



ANNUAL REPORT 2014 - 2015

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ABOUT: SWAYAM SHIKSHAN PRAYOG

Mission

To enable sustainable community development by empowering grassroots women as leaders and entrepreneurs, through social enterprises and initiatives that offer a range of skill-building, livelihoods, agriculture and health-enhancing opportunities to rural women, youth and communities at large.

Overview

SSP is a learning and development organization with over 20 years of experience in enabling community-led sustainable development. Core to SSP's approach is the empowerment of grassroots women to take on new public roles as entrepreneurs, leaders and change makers supported by a robust social enterprise ecosystem –Sakhi Unique Rural Enterprises (SURE) in rural marketing and distribution, Sakhi Social Enterprise Network (SSEN) in building skills and entrepreneurship women and youth, Sakhi Samudaya Kosh (SSK) for innovative finance and Sakhi Arogya Samudaya Trust (SAST) for preventive health services for communities. Combined, they offer a formidable range of initiatives in clean energy, safe water and sanitation, climate resilient agriculture, food security and nutrition by partnering with Sakhi women networks impacting over a million in low-income communities.

History

Turning crisis into an opportunity for development, SSP designed and executed large-scale infrastructure and development programs that centre staged women's participation and leadership first in disaster reconstruction and later in water, sanitation and preventive health services with women and girls in seven districts (Latur, Osmanabad, Solapur, Nanded, Washim, Ahmednagar, Pune) in Maharashtra.

Moving on from recovery to building community resilience, SSP and its women networks have spread their efforts across six disaster prone States in India. Partnering with local governments, women's groups have steered their communities on the path of resilient development, and opened up new channels of livelihoods and increased household assets and incomes.

The continuum of women savings and credit groups, and Sakhi entrepreneur networks is supported by a dynamic ecosystem set up by SSP, which consists of a rural business school, marketing and distribution chain and social Micro Financial Institution (MFI). The landscape is now dotted with clusters of informed women consumers, producers, borrowers, entrepreneurs and community leaders across 2000 villages. Ending isolation, grassroots women's networks have forged the next level of trust-based relationships, partnering with the men of their villages and advocating to panchayats to harness public schemes that lift their families and communities from poverty.

wPOWER is SSP's latest scaled up partnership initiative since 2012, in collaboration with USAID/India and the Government and private sector, to launch rural women in the clean energy business in the rural districts of Bihar and Maharashtra.

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Incubating Rural Women as Village Entrepreneurs

SSP is working towards fulfilling our mission of sustainable community development by empowering women and youth as leaders and entrepreneurs. To streamline our training operations in 2009, SSP established Sakhi Social Enterprise Network (SSEN) an organization to seeds entrepreneurship among underserved segments of society, through awareness, training and skill building programs. We attempt to do this by generating employment opportunities for them by providing vocational training and skill development. We also ensure placement to these women and youth post the training program which assists them to make a living and have an identity of their own.

Over 6500 women have been trained as entrepreneurs under E-School (School of Rural Entrepreneurship Education for women) in the areas of retail, small business, trade and agri allied services to grow and sustain businesses. Similarly, over 3000 youth have been trained and job placement completed in diverse sectors like hospitality, construction, ICT.

SSP team identifies villages and conduct surveys through our teams to map the village resources and skills of the targeted women and youth. Once the person is ready to join the skill building training programs, family consent is also considered. The candidates are then given vocational training which comprises of some mandatory and a few optional modules for skill development at the V-school (School of vocational skills and placements for youth). At the end of the program the candidates are ensured placements in the field that they had indicated their interest and were skilled for.

The School of Vocational Skills and Placements (V-School) was initiated under Sakhi Social Enterprise Network (SSEN) in 2010. SSP trainer team trains the candidates in soft skills and communication skills together with vocational training for all round development, sustainable livelihood and creation of an identity and status for these youth 80% of the training modules are application oriented which consists of on-site visits and team activities.

School of Rural Entrepreneurship Education for women SSP offers an executive entrepreneurship course program with classroom and practice training divided within a time frame of 3-4 months. The training is conducted at the village level taking the school of entrepreneurship at the grassroots level. for women and youth. It aims to redefine entrepreneurship for women and youth in marginalized communities. The main goal is to educate, inspire and assist this group to set up micro enterprises. Target group is mostly women running grassroots enterprises, prior exposure to family business or women who wish to start a new enterprise and are ready to invest. The team also provides business handholding support after the training.

SSP has a Training Centre and a team for conducting the vocational and entrepreneurship training programs for rural women and youth in Latur and Solapur districts in Maharashtra. SSP has trained young girls and women under the Godrej Saloni program in Solapur training centre who are currently running their own beauty parlors. Currently the training on 'Telecom' is ongoing supported by the Ministry of Finance. One time training capacity of the centre is 80-100 persons.

Details of the Training Programs conducted in Latur and Solapur Centers in the last year

	Program	Supported by	Centre	Domains	Total Batch	Total Trained	Total Placed
1	Ministry of rural Development	DON BOSCO	Latur	DTP, Tally, Retail Management	3	326	244
2	Accenture	DON BOSCO	Latur	Hospitality - Gen	1	40	25
3	Ministry of rural Development``	Indian Society for Agribusiness Professionals	Solapur	ITES, Retail Management Hospitality - Gen	2	158	110
4	Ministry of rural Development	IL&FS	Solapur	Mason's training	6	155	134
				Cushion	5	126	75
				Tolla naka	2	62	62
5	Godrej Good &Green	Godrej	Latur	Salon - I	5	147	not required
			Solapur	Salon - I	2	50	not required
6	Ministry of Finance - Star Project	The Skill Academy	Latur	Retail management	1	29	15
			Solapur	Retail management	1	30	15
				Telecom	1	29	Ongoing
		Skill Development Centre	Total trained	Total placed			
		Latur	395	284			
		Solapur	560	262			
		Salon I Center	Total Trained	Total placed			
		Latur	147	Not			
		Solapur	50	required			

Rural Women Entrepreneurs Enhance Energy Access

SSP partners with Sakhi Unique Rural Enterprise (SURE), it's marketing and distribution associate to successfully connect the technology developers to reach their consumer centric solutions such as solar lamps, water heaters, clean cookstoves, bio mass pellets, bio-gas to the underserved rural communities through SSP's women led last mile entrepreneurs network

SSP in partnership with USAID/India is implementing the Women's Entrepreneurship in Clean Energy (wPOWER India) program. In two years of its successful implementation, wPOWER India has empowered rural women entrepreneurs by enabling them to launch their clean energy businesses across underserved districts of Maharashtra and Bihar.

The network of clean energy women entrepreneurs or Sakhis forms the core of the wPOWER India strategy together with the multi-sectoral partnerships facilitated by SSP. The robust ecosystem ensures that Sakhi capacities and networks are strengthened on one hand, while on the other hand the network's access to technology, finance and markets are enhanced.

wPOWER India has successfully created a closely knit and strong network of village level women entrepreneurs or Sakhis with enhanced capabilities on entrepreneurship and clean energy technology by providing business initiation and handholding support to over 1,000 Sakhis.

Sakhis regularly conduct wide array of mass scale awareness initiatives for popularizing clean energy awareness and participate in numerous peer networking events, market visits and receive mentoring support. These initiatives have enhanced their entrepreneurial skills helping them transform into community leaders, and change makers. By educating households and providing access to clean energy products Sakhis are successfully unlocking the latent demand for clean energy solutions in villages, talukas and districts.

Leveraging innovative social marketing strategies Sakhis are facilitating the transition of number of rural households from using conventional to clean energy products for meeting their daily cooking and lighting needs.

Diverse partners-technology developers, banks, public energy agencies are part of the ecosystem for enhancing access to products, technology and finance for Sakhis. With access to credit being crucial for greater adoption of clean energy products, SSP collaborated with PATH International to implement the Healthy Household Initiative. This innovative pilot offered a bundle of clean energy, wellness and sanitation products that consumers could avail from Sakhis through innovative finance schemes.

The Clean Energy Hub is an emerging platform at the district level that is meaningfully connecting rural women entrepreneurs and consumers with these partners. The wPOWER/India program supported Clean Energy Hub was launched in Latur district in Maharashtra. It is an integral element of the clean energy partnership ecosystem. The Hub stands to bridge certain gaps in the rural energy market space including the high cost and management complexity of rural distribution channels, lack of awareness for clean energy solutions, absence of a business support structure and constraints of financial institutions to access new rural markets in the absence of a local partner.

