



Swayam Shikshan Prayog

ANNUAL REPORT
2015 - 2016

www.sspindia.org

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Message from the Executive Director

I am honored to present the Annual Report 2015-2016. This is our 23rd year and it is with great pride that I share this overview of the many accomplishments that we celebrate in the Swayam Shikshan Prayog.



Swayam Shikshan Prayog (SSP)¹ was founded with the aim to empower women at the grassroots level with leadership and entrepreneurial skills “so that they can work towards creating a sustainable community”. It enables women to take on the roles of community leaders and change makers in disaster and climate threatened regions in India.

SSP Group of Social Enterprises has facilitated peer-to-peer exchanges transfer its strategies [including wPOWER – women’ power] to local women’s groups in Kenya, Uganda, The Philippines, Nepal and Indonesia. This has advanced our mission to create collaborative models of partnership that support empowerment and leadership of grassroots women’s networks to build resilient communities in harsh environments.

SSP and its Group of Social Enterprise have together nurtured the entrepreneurial eco-systems and value chains needed for women to succeed in remote and excluded areas, facilitating over 60,000 women to emerge as responsible farmers, entrepreneurs and community leaders. The SSP Group has galvanized investors, product manufacturers, enterprise trainers and government schemes and policies that last-mile and opaque markets need to accelerate livelihoods.

Till date, over a million rural low income households improved the quality of their lives through access to credit, health care services and insurance, safe drinking water, organic products, bio-mass fuels, solar lighting products and with the king support of our partners and donors we wish to continue

We could not have hoped to accomplish any of this work in isolation and would like to acknowledge and sincerely thank our partners, supporters, funders and all those who have continued to believe in and contribute to SSP’s mission to promote women entrepreneurship and leadership for building community resilience. We also could not have had such impact without the outstanding work and commitment of our staff who work dedicatedly in advancing our mission and vision.

Best Wishes,

Prema Gopalan
Executive Director
Swayam Shikshan Prayog

¹SSP is a non-profit organization registered under the Societies Registration Act 1860 and Bombay Public Trust Act 1950

How We Work

Swayam Shikshan Prayog works closely with rural women to inspire entrepreneurship and self-reliance among them. We follow our guiding philosophy that, empowerment of women and youth can translate into larger community development. At the core of SSP's work is a grassroots women led community development model.

Through entrepreneurship as our prime strategy for human development, we aim to transform and empower women, who in turn, can transfer the benefits of this change to the communities they live in.

SSP therefore serves marginalized communities through a fraternity of self-help groups; a microfinance institution that offers financial services to women-led businesses; rural schools of entrepreneurship for women; and a market aggregator that offers dedicated services to last-mile business women.

SSP builds the social capital of women that has generated new livelihoods, new markets and new entrepreneurs. It acts as a facilitator of women leaders to manage savings, credit and micro-businesses, address local risk and build community resilience.

These initiatives are interlinked and work in collaboration to focus on the following core areas: microfinance, skills training, rural marketing, nutrition, health services, agriculture and livelihoods for women.

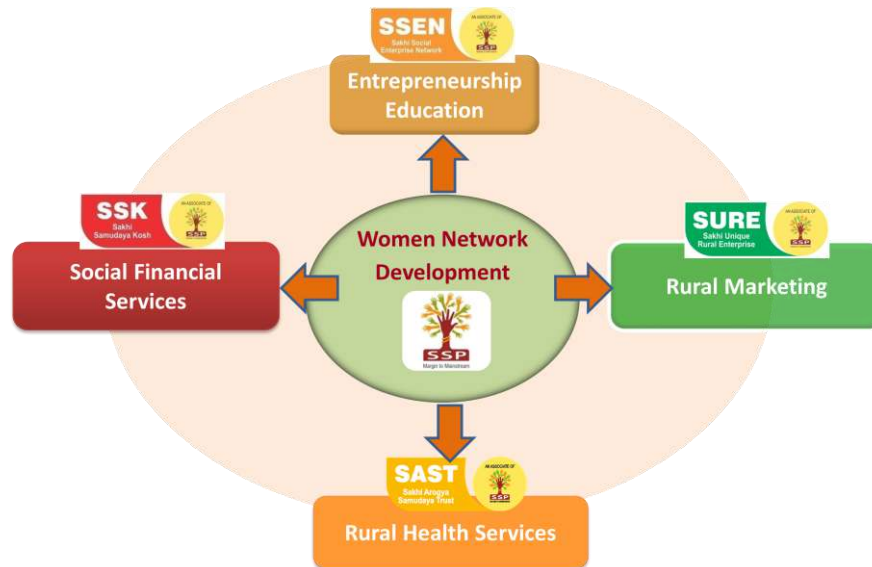
The governance structure of SSP is the governing body of seven members. The Governing Body including the Executive Director review and track organization policies in relation to mission; monitor financial performance especially inflow and utilization of resources and advice on policy and legal matters, including fund management.

