# **ANNUAL REPORT 2016 - 2017**





## **Swayam Shikshan Prayog**

www.sspindia.org

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### **Message from the Executive Director**



I am honored to present the Annual Report 2016-2017. This is our 24<sup>th</sup> year and it is our great pride to share this overview of the many accomplishments that we celebrate in Swayam Shikhan Prayog (SSP). We have emerged as a leading learning and development organization in India by our continuous efforts in empowering women as leaders and entrepreneurs.

SSP 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 and its group of Social Enterprises have together nurtured the entrepreneurial eco-systems and value chains needed for women to succeed in remote and excluded areas. Till date, over 72,000 women have emerged as responsible farmers, entrepreneurs and community leaders. over a million rural low income households have 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.

In order to accelerate livelihoods and for women's enterprises to reach the last-mile and opaque markets, SSP group has galvanized investors, product manufacturers, enterprise trainers and government schemes and policies. We wish to continue this process with the support of our partners and donors.

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 continue 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 with utmost dedication in advancing our mission and vision.

We at SSP are looking forward to empower 10,000 women entrepreneurs and scale up the impact to ten million people by 2020 while continuously expanding the network of women leaders for inclusive development, and reaching innovative, affordable, clean, green, healthy and well-being solutions through sustainable models.

I would like to thank you for associating with us and we look forward to engage with you through various initiatives in the future.

Best Wishes, Prema Gopalan Executive Director Swayam Shikshan Prayog

### **About Us**

Fulfilling its mission, over two decades, Swayam Shikshan Prayog (SSP), is a leading learning organization that promotes sustainable community development through empowerment of women at the grassroots. SSP promotes and widely advocates for recognition of grassroots women as decision makers and nurtures women in their new roles as farmers, entrepreneurs and community leaders.

### Vision

To promote sustainable community development through empowerment of women as entrepreneurs, community leaders and change makers.

### Mission

SSP promotes sustainable community development by building networks of women farmers, entrepreneurs and community leaders. For the purpose, we have enabled partnership ecosystems, social enterprises and initiatives that offer a range of skill-building, livelihoods, agricultural and health-enhancing opportunities to rural women, youth and communities.

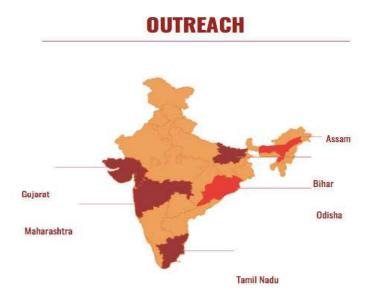
### **How We Work**

SSP works closely with rural women to inspire entrepreneurship and self-reliance among them. Our guiding philosophy is: Empowerment of women and youth will 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 collective 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 to focus on core areas: microfinance, skill building, rural marketing, nutrition, health services, agriculture and livelihoods for women.

The Governing Body of seven members including the Executive Director review and track organization's 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 for the organization. While the senior management including the program managers meet on a monthly basis to conduct regular review and planning of programs. SSP has a total of 60 paid personnel including managers, project staff and field teams.

**Geographies**: Spread across 2,000 villages in 17 climate-threatened rural districts in 6 States in India – Latur, Solapur, Washim, Ahmednagar, Osmanabad, Nanded, Beed and Pune in Maharashtra; Kutch, Jamnagar and Vadodara in Gujarat; Cuddalore and Nagapattinam in Tamil Nadu; and Muzaffarpur, Darbhanga, Nalanda and Gaya in Bihar, and in Assam and Odisha States.