Exposure visits to the Clean Energy Hub has enabled the network of Sakhis to enhance their understanding of various clean energy products and develop their business associations. With the idea of “catching them young”, SSP has been promoting clean energy awareness among school children and college students via exposure visits to the Hub.

wPOWER/India has made an impression at a global scale through dissemination of knowledge around best practices and innovations with the African chapters of wPOWER across Uganda, Tanzania, Kenya and Nigeria. Leveraging strategic partnerships with the Wangari Maathai Institute, Solar Sisters and Care International, wPOWER India has been actively sharing insights around women entrepreneurship, innovations, best practices and strategies for promoting women leadership in clean energy and environmental sustainability.

Efforts towards replicating and scaling up the wPOWER India model has started gaining momentum with SSP mobilizing partner NGOs in rural districts of Gaya, Sitamarhi, Nawada, Nalanda and West Champaran in Bihar. There is a demand for replication of the model from developmental NGOs from Assam, Orissa, Tamil Nadu and Rajasthan as well.

A range of partners from diverse sectors have partnered with the wPOWER India program. Program Partners include Ashoka Innovators for the Public, Habitat for Humanity, NABARD, Ennovent, Global

Alliance for Clean Cookstoves, Maharashtra State Rural Livelihoods Mission, MEDA, PATH, Re-emerging World, SSEN, SURE, SSK, State Rural Livelihoods Mission Bihar, Yunus Social Business; and Technology partners include Bood, d.light, Eureka Forbes, First Energy, Godrej, Kirloskar Green, Laxmi Solar.

Achievements of the wPOWER program as of March 31, 2015 include:

- A total of 1,010 Sakhis have entered clean energy business
- 3,607 awareness meetings have been conducted
- 547 wall paintings have been completed
- 979 weekly market activities have been undertaken
- 308 sakhis underwent refresher training

Sakhi Melawas

A sakhi Melawa with more than 500 women entrepreneurs was conducted in Tuljapur town, Osmanabad District Maharashtra. Women entrepreneurs shared their experience and best practices for clean energy for popularizing clean energy at the grassroots level and efforts of progressive sakhis were also awarded at the event.

Sakhi Expos taking clean energy hub at the grassroots level

Taking the clean energy hub to the grassroots sakhis are organizing Expos at various cluster locations to increase clean energy awareness and outreach more and more people. The sakhi expos provide a platform for sakhi to target potential clean energy adopters outside their catchment area and interact with various sakhis strengthening their network with informal network meetings.

Transforming sakhis as leaders with training by women leadership program

The women leadership is a learning and development initiative concentrated to developing skills and capacities of women entrepreneurs to facilitate their personal growth and fulfillment of economic and social needs. The leadership modules will foster the shift of Sakhis as social and environment leaders will co- create self organized and self reliant leadership networks to co create solutions for bringing change and development. wPOWER leadership efforts have been strengthened by the exposure of trainers from SSP to the wPOWER Hub trainings, Solar Sisters, and the environment sustainability movement Greenbelt movement from Kenya. These networks will work and partner with diverse stakeholders with a cross domain thinking connecting the distinct dots of climate change, women empowerment, clean energy and entrepreneurs replicating the wPOWER approach and balancing social and business.

Refresher trainings continue enhancing sakhis marketing skills

Refresher training sessions was facilitated during the period characterized by peer learning sessions and sharing of best practices adopted by successful Sakhis. The Sakhis imparted field insights to improve their marketing and sales strategies. Experienced and successful Sakhis provided mentoring support. On site guidance along with wPOWER supervisors Sakhis helped to for popularize clean energy products more effectively. 308 sakhis underwent refresher trainings of 60 hours during the period. The refresher trainings concentrated on enhancing business management skills, expanding existing clean business, and environment stewardship and leadership development. The refresher trainings facilitated the following:

- Peer learning on running a clean energy business, environment etc
- Technical training around servicing, products etc
- Network and partnership linkages with private sector, banks and district administration
- Environmental stewardship and women leadership development.

Innovative Finance

Committed to financial inclusion, literacy and economic empowerment of women from rural communities marginalized since 2006, SSP with its micro finance institution - Sakhi Samudaya Kosh (SSK) has loaned over 60 crores to around 40,000 women-led enterprises, besides personal loans for housing, investment in agriculture, sanitation and education.

SSK is currently working across five districts of Maharashtra having 1126 Self Help Groups across districts. SSK has developed a healthy portfolio on its own books of Rs. 545 lakhs and managed portfolio for other institutions amounting to Rs. 735 lakhs as on March 31, 2015 having a recovery of 97% approximately. The promoters of SSK have also set up Sakhi Multistate Coop Bank (SMCB) with two branches where small savings from the SHG members are mobilized. SMCB is also engaged in providing micro finance loans for same purposes as that by SSK by engaging the field staff of SSK against payment of nominal fee towards recovery of overheads and costs.

Preventive health care services

SSP promotes preventive health care and nutrition services through Arogya Sakhis or community health service providers with the support of mobile diagnostics devices and customized application installed in the tablet.

Through the Arogya Sakhi project SSP aims to deliver preventive health care solutions at the doorstep of the rural households through rural women health entrepreneurs – Arogya Sakhis using mobile health diagnostics and modern technology. Arogya Sakhis are selected rural women, equipped with health training and knowledge (theory and practical training with devices) to deliver awareness, information and services around preventive health care also identifying lifestyle illnesses at an early stage such as – Diabetes, hypertension together with Anemia among women, girls and other community members reproductive -maternal health, sanitation, menstrual and personal hygiene. They have been engaging in camps demonstrations, door to door visits and community meetings to mobilize awareness in the communities. Few Sakhis have been providing information, updates and messages related to PNC (Pre natal care) to women through mobile phones in the villages. They also show animations and educational videos.

Arogya Sakhis are equipped with tablets and mobile health devices such as the blood pressure machine, glucometer, HB meter, peak flow meter and other BMI devices to understand the basic health status of the beneficiary and identify if any anomalies /lifestyle illnesses are present. Sakhis conduct awareness activities, community group meetings, health checkups and also visits door to door to provide information on health, sanitation and preventive health care services. They conduct series of tests through diagnostic devices, capture the test result with the help of a tablet and upload the results on the cloud server developed by SSP's Technology partner. A physician, hundreds of kms away, currently in Pune, connected to SSP accesses and views the data recorded by the Sakhis on the server and provides her expert comments and generates a medical report – patient's reports are ready!

Arogya Sakhis will then deliver the reports and also provide verbal clarifications as directed and reach the details of the care and precautions to the patients at their doorstep. Further information, awareness, guidance and counseling are provided to the ones whose results are normal. Beneficiaries identified with high risks are referred by the Sakhis to the existing local network of health service

providers, - clinics and hospitals - partnership developed and maintained long term partnerships by SSP. The partnership and agreement also provides discounted services to the patients referred by the SSP Sakhis.

Technology here is used for early detection of rising lifestyle diseases which can be controlled/mitigated at a nascent stage through awareness and adoption of healthy and preventive health practices at home. The intervention of modern mobile technology together with the health devices at the foremost help at reaching the preventive health services at the doorstep in the rural villages. It makes basic preventive health services accessible to the Bottom of the Pyramid (BOP) population at a very minimized and affordable cost. Also, for every test, the Sakhi earns a substantial income. It also helps identify rising illnesses at the early stage – reducing three fold increased cost during emergencies in future.

Women's Initiatives in Agriculture and Nutrition Programs

SSP builds capacities of grassroots women as innovators in sustainable agriculture. In climatic and disaster prone areas, grassroots women groups introduce innovative practices like drought and flood resistant crops, early crop varieties through organic farming methods. Women's efforts are scaled up to new communities using their local knowledge and networks to address food security, nutrition and additional income to poor families. Today, SSP teams support around 4,000 women farmers in three districts of Osmanabad, Nanded, Solapur in Maharashtra and with over 2,900 farmers in Washim, the crisis ridden district of Vidarbha.

Women are empowered as farmers and innovators in rural development in the following ways:

- Collective investment in leasing of land to cultivate vegetables
- Sharing of knowledge on local seeds, inputs and access to markets
- Promote self reliance for low-cost agricultural inputs through collective purchase, local production of seeds, bio-compost, and drip irrigation
- Establish and expand marketing strategies and linkages
- Scale up through peer learning among women's networks

SSP teams work with women to:

Form Krishi Mandals: SSP works on a scaled up strategy in the agriculture sector by organizing women farmers in groups of 20 to 50 women small farmer households. They are organized for vegetable cultivation, bio compost and seed production. Access to markets has allowed women to acquire entrepreneurial skills and financial independence.