The senior leadership team of SSP represented in the management committee meets on a quarterly basis to ensure a common vision and strategic planning of the organization. While the senior management including the program managers meet on a monthly basis to ensure regular review and planning of programs. Program staff across teams works closely depending on the nature of the project. SSP has a total of 60 paid staff including managers, project staff and field staff.

Geographies: Spread across 2,000 villages in 16 climate-threatened rural districts in 4 states – Latur, Solapur, Washim, Ahmednagar, Osmanabad, Nanded, Beed and Pune in Maharashtra; Kutch and Jamnagar in Gujarat; Cuddalore and Nagapattinam in Tamil Nadu; and Muzaffarpur, Darbhanga, Nalanda and Gaya in Bihar, India.

SSP's Ecosystem

Over the years, in order to fulfil its mission effectively SSP, as an “umbrella” organization, has promoted four social enterprises to execute its activities on-ground. These social enterprises act as *an enabling eco-system* for women entrepreneurs.



Sectors

Clean Energy

SSP promotes a unique approach to meet the energy needs of the underserved communities through “*Sakhis*” or women transformed into clean energy entrepreneurs at the village level.

SSP’s clean energy program generates awareness and delivers energy needs of rural homes by offering pollution-free, affordable and efficient cooking and lighting solutions at the doorstep by the *Sakhis*. It also offers livelihood opportunities to potential rural women through formalized entrepreneurship trainings. This leads to the economic well-being of the women and their families.

Agriculture & Nutrition

SSP’s unique strategy focuses on the inter linkage between agriculture, food security and nutrition in its initiatives by following the concept of cultivation, consumption and absorption. SSP equips community women farmers in landless, marginal and small farmer households and build their capacity as farmers and leaders, empowering them as the key decision makers in their families and community to take charge of building sustainable livelihoods through adoption of improved farming methods and diversification of livelihoods.

Community Resilience

SSP has an integrative and holistic approach to reduce risk and vulnerabilities, raise awareness and capacities and advance long-term sustainable development localized in communities and led by organized grassroots women. It aims at empowering grassroots women to build resilient communities that withstand the increasing climate threats and disasters and advocate for more inclusive and equitable public policy and governance.

SSP has been involved in resilience building practices for many years and has established a strong partnership and network with grassroots community and NGOs across states. SSP has played a key role in bridging grassroots community and NGOs through various programmes and initiatives.

Water and Sanitation

SSP seeks to enable low income families – especially women and girls in rural Maharashtra to reduce vulnerability to infections and other water borne diseases. SSP over the years have been leveraging women as entrepreneurs and leaders (*Sakhis*) who are selected from within rural low income communities. *Sakhis* play a key role as **community sanitation ambassadors** - in their communities together with fostering relationships with the local governing bodies to access subsidies. Through *Sakhis*, we build awareness on WASH practices among underserved communities and promote safe - affordable household drinking water solutions and custom-built, prefabricated toilets for individual households in rural India.

Preventive Health Care Services

SSP deploys its network of village level health entrepreneurs or “*ArogyaSakhis*” to deliver preventive health services at the doorstep of the rural communities. Further build awareness about preventive healthcare and risks associated, particularly focusing adolescent girls and women around anemia, malnutrition, maternal care and rising lifestyle illnesses such as diabetes and hypertension. Forge linkages and partnerships with local health service providers for increased access to affordable medical care and other health services through the *ArogyaSakhis*.

Review of 2015-2016

Women in Agriculture & Nutrition

Owing to three consecutive years of drought, SSP initiated a drought campaign in September 2015 with women leaders together with district and state government officials across 200 villages to disseminate key messages on how the communities should take action towards the drought management. Follow up drought information campaign was conducted 4 Blocks/ Talukas in the district of Osmanabad, Maharashtra and reached out information on short term resilient practices to over 8,000 farmers and community members.



Women leaders are now following the practices planned by SSP for promotion in the drought crisis districts such as creating small check dams, repair and maintenance of existing lakes, ponds, and wells; conservation of common water sources, restricting leakage, reducing wastage and evaporation with use of cost effective technologies; management of Forest and common property resources.



