crisis period. In Wayanad district, 426 women farmers from 33 women groups, have started the pre-monsoon preparation to make the land for rice, tuber, vegetables and fodder cultivation.

Online Training

In a bid to help the over-worked health workers of Latur and Solapur, women leaders of SSP underwent one day training in May, 2021 from doctors and experts on Covid-19 preventive measures, alerting people and adhering the rules set by the government strictly.

Relief Activities and Convergence of Government Schemes

Through MacArthur Foundation supported program, SSP covered 50 villages in Osmanabad district to support small and marginal farmers and vulnerable families. 50 leaders were selected and provided training on digital platforms during the pandemic.

SSP organised training on sustainable agricultural practices, organic farming and food security by forming groups of 15 to 20 members of small & marginal farmers. Various farmers were connected with different line departments to access support schemes for farming. Farmers from five villages could access INR 3 lakhs under the agriculture scheme during the second quarter.



Moving forward with Farmer Producer Groups

Meeting were held to mobilize women to become entrepreneurs in various districts in Maharashtra. In the third quarter of 2021, For example, 393 women from 27 farmer producer groups from Osmanabad discussed about the various aspects of producer groups, livelihood options and linking agriculture into agri-entrepreneurship, finance and market.

Product Launch and Orientation on Farmer Producer Organisation

Women from the Bharari Sakhi Producer Group launched their vegetable marketing efforts in Solapur city on the occasion of Makar Sankranti on January 14. Women farmers who cultivated organic vegetables moved beyond household vegetable production to form a collective and experiment with new urban markets to sell their produce.

Despite adopting 'one-acre farming model', the women from Solapur were unable to negotiate a fair price for their products. SSP organised meetings with Sakhi leaders to educate them about the benefits of starting a Farmer Producers Company, which include marketing support on a larger scale, distribution of profits to company members and a fair price for farmer's produce.

SSP organized an Information Dialogue workshop at Hagalur village in Solapur on 17th February, 2022 to educate women producer groups' members and directors of the Bharari Producer Company on governance, markets, access to finance, government partnerships, ways to increase production with minimum inputs, bio-farming methods and relevance of value added products. The event had several eminent resource persons.



FPO members products sale at Wayanad



Seed production and selling by women farmers



'Nari Shakti Mahila Utpadak Gat'

The 'Nari Shakti Mahila Utpatak Gat', an FPO established by the women members from 15 villages of Osmanabad in 2020 is currently getting good yield of pulses. Village-wise units of the FPO were set up with a membership fee of INR 200 for buying the raw produce from members. 450 women farmers joined the FPO. Processing machines were bought and women started producing completely organic pulses and cereal crops. They have sold 10 quintals so far and aim to create their own brand by increasing produce. They have also received grants under government schemes like PoCRA.

Keravriksha Producer Company launches new products

Keravriksha Producer Company, Wayanad, Kerala launched the sale of organic rice on 9th Feb 2022. The existing stocks of organic rice were sold out on the first day, indicating a thumping response from buyers. Enthused by this response, the Company is planning to launch more value added products to the market in the coming months. On 18th March, 2022 they launched other products including Aromatic rice (Kayama), Dry Tapioca, and Honey which are in good demand in the market. Keravriskha hopes to lead the value chain market from the front in the coming years.

Women's Initiative to Learn and Lead (WILL)

Leadership is the key to facilitating changes through innovation! SSP has launched the Leadership program with WILL in Latur, Osmanabad, Solapur and Nanded districts in Maharashtra where 100+ grassroots women will be trained in leadership skills and mentoring support. These women will take the leaders and mentors role by creating an enabling ecosystem for women to lead change and show their full potential for empowering communities on economic and social development thus building resilient communities. The WILL process allows women to learn and lead by finding local solutions for Global challenges. Women are equipped with digital and financial skills to mobilize govt resources for their communities.

Climate Resilient Agriculture

SSP organised trainings for farmers on pest control methods and making of low cost natural solutions to encourage a shift to bio farming. Demonstration of making bio pesticides, reducing cost in farming and consuming nutritious food was the focus. In one such trainings organised with the support of European Union, 433 farmers from 4 blocks of Osmanabad district participated. The participants were discussed about the concept of vegetable garden and its importance, cultivation system, selection of vegetables, health benefits, season wise cropping, annual vegetable requirement, etc.





Dialogue Workshop

SSP organized an interactive dialogue session in Osmanabad between the women leaders of Osmanabad and the agriculture officers of Agricultural Technology Management Agency (ATMA) on February 22, 2022. The officers oriented them about the various schemes that women could avail, with special focus on Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme. They were also informed about the opportunities for entrepreneurship development in promoting insurance, healthcare and digital literacy. 130 women leaders participated in this event.

Trainings on health, nutrition and sanitation

Women leaders from over 80 villages in Ahmednagar district attended a training program on health, nutrition, sanitation and food security on 8-9 February,2022 in Jamkhed town organized by SSP with the support of Welthungerhilfe and GIZ. Participants agreed to reach out to the women in their villages to spread awareness on the issues addressed.

Clean Energy Sakhis of Bihar

On March 8, 2022 the International Women's Day, women leaders from Bihar, created and published a video about SSP's Clean Energy Entrepreneurship Program in Bihar. Women leaders in rural Bihar took up the mantle of Urja (Energy) Sakhi's to promote clean energy as well as encourage entrepreneurial skills among women. They began promoting solar light products, as well as bio-pesticides and bio-insecticides for organic farming. Video Link: https://www.youtube.com/watch?v=Uit7LneCTrg

In new product partnerships, SSP partnered with Skyline and Sea Fire to supply electric stoves to several Sakhis in an effort to promote access to clean energy products and its business.