### SSP's Ecosystem

SSP has promoted a network of social enterprises to execute holistic, entrepreneurship activities onground. These are:

- **SSEN:** a non-profit company that serves as the skills training arm of SSP. SSEN develops master trainers and curriculum, and delivers training on the ground
- **SURE:** a private limited company which acts as rural distribution company clean energy products and provides marketing support for local women entrepreneurs
- **SSK:** a non-profit Micro Finance Institution (MFI), works for financial inclusion and provides microfinance and start-up capital for women

### **Impact**

- SSP's initiatives have benefitted over a four million women and community members across underserved areas in Maharashtra, Gujarat, Tamil Nadu, Bihar, Assam and Odisha
- Since 2009, SSP teams have facilitated over 72,000 women to launch first micro- enterprises in trading, services in the key sectors of clean energy, health and agriculture.
- Village level entrepreneurs have launched businesses and services to market clean cook stoves, biofuel, solar lamps and lights impacting the lives of over one million people in Maharashtra and Bihar.
- In the last year, we have disseminated information and education to 20,000 grassroots women farmers on drought resilience and recovery, sustainable agriculture practices, and nutrition-sensitive farming.
- By unleashing new market-linked livelihoods, the group of social enterprises has increased annual household incomes of entrepreneurs' approx by 33%.

### **Review of 2016-2017**

### 1. Entrepreneurship & Leadership Education

Over the last decade, SSP has built a robust partnership eco-system that builds skills and capacities of young girls for employability and for women as entrepreneurs and improves their access to marketing and distribution platforms, social finance and start-up capital and government programs, much needed for women to succeed in underserved areas.

As women stabilize and grow their enterprises, they are provided with leadership support to emerge as advanced business and development practice leaders and change makers in their communities and districts. This in turn strengthens leads to further economic and social, political empowerment in their families and communities.



Sakhi Melava celebrated on International Women's Day

On the occasion of International Women's Day on 8th March 2017, SSP felicitated grassroots women leaders in addressing development issues of rural communities in the *Sakhi Melava* (Women's Festival) at the *Krishi Vigyan Kendra* (KVK) — Farm Science Centre at Latur. Similar '*Sakhi Melavas*' were conducted at Osmanabad and Solapur districts on 9th and 10th March, 2017. To read more, please visit: http://aamhisakhi.sspindia.org/?page id=126.

### Roundtable on Social Enterprise and Women's Empowerment



British Council in partnership with SSP has organized a Roundtable discussion in Pune on the occasion of International Women's Day on 8th March, 2017. In this special Roundtable on Social Enterprise and Women's Empowerment, the discussions were focused on: The present scenario, strategies, challenges and the key components essential for an ecosystem where women lead from the front in the social enterprise space. Women entrepreneurs shared their journey and the challenges they overcame.

### **Empowered Entrepreneurship - Training Workshop for women**

A series of workshops were conducted in partnership with SNDT College of Education for Women, Pune. The first workshop on women entrepreneurship and empowerment was conducted on January 30-31, 2017. Another workshop on *Empowered Entrepreneurship for Grassroots Women* was held on 17-18, February, 2017 with women who are leading the community development. The two day workshop was conducted by SSP in association with SNDT Women University, Pune.



### **Grassroots Women's Leadership Development**

SSP organized a two-day Leadership Development workshop for the Grassroots Women on December 5-16, 2016 at Mahratta Chamber Of Commerce Industries & Agriculture (MCCIA), Pune. SSP is launching a series of workshops on *Women's Leadership and Development* with women who are leading the community development. Thirty six grassroots women nominated by various renowned companies from Pune region were sensitized and trained on various aspects of self-identity, soft skills, development of entrepreneurship, leadership, operating a successful business etc. On the 2<sup>nd</sup> day, representatives from Bharat Forge, John Deere, ITC and University of Pune participated in the discussion.

### **Products marketing**

Under the program, Scaling up of 5000 Village Entrepreneurs through Start-up Village Entrepreneurship Program (SVEP) project the Community Resource Person –Enterprise Promotion (CRP-EPs) from Barshi block wanted to start some innovative work in their village. After discussions with other leaders, they have decided to start food making business for the festival period of Diwali (It is the most popular and joyful celebration across India for the young and old when the skies and floors are lit up with various types of fire crackers). They identified the market for Diwali products. Soon, they realized that there is a large number of people who wants these types of readymade food for Diwali. So they decided to start a 4-day exhibition for Diwali Faral (outlet for vending sweets/snacks).