SSP has come up with an innovative **one acre bio farming model**. Started in April 2015, the programme combines three important objectives— nutritional awareness leading to better food security, and increased food self sufficiency through sustainable agriculture by empowering women as informed farmers and decision makers women's leadership in their communities.

Making women as active stakeholders in the agriculture to food production continuum is a key lever to change. Its approach also leverages the availability of land amongst farming families, with a majority of poor rural households in its geographies having access to 3-5 acres of land. SSP capitalizes on this opportunity by linking active participation of women in agriculture, with the economic and social empowerment of women.

This program is being implemented in 150 villages of Osmanabad, Nanded and Washim districts in Maharashtra and 30 villages in Gujarat with 22,500 rural women/girls and their families from 150 villages affected by drought and water scarcity across Maharashtra and Gujarat. The program also creates access to existing government schemes like NREGA, Livelihoods Mission, ICDS, Public Distribution System, the Mid-day Meal Scheme and other social safety nets for women and girls.

SSP led the Drought Management Campaign along with government department, district & state team of MSRLM and local NGOs from Osmanabad district participated from 23 Sept to 7th Oct to ensure the fodder, PDS, drinking water & Rabi crop.

This was organized after a series of focus group discussions with women agriculture leaders in Washim and Nanded districts on 14 & 15th September on the using this drought as an opportunity to educate farmers and Government to introduce sustainable agriculture practices. Over 50 women farmers from 30 villages participated in these discussions.

“National Dialogue on Women’s Priorities in Sustainable Development Goals” held on December 3, 2015 at Pune

The National Dialogue brought together over 150 women farmers and leaders from six rural districts of Maharashtra, Government officials from key government departments of Agriculture, Nutrition, Development and NGO partners working on climate change and sustainable livelihoods from Maharashtra and Odisha. The Dialogue was supported by the International Fund for Agriculture Development (IFAD) and Huairou Commission. Powerful women’s voices articulated the demand of over 13000 women farmers of Marathwada region, who are combating and overcoming drought through innovative practices.



Women in Clean Energy

In 2015-16, SSP continued its partnership with USAID India on Women’s Entrepreneurship in Clean Energy (wPOWER) program. The program aimed at empowering women by engaging in economic opportunities related to better access to clean energy. Till date 1,010 Sakhis have been initiated in clean energy business and outreached over one million people in Maharashtra and Bihar. After achieving the project target of launching 1000 clean energy entrepreneurs, SSP is now focused on capacity building of entrepreneurs and supporting increased magnitude of awareness generation activities through the *Clean Energy Hubs*. With funding support from Misereor Germany, SSP is scaling up this program in 600 remote and off grid/poorly connected villages within two districts of Bihar – Gaya and Nalanda.

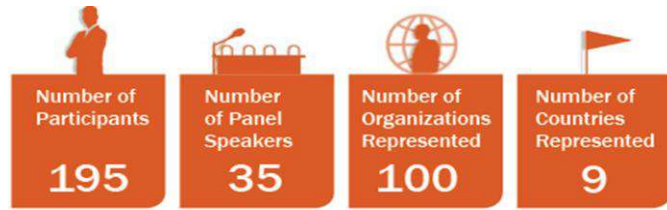
Sakhi Network Melavas on Clean Energy

In March 2016, to celebrate International Women’s Day, SSP facilitated the clean energy women leadership to organize district wise information fairs in partnership with the district administration and resource agencies. The one day events were held at Latur, Solapur, Nanded & Washim districts in Maharashtra. The events were attended by over 800 women entrepreneurs. The events centre staged the key role of women in clean energy and environment in the current context of reducing impact of drought in these areas.



wPOWER Global Partnership Forum – 16-17th April 2015 – Delhi: Platform to Recognize, collaborate and strengthen Rural women’s role in facilitating clean energy access globally

USAID India and SSP held a dialogue on the emerging role of women entrepreneurs in clean energy and sustainable development with key institutional stakeholders at the wPOWER (Partnership for women entrepreneurship in clean energy Global Partnership) Forum held on April 16-17 at the India Habitat Centre, New Delhi. The Forum was opened by MsVarsha Joshi, Joint Secretary, Ministry of New and Renewable Energy and Mr. John Beed, Mission Director, USAID/India.



The 'wPOWER Connecting the DOTS' Resource Guide was released at the Forum which outlines how wPOWER India adopts a market-based approach to help the entire clean energy value chain provide workable solutions for rural Indians who want clean, affordable and reliable energy for lighting, communication and cooking.

Women in Community Resilience

SSP has pioneered an innovative strategy in grassroots women-led approach in disaster risk reduction and climate change adaptation to build resilience in vulnerable communities. Our priority areas are understanding risk, develop local partnership, enhance grassroots women skills and capacities in developing safer communities, and promote network to scale up to more communities.