Voices of Women

Nutrition Security for vulnerable families in the wake of COVID

Taslim Sharukha Pathan, a 24 year old homemaker from Vetalwadi village, Aurangabad, is a 8th standard pass student. She was working as a farm laborer till early 2021 when the SSP team visited her village. She was selected as one of the village leaders in the GIZ and Welthungerhilfe supported MH Nutrition Project. Gradually, Taslim learnt about the programs and started working for the vulnerable households in the village. She conducted awareness programs on COVID protocol, hygiene practices, testing and vaccination along with the GPs. In her village, women worked as labourers and mostly cultivated cash crops. She formed three producer groups with women doing the same businesses—and has been providing onsite training and hand holding support. Today about 20% of the farmers have turned to organic farming and consume vegetables from their own farms or gardens. They are doing seed processing, germination and making bio-fertilizers and earning additional income by saving on agricultural expenses.



Anita devi, Rasisa, Nalanda, Bihar

Starting as a Urja (Clean Energy) Sakhi in 2019, Anita devi, from Rasisa village in Bihar is now a successful Super Sakhi, overseeing 9 villages and 18 Sakhi's. After receiving many training's from SSP on the importance of sustainability and clean energy, impacts of climate change and benefits of organic vegetable cultivation, Anita devi started spreading awareness on these issues in her community. She put up stalls at Gram Panchayat meetings, SHG meetings and other village gatherings to sell clean energy and bio-farming products. As a result of regular mobilization activities that she did in her village and surrounding areas, she was able to learn about the issues that the village faced, and also gained respect in the eyes of the community. In the local elections of 2021, Anita devi was elected as a member of the Block Development Council. She claims that her work as a Sakhi, working for the betterment of the community, is the reason she won the election. Today, many of Anita's community members have started practicing organic farming and using solar light, improving both their health and the environment.

Gayatri Devi, The Digital Sakhi!

"With limited knowledge of technology, it has been a tough challenge for us to reach out to individual customers to continue our business during the COVID crisis. Digital training by SSP has been the gateway for me to reach my customers even during the crises." says Gayatri Devi from Kandha village in Gaya district of Bihar. "With digital technology, I am able to successfully conduct online training, receive online orders from the customers and digital transactions have brought in much ease in continuing my business." says Gayatri. She has reached out to 250 customers, sold products worth INR 24,000including organic manure, solar products, sanitary napkins etc. and has earned a profit of INR 5000 in the last one month. SSP's online training has gone a far way to help these rural women entrepreneurs to earn a living using technology.

Rural women are using climate-smart technology to get a better market value for their products

Renuka Wanve, from Govindpur village in Osmanabad, Maharashtra, got associated with SSP in mid-2020 and started growing organic vegetables after receiving training on the 'one- acre model'. While she sold the produce throughout the village to earn extra income for the family, she noticed that she had to limit the amount of vegetables she grew to prevent them from rotting.

Renuka availed of a loan from her group to build a sabjee cooler, that required very few resources, on her land. The 'Sabjee Cooler' project by SSP, in partnership with NABARD and RuKart, was started with the aim that small farmers could prevent excessive vegetable spoilage, store their vegetables in a way that maintained freshness and get a better price for their produce. Read Renuka Wanve's story here: https://bit.ly/3GaaJRx



Women Lead Local Climate Adaptation in Latur

Urmila Londhe, from Gour village in Latur, Maharashtra constructed a 'subjee-cooler' on her farm. This climate-smart technology keeps vegetables fresh and reduces spoilage without needing any inputs other than water. Urmila tai and her husband sold vegetables grown on their farm as their only income.

After associating with SSP in 2021, Urmila tai learnt about the benefits of organic farming and began cultivating vegetables using organic methods. Seeing the improved quality of harvest, she gained confidence and agreed to adapt subjee-cooler technology. Before the subjee-cooler, Urmila tai used to lose at least 20% of her produce daily, due to heat and spoilage. The subjee-cooler, which reduces the temperature by at least 10 degrees, uses nitrogen balls to maintain a cool temperature, and only requires an input of 20 litres of water daily.

Today, she has increased her income from Rs. 200 to Rs. 500 per day, as losses from spoiling vegetables are minimal. She has gained confidence in herself, and respect of her family. Seeing her success, other women have also registered to get subjee-coolers.

Nitu Kumari leads rural women entrepreneurs in the online marketplace revolution

Hailing from Salalpur village in Nalanda District, Nitu Kumari came a long way to become a successful technology enabled entrepreneur. With four daughters and a son and her husband's job as a driver in a school, it was difficult to run the family and education of their children.

In Feb 2020, Nitu Devi participated in an entrepreneurship training facilitated by SSP. She learned about business plan, product selection, and customer behaviour and marketing techniques in the training. To augment her family income, she opened a grocery and cosmetic store called in March 2020 with a capital of INR 20,000, a loan from the SHG. At this juncture, COVID pandemic spread across the villages. Lock-down was declared and her husband lost his job. But her grocery shop continued at her home and sales increased. This small shop became a hit and support for the entire communities in the village. Nitu earned a good income and respect in her village as a entrepreneurship trainer and groomed many other women in business. She promotes eco-friendly and clean energy products such as solar lights and lanterns, sanitary pads, organic fertilizers and LED bulbs. She is a very active Sakhi Task Force member.