Spread Awareness: Promotion teams of experienced women farmers are trained by SSP to spread the concept of low cost and eco efficient crops to reduced the climate risk and increased the crop productivity in local market, as well as women are trying to insure the village food security through their farming and livelihoods.

Cluster Level Learning Network: Groups are linked to the cluster level learning network. The network is coordinating by the taluka level federations. The capacity building strategy improves exposure and knowledge farmers through peer learning and demonstrations on innovations by women farmers farm field schools, exposure visit to best practices.

Learning exchanges: Exchanges with the agricultural university have increased rural awareness of the importance of organic farming and the use of learned methods increasing agricultural efficiency. The toll free number has been provided by the Marathwada Agricultural University; Parbhani for Krishi Mahiti Vahini where farmers can ask questions related to their farming problems and be provided with answers and suggestions.

Promotion of Collective Farming as Enterprise: With the support of SSP team, 500 women have come together in the two districts to form a collective enterprise of organic vegetable cultivation, seed processing and marketing. Additionally, cross district linkages and networks have been formed, leading to the scale-up of the vegetable growing activity. Women currently involved in vegetable growing are looking to spread the practice to other groups and become community resource persons in the sector.

Training on low input farming and IPM: Akola Agri University trainers provided trainings to Krishi Doot for technologies of Integrated Pest Management (IPM), soil and water testing method and its importance and Seed processing demonstration.

Partner with KVK: In Partnership of KVK, Agriculture University and research stations, SSP trains women farmers on farming techniques that improve yield, and new technologies, water efficiency and provides linkages to local & distance market and organic and bio compost and other low-cost inputs. SSP has partnerships with the local KVK's, Agriculture universities and research stations.

Partner with District: SSP and federations links the groups to NABARD and government department reduce climate change challenges & food insecurity in communities. Farmers groups are regularly organized to participate in exposure visits to Parbhani Agricultural University to learn the importance of soil testing, cash crops, organic inputs, and traditional seed processing and bio-composting. Marginal farmers are linked to government programs such as NREGA for digging small ponds for water management.

Convergence with Government: The women farmers groups are linked with the various govt agencies and have availed of schemes such as ATMA, MACP and have started organic farming practices.



Highlights

Krishi Mandal meetings are conducted regularly on promotion and use of organic farming, pesticides and fertilizers, connect farmers to nonfarm business, livestock related fodders plantation, accessing government schemes. Promotion of making neem ark, turmeric powder & selling, use of ajola, focus on making and use of bio-dynamic compost as well as vermi-compost unit, preparing own seeds for next season sowing and selling, seed treatment for rabbi crops, control on pest attack, etc. Educated farmers about INM [Integrated Nutrient Management] IPM [Integrated Pest Management] related inputs.

Participatory Rural Appraisal (PRA): SSP conducted PRA in five villages in Osmanabad and Nanded in which 85 women farmers groups participated, collected basic village data, agri data, identification of farming practices, gap in farming, problems face for different activities in specially agri practices. An activity plan was prepared to work out the strategy for acquiring the waste land which is in Gram Panchayat ownership for taking it as a lease to agriculture groups.

Demonstrations and visits are conducted where the farms/site with adoption of best practices are showcased. With the help of the selected site, the whole process of practical work & live activities are demonstrated from which farmers can easily learn different and best agri practices. Demonstrations for usage of different agri inputs, practices – avoid use of fertilizers, adoption of organic farming, pesticides, use of natural resources are also conducted. Among pesticides, part amrutjal, dashparni, nimboli ark & in fertilizers part bio dynamic composting, vermi compost also animals fodderajola making demonstration, low cost agri inputs were shared. These demonstrations help in providing various information and practices effectively leading to efficient adoption of inputs and these technologies in own farms. Information is also provided on diversification of farming pattern, soil fertility retention for increase in production/ yield leading to increased incomes and savings.

Agriculture Training: With the support of the Agriculture Department, trainings were conducted around -vermi-compost- diversification of chemical fertilizers and importance of organic farming. Thirty members participated from six villages. Similarly, with the support of KVK Tuljapur similar trainings, were organized on Fertilizers and Poultry. Women across 10 villages participated.

Exposure visit was organized for the farmers to visit Kerala Kudumbashree organization from 25th to 29th October 2014. The seven member team learned about the concept of Producer Company, formation purpose, structure of company from top to bottom. They visited shops to know the whole process of demand collection to supply chain. And learned about Kudumbashree's programs and trained on their health programs.

Exchange Workshop: The exchange workshop was organized by SSP for seven NGO's from 3 states (Maharashtra, Orissa and Bihar). All participants shared their own field level experiences on bank linkages, group farming, organic pesticides promotion and use, organic farming through lease base, how to do farming in climate changing situations, etc. NGOs include Jan Andolan NGO, Orissa, Udyama, Orissa, Orissa Sanghatan, Kanchan Seva.

Govt Officers visited the field Osmanabad district to control pest attack in the rabbi crop season when rainfall is very less so pest attack ratio is high. Officials visited the farm where pest attack is high and gave guidance on how to protect and control pest attack and using pesticide at correct ratio.

CONVERGANCE of GOVT SCHEMES

SWC activity: Soil and water conservation was carried on by storing water from the overflowing water streams with the help of 25 school students, 20 agri groups members together with the support of village panchayat members at Hinglajwadi.

Schemes Linkages: Farmers link to Govt schemes. It's a convergences part. In Govt dept max schemes are available. SSP team helps in providing the information, create awareness on various devices, equipment, & agri inputs offered by the local government agencies. Also, supports the farmers in linking and accessing the schemes.

Particulars	Village	Members	Convergence Amt
Vermi-compost	6 villages	93	Rs. 8,37,000.00
Storage Tank	1 village	30	
Pesticide	8 villages	40 lit	Rs. 18,000.00
Seeds – jawar, vegetable	2 village	4	Rs. 20,000.00
Seeds -Sweet Corn, jawar	4 villages	64	Rs. 23040.00.

Leaders women meeting: Conducted leaders meeting at Osmanabad. The main purpose of this meeting was to share information on collective business approach through agri groups, collective procurement as well as selling, value addition part [processing] for high selling price, formation of Producer Company, concept of producer company, structure of company.

Leaders women Workshop: Conducted a leaders workshop on November 13-14, 2014 at Latur. Total of 30 women leaders from Osmanabad, Nanded, Solapur, Latur & Washim participated in this workshop. The main purpose of this workshop was to identify current level of skill of the women farmers and ways to further develop and enhance their capacities and skills. These were carried on through group discussions, interactive games and assigned tasks.

Melava: A Melava – Agriculture fair was organised at Parbhani with the support of KVK, Agri dept & University where 30 agriculture group members participated. The melava provided a platform for sharing each other's best practices, further discussion on ideas around agri- business, food security, poultry, use of technology and equipments for increased income and opportunities for innovation in agriculture by women.

Loan Committee Meetings were held every month to discuss the details of loan activities, amount, process, roles & responsibilities of members as well as the leaders. Fund distribution to groups for innovative agri activity:

Village	Name of Krushi Mandal	Mem	Amount	Reason
Hinglajwadi	KrushiSakhi Group	5	Rs. 30,000.00	Seeds Bank
Ter	AmbikaKrushiSakhiMahila Group	5	Rs. 30,000.00	Goat keeping
Ansurda	NisargKrushiSakhiShetkariMandal	5	Rs. 30,000.00	Lease base farming, drumstick cultivation,
Keshegaon	LaxmiKrushiSakhi Group	5	Rs. 30,000.00	Vegetable cultivation
Arali	MeghrajKrushiSakhiMandal	5	Rs. 30,000.00	Turmeric powder
Risangaon	BrahmnathSakhiKrushiShetkariMandal	5	Rs. 30,000.00	Seeds & Dashparni ark
Nagdarwadi	Zashichi Rani LaxmiKrushiShetkariMandal	4	Rs. 35,000.00	Vermi-compost unit & vegetable cultivation
Lath Khu	BalirajaKrushiSakhiShetkariMandal	5	Rs. 30,000.00	Poultry, cotton seeds

Village baseline Survey

Village base line survey was conducted across four villages covering 100 farmers from Osmanabad and Nanded districts. In each village 25 farmers were covered- 10 krushimandal members & 15 other farmers.

The main purpose of HH survey was to understand of overall agriculture practices, awareness & use of technology in farms, cropping pattern, mixed cropping system, vegetable cultivation ratio. Also to understand the actual investment and expenditure on crops and cultivation in both crop cycles.