SSP in partnership with the Huairou Commission and Groots International has catalyzed recovery to resilience processes in, several countries. SSP's resilience strategy has been recognized and transferred to Latin America and Asian countries which are part of Huariou Commission a global partnership coalition that empowers grassroots women's organizations to enhance their community development practice and to exercise collective political power at the global level. As a result Innovative women farmers are now recognized as resource persons and leading the resilience work in drought affected areas of Maharashtra, flood and cyclone affected areas of Bihar, Tamilnadu, Assam and Odisha.

SSP is presently implementing **“Resourcing Grassroots Women’s Social Capital to Build Community Resilience”** from 2015 to 2018. The aim of this program is to support grassroots women to sustain and expand an integrated approach to community resilience development and also to design step-by-step and customized curricula related to disaster risk reduction/climate adaptation.



Inter-Regional Exchange on Innovative Practices for Advancing Local Implementation of Sendai Framework for DRR

Convened by the Community Practitioners Platform, Huairou Commission and GROOTS International the Inter-Regional Exchange from 17- 21 November 2015, aimed to build technical capacity and political will for practical, collaborative initiatives that enable disaster management agencies to partner with grassroots women-led community organizations to reduce risks, facilitate resilience building activities, and engage disaster struck communities in recovery and reconstruction in the initial phase of implementing the Sendai Framework for DRR.

Anchored by SSP in India and Lumanti Support Group for Shelter (Lumanti) in Nepal, the five-day exchange and multi-stakeholder dialogues showcased the pivotal role played by organized women's groups and their communities in championing disaster resilience and environmental sustainability for more than a decade aligned with the SFDRR across Central America and South Asia - Guatemala, Honduras, India and Nepal. The exchange was supported by Global Facility of Disaster Risk and Recovery (GFDRR), World Bank.



The **Community Practitioners Platform (CPP)** held at Patna on 25th July 2015 brought together over 50 grassroots women leaders. The women shared their initiatives and had dialogue with government officials on DRR and climate change adaptation initiatives. The event focused on DRR Road Map 2015-30 to explore how Government of Bihar and rural community can work together.

The International Food Security Day celebrated on October 16, 2015 at Osmanabad district, Maharashtra. This district level event was also supported by Government Officials from Agriculture Department, Osmanabad district, Krishi Vigyan Kendra (KVK) Tuljapur District and Additional Director from ATMA organisation actively participated in the event. Around 15 Agriculture leaders - women who are role models and have showcased exceptional work in agriculture and food security practices also contributed in the event. The event gathered around 200 people from mixed backgrounds – women/men farmers, small and marginalized families and landless farmers. The platform provided the agriculture leaders to come together and share their best farm practices and successes with other women farmers sharing similar backgrounds and aspirations.



Grassroots Women's Leadership Institute has launched – with a group of 30 women leaders co-designed a leadership development approach that integrates both and caters to grassroots women. Their dream is to co-create a grassroots based women leadership university. Focus of the institute is to establish a network of women in diverse leadership roles, supporting each other and co-creating community and environmental well being.



Women in Sanitation

Since 2015, SSP is working on identifying major problems/challenges and implementing appropriate solutions around sanitation, health and livelihood opportunities for women across Vasuli and Shinde Villages. SSP with its expertise in the field of rural development particularly in terms of empowering women as entrepreneurs and as community change makers, proposed probable interventions to overcome the challenges in health, sanitation and livelihoods generation through empowering community women and other members in Vasuli and Shinde.



Gram Panchayat and community members meeting in Shinde

SSP team with the support of Gram Panchayat members initially conducted mass awareness meetings in Vasuli. Gradually, the team started organizing informal groups of women, adolescent girls and other community members to provide targeted information and education. Group discussions were concentrated more on preventive health, personal and menstrual hygiene management practices, safe drinking water practices, and access to toilets, clean and safe environment. One of the key outcomes of the program is that Vasuli is now an open defecation free(ODF) village.

Total of 50 women from Vasuli and Shinde have provided with 10 days onsite Entrepreneurship education and 20 women have already launched businesses in the village. This program is being implemented by funding support from **Sandvik Asia Pvt Ltd**.

SSP is manufacturing Pre – Fabricated Toilet which reduce open defecation in the villages through women entrepreneurs. PATH's bundled financing scheme 'Healthy Household Pilot' is promoting adoption of clean energy products basically related to drinking water and sanitation.