Soon Nitu progressed to online business. She launched her online business after creating a web-page on GaavKhoj and shared the link with all her customers in her neighbourhood. The new venture increased her sales and income and got her new customers. Now, she earns around INR 5000 per month and supports her children's education. She is active in online business promotion, creating web pages and training other women to become tech savvy and utilize the digital space for business.



Legal Compliance

Organisation's Policies

Organization's written policies and procedures include HR, Finance, Procurement, Prevention of Sexual Harassment, Whistle Blower, Anti-Corruption, Bribery and Fraud, Risk Management, Conflict of Interest, M&E systems, Code of Ethics & Conduct, Gender Equality, Child Protection and Environment Protection policy. Declaration of consent forms to organisation policies are signed by staff upon joining the organization.

SSP's Safeguarding, PSEA Framework and procedures

SSP's PSEA or POSH Framework on all aspects of safeguarding includes Human Resource, Child Protection, Gender Equality, Prevention of Sexual Exploitation and Abuse and Anti harassment. Orientation and refresher trainings via online Zoom meetings were conducted every quarter during the year for SSP new and existing team members on Prevention of Sexual Exploitation and Abuse (PSEA) or Prevention of Sexual Harassment (POSH). The organization had no POSH cases reported or handled in the year. Annual Report of the NGO on POSH has been submitted to the Offices of Women and Child Development Department of its operational districts.

Registrations

FCRA No: 083780808 (valid until 31st December, 2026) 80G: AABTS9106NF19989 PAN No. AABTS9106N 12A: AABTS9106NE19981

CSR Registration number: CSR00002783

Unique ID at ngodarpan.gov.in: MH/2016/0095964

Monitoring and Evaluation

Data and MIS: Basic system is in place in terms of data on a central server and in a uniform format. Effort now is to leverage it to improve program implementation and Donor reporting.

Digitalization: Less literate community women/CRP's have already been initiated into the Digital world in a short span of few months thanks to COVID restrictions. This will be a landmark turning point in our history. The ease with which a huge majority of these women now actively participate in Zoom meetings, download app and use it for transacting is amazing. Within the organization, Block/Cluster coordinators are now getting used to use of excel, Google drive, other tools to report and upload data.



Future Plans

Empower women's task forces at the grassroots to gain formal recognition and accreditation right from the start. Build cadres equipped with digital skills and communications to be able to respond faster. Knowledge and funds transfer to community cadres to promote economic resilience and claim new opportunities - Formalize roles of women's groups; Replicate in other districts / states for other types of shocks; and advocate with ingos, Donors, philanthropists and government.





Events

Mudra loans to Farmers

August 26, 2021 was a historic day for SSP and our Sakhi network!! Santoshi Survase, a small farmer from Mamdapur, Latur district spoke her mind, and her voice traveled far. She said, "If banks were to give loans to women they would achieve their dreams!!" Mr. Rajesh Kumar, Chief General Manager, LHO, State Bank of India, Mumbai heard Santoshi's appeal, on social media. He took immediate steps to fulfill her dreams and that of women's groups to start collective businesses.

"It is a matter of pride for SBI to provide loans to women farmers and we are committed to providing loans to as many women as possible", says Mr. Rajesh Kumar. To show solidarity and support, the SBI officials sanctioned loans on site after they assessed the applications. SBI distributed INR 10 lakhs (INR 50,000 each for 20 women farmers) under Mudra loan program. Since the economic lockdown, 10,000+ women farmers have taken the lead to do collective marketing of pesticide-free essentials, grains, vegetables, pulses and milk to reach nearby cities.

Link to the program video: https://bit.ly/3DX0Tkq



Partnership with CSRBOX

Under the CSRBOX's ongoing COVID 2.0 Response Project, SSP have supported 22 underprivileged households who were severely affected due to the impact of COVID pandemic across four districts in Bihar and Kerala with an average of Rs. 20.000.



Gender Inclusive Entrepreneurship

Panel member, Prema Gopalan, Founder and Executive Director of Swayam Shikshan Prayog, unraveled what it takes to make entrepreneurship gender inclusive at the Access Development Services Livelihoods Summit 2021.

"Women, having worked towards innovation, possess no land title, no credit subsidies, training, and are refused bank loans on account of having no collateral to show for it - but they still remain undeterred."

Watch the entire conversation here: https://lnkd.in/gmM8bWYR

Generation Equality Forum

June 30, 2021

In a Side Event organized by SSP in partnership with Huairou Commission, IDWFED and WILDAFAO, Naseem Sheikh, SSP spoke about contribution of women in developing rural economies. She asserted that grassroots women need to be recognized as economic contributors and as decision makers for regeneration of economies with increased access to health and social protection services for effective recovery to happen. "During the pandemic, thousands of migrants came back to rural areas. The SSP Sakhis took charge to help the migrants restore their livelihoods, created safety nets and social protection for them. In the agriculture sector, women farmers created local markets and came up with innovative ideas to improve the rural economy. A strong grassroots network is the key to bring about such changes. Women require an action coalition for economic justice to access finance, market and productive resources as well as digital technology to sustain their efforts in economic recovery. They need decision making powers to manage and utilize resources wisely and contextually", opined Naseem Shaikh.

Also speaking at the event, SSP Grassroots women leader and Huairou Commission Representative from Asia, Godavari Dange highlighted that "managing Community Resilience Fund (CRF) by grassroots women to address climate risk through adaptive and innovative practices would enable women to become decision makers and fund managers to build resilient communities. SSP follows a simple process to give funds to communities unlike banks or financial institutions. It supports women for agriculture and agri-allied business".



Resilient Women, Resilient Nation

June 4, 2021

"When you empower one woman she empowers an entire community!"