SSP team trained the women to make good packing and guided them to give affordable rates against market rate. Women made various types of food for the exhibition which was held for four days for *Diwali* purchasers on 22–25, October, 2016 at Barshi with a *Sakhi* (women's) *Faral Kendra*. Women from twelve SHGs participated and they sold the products worth Rs. 10,110/- and received five large orders also. From the program women developed self-confidence, marketing and commutation skills. The women entrepreneurs were guided by Mr. Anup Nair, Entrepreneurship Consultant at Pangri to market various *chatni* and *masalas* (powdered spices and other ingredients for cooking food items). These *masala* entrepreneurs made several types of samples of their products and sent to Mumbai, Solapur and Osmanabad markets for testing. Sending the products to Mumbai was not viable, but they are continuing the products sale to Solapur and Osmanabad markets.





### 2. Clean Energy

SSP trains rural women in entrepreneurship and builds their capacities for marketing clean energy products in their communities. As village-level entrepreneurs, women are involved in propagating clean and green practices in sustainable agriculture, protecting natural resources and adopting renewable energy solutions.

Village level entrepreneurs launched businesses and services to market clean cook stoves, bio fuel, solar lamps and lights impacting the lives of over one million people across Maharashtra and Bihar through the wPOWER program during 2013-16 with support of USAID India. Today, there are 1010 trained *Sakhis*, as village-level entrepreneurs.

Sustainability dimension was inherently built in the program design itself. For the purpose, SSP identified and partnered with corporate entities who make clean energy products who supply smokeless stoves, solar lamps etc. to the *Sakhis* trained by SSP. These women get some money out of selling these

products. Thus the process of raising awareness about climate and adoption of climate-friendly practices will support itself. At the end of the 3 years, the program was able to leverage US\$ 4.4 million, with a cash component of US\$ 1.8 million, which is a reflection of market based approach adopted by wPOWER India.



#### **SCALING UP:**

There has been two important scaling up initiatives from wPOWER-India.

- A. First, is the Government of Maharashtra funded 'Start Up Village Entrepreneurship Program' (SVEP), under which 5000 women are being trained as entrepreneurs by SSP.
- B. Second, is Misereor supported project 'Improving access to clean energy through women's entrepreneurship' which envisions creating a network of 150 Sakhis, who are enhancing the reach of clean energy solutions to rural households in 600 odd villages in Nalanda and Gaya districts of Bihar.

### 3. Preventive Health Care & Nutrition

SSP has trained a network of over two hundred village level health entrepreneurs or *Arogya Sakhis* to deliver preventive health services and diagnostics at the doorstep of rural communities. Further, they build awareness about preventive healthcare and risks associated. They particularly focus on adolescent girls and women on anemia, malnutrition, maternal care and rising lifestyle illnesses such as diabetes and hypertension. SSP has forged linkages and partnerships with local health service providers to increase access to affordable medical care and other health services through the *Arogya Sakhis*.

### 4. Women-led Food Security Agriculture

SSP builds capacities of grassroots women's groups as innovators in sustainable agriculture. In climate threatened and disaster prone areas, these groups of women introduce innovative practices like drought and flood-resistant crops, early crop varieties. They adopt and propagate organic farming methods. SSP's experience shows that women are most interested in making agriculture viable. They are keen on using basic agriculture equipment, adopting water-efficient, low-input farming methods. These groups are also experimenting with mixed farming and intercropping and are attempting to increase the cycles of cultivation.

These innovations of grassroots women are scaled up to new communities using their local knowledge and networks to address food security, nutrition and for poor families to get additional income.

SSP has successfully piloted and scaled the *One-Acre Model* in partnership with Misereor Germany, which is currently being viewed internationally as a unique model by multiple development agencies.

The solution is a climate resilient farming model which promotes long term sustainability for marginal farmers households directly through use of sustainable farming techniques, diversified livelihood through agri-allied businesses, increasing consumption and marketing of nutritious locally grown foods and water management systems. The innovative aspect of this model is to centre stage women as farmers and decision makers. This project seeks to empower and recognize rural women as farmers and change makers to promote food secure agriculture model and further as leaders and mentors for innovation transfer and replication to scale up the impact and outreach of the project in new areas.