Women in Skill Development & Entrepreneurship

SSP provides women in SHGs with an opportunity to start up or scale their existing enterprises. SSP's livelihoods and entrepreneurship strategy for women cuts across both farm and nonfarm sectors. SSP group of social enterprises supports women to enhance their skills on entrepreneurship, to use the emerging market opportunities in rural-areas. The overall goal is to facilitate greater participation and leadership of women in family and community decision making and local governance, and increase their access to social entitlements, economic resources, health and basic services.



Startup Village Entrepreneurship Program (SVEP)

In partnership for MSRLM, SSP will implement the SVEP program in 243 villages from Barshi and Mohol blocks from Solapur. In a stakeholder engagement workshop which was held on 22nd Feb 2016, at Solapur, Program leads from NRLM resource team, MSRLM, MAVIM and SSP engaged in a fruitful dialogue instrumental to strengthening the program strategy and proposed a program implementation plan. The program was launched by Honorable Finance Minister in 2014-15, with a long term vision to support over 1 crore village enterprises and provide direct employment to over 2 crore people.



Young Women Social Development Training program was supported by British Council and Diageo. The Master Trainers were trained another 150 women in 4 batches in July and August 2015 in Latur and Osmanabad districts. Women from both districts participated in the 4- day Social Entrepreneurship training program. Concepts, short videos, interactive games, group activities and presentations were shared and conducted to understand challenges and opportunities in rural areas for social entrepreneurship.

Deepshikha v-school training program

Deepshikha v-school training certificate distribution was organized on 3rd October 2015. Certificates were distributed to 243 students in the presence of Dy. DEO, Zilla Parishad, Mr. Kulkarni, SBI training center Latur and Ms.Sunanda Samuel from UNICEF, etc.



Women in Preventive Health Care Services

In Collaboration with Sofomo Technologies – SSP is delivering preventive health care diagnostic services at rural doorsteps. ArogyaSakhis are trained to undertake non – invasive tests and record results in a pre installed application on a tablet. Results are analysed back end by a doctor who prescribes the course of treatment.

SSP has empowered more 400 women as ArogyaSakhis or health leaders who are reached more than earning 1.25 lakhs households, covering over 5000 pregnant women and 2500 Adolescent girls. Our efforts have led to early identification of lifestyle illnesses across 60 villages, leading to adoption of preventive health care practices reducing health costs. As a result, there has been a reduction in Anemia by 10% among women and girls, 33% increase in the adoption of Personal Hygiene and Community Sanitation practices and safe drinking water practices have increased by 50%. It has also led to an increase in soak pits construction and waste water management by 30%.

Awards and Recognitions

India Social Entrepreneur of the Year 2015 Award

Ms. Prema Gopalan has been named one of finalists (among four outstanding women social entrepreneurs) of the **India Social Entrepreneur of the Year (SEOY) Award, 2015**.



Link: https://www.youtube.com/watch?v=fiXJMB_To9A

SwayamShikshanPrayog (SSP) awarded the 6th mBillionth South Asia Award 2015

SSP was awarded the 6th mBillionth South Asia Award 2015 under the m-Health Category on July 23 2015, New Delhi, India. SSP received the award for "ArogyaSakhi: Delivering Preventive Healthcare at the Doorstep - Empowering women as ArogyaSakhis/Health Entrepreneurs"



Prema Gopalan Features on Mint - The Success of SSP

Prema Gopalan, Executive Director of SSP featured on Mint in an article- Empowering Rural Women to Provide Health Services where she speaks about the Arogya Sakhi Program of Swayam Shikshan Prayog which trains landless women to provide basic health services at affordable prices.

Follow this link to access the complete article:

<http://www.livemint.com/Politics/5VBaxOHRKarBf4XrHPJwYO/Empowering-rural-women-to-provide-health-services.html>

Launch of Young Women Social Entrepreneurship

Prema Gopalan, Executive Director of SSP was invited to be with the British High Commissioner and Hon'ble Minister Menka Gandhi for a reception "To celebrate the launch of Young Women Social Entrepreneurship Development Programme, Phase II" on 24 June 2015



Coveted Rashtriya Swayam Siddh Samman for SSP

SSP was awarded the coveted Rashtriya Swayam Siddh Samman based on our significant contributions to the development sector at the Award ceremony held on Jan 14, 2016 at Delhi.

This awards is given to grass-roots leaders and social innovators in India whose contributions are worthy of reward and recognition at national level.



Success Story

Accessing technology and information: changing the way of agriculture practices

It takes a while for community to shift from traditional way of livelihood practices to bring more income and changes in the community in a sustainable way. Efforts by Swayam Shikshan Prayog (SSP), Women Federation and Krishi Vigyan Kendra (KVK) and Agriculture Universities paved the way for villages in Marathwada region to implement adaptive practices to sustain in severe drought and climatic risk conditions.