From the survey, it was studied that 9% families take lease based farming & 6% families provide lease based farming – all farmers with around 5 acre land. Mostly women headed house holds provides lease based farming. Mixed cropping system was used by 70% farmers. Practice of Organic farming were very rare. Only 5 to 10% of farmers use pesticides & fertilizers but none of the farmers were practicing purely organic farming. .

Stories from the field (Needs to be edited)

My name is VanmalaBhairavnathDhanke, living in SindhfaltaTuljapurdistOsmanabad. I am a member of NisargKrushiMandal. Four members are in my family. We have 2 acre. It's a irrigated land. We take a kharif, rabbi & summer crops. My education was 7th standard. All family depend upon me because my husband was expired before 2 years. Whole family responsibility on my me. From last 5 year we cultivate vegetable. But last 2-3 years we are not cultivate vegetable because I am alone in my family in field have more work I am not able to handle so 2-3 years we take regular kharif& rabbi crops. I am a part of krushi groups & also connect to Swayam Shikshan Prayog. So every time attend training & workshop. I am inspire from one agri training & decide a cultivation. We are start cultivation in ½ acre farm & remaining are take a onion. It's my starting pointing. In first term we are not using any pest control technology that time we lost 10% to 15% vegetable. In one training, we lesson pest attack control technology from training in KVK. After that we implement this technology & we take a max profit. In that spell we are in Rs. 55,000.00. From that period we use different agri technology use in farm. Also try to reduce cultivation cost through organic part. We search market for selling our vegetable. My village farmers also support me for marketing we link to Latur, Tuljapur market & my whole cultivated vegetable sell in those area.



Grassroots Women Build Resilient Communities

Gender Sensitive Resilience Index Conference

SSP participated in an international conference on Gender Sensitive Resilience Index in Kathmandu, Nepal from April 16-19, 2014. The meeting was very useful in understanding the resilience practices, discussion with various existing index etc. During this time SSP also met ICIMOD representatives in Kathmandu to discuss about partnership with IIRM Assam on financial literacy for flood prone communities near Brahmaputra River. The partnership is in final stage and ICIMOD has agreed SSP's terms and condition to provide capacity building initiatives to IIRM and women communities in Assam.

Regional Review and Planning Workshop for Grassroots Leaders on 20-22nd July, 2014

Just ahead of the 6th Asian Ministerial Conference on Disaster Risk Reduction, the Huairou Commission organized a Regional Review and Planning Workshop on 20-22 July. 23 participants, from Philippines, Indonesia, Nepal, Bangladesh and India attended the meeting consisted of grassroots leaders and staff from DAMPA Philippines, SSP India, YEU Indonesia, Lumanti, Nepal and NGO leaders from Life Center, Vietnam; PDAP, Bangladesh and Local authority partner from Kirtipur Municipality, Kathmandu, Nepal along with a regional resource team. The one and a half day Regional Review and Planning Workshop provided key leaders in the region to meet, share resilience practices and challenges and collectively plan their next steps. Each organization presented innovative practices for resilience building, based on which, participants identified things they wanted to learn from one another.

Learning each other: Grassroots leaders from India wanted to learn how leaders from Indonesia used community radio to advocate for improving village infrastructure. Women from Nepal interested to hear more about the water cooperatives initiated by DAMPA Philippines that enabled communities in informal settlements to negotiate for water supply at lower costs. Other partners keen to hear more about caramel candy making and waste management enterprise from Indonesia, while the Indonesian team expressed an interest in learning how to organize and sustain multi-district network from the Philippines and India. Women from Bangladesh, India and the Philippines all wanted to learn from Life Center Vietnam, its health strategies, including how to breed fish that prevent mosquitoes from multiplying. Participants were also impressed with the partnerships in Nepal in which, the 3500 strong Kirtipur Women's Network, is partnering with the Kirtipur Municipality and where women's groups in Thankot and Sarangkot have been invited by local disaster management committees.

Asia Ministerial Conference on Disaster Risk Reduction (AMCDRR), June 20-26, 2014, Bangkok

SSP has participated 6th AMCDRR event in Bangkok from June 23rd to 26th. SSP was represented by Chitra Selvam and Godavari Dange as community leaders. Apart from them Naseem Shaikh, and P. Chandran represented SSP. Vinod Menon and Suranjana Gupta were the facilitators from India. Godavari and Chitra were attended various side events to highlight the initiatives by women in building resilience in India. Their experiences were appreciated by country representatives and other NGOs. The event was an opportunity for Asian members of the Community Practitioners Platform to highlight grassroots women's leadership in building community resilience in the presence of governments from the region.

Total of 23 participants from 6 countries were actively involved in the discussion and interaction on Community Resilience Fund, resilience initiatives etc. Vinod Menon presented the Guidelines of CRF and discussed with participants in details. Grassroots leaders from DAMPA Philippines, YEU Indonesia, LUMANTI Nepal, PDAP Bangladesh, SSP India and Life Centre Vietnam contributed to strengthen the guidelines.

In the Technical Session on 'Enhancing Resilience at Local Levels, Grassroots leaders Godavari Dange, Sakhi Federation associated with SSP India and Josephine Castillo from DAMPA Philippines made strong interventions to recognize grassroots women as stakeholders in resilience building and the need for financial mechanisms that support grassroots partnerships with local governments.

Chitra Selvam, leader of the Women's Federation from tsunami-affected areas in Tamil Nadu, was a panelist in a Session on 'Women as Major Actors in Building Community Resiliency in Asia organized highlighted grassroots women's role in collaborating with local government, mapping risks and starting community enterprises to advance local resilience priorities.

Workshop on "Grass Roots Practices in Disaster Risk Reduction and Climate Change Adaptation: Lessons and Achievements in Local Partnership"

To build partnership with government and development stakeholders, SSP and resilience partners in Bihar had organized a one day workshop jointly with Bihar State Disaster Management Authority (BSDMA) and Navjagriti in Patna on 15th September 2014 at BSDMA hall. Purpose of the workshop was to share grassroots women leadership initiatives in recent July/Aug floods in Bihar and how women leadership worked closely with local government to reduce the impact of flood. The meeting was attended by Anil Sinha, Vice President, BSDMA, Officials from BSDMA, Grassroots women leaders and NGO partners. The workshop was focused on grassroots women groups initiatives in recent flood and the need for further strengthening the partnership with government to sustain the activities. BSDMA asked SSP to send women's experience and practices in resilience building by end of this year to be publish in their newsletter.

UNDP Solution Exchange query for discussion

SSP was involved in inviting a discussion at UNDP Solution Exchange learning platform on local partnership in resilience building in Bihar. The discussion subject was "Challenges in Linking Women Groups and Government to implement Resilience Initiatives – Experiences". SSP received good response from various experts, government and other stakeholders on the issues. The response was shared with our resilience partners across India.

Lok Kalyan Parishad visit on Agriculture Practices

To learn the sustainable agriculture practices, SSP and our resilience partners from Bihar and Odisha visited Birbhum, West Bengal from Sept 20th to 22nd, 2014. The purpose of the visit was to learn the advanced practices in agriculture, local partnership and systemized monitoring and evaluation of the impact.

3 members from KSA, Bihar and 4 members from ORRISSA, Odisha along with 5 member team of SSP were participated in the exchange. The team visited 5 villages to know about different practices in building an eco friendly environment, community and system. The visit was very useful in establishing a proper monitoring system, written agreement with local government, and addressing local food security and land.

The visit was useful in establishing monitoring system at village to organization level to followup and guide the community as well transparency and accountability.

Partnership with ICIMOD

During this period SSP has developed partnership with International Centre for Integrated Mountain Development (ICIMOD), Nepal in an action research To build up the adaptive capacity of the migrant sending households in the flood affected rural communities in the Lakhimpur district, Assam.

We have signed the Letter of Agreement with ICIMOD and visited the field area in Assam along with ICIMOD researcher to find out the reality to develop the training module. SSP will develop training guidelines and modules for an action research that aims to build capacity of the women households in managing remittance and prepare for floods.

- **Field visit**

The visit was conducted from October 11 to 17, 2014 in the flood affected villages in Lakhimpur. Apart from the visit on financial literacy and flood preparation SSP team also visited elected villages in Dhemaji where HC resilience project running. Women community has completed the vulnerability in all the selected 10 villages.

- **Resilience initiatives**

During the mapping they found that they face water (contaminated by open defecation, iron and fluoride content, sanitation (toilets are washed away in floods), lack of access to health services due to damaged roads and bridges, lack of food in flood time at least for one week, diseases in animals (lack of fodder), water born diseases, no govt support or visit, lack of response/relief program by govt etc.