Grassroots women leaders, Malan Raut and Seema Sayyed from Maharashtra participated in a two hour online dialogue on 'Resilient Women, Resilient Nation' with Ms. Girija Deshpande as part of the Varun Kapur Show, the World's Longest Live Stream for 14 days, a Guinness world record. During the event, Malan Raut interacted with the audience on how she overcame challenges and became a successful entrepreneur, farmer and a mentor. "It was a tough challenge to begin my journey with opposition from my family. But with the determination to change the financial condition of my family, I risked everything. Learning about SSP's one acre model farming was the biggest breakthrough in my life. I do my own farming, earn a good income, support and ensure healthy and nutritional food to my family. We, women, are now involved in the decision making process of the Gram Panchayat, explore and access government schemes and entitlements."

Today, Malan conducts meetings and training via online platforms, Zoom and using mobile phones to reach women across villages. She helps women to carve their own identity leaving the confines of their homes and regressive social norms. Malan is a source of inspiration and pride for her community. She is a Micro-enterprise finalist for the CII Foundation Woman Exemplar Award 2021.

Watch the program here: https://bit.ly/3jxSwEe



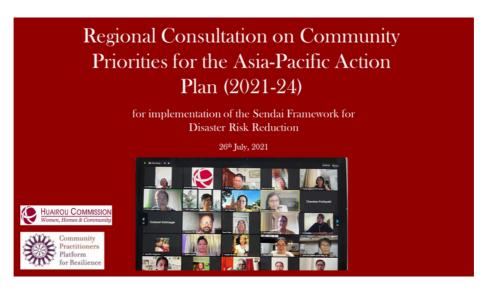


Community Priorities for Asia-Pacific Action Plan on the Sendai Framework *July 26, 2021*

Huairou Commission virtually hosted the above meeting for implementation of the Sendai Framework for Disaster Risk Reduction on 26th July, 2021. The meeting had 45 participants from Bangladesh, Cambodia, Indonesia, India, Japan, Nepal, Phillippines and Vietnam representing grassroot women organisations and networks, as well as government and non-governmental organisations. The participants spoke on their strategic priorities for learning and advocacy on building disaster resilience over the next five years. Women leaders discussed the role of the grassroots communities in disaster preparedness and early warning systems at the local level.

"Government should develop a resilience fund mechanismfor grassroots women groups to take decisions and address the loss in agriculture and business in times of crisis", remarked Godavari Dange. To achieve economic resilience it is essential to build capacities for identifying local business and markets. Vulnerable and migrant communities should be given skill based training for job creation. Partnerships with public/private entities is essential to improve the quality of the products, access to market and finance. To initiate the regional dialogue in this perspective, SSP planned an advocacy dialogue with Maharashtra State Disaster Management Authority (MSDMA) for building grassroots women's capacities in disaster reduction and climate change adaptation.

The review session was enriched by grassroots leaders and government officials across Asian countries. During the discussion, grassroots leaders Godavari Dange, Shailaja Narvade, Anjana Sabale and Priya Rakhunde from Maharashtra and Rita Devi from Bihar contributed their learnings and recommendations for the next five years plan for implementation of Sendai Framework for 2021-24. The Sendai Framework for Disaster Risk Reduction 2015-2030 was the first major agreement of the post-2015 development agenda and provides Member States with concrete actions to protect development gains from disaster risk.





Climate Change and Food Security

Huairou Commission hosted a session on food security with women farmers from SSP in August 2021. Grassroots leader, Vaishali Pawar, shared her experience on the benefits of organic farming and gaining land rights in Maharashtra.

Listen to her speak here: https://bit.ly/3b6qrPo

London Climate Action Week

The London Climate Action Week 2021 Session titled 'Frontline funds: investing in grassroots-led responses to climate change' was hosted by SSP and Huairou Commission, along with partners Global Resilience Partnership, Slum Dwellers International, International Institute for Environment and Development (IIED) and Climate Justice Resilience Fund. Godavari Dange addressed the session and spoke about how CRF is made accessible to help women deal with crisis.

UN High-Level Political Forum 2021

6th July, 2021

leaders Grassroots women from Maharashtra participated and advocated for solutions to address climatic risk and create evidence with local governments as women are better managers and decision makers of their land, resource and development. In COVID crisis, SSP distributed Health Resilience Fund to vulnerable families in 30 villages in Marathwada. Presently the fund has grown to INR 7 lakh (USD 9370) for enabling access to health care services and timely COVID treatment.

Rural women entrepreneurs bring in an early Diwali

Rural women's enterprise collectives showcased their food products in Latur & Osmanabad cities on 29-30 October 2021, in twin exhibitions attended by over 5000 people. SURE, a distribution company, and Gaavkhoj, an online retail platform, supported SSP to connect buyers and entrepreneurs with rural businesswomen. These events provided an opportunity for SSP teams and women entrepreneur groups to attract customers in the cities for the first time.

Read more here: https://bit.ly/3r05tcB







COP26 Presidency Event: Hearing from the Frontline

SSP made its presence felt in Glasgow, with Naseem Shaikh and Vaishali Gughe participating virtually in the COP Presidency Event on November 8, 2021. They highlighted the role of grassroots women in addressing climate change adaptation at the local level. Naseem and Vaishali presented SSP's climate resilient farming model that aids marginal women farmers in building food, nutritional and income security, thereby allowing them to diversify into more sustainable livelihood activities. In closing, their key asks were to donors and international organisations, to focus on investing in grassroots women's leadership by building capacity and providing untied funds directly into the hands of women to create a repository of evidence-based practices that adequately address climate and disaster risks.