This is the success story of drought affected villages in Marathwada on how women are mobilised in agriculture groups, equipped with knowledge and resources and implemented climate adaptive practices. Women groups are actively involved in mixed and intercrop farming, accessing technology like drip and sprinkler, focus on household food consumption, testing small part of land with nutritional food crops and creating awareness and knowledge among communities on sustainable agriculture and livelihood practices.

Adaptive farming

Members of Krishi Mahila Mandal have taken minimum half acre to one acre land for cultivating food crops for local consumption. These women groups accessed training from KVK and SSP on drought resistant varieties and options for sustainable livelihood. The villages faced scarcity of water for irrigation for many years. Due to the efforts by women groups in partnership with local government have accessed Mahatma Gandhi National Rural Employment Scheme (MGNREGS) to recharge water sources. New wells are constructed and ponds are revived thru collective effort. Desilting fertile soils extracted while recharging the water sources and deposited in the farm land which gives good production in agriculture.



Pushpa Basule, a leader from Wolgud village said, she had shifted to vegetable cultivation due to Krishi Mahila Mandal's mobilisation of groups and accessed training from Krishi Vigyan Kendra. She has cultivated Pappaya and Onion as inter crop and got profit of Rs. 6000 on using drip technology in this season. "This is a big change. Earlier we used to cultivate only cash based crops. Now we are convincing our husbands and families to shift form cash based agriculture to food crops that needed for the family." says Pushpa Basule.

Azola and hydroponic fodder cultivation has changed the life of many people in this area. This has happened with partnership of KVK where they provided training for women groups, organised exposure trip to Agriculture University in Parbani. Trained women leaders came back and started cultivation of Azola and Hydroponic which are highly in demand in the market. In the beginning they cultivated azola and hydroponic fodder for feeding their own animals and Kadaknath chicken. Leaders like Vaishali have already started selling Azola and Hydroponic in the villages. Due to this initiative, they get additional income, good yield of milk from cows and eggs from chicken.

Accessing new information

Introduction of Azola, Hydroponics and Kadaknath breed chicken are slowly changing the life of drought hit regions in Marathwada. The motivated and emerging women leaders who implemented best practices in drought situation are teaching other communities. Women leaders participate in various training and learning events organised by KVK and SSP. They learn new adaptive practices in agriculture and try to implement to demonstrate and scale up to other communities.



As an example, women groups started poultry farming with Kadaknath breed of chicken which is very popular among the Adivasis in Jabua, Madhya Pradesh, mainly due to its adaptability to the local environment, disease resistance, tasty meat quality, texture and flavour and high medicinal value. Protein content in kadaknath is higher than 25% in an ordinary bird it varies between 18-20%. This species has lower cholesterol (0.73-1.05%) than white chicken (13-25%).

Partnership: Women federation facilitated training on Azola and Hydroponic making in partnership with KVK and ATMA at Tuljapur in February 2015. After one day training women groups organised a learning visit to Buldana district in Maharashtra to see Azola, Hydroponics and Kadaknath chicken breed. Ten women leaders were participated in the learning visit and they learned the benefits of business opportunities in preparation of Azola, Hydroponics and Kadaknath varieties. They were impressed with health and nutritious aspects and business opportunity in starting this initiative. Encouraged from this visit, they brought 100 Kadaknath variety breeds and came back. Now women groups have started poultry of Kadaknath varieties in many homes. They are selling chicken and earning additional income.



Impact: Archana Bosle, a leader from Devsingha village, Osmanabad district of Maharashtra made a profit of Rs. 20,000 only from sale of egg of Kadaknath Varieties within 6 months. Now she brought 50 more chicken to expand the business. She says, "Drought situation brought me to do something different to earn income. So I started this chicken breed which gives me good income." "Now I want to expand my small business such as Green house in half acre, chilli and haldi powder packing and marketing," Says Archana.

Archana Bhosle receives SarvaUtkrushtaKrishiSammanPuraskar

Archana Bhosle was awarded, "Sarva Utkrushta KrishiSamman Puraskar 2015" organized by Media Roots and supported by Indofil Industries Limited on January 16, 2016. Archana was awarded for her exemplary work in the field of agriculture. President of Women's Farmer group of her village, she has been engaged in sustainable agriculture practices on her 5 acres of land for over 10 years now.