At the end of the day, we have conducted a workshop with ICIMOD, IIRM and SSP with Assam Disaster Management Authority (ASDMA), and Regional Agriculture Research Station at Lakhimpur on 16th October. After the meeting we also met the Director of the centre Dr. Kiran Sharma, and discussed about the possibility of working together in bringing changes in the area of agriculture with flood affected communities.

SSP and IIRM will work with KVK, Lakhimpur to introduce flood resistant varieties in 4 villages. KVK scientist will visit villages and provide training to women on new agriculture practices, organic farming and importance of flood resistant varieties. Gradually KVK will help grassroots communities in local seed production and preservation and organic farming methods.

Visit to producer company, Kudumbashree Homeshop and Just Change initiatives

SSP grassroots leaders from Maharashtra visited Kudumbashree in Kerala to understand the process of production, branding and marketing on 27th October. The team visited Kudumbashree detergent production centre and Homeshop owner. The visit was useful in understanding how the groups are systematically providing training, maintaining records, ensuring quality and earning sustainable income.

On 28th October, SSP team also visited Gudalore in Tamilnadu to understand Just Change producer-consumer direct purchase and selling initiatives. Just for Change is a trust under ACCORD an NGO working for tribal rights and land.

LEADERSHIP

Women leadership skills and capacities have increased across our resilience working areas. SSP facilitated dialogue forums, learning exchanges and training events to strengthen the skills of women leaders in addressing disaster risk reduction and climate change adaptation. More than 200 leaders were developed in agriculture, livelihoods, entrepreneurship, and local development from Maharashtra, Tamilnadu, Assam, Bihar and Odisha.

NEW PARTNERS

Two new resilience partnerships joined in resilience network during this period. They are IIRM and ORRISSA . They are Institute of Integrated Resource Management (IIRM), Assam and Organization for Rural Reconstruction & Integrated Social Service Activities (ORRISSA), Odisha. The partners have started working with grassroots communities in identifying risk and addressing it by implementing innovative practices.

Flood Preparedness and Financial Literacy – Assam

SSP's partnership with ICIMOD, Kathmandu and IIRM, Assam has been continuing with trainings, field visits, followup calls etc. SSP has developed the 2nd training module on Flood Preparedness in January and submitted to ICIMOD. Based on this module SSP team visited the villages in Assam to conduct Trainers of Training in March 2015. Laxmikant Malwadkar, Rajesh Badakh, Vaibhav and Kumar were part of the training team. They visited 8 villages and developed 30 trainers in flood preparedness. (SSP have developed the 1st training module of Financial Literacy in September 2014).

Community Consultation visit, Lakhimpur Dt, Assam, October 13-16, 2014

SSP has entered a partnership with ICIMOD on **Assam Flood Preparedness and Financial Literacy** an action research study with IIRM, Assam. The visit to Assam was to understand the community need in flood times. The visiting team included Rajesh from SSK and Soumyadeep Banerji from ICIMOD.

The joint visit of ICIMOD, SSP and IIRM was organized during the above mentioned dates to understand the scenario and issues of the project villages. In each village 25 women beneficiaries has been identified. The major criteria are the family should have migrant worker, who is working outside the residence and sending money to the households. These villages are the flood affected villages and facing the problem of flood every year. These villages are selected for the action research project under the Himalayan Climate Change Adaptation Programme (HICAP). We have visited 8 villages to understand the situation on how women are managing in flash floods every year. The focus on the Action Research is how women household can manage finance (remittance send by migrant worker from the family) in a better way and how can they sustain it.

Highlights from the visit: . The visited villages are highly flood prone and migration of men in the villages around 80%. The community face water (contaminated by open defecation, iron and fluoride content, sanitation (toilets are washed away in floods), lack of access to health services due to damaged roads and bridges, lack of food in flood time at least for one week, diseases in animals (lack of fodder), water born diseases, no govt support or visit, lack of response/relief programme by govt etc. Flood water arrived in the villages 5 to 6 times between May-September 2014. Depending on the village, the duration of each inundation episode ranged from 3 days-20 days. The migrant husbands and sons send money to household is low roughly around Rs. 2000-5000 per transfer (not per month). Households are using the banks as a deposit-withdrawal facility. After expenditure on basic needs, there is little left to save. Biggest challenge will be to locate low cost, low risk options that will be effective. Main problems in flood times are food, firewood, water and sanitation. Water is contaminated with open defecation, iron and fluoride content.

Kuchcha toilets are submerged in flood water and this leads to open defecation during the flood. Children defecate in the open. Men and women use banana raft to find isolated spot for defecation. Open defecation in flood water contaminates it. This contaminated water is the only source for drinking and cooking. Eventually, leads to diarrhea, dysentery, and typhoid. Diarrhea, dysentery, typhoid, fever, and malaria are common during and immediately after the flood. Expenditure on healthcare rises immediately after the flood.

Meeting with Agriculture Research Station, Lakhimpur

On 16th October SSP met the Chief Scientist Kiran Sharma at Agriculture Research station, Lakhimpur. He was impressed about SSP initiatives and willing to help to strengthen knowledge of rural women on new agriculture practices. They are offering flood resistant varieties they developed at the centre and they can trainwomen on seed production, preservation.

Trainers of Training

Under the action research project on financial literacy and flood preparedness with ICIMOD to strengthen the adaptive capacity of the migrant sending households in the flood affected rural communities in the Lakhimpur District in Assam, SSP have conducted Training of Trainers to IIRM staff from December 14 to 22, 2014. Rajesh Badakh, Vinod Bayas and Chandran were involved in developing ToTs from IIRM. Apart from SSP team Soumyadeep Banerjee and Sanjay Sharma also participated from ICIMOD to monitor the training. Training was focused on Mobilization of Household financial resource, budgeting, savings, debt management, financial literacy and goal settings.

Publications

UNISDR Case study – SSP

SSP submitted a case study to UNISDR on Grassroots initiatives in drought risk reduction in Washim, Maharashtra. The case study will be selected for Sendai event in March where World Conference on Disaster Risk Reduction will be held. The case study highlighted how grassroots women groups partnered with local government to address drought and water scarcity in Washim region. Recharging water sources, de-silting of ponds and wells and how women groups negotiated with local panchayat to leverage resources to implement activities that increased ground water level for agriculture purpose and drinking.

South Asia Women's Resilience Index

Action Aid Australia officially launched the South Asia Women's Resilience Index. SSP have contributed to Gender Resilience Index developed by Action Aid, Australia. The Economist Intelligence Unit published the report <http://www.economistinsights.com/infrastructure-cities/analysis/south-asia-womens-resilience-index>

It shows that Bhutan, Sri Lanka, Nepal, India, the Maldives and Bangladesh are half as resilient as Japan - which was included in the research as a developed-country benchmark. Pakistan ranks last on the index of eight countries, and stands out significantly as the country that is least progressed in regard to women's resilience. The research finds that economic and sociological barriers to women's empowerment are key reasons that women's resilience in emergencies is not included in disaster risk reduction and recovery.

Asia Resilience Newsletter

Prior to the World Conference on Disaster Risk Reduction in Sendai, SSP has prepared the 2nd Asia Resilience Newsletter and disseminated to partners across Asia. The content was evolved with contributions from various partners. Yakkum Emergency Unit (YEU), Yogyakarta, LIFE Centre, Vietnam, PDAP, Bangladesh and DAMPA have contributed the content based on the field experience.

LEARNING EXCHANGES

KUDUMBASHREE visit, 28 October 2014

A team of women leaders from SSP Maharashtra visited Kudumbashree Unit in Koyilandy, Kerala on 28th October 2014. The purpose of the visit was to learn about production, branding and marketing strategies of

Self Help Groups in Kerala. The team members were comprised of Naseem Sheikh, Leela Somavanshi, and Godavari Dange.

The team also visited detergent making centre in Moodadi where women groups produce and sell to district unit. Later the team also visited a Home Shop owner single headed family household in coastal area. **The objective of the learning was to understand various marketing and branding strategies of Kudumbashree groups and their products.**

After the visit to Kudumbashree, the team went to Gudalur in Tamilnadu to learn about group production of tea and marketing strategies of Just Change an entity of ACCORD on 29th October 2014. The team learned about how ACCORD supported tribal in re claiming their lands from migrants came from outside, starting own traditional agriculture practices as well as tea plantation in group. They also run a hospital.