Watch the full session here: https://bit.ly/3HMOMs3

'Warriors, Not Victims: Women-led Approaches to Building Resilience' at the South Asia Resilience Hub

SSP co-hosted this session along with Slum Dwellers International SDI and the Huairou Commission at COP26, with Prema Gopalan, Vaishali Gughe and Godavari Dange participating in the panel virtually. They spoke about how grassroots women's groups should be recognized as climate leaders, and about tapping into the potential of millions of SHGs that are already connected to the government in South They also stressed replicability of local women's climate adaptive solutions that can be scaled up agriculture and for better management strategies. This will have a long term impact in resilience building for future crises. The ability of women to experiment and innovate on climate solutions when they are tasked with managing their own money has been amply illustrated through the work of SSP over the past years.

Watch the full session here: https://youtube/XbeviafS9mQ

3-Day Training Program on "Socioeconomic Drought Management through Community Engagement"

SSP in partnership with the National Institute of Disaster Management, India hosted а training program 'Socioeconomic drought Management through Community Engagement' from 14-16 September, 2021 to build capacity and resilience of the community for mitigating impacts of drought. Government officials and grassroots leaders discussed how collaborative efforts can be strengthened to scale impact.





Launching the 'Fair for ALL' Project

SSP is happy to be a part of the Huairou Commission-Oxfam Novib supported 'FAIR for ALL' project, launched in October 2021. SSP will be implementing this project with grassroots women entrepreneurs and producer groups in Maharashtra and Kerala, with the aim of scaling up to new communities in Odisha and Bihar over time.

This programme supports strengthens grassroots organisations to play key role as mobilizers, mentors, creators and change makers in making trade and value chains FAIR for ALL. Project partners across the world will focus on advocating for alternative business models through partnerships with the private sector. These partnerships focus on inclusive business and fair chain practices value inclusive relationships. such as ownership and governance.

RISE: World Summit

Mr. Upmanyu Patil, Director of Programs at SSP participated in the 9th edition of RISE: WORLD SUMMIT 2022 as a speaker and subject expert.

The objective of the summit was to generate conversation and arrive at actionable solutions and viable innovations to fulfill the 17 Sustainable Development Goals to achieve Agenda 2030, a vision created in 2016 with focus on interlinkages between the 17 goals for integrated development.

Dedication ceremony of 'Mundar Rehabilitation Project'

The devastating floods of 2018 severely affected Mundar village in Kottayam, Kerala. Three years later, the village has undergone a complete transformation, facilitated by SSP in partnership with Habitat for Humanity, India and HSBC On December 28. India. 2021. dedication ceremony was held at Mundar to hand over the 'Mundar Rehabilitation Project' to Kallara Gram Panchayat.



Product launch at Wayanad, Kerala

The product launch of Kera Vriksha Coconut Producer Company was held at Pallikunnu, Wayanad, on December 18, 2021. Twenty-five Sakhi Farmer's Group members and SSP representatives participated in the event. As their first entrepreneurial initiative aiming reach value-added products into the market. the Kera Vriksha Producer Company has started marketing coriander powder, chilli powder. turmeric powder and Kashmiri chilli powder. There are ongoing plans to further expand their business after critical feedback receiving from customers.

Read about the medicinal plant cultivation project in Wayanad here: https://bit.ly3nd4rJb



Conversations

A crisis is an opportunity to recognize women's leadership

In an interview for India Development Review (IDR) December 2021, Prema Gopalan of SSP talks about building an ecosystem that enables women to take charge, the role of agriculture in building sustainable livelihoods, and how crisis can be an opportunity to fast-forward development. Highlighting the role of SSP, Prema recounts that SSP focuses on women-led entrepreneurship and leadership in rural India. Working in areas such as agriculture, nutrition, clean energy, health and sanitation, SSP has over the years empowered women at the grassroots to solve problems in their communities.

Link to the article: https://idronline.org/article/gender/building-an-ecosystem-for-women-leaders-in-rural-india/

In the hands of women

The German Newsmedia Welt-sichten published a conversation with Naseem Shaikh, Associate Director - Programs at SSP, on agriculture, market and farmers issues in India. With the withdrawal of the controversial Farm Laws by the government, she explains which reforms are urgently needed to support small rural women farmers in particular.

Read the conversation here: https://bit.ly/3GbyRTK

Partnerships

Government Partnerships

Alignment with Government of India's NRLM GoM projects supported by UMED - Maharashtra State Rural Livelihoods Mission (Mahila Kisan Sashaktikaran Pariyojana - MKSP and Start-up Village Entrepreneurship Programme - SVEP) | Digital India Corporation

Donor Partnerships

Ashoka Innovators For the Public | Climate Fund Managers | Dalyan Foundation | DASRA | European Union | GIZ and Welthungerhilfe | Habitat for Humanity India | Hindustan Unilever Foundation | HSBC | Huairou Commission and Oxfam Novib | Kamal Udwadia Foundation | Kamal India Foundation | MacArthur Foundation | Merrimac | Misereor | NABARD | NSE Foundation | Nasscom Foundation | Roddenberry Foundation | SJNEFFL | UNICEF | U.S. Department of State | Womanity Foundation

Corporate partners

Avendus | CSRBOX | Mid Valley Healthcare Services Private Limited | Shapoorji Pallonji Group