Partnerships and Networks

Partner	Focus area	Type of Partnership
Bilateral and Multilateral Organizations		
Huairou Commission	Community Resilience	Implementation of the project Community Resilience Fund and Community Practitioners' Platform on Resilience
iPartner / DFID	Maternal and Child Health	Implementation of the project 'Arogya Sakhis leveraging the mMITRA voice messaging and animation film service to improve maternal and child health information access in rural India to reduce maternal and child mortality and alleviate poverty'.
Misereor, Germany	Health, Nutrition, Agriculture	Implementation of the project 'Promoting women's leadership in nutrition sensitive agriculture' in rural Maharashtra and Gujarat
Misereor, Germany	Clean Energy	Implementation of the project 'Improving access to clean energy through women's entrepreneurship in two districts in Bihar
U.S. Department of State, USAID/India	Clean Energy	SSP was awarded by US State Dept and USAID/India a 1 million dollar grant for wPOWER to create livelihoods for 1000 women in clean energy business and climate leaders and successfully achieved impact and leveraged partnerships worth 4 million US\$.
Government		
Government of Maharashtra	Nirmal Bharat Abhiyaan	SSP has been selected as the Key Resource Centre (KRC)
National Skill Development Council	Skills development	SSEN has launched a Community College which provides certification to youth and women trained.
Maharashtra State Rural Livelihoods Mission (UMED)	Women Entrepreneurship	Implementation of the project 'Start Up Village Entrepreneurship Program' (SVEP) for establishing village enterprises in Maharashtra
Maharashtra State AIDS Control Society GoM, IL & FS	Health	Implementation of the Prevention of Parents to Child Transmission (PPTCT) of HIV Program
Corporate		
Alfa Laval	Water and sanitation	Households awareness on sanitation and hygiene practices and toilets construction
Alstom	Skills development	Skills training and placement services to skilled youth in Maharashtra - service sector, hospitality, retail, basic accounting, tally, travel agencies and more.
Praj Industries	Community Health	Empowering women as e-ArogyaSakhis /health entrepreneurs
Sandvik Asia Pvt Ltd	Water and sanitation	Awareness activities across schools to reach out information around sanitation - increased access to community toilets, personal hygiene and waste management.
SECO Tools	Water and sanitation	Implementation 'Solid Waste Management and Sanitation (mobilization and awareness for behavioral change) project

Financial Statement

Rao & Ashok
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SWAYAM SHIKSHAN PRAYOG - SSP CONSOLIDATED ACCOUNT

Receipts and Payments Account for the year ended 31st March 2016.