Project M&E and Orientation Workshop, Mumbai, November 13-15, 2014

SSP has participated in the Misereor workshop on Result Based Management. Jiji and Chandran from SSP was actively involved in the 3 days workshop at Sarvodaya, Centre for Social Action, St Pius College, Mumbai from Nov 13-15, 2014. Facilitators were taught about various challenges and achievements in project management.

Aim of the workshop was to share experiences, to have an opportunity to learn together and to have a mutual understanding about impact orientation. The focus of the workshop was to highlight the changes and policies of Misereor project guidelines and reporting system. The proposals and reports should be based on quantitative and qualitative indicators thru proper monitoring and followup. Misereor representatives from Germany briefed about their new policy and guidelines for submitting proposal and narrative report which will be focus on outreach, coverage, impact and indicators.

National Workshop on “Enhancing Knowledge and Innovation for Effective Disaster Risk Reduction in India” on 6th December 2014 at Delhi

SSP participated in a UNDP organized National workshop on “Enhancing Knowledge and Innovation for Effective Disaster Risk Reduction in India” on 6th December 2014. As a member of Disaster Management Community of Practice (DM-CoP), SSP was represented by P. Chandran in the event. The National Consultation is an opportunity for the members and select experts to come together to reflect on the functioning of DM-CoP, challenges in knowledge sharing, existing gaps in tapping knowledge and to find innovative means to make DM-CoP more vibrant and relevant. The participants included DM practitioners from Government, Private Sector, Academicians, UN agencies and NGOs.

Many valuable suggestions have emerged and discussions were strengthened further in Identifying Knowledge Partnerships and strategic collaborations and Expanding Community Outreach across multiple languages using new technologies.

Resilience initiatives in Bihar

SSP has facilitated the continued initiatives in disaster risk reduction and climate change adaptation with Misereor and Huairou Commission in Bihar.

Review meeting

Partners with facilitation from SSP, have organized programmes to strengthen the local partnership and scale up the resilience practices. Dialogue workshops and learning exchanges were the focus of the activities. On December 15th 2015, SSP has organized a review meeting with all Misereor partners in Patna. We have reviewed the activities happened in the past and ongoing initiatives in DRR and CCA. The outcome of the

project and need to strengthen, scale up the practices was discussed with partners. SSP also discussed in detail about the upcoming project, their role in facilitating the work and reporting, how to develop women leaders in resilience building, strengthening local partnership and grassroots network. The initiative will focus on women grassroots communities that build sustainable agriculture practices address local food security and nutrition. Partners will play the role in facilitating learning exchanges, organizing local dialogues with government and other development stakeholders, reporting to SSP etc.

Dialogue Workshop

In West Champaran district, Fakirana Sisters Society have organized advocacy workshop at Majhaliya village on 25th February 2015. More than 40 women leaders were participated in the programme. They discussed about how to utilize MNREGA, Ajeevika (Govt livelihood programme, and other pro poor programmes that support to strengthen resilience initiatives by women community. Alternative livelihood like Bamboo cultivation, fruits and vegetables were also discussed. Improving sanitation thru toilet construction with PHED, taking care of livestock thru government programmes also discussed and briefed by government representatives.

PEER LEARNING EXCHANGES

BALSK has organized a learning exchange on 18th December to get new learning on sustainable agriculture practices from Krishi Vigyan Kendra. 10 women leaders and farmers were participated in the learning exchange. They learned about Vermi compost making process, its benefit, and features. They also learned Zero trail, SRI technology, direct sowing and transplanting, making of bio pesticides and promotion of fruit trees etc.

DMI, Jai Nagar - Learning exchange was held at Singrahi Jainagar village with the participants from Dodwar, Karahia, Gobrahi, Singrahi. Women leaders from Dodwar have exchanged their experience with the other groups. Sita Devi, Manju Devi and Sita Devi from Dodwar told that they have learned best practices from KVK Birpur and implementing it in their fields. Group leaders from Singrahi Usha devi has discussed in details about how important to straightening SHG and how to empower SHG so that they can aware and fight for their schemes.

Fakirana Sisters Society, Bettiah In West Chaparan district, peer learning Exchange were held on 26-02-2015 in Majhokiya Block, Barwa Sema Ghat, Rampurwa Mahanrwa Panchyat, Rulhi village. SHG women got exposures in Kisan club on various methods of farming in details in the field. More than 10 women grassroots farmers were participated in the programme. They discussed about bio gas, vermi compost, organic farming, SRI cultivation, etc.

Learning exchange by Maharashtra women 7th to 8th February 2015

Prior to the learning workshop in Bhubaneswar, SSP grassroots women leaders visited ORRISSA working villages to learn the initiatives by indigenous community in sustainable agriculture practices, Women federation leaders form Osmanabad and Nanded districts visited the villages in Malkangiri for two days from 7th to 8th February where our partner ORRISSA has been facilitating disaster and climate resilience initiatives with indigenous communities. The visiting women leaders were engaged in adaptive farming in the drought prone southeastern districts of Osmanabad and Nanded, Maharashtra, visited indigenous women farmers in Malkangiri district in the remote hilly areas of Odisha. Here, visitors learned from the systematic, time-tested sustainable agricultural practices of indigenous women for the preparation and storage of local seeds that reduce farming costs, increase food security and protect the natural resource base. Visitors also learned from indigenous women how to dry and store vegetables, which could be used in the event of food shortages.

The learning workshop

On behalf of the Community Practitioners Platform (CPP), Swayam Shikshan Prayog (SSP) organized a peer exchange cum workshop in Bhubaneshwar, Odisha, hosted by NGO Organisation for Reconstruction and Rural Integration for Social Services Organisation (ORRISSA) on February 8th to 11th 2015.

The two day workshop that followed convened 25 grassroots women and NGO leaders from states of Bihar, Maharashtra and Odisha, providing an opportunity for leaders to share practices, identify common challenges and prioritize actions for building the Community Practitioners Platform in India. Maharashtra grassroots leaders expressed their interest in replicating practices led by “Bihana Ma” or Seed Mothers from the indigenous communities they had visited, including the ‘bihana mela’ seed fair at which visitors witnessed 150 local farmers celebrating bio diversity, sharing indigenous knowledge and exchanging different varieties of local seeds.

Participants learned from NGO ORRISSA that women’s seed preparation and preservation had revived indigenous grains that were almost extinct seven or eight years ago. Indigenous women shared how they were applying traditional knowledge to maintain the purity of seed varieties by planting them in the center of farm plots with mixed cropping, a practice that derives from the old shifting cultivation practices of

indigenous communities. They have also revived the traditional practices of seed storage using local materials such as bamboo and dung.

The story of self-help group leaders from Darbhanga affiliated with Kanchan Seva Ashram (KSA) provided a powerful example of how communities have to mobilize and advocate with government to prevent maladaptation that increases disaster risk and vulnerability. These women led a protest resulting in the construction an access road and drainage systems to address community access to markets and reduce water logging, which were caused by a newly constructed highway. Also, Sakhi federation were impressed by self-help groups' ability to collect bio-pesticide produced individually by group members and market these through the federation of self help groups.

Grassroots women from GPSVS in Supaul district of Bihar talked about their experience of leasing land for sustainable agriculture, creating a food bank and a crisis fund. In order to reduce health risks, they had also run a campaign to encourage hand-washing. In addition they had created and enforced a set of fire safety guidelines to reduce the incidence of fires in their settlements.

The Maharashtra women talked about how they were utilizing the Community Resilience Fund to support local grassroots women to negotiate for land to introduce sustainable, low input agriculture and were partnering with government institutions to improve access to their knowledge.

Grassroots women and NGO partners were interested in collaborating with SSP on how they developed Sakhis to promote clean energy solutions for lighting and cooking along with bio- composting in which collaborating and cross-fertilizing lessons learned.

Across the three states present, women noted that grassroots women are increasingly entering decision making processes through panchayats, local committees at block and district levels. Women thought it was a good idea to find a way to support these women to advance their agendas in these committees as well as monitor their participation in these decision making spaces.

Capacity Building Programs for SSP Team Members

Asia Regional Planning and Review Workshop from 21st – 22nd June, 2014 in Bangkok

The Huairou Commission (HC) organized an Asia Regional Planning and Review Workshop from 21st – 22nd June, 2014 in Bangkok, Thailand, in conjunction with the Asian Ministerial Conference on Disaster Risk Reduction (AMCDRR). This workshop convened member organizations in the region who are currently involved in HC's Campaign on Community Resilience, Land and Housing. From SSP, Prema, Naseem, Chandran and Godavari had attended the meeting.