Awards and Recognition

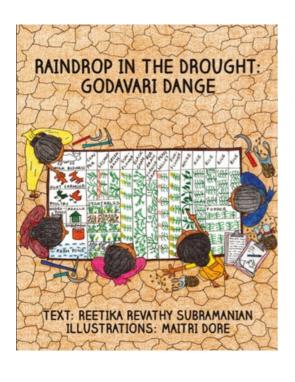
Women Transforming India Awards

In an interview for India Development Review (IDR) December 2021, Prema Gopalan of SSP talks about building an ecosystem that enables women to take charge, the role of agriculture in building sustainable livelihoods, and how crisis an opportunity to fast-forward can development. Highlighting the role of SSP, Prema recounts that SSP focuses on women-led entrepreneurship and leadership in rural India. Working in areas such as agriculture, nutrition, clean energy, and health and sanitation, SSP has over the years empowered women at the grassroots solve problems in their to communities.



https://idronline.org/article/gender/building-anecosystem-for-women-leaders-in-rural-india/





Graphic storybook - 'Raindrop in the Drought'

Godavari Dange, SSP's grassroots leader, has been featured in her very own graphic storybook (comic book) titled 'Raindrop in the Drought: Godavari Dange'. This storybook was created after Reetika Revathy Subramanian and Maitri Dore visited her village and interviewed Godavari and her fellow villagers.

The comic can be downloaded in English and Marathi at:

https://www.goethe.de/ins/id/en/kul/kue/mmo/brg.html

Daughters for Earth Award

·SSP is one of the grantee of Daughters for Earth who have awarded \$125K to women-led community organizations that are protecting and restoring #OneEarth, including 5 #EquatorPrize winners

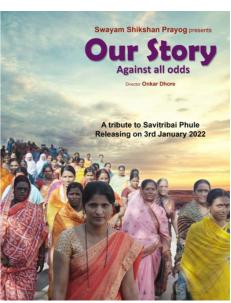


Our Story/ Aamchi Ghosht

A short film presented by Swayam Shikshan Prayog: 'Our story' is a story of extraordinary strength. It is a story of the strength and steely determination that marginalized, ordinary women discovered in themselves and used to transform their own lives and the lives of those around them. It is a story of the courage to fight all odds, both cultural and economic, to emerge as powerful change makers who have not just changed the patriarchal family structure, but also made an impact in the public domain as influential decision makers in the critical areas of agriculture, water and the environment. Through their inspiring stories, it is also the story of one organisation, Swayam Shikshan Prayog, that believed, encouraged and supported grassroots women in achieving their dreams. It shows that for these women, nothing is impossible.

Watch the short film here: https://youtu.be/7MuGVFzEGV4





The Roddenberry Foundation's +1 Global Fund award

SSP was selected as an awardee for the +1 Global Fund by The Roddenberry Foundation in recognition of its impactful work during COVID pandemic across adversely affected 15 districts in seven states of India on April 04, 2021. Over 180 organizations were nominated for their work in supporting marginalized communities most affected by COVID-19. We are thankful to Mahila HousingTrust for nominating us.

Coffee Table Book published by NITI Aayog

NITI Aayog published a Coffee Table Book that featured Prema Gopalan as one of the impactful female entrepreneurs in India.

The book can be accessed here: https://www.paperturn-view.com/niti-aayog/coffee-table-book-wti-2021?pid=MjI229280&p=75&v=1.1



Media and Articles

In the hinterland, women mount spirited offensive against pandemic

"Swayam Shikshan Prayog's three key strategies to contain the spread of the contagion involved capacity-building by forming 'villageaction groups' headed by women with knowledge on prevention and quarantine measures. Secondly, we helped equip local authorities and frontline workers to coordinate mass awareness programmes, and help out with food, medical relief and emergency services. Our women activists worked along with the extant health systems to ensure readiness for vaccination and access to health services, especially for women and children in backwater villages and hamlets," Prema Gopalan, Executive Director, SSP.

Article by Shoumojit Banerjee published in The Hindu on June 19, 2021:

https://www.thehindu.com/news/national/other-states/in-the-hinterland-women-mount-spirited-offensive-against-pandemic/article34861956.ece

How Solar Power is a Practical Answer For Farming Communities in Asia

An article in Business World appreciated SSP's effort in exploring renewable energy options in Maharashtra. They mention about the chilling services in Latur is by Promethean Power Systems, in partnership with SSP. Promethean's chillers use batteries incorporating sustainable thermal energy storage technology, making diesel generators redundant. Farmers who have been forced to work on small and unproductive plots of land, or who are increasingly facing droughts and rising temperatures brought about by climate change, are finding that solar can provide them with a whole new way of processing, preserving, and storing their crops. In Maharashtra, western India, a network of community dairies has been set up, using sustainable refrigeration technology, where people can bring their milk to be tested, chilled, and sold on.

Read the article article: https://www.businessworld.in/article/How-Solar-Power-Is-A-Practical-Answer-For-Farming-Communities-In-Asia/17-03-2022-423099/

Best Served Chilled

'Best served chilled: green tech keeps the cool on India's dairy farms - photo essay' published in The Guardian:

https://www.theguardian.com/global-development/2021/apr/06/green-tech-keeps-the-

cool-india-maharashtra-dairy-farms









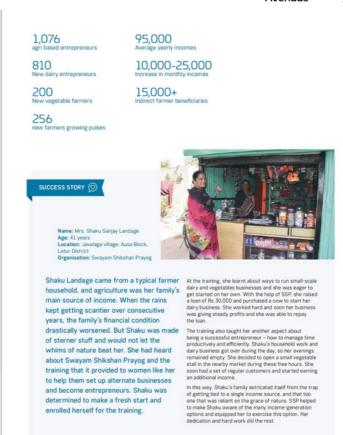
Women Entrepreneurship

Bringing social change through empowerment



"We believe that nurturing the entrepreneurial and sporting spirit of India, especially of its women, can empower the country to succeed and realize its dreams, and contribute to building a better society. At Avendus, we endeavor to support programs and people in the areas of women empowerment, healthcare and sports education." CSR Journey Avendus 99