Receipts		Payments			
To	Amount	Amount		Amount	Amount
Balance on 01.04.2015			By		
Fixed Deposit with Bank of Baroda	32,311,715.00		Expenses on the Objects:		
Fixed Deposit with H.D.F.C Trust Fund	5,000,000.00		As per "Annexure" attached		
F/C Receipt Account Bank of Baroda No. 1745	2,337,623.24		Foreign Contribution:		
Project Accounts : HDPC 0086145000274	203,520.47		Village Adoption Activities	676,629.00	
HDPC 0086145000291	37,780.88		Skill Development Activities	1,229,700.00	
BOB A/c No. 04030100008957	1,603,971.00		Access to Clean Energy and Entrepreneurships	1,319,271.00	
BOB A/c No. 04030100001970	569,983.95		Youth Training expenses	282,520.50	
			E-Arogya Sakhi	1,200,063.00	
			Promoting women's leadership in nutrition sensitive agriculture with improved access to food, livelihoods, health and sanitation services for women and small farmer households in rural Maharashtra and Gujarat in India	6,316,691.50	
BOB A/c No. 04030100002252	20,746.50		Miserer Laison Office	849,221.00	
BOB A/c No. 04030100002251	532,363.50		Village Sanitation Programs	2,309,795.00	
BOB A/c No. 04030100006884	15,375.00		Financial Literacy Programs - Assam	425,668.00	
BOB A/c No. 03800100025589	35,642.00		mMITRA - Health Project	2,660,923.00	
BOB A/c No. 30110100005920	12,500.00		Partnership on Women's Entrepreneurship in Clean Energy (wPOWER)	12,844,504.50	
SBI A/c No. 32155346081	5,065.50		Community disaster resilience - Bihar	2,350,295.00	
BOB A/c No. 37430100001052	807.50		Community Resilience Programs	6,672,375.00	
HDPC A/c No. 1141800000016	8,817.26		Institution Building	531,394.00	
HDPC A/c No. 00861450000267	16,521.37		Recovery to Development	347,052.00	
HDPC A/c No. 5010005630760	443,329.00				
IDBI A/c No. 01910400000501	955.00	43,152,697.17	Local Contributions:		
Grants Received during the year			Startup Village Entrepreneurship	1,107,948.00	
HUAIROU Commission -USA	7,223,974.00		School Sanitation Programs - CSR	862,912.50	
MISERER - Germany	8,650,612.50		Community Sanitation Programs - CSR	1,475,329.50	
wPOWER Project - USAID - New York	12,881,615.00		Capacity Building of SCG Federation	359,217.00	
iPartner India - UK	2,660,000.17		E-Arogya Sakhi Programs	109,467.00	
FINISH	390,000.00		SWC - Community Contribution cost	4,383,688.00	
Healthy Household Initiatives - PATH	395,379.00		SWC -NRTT Contribution cost	9,584,509.00	
ICIMOD - Nepal	551,115.01		PFICT - Health Program	645,862.00	
Vodafone Foundation - UK	718,750.00		SCSY and Bank Inclusion Project	135,442.50	
British Council	592,216.00		Other Expenses- Rent	250,535.00	58,881,615.00
Alstom T & D	2,000,000.00				
Alstom	1,500,000.00		* Revolving fund outstanding:		
ALFA LAVAL (India)	2,668,500.00		from SSK		6,100,000.00
Local Contributions			* Project Advance:		
IL & FS /MSACS - PPTCT Project	657,680.00		SSP Gujarat	8,193.00	
Hindustan Credit Co-operative Society	1,000,000.00		SSP Mumbai	1,235.85	
YESDHA - P Raj training	141,683.00		SSP Osmanabad	26,831.50	
ASHOKA	23,175.00		SSP Washim - SWC NRTT Program	32,748.25	
SECO Tools India Ltd	523,580.00		SSP Washim - SWC Community Contribution	127,267.50	
SANDVIK	1,470,000.00		PPCT Program	51.00	196,337.10
SWC - Community Contribution	4,523,250.00		* Rent Deposit		50,000.00
NRTT - Small Grant Program	400,000.00		* TDS Receivables		676,581.00
SWC -NRTT	6,412,000.00		* Fixed Assets		
MSRLM - Government of Maharashtra	3,000,000.00	58,383,529.68	Computer & Printer		103,260.00
carried forward		101,536,226.85	carried forward		66,007,793.10

cont. 2..

Rao & Ashok
Chartered accountants
Registration No. 119932W

SUBBA RAO P.
ASHOK R. MELMANE
KETAN MECHANI

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UNIT 111, 1ST FLOOR,
HUBEN LIGHT INDUSTRIAL ESTATE
408, MOGHUL LANE, MATHEW, MUMBAI

**SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT**

Receipts and Payments Account for the year ended 31st March 2016

Receipts	Amount	Amount	Payments	Amount	Amount
Brought Forward		101,536,226.85	Brought Forward		66,007,793.10
Interest On :			<u>Balance on 31.3.2016</u>		
Bank interest on Savings A/c	2,664,047.00		Fixed Deposit with Bank of Baroda	32,005,840.00	
Income on fixed Deposits	557,199.00	3,221,246.00	Fixed Deposit with H.D.F.C Trust Fund	5,000,000.00	
			FC Receipt Account Bank of Baroda No. 1745	3,226,930.92	
Rent Deposits returned		17,000.00	Project Accounts : HDFC 00861450000274	10,538.97	
			HDFC 00861450000291	5,261.88	
Project Advance		523,192.60	BOB A/c No. 30110100005920	3,819,439.75	
Vehicle Income	715,019.75		BOB A/c No. 04030100008957	756,898.00	
Less: Expenses	493,440.00	221,579.75	BOB A/c No. 03800100025589	1,210.00	
			BOB A/c No. 04030100006884	18,714.00	
TDS receivable			BOB A/c No. 04030100001970	572,295.95	
Principal	485,433.00		BOB A/c No. 04030100002252	21,585.50	
Interest	105,287.00	590,720.00	BOB A/c No. 04030100002251	2,318.80	
Revolving fund		5,548,340.00	SBI A/c No. 32159346081	5,040.00	
			BOB A/c No. 37430100001052	30.50	
			HDFC A/c No. 1141800000016	8,993.26	
			HDFC A/c No. 5010005630760	166,753.00	
			HDFC A/c No. 00861450000267	27,707.37	
			IDBI A/c No. 0191040000501	955.00	45,650,512.10
Total Rupees		111,658,305.20	Total Rupees		111,658,305.20

MUMBAI : 4th July 2016.

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

A. Melmane
Partner.



C.A. ASHOK R. MELMANE
MEMBERSHIP NO : 30624