The objectives of the 2-day workshops were:

- Learn about climate and disaster resilience practices, and other relevant initiatives from each organization
- Discuss lessons and insights from the CRF evaluation in 3 countries – India, Nepal and the Philippines.
- Make recommendations for strengthening CRF implementation, grassroots-led resilience practices and local advocacy.
- Develop a regional action plan for the next 1-2 years



Training of Trainers (TOT) Course on Sustainable Clean Energy Entrepreneurship at Nairobi, Kenya

The Department of State launched the Partnership on Women's Entrepreneurship in Renewable Energy (wPOWER) in January 2013 which aims at empowering more than 8,000 women clean energy entrepreneurs across East Africa, Nigeria and India who will deliver clean energy access to more than 3.5 million people over the next three years. As part of the wPOWER program, the wPOWER Hub at the Wangari Maathai Institute will be holding the first training of trainer's course.

A team of five members from SSP (Upmanyu, Laxmikant, Shanta Gavbali, Trishala and Jayashri) had been invited to attend the Training of Trainers (TOT) course on sustainable clean energy entrepreneurship from 14th to 25th July, 2014 at Nairobi, Kenya. The training took place at the Wangari Maathai Institute for Peace and Environmental Studies, at the University of Nairobi in Kenya. The team participated in the field visit at Nairobi WMI. Trishala Dangare, the Women Entrepreneur from Maharashtra presented her success story in the Training of Trainers (TOT) Course on Sustainable Clean Energy Entrepreneurship at Wangari Maathai Institute for Peace and Environmental Studies, University of Nairobi, Kenya.

Second World Reconstruction Conference (WRC 2) at Washington

Naseem Shaikh participated as a panelist for a thematic session at the second World Reconstruction Conference (WRC 2) held from September 10–12, 2014 at the World Bank Group headquarters in Washington, D.C. The conference was organized by the Global Facility for Disaster Reduction and Recovery (GFDRR) and the World Bank Group, in partnership with the European Union and UNDP. Mr. Maninder Gill, Ex IAS Maharashtra Cadre, and now the Director – Urban, Social and Rural Development, World Bank (next to her left side) facilitated Naseem's session.

Launch of SSP's New Office in Baner, Pune : SSP's Central office has been shifted from Mumbai to Baner in Pune and the new office launched on 27th June 2014.

The 3rd WCDRR 2015 Sendai, March 14-18, 2015

SSP team members were actively participated in 3rd World Conference on Disaster Risk Reduction (WCDRR) in Sendai from March 14th to 18th 2015. Godavari and Naseem participated in various sessions in WCDRR and highlighted the role of grassroots women leaders' initiatives and strategies in addressing climatic and disaster risk. Huairou Commission's information booth played a key role in disseminating information and literature on global campaign on resilience building by HC and other partners across the world. HC participants from latin America, Africa and Asia were actually created an impact among delegates.

Alongside local partners Women's Eye, a member of the Japan Civil Society Coalition for WCDRR (JCC2015), the Huairou Commission held a two-day Grassroots International Academy, a Pre-Conference Activity of the 3rd World Conference on Disaster Risk Reduction held in Sendai, Japan. Naseem and Godavari participated in the grassroots academy and provided their insights in strengthening and scaling up grassroots practices in DRR based on their experience in India. The Academy provided an opportunity for community practitioners to meet, exchange practices and approaches, and share policy priorities.

Awards and Recognitions

Ms. Prema Gopalan was honored with the prestigious **Assocham Ladies League (ALL) ALL Grassroots Women of the Decade Achievers Award** from Shri M. Venkaiah Naidu, Hon'ble Union Minister of Parliamentary Affairs, Urban Development, Housing and Urban Poverty



alleviation, for setting-up the institution 'Swayam Shikshan Prayog', which has given massive support during earthquakes and natural calamities, assisting in the rebuilding processes, an exemplary social activist, been actively involved in disaster rehabilitation projects for the last 15 years.

Bank of Ideas and Innovations (BII) forum

Launch event of Bank of Ideas and Innovations (BII) forum was held August 14, 2014 at Vigyan Bhawan, New Delhi, a website of BII was launched in the presence of Dr. A.P.J. Abdul Kalam. The Hon'ble Union Minister in his address stated that India has always been a land of ideas and remarked that there is a need for innovation as the resources are limited and that the innovation should be built keeping in mind the last person on the economic ladder. He emphasized that BII will play a role in bridging the gap of "Lab to Land".

The Hon'ble Minister said that Dr. R A Mashelkar and Dr. A P J Abdul Kalam are the inspiration behind the creation of BII and asked National Innovation Foundation (NIF) to be a key member in shaping BII. He said that the innovators do not receive the needed exposure & recognition for which he appealed to the media. He also suggested that a 24x7 channel could be created to showcase the rural innovations of the country. He underlined the use of media for socio economic transformation. In the same vein he advised BII on creating small films for each of the innovators. He highlighted that the need of the hour is the conversion of knowledge into wealth. He also wished to host an exhibition of innovators of NIF and showcase the innovations/technological advances introduced in government programs for the world to see. He also complimented the Secretary, RD on good communication material presented for the launch. He stated that Government has taken a decision to revive CAPART which can be the agency for promoting innovations in rural technologies.

Hon'ble Dr. APJ Abdul Kalam in his address emphasized the need for innovations to have commercial & industrial applications. He urged BII to partner with industry associations such as ASSOCHAM to connect innovators to industry and therefore convert at least 10% of the innovations into marketable products. He explained that a nation's economic development is powered by competitiveness that is powered by knowledge that is powered by technology that is in turn powered by innovation. He said, technology & Innovation are determined by resource investment while innovativeness is a direct function of creativity. Creativity in turn he said could be about discovery, invention & innovation. He emphasized that there is an inherent need to build an attitude to accept change that in turn will foster a culture of excellence. He stressed that excellence is not by accident but by a continuous process. *"Ask yourself, what will I be remembered for?"*

Further steps for BII - Proceedings from the discussions

1. BII should facilitate drafting a Policy for supporting the innovations identified. This could include types of support that can be provided to various innovations and could include provision of a green channel for regulatory clearances.
2. It was agreed to set up an advisory board for BII to shape the role it plays in the ecosystem.
3. To make www.ruralinnovations.gov.in a website of utility to all stakeholders, it was suggested that a “duly classified” directory of innovations be made available on the website.
4. NIF was asked to shortlist and present top 25-30 technologies that are ready for market. NRLM would facilitate demonstration of technologies in pre-identified geographies with the state missions.
5. It was agreed that further consultations would be needed with smaller groups as well as one on one meeting with key stakeholders. This will enable to better understand the role of BII in the ecosystem, the strategies to be adopted, challenges faced by various categories of innovators and the role of institutions in this endeavor. *Innovative Financing, Impact evaluation* could be taken up for such discussions in the first instance.
6. BII will also be suitably converged with mygov.in

Vodafone Foundation: Mobile for Good Award, 2014 on 17 November 2014, New Delhi

The Award was presented by the Chief Guest, Shri R Chandrashekhar, President of NASSCOM & Former Union Telecom Secretary and Marten Pieters, MD & CEO, Vodafone India Limited to Mr. Upmanyu Patil, Program Director, SSP and Gautam Morey, CEO, Founder Sofomo Embedded Solutions Pvt Ltd for Swayam Shikshan Prayog (SSP's) health initiative - Arogya Sakhi. The Arogya Sakhi program, one of the initiatives of SSP aims to deliver preventive health care solutions to rural households through rural trained women health entrepreneurs using mobile health devices and modern technology. Mobile for Good Awards, is a flagship initiative of the Vodafone Foundation in India which supports emerging mobile solutions with transformational impact on the society. In 2011, the Vodafone Foundation introduced the Mobile for Good (M4G) Awards under the framework of the existing mBillionth award, instituted by the Digital Empowerment Foundation (DEF) in India. Vodafone Foundation recognized SSP's efforts, awarded the program and declared as winner under the Main category – Health, among 122 other national entries.

Media Features: On 5th June, 2014, information related to safe environment as well as safe water, water management and water saving were disseminated through Akashwani.

Success Stories

Story of Vermi Composting Preparation and use:At village Gandhora, Suman Gore had raised a Vermi composting bed before three month. She had filled 5 quintals of organic materials in that bed and a 1 kg of vermi culture to convert it into vermi composting. Now Suman Tai got the first lot of vermi compost. She got 3 quintals of vermi compost. She sieved it and filled in gunny bags and stored in a safe place at her home. Now she will use this for crop in upcoming Kharif. Again she has filled this vermi compost bed with 5 quintals of organic materials. It means she is regularly doing this practice. Three kg of vermin culture she has increased during these three months, she sold it to other farmers at the rate of Rs. 500 per Kg.