Webinar on Women Economic empowerment and entrepreneurship, March 15







WEBINAR

JOINTLY ORGANISED BY UN WOMEN AND ASHOKA LIVELIHOODS FOR ALL



DR. SUVARNA KHARAT,
JOINT SECRETARY,
DEPARTMENT OF SKILL DEVELOPMENT,
EMPLOYMENT AND ENTREPRENEURSHIP,
GOVERNMENT OF MAHARASHTRA



2,300

MS. SHUBHRA GUPTA VICE PRESIDENT KNOWLEDGE,



MS. DEEPTI AMETA
HEAD ORGANIZATION DEVELOPMENT,
UDYOGINI



MR. UPMANYU PATIL
PROGRAMME DIRECTOR,
SWAYAM SHIKSHAN PRAYOR



PATIL MS. SNEHAL SHAH
RECTOR, KNOWLEDGE MANAGEMENT SPECIALIST,
I PRAYOG QUEST ALLIANCE



Financial Report

SUBBA RAO P. ASHOK R. MELMANE

	Receipts and Da	CONSOLIDATED	ACCOUNT		
Receipts	Receipts and Paymo	Amount Amount	r ended 31st March 2022 Payments		
pening Balance on 1.4.2021		Amount	Expenses	Amount	Amount
		1	By	1 1	
avestments:			Improvement of the Socio-Economic Conditions of		
HDFC Trust Fund			Women from Poor Households in India - Miseroer	9,813,714.67	
FD with Bank of Boarda	10,000,000.00		MacArthur Foundation	25,942,942.00	
FD with ICICI Bank	30,819,007,00 4,367,482,00		Wealth Hunger Hlife	8,522,987.00	
			Habitat For Humanity India	2,812,183.00	
FC Receipt Account Bank of Baroda No. 1745 FCRA Utility A/c: HDFC 501001620131	14,618,251.58		Community Resilience Programs - Huairou Commission, USA	1,532,516.02	
	28,830.00		HUAIROU - Oxfam Novib		
			Women's Enterprenureship & Leadership	2,048,848.00	
FCRA Utility A/c: Kotak Bank 9512709173	720,339.00		programs - MARRIMAC	613,784.00	
FCRA Utility A/c: Kotak Bank 9512676062	483,974.34		Ashoka Innovators for The Public	1,582,278.00	
PCDA UNIDO A COMPANIA DE CARROLLES	19,783.00		Access to Celan Energy and Entreprenurships -		
FCRA Utility A/c: Kotak Bank 9513791832			Miseroer	5,396,313.45	
FCRA Utility A/c : ICICI Bank 042401003177 FCRA Utility A/c : ICICI Bank 754501000131	12,128,663.00		European Union	12,851,746.46	
BOB A/c No. 30110100005920	565,745.00		Shaikh Jaffer Foundation	1,554,576.00	
BOB A/c No. 03800100025589	1,189,315.80		Womanity Foundation	680,820.00	
BOB A/c No. 04030100001970	1,676.05 6,061,725.95		KamalUdwadia Foundation	4,411,937.29	
HDFC A/c No. 00861450000267	10,091.01		Ketto Online Venture Pvt Ltd_Farmer Kit	103,070.26	
HDFC A/c No. 5010005630760	602,069.98		GE CSR Foundation	1,240,977.00	
KOTAK - A/C No. 9513798855	396,171.00		Hunger Collection_Tindal_Exp Entreprenurship Programe_FT	24,112.00	
KOTAK - A/C No. 951360268	19,143,444.77		Vocational Program FT	213,565.00	
KOTAK - A/C No. 9512673511	2,562,528.11		Avendus Finance Pvt Ltd	931,698.00	
KOTAK - A/C No. 9512590320	82.00		Avendus Capital Pvt Ltd	2,250,323.00 2,500,176.00	
KOTAK - A/C No. 9512720451	(12,702.00)		Avendus	4,000,000.00	
ICICI A/C No. 645001004200 ICICI A/C No. 754501000106	360,996.18		Bajaj Finance Pvt Ltd	340,070.00	
	1,653,449.00	105,720,922.77	Digital India Corporation	1,516,385.00	
Grants Received during the ver-			HCCS Expenses	823,789.00	
Grants Received during the year Miseroer - Improvement of the Socio-Economic Conditions			Hindustan Unifever Foundation	719,315.00	
of Women from Poor Households in India	12,547,305.00				
Wealth Hunger Hlife (WHH)	9,785,132.43		HSBC	7,850,400.00	
MISEREOR - Energy awareness and enterprenurships	4,729,820.00		MID Valley Health Care Services Pvt Ltd NABARD	1,500,000.00	
Ashoka Innovators for The Public	1,678,764.00		Shapoorji Pallonji Finance Pvt Ltd	92,000.00	
MISEREOR - Disaster Risk Resilenace	3,023.00		SP Jammu Udhampur Highway Pvt Ltd	6,582,915.00	
HUAIROU - Exchanges/ Resilieance programs	2,888,145.00		Sterling Investment Corporation Ltd	1,500,111.00	
US Department of State	882,211.10		Sterling Investment Corporation Ltd_New	3,020,241.00 932,000.00	
Shaikh Janeef Foundation-Hongkong	874,000.00		Sterling and Wilson Pvt Ltd	2,798,479.00	
Womanity Foundation MacArthur Foundation	395,725.00		SVEP_Solapur	1,779,732.70	
HUAIROU - Oxfam Novib	25,939,035.00		SVEP_Jalna	1,465,149.00	