Endorsement

Has had long term relationships with agencies like USAID, MISEREOR, HIVOS, World Bank, Habitat for Humanity India, Sir Ratan Tata Trust.

Partnerships

- USAID/India: wPOWER is SSP's latest scaled up partnership initiative since 2012, with the Government and private sector, has launched rural women in the clean energy business that has moved deep into underserved geographies. Over 1000 women entrepreneurs empowered as of December 2014 to reach out information and clean energy, water sanitation and health solutions.
- Huairou Commission - Global Network supporting grassroots women's organizations
- SSP developed new CSR partnerships with Praj Foundation, Vodafone Foundation, Sandvik Asia, Yes Bank and Alfa Laval to work around the issues of Preventive healthcare and Sanitation,(Existing partners – Govt of Maharashtra Godrej, Eureka Forbes, First Energy) -- ?? Sofomo Solutions: Telemedicine and mobile technology partner - Training women entrepreneurs to run diagnostic tests and advisory on recommended health actions
- SURE: Marketing and distribution rural supply chain with over 15 key private sector partnerships for providing market access to women's networks to high impact products in health, sanitation, water, energy etc.
- SSK: Micro finance entity - Loans and financial literacy and budget planning for poor households
- SSEN: Rural Business School for Entrepreneurship and skill building for adolescent girls and women to facilitating future income generation opportunities and self-reliance.
- PATH: Participatory formative research pilots to address gender issues and community engagement by engaging women, men, and adolescents in project design; capacity building of Sakhis on marketing and behavior change, methods; M&E framework and knowledge management.
- Government Partnerships: Promotion of gender equality and enforcement of girls' entitlements in education, health social security skill training programs, subsidies for school and home toilets, work with government health extension workers and primary health officials.SSP will bring its partnership with the National Rural Livelihood Mission, the new Clean India Mission, district partners level health organizations to ensure resources and sustainability of projects.

Scalability

SSP's model is highly scalable. It can expand to new villages by training leaders and Sakhis from each village, to act as community resource persons in their districts. Over the next few years, SSP plans to leverage its network of women entrepreneurs and leaders to increase accessibility. SSP has successfully scaled programs, evidenced by its work across four States, reaching over one million people in low income communities.

Financial Statement

Receipts		Payments	
	Amount	Amount	Amount
Receipts and Payments Account for the year ended 31st March 2015			
To Balance on 01.04.2014			
Fixed Deposit with Bank of Baroda	28,649,816.00		
Fixed Deposit with I.D.F.C Trust Fund	4,500,000.00		
FC Receipt Account Bank of Baroda No. 1743	3,004,647.43		
Project Accounts : HDFC 00861450000274	14,769.47		
HDFC 00861450000291	51,439.88		
On Savings Bank Account			
BOB A/c No. 04030100008997	8,010,520.00		
BOB A/c No. 04030100001970	1,300,646.95		
BOB A/c No. 04030100002252	19,940.30		
BOB A/c No. 04030100002251	64,885.50		
BOB A/c No. 04030100006884	35,910.00		
BOB A/c No. 03800100025589	411,528.00		
SBI A/c No. 32155346081	4,871.50		
BOB A/c No. 37430100001052	687.50		
HDFC A/c No. 11418000000016	8,475.26		
HDFC A/c No. 00861450000267	24,195.37		
IDBI A/c No. 091040000501	418.00	46,102,751.56	
Grants Received during the year			
HUAIROU Commission -USA	4,802,226.00		
HIVOS - Netherlands	570,396.60		
MESERDOR - Germany	10,402,963.20		
wPOWER Project - USAID - New York	71,518,921.00		
iPartner India - UK	3,923,359.57		
Synergos	56,511.00		
Healthy Household Initiatives - PATH	558,119.00		
ICIMOD - Nepal	551,365.00		
Vodafone Foundation - UK	481,250.00		
Local Contributions			
IL & FS /MSACS - FPCT Project	1,068,000.00		
Proj Foundation	825,000.00		
Yes Bank	355,000.00		
NABARD - SRG Maharashtra	4,000.00		
YISDHA - P Raj training	54,073.00		
SGSY - Bank inclusion program	120,419.00		
SECO Tools India Ltd.	150,000.00		
ALFA LAVAL (India)	250,000.00		
SWC - Community Contribution	2,472,000.00		
NRIT - Small Grant Program	300,000.00		
Bihar Innovation Forum - BIF	25,344.00		
MERIM - Government of Maharashtra	107,542.00	48,596,488.77	
carried forward		94,699,240.33	
By Expenses on the Objects :			
As per "Annexure" attached			
Foreign Contribution:			
mMTRA Health Project		3,928,664.00	
Partnership on Women's Entrepreneurship in Clean Energy (wPOWER)		21,500,976.00	
Rural women entrepreneur lead the way in enhancing energy access		861,848.00	
Community Disaster Resilience - Bihar		2,304,444.00	
Institution Building		125,612.00	
Strengthening Capacities of Women		7,080,174.40	
Microer Liaison Office		441,520.00	
Community Resilience Programms		3,342,445.16	
Financial Literacy Programs		608,360.00	
Recovery to Development		1,442,504.00	
PATH - Health Hauebed Initiatives		317,467.00	
Local Contributions:			
World Bank - Health Project		755,719.00	
MACP		31,241.00	
SWC -NRIT Project cost		4,881,807.00	
SWC - Project Community Contribution cost		2,338,646.00	
Capacity Building of SCC Federation		337,431.00	
E-Arogya Sakhi Programs		800,760.00	
PPFCT - Health Program		1,047,908.00	
Training Programs		537,875.00	
SGSY and Bank Inclusion Project		320,796.00	
CSR - Sanitation programs		528,936.00	33,536,133.56
Revolving fund outstanding : from SSK			5,548,340.00
Project Advance :			
SSP Gujarat		328.00	
SSP Mumbai		9,937.85	
SSP Omanabad		2,609.00	
SSP Washim -SWC NRIT Program		167,332.75	
SSP Washim -SWC Community Contribution		342,912.00	
PPCT Program		73.00	523,192.60
Rent Deposit			65,000.00
TDS Receivables			274,935.50
Fixed Assets			
Vehicle		1,485,407.00	
Furniture and Fixtures		25,875.00	
Computer & Printer		50,855.00	1,562,137.00
carried forward			61,509,738.66

cont. 2.



Rao & Ashok
Chartered accountants
Registration No. 119932W

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KEETAN MEGHANI

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HIRAN LIGHT INDUSTRIAL ES
408, MOGHUL LANE, MAHINDRA, M

SWAYAM SHIKSHAN PRAYOG - SSP

Receipts and Payments Account for the year ended 31st March 2015

Receipts	Amount	Amount	Payments	Amount	Amount
Brought Forward		94,699,240.33	Brought Forward		61,509.75
Interest On :			* Balance on 31.3.2015		
Bank interest on Savings A/c	446,236.00		Fixed Deposit with Bank of Baroda	32,311,715.00	
Income on fixed Deposits	2,864,090.50	3,310,326.50	Fixed Deposit with H.D.F.C Trust Fund	5,000,000.00	
Rent Deposit return		41,250.00	FC Receipt Account Bank of Baroda No. 1745	2,337,623.24	
Project Advance		269,304.00	Project Accounts : HDFC 00861450000274	203,520.47	
Vehicle Income (Net)		43,325.00	HDFC 00861450000291	37,780.88	
TDS received from IT department		296,450.00	BOB A/c No. 04030100008957	1,603,971.00	
Revolving fund		6,002,540.00	BOB A/c No. 04030100001970	565,963.95	
			BOB A/c No. 04030100002252	20,746.50	
			BOB A/c No. 04030100002251	532,363.50	
			BOB A/c No. 04050100006884	15,375.00	
			BOB A/c No. 03800100025589	35,642.00	
			BOB A/c No. 3011010005920	12,500.00	
			SBI A/c No. 32155346081	5,065.50	
			BOB A/c No. 37430100001052	807.50	
			HDFC A/c No. 1141800000016	8,817.26	
			HDFC A/c No. 00861450000267	16,521.37	
			HDFC A/c No. 5010005630760	443,329.00	
			IDBI A/c No. 0191040000501	955.00	43,152,697.1
Total Rupees		104,662,435.83	Total Rupees		104,662,435.8

MUMBAI : 20th April 2015

EXAMINED AND FOUND CORRECT.
For Rao & Ashok,
Chartered Accountants.

Partner.



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