ISUDWOG_European Union	7,792,161.00		Unicef	100,000.00	
Ketto Online Venture Pvt Ltd	21,677,230.00		Sterling Investment Water	1,890,676.00	121,939,82
Oxform South Asian Society	25,980.00				
KamalUdwadia Foundation	395,375,60 3,500,000.00		Covid Support Expenses		
Ketto Online Venture Pvt Ltd	140,690.68		Kamal India Foundation	706,000.00	
NIDM 5	50,000.00		Climate Fund Manager	10,446,593.00	
Hunger Collective_Tindal Relief_Grant	550,000.00		MISEREOR - Covid Exp DASRA_UK- Covid Exp	2,015,300.00	
Digital India Corporation	1,619,227.00		RODENEBERRY Covid	7,523,316.00	
Avendus Capital Pvt Ltd	2,500,000.00		Individual Covid Support Expenses	500,042,00 460,000.00	
Avendus Finance Pvt Ltd	2,250,000.00		Promethean Spenta Technologies Pvt Ltd	100,000,00	
Hindustan Unilever Foundation HSBC	4,890,000.00		Waterfield Investor Frigerio Covid Support	375,600,00	
Maskati Family Charity Trust	7,850,000.00		HCCS_Covid Expenses	280,953,00	
Shapoorji Pallonji Finance Pvt Ltd	560,000.00		HSBC_Covid Support Expenses	6,028,088.00	
Sterling Investment Corporation	6,500,000.00		NSE Foundation	10,000,629.00	
Sterling Wilson Finance Ltd	5,380,000.00		SSP Staff Covid Support Exp	55,526.00	
Testo India Pvt Ltd	2,796,300.00		WaterField Covid Support Exp.	6,051.00	38,498,09
NABARD	400,000.00 405,000.00				
Sterling Wilson and Water Pvt Ltd	1,000,000.00		Purchase of Fixed Assets		
The state of the s	1,000,000.00	130,005,124,81	Laptop with Printer	118,500.00	
Covid Support Grant			Mobile Phone	2,521,833.00	
Kamal India Foundation	600,000.00		Motor Cycle	65,849.00	
Milaap Crowd Fund USA	479,827.00		Furniture & Fixture	24,200.00	
RODENEBERRY Covid	1,085,726.00		Purchase of Projector Purchase of Computer	869,849.00	2 000 11
Social Synergy_Germeny	123,856.00	1		298,152.00	3,898,38
MISEREOR - Covid Support	2,057,336.25		TDS Receivabales:		
DASRA_UK	7,521,518.00		TDS on Grant	90 007 00	
Climate Fund Managers	11,272,026.00		TDS ICICI FD	99,995.00 22,863.00	
LOBO Francise Covid Relief	733,063.00	1	TDS on BOB FD	4,676,180.50	
NSE Foundation	10,000,000.00		TDS on HDFC	330,792.50	5,129,83
Promethean Spenta Technologies Pvt Ltd	100,000.00			504y77E30	-9140900
HSBC Covid Support	5,969,250.00		* Project Advance Paid		
Individual Covid Support	560,646.49	40,503,248.74	SSP Osmanabad		79,87
					79,87
Interest Income:		1	Closing Balance as on 31,03,2022		
Fixed deposit with BOB	1.570.000.00		HDFC Trust Fund	10,514,036.71	
HDFC	1,570,005.00		. Fixed Deposit with Bank of Baroda	32,228,882.00	
ICICI FD Interest	571,152.71 173,905.00		Fixed Deposit With ICICI Bank	6,956,908.00	
Saving Account Interest	2,744,872.00	5,059,934.71	FC Receipt Account Bank of Baroda No. 1745	14,876,975.58	
	20 1 100 EAN	3,039,934.71	FCRA Utility Accounts : HDFC 501001620131	28,830.00	
Project Advances :	- 1		FCRA Utility Accounts : Kotak Bank 9512709173	2,297,709.33	
SSP Osmanabad	2		FCRA Utility Accounts : Kotak Bank 9512676062	2,571,677.89	
SSP Wayanand	3,510.70		ICICI Account: 042401003177	2,470,123.00	
EU ILS LEDA	6,958.00		ICICI Account: 754501000131	661,676.00	
EU LEF- Italia	2,308.55		FC Receipt A/c S8I- 40019167111	26,845,622.88	
	605,432.73	618,209.98	BOB A/c No. 30110100005920	1,222,360.80	
			BOB A/c No. 03800100025589	1,723.05	
TDS Receivables:			BOB A/c No. 04030100001970	6,230,150.95	
TDS on Grant			HDFC A/c No. 00861450000267	10,091.01	
TDS ICICI FD	99,995.00		HDFC A/c No. 5010005630760	602,069.98	
TDS on BOB FD	5,472.00		KOTAK - A/C No. 9513798855	301,604.00	
TDS on HDFC	4,519,540.50		KOTAK - A/C No. 951360268	6,199,602.77	
- 272 300 44074 %	273,676.50	4,898,684.00	KOTAK - A/C No. 9512673511	587,331.48	
			ICICI A/C No. 645001004200	2,443,258.35	
Other Income:					
Other Income: * Training Income		11,000.42	ICICI A/C No. 75450100010 PRAYOG	220,477.00	117,271,110

C.A. ASHOK R. MECHANISMEMBERSHIP NO: 30624





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