It encourages women farmers to gain cultivation rights to grow food crops, from their families on a small piece of land around one acre approximately. On the given piece of land the women leads the complete decision making around what to cultivate, what to sell, what to keep and eat, and where to sell, thus gaining control over income. On the acquired piece of land, usually to start with half or one acre, women practice water efficient, organic farming cultivation of vegetables, millets, cereals and pulses through a mixed cropping, diversifying to 6-8 crops and by increasing crop cycles.

Crop diversification increases household food security levels and reduces risk considerably in the short term. Access to targeted credit and diversification of livelihoods include livestock, agri-allied enterprises and small trades/businesses contribute to more sustainable incomes. Additionally special efforts to promote livelihoods/ventures around agriculture, land, water, energy protection of natural resources affected by climate change such as community/group enterprises around bio inputs (vermi-compost, bio pesticides etc), goat rearing, seed banks, vegetable selling groups, dairy, and poultry diversify income sources and again reduce risks of the farmers. Over a given period of time, it is expected that family members realize the benefit of cultivation of food crops vis a vis cultivation of "only cash crops", which have high input cost as well as are highly dependent on external volatile markets. Male farmers will want to expand this food security approach to the rest of their other farmland by completely switching to low input/organic farming of millets, vegetables, cereals and pulses from chemical fertilizers and cash crops eventually.

Currently the model has potential to scale both nationally and globally, for increasing nutrition-security with sustainable agriculture practices on one hand and increasing women's decision-making in farming on the other. SSP plans to expand the *One-Acre Model* approach together with its work on building resilience among women and girls through partnerships in the States of Tamil Nadu, Orissa, Assam and Bihar.

### **World Food Day**

This year's theme for the World Food Day was "Climate is changing. Food and agriculture must too," in order to highlight the impact of a changing environment on agriculture and food security. World Food Day was celebrated by SSP and women leaders in Osmanabad on 16<sup>th</sup> October, 2016. Climate change is expected to lead to declining crop productivity and threats to food security. Adapting to these changes by investing in and adopting innovative farming methods will be critical to farmers' livelihoods and their ability to meet the needs of growing communities, according to the U.N. Food and Agriculture Organization (FAO).



SSP was selected as one of the Key Knowledge partners under the Maharashtra State Rural Livelihood Mission. One of the main components of this Mission is a program to strengthen women's participation in Agriculture (Mahila Kisan Sashaktikaran Pariyojana). Our mandate is to design and develop a strategy for implementing it. Our proposal is to create a network of Community Resource Persons for Agriculture in seven Blocks who shall support women farmers. The aims are to facilitate women farmers to:

- A. Adopt best practices,
- B. Consolidate their produce for collective marketing
- C. Access government programs and drought relief packages,
- D. Obtain low-cost credit etc.



### **World Water Day**

An awareness workshop to celebrate World Water Day was organized on 22nd March, 2017 by SSP in Latur, where 135 women farmers, trained by us were present. Representatives from ATMA, 12 Krishi

<sup>&</sup>lt;sup>1</sup> 'Marginal Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to 1 hectare (2.5 acres). 'Small Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and up to 2 hectares (5 acres).

<sup>&</sup>lt;sup>2</sup> ATMA is the abbreviation for Agriculture Technology Management Agency in the Central Ministry of Agriculture and Cooperation. It is being transformed into National Mission for Agriculture Extension and Technology (NMAET). The strategy

Vigyan Kendra (Farm Science Centre which operates in all the districts of India) and Art of Living (A national level NGO), were also present in the event as resource persons. While emphasizing the importance of water, one of the invitees said that water should be preserved and used consciously to prevent the water crisis. He added that we should also take steps towards its recharge, recycle and reuse. During the event, ATMA launched and distributed a pamphlet on "low cost soil and water conservation techniques."

In the drought affected district of Latur, women farmers trained by SSP with support from Clearing Corporation of India Limited (CCIL), are taking initiatives to create water conservation infrastructures such as farm ponds, farm bunds, recharge structures and trenches. Compared to last year, there has been a shift in irrigation practices by women. Now use of drip irrigation, sprinklers and rain pipes has increased by almost three times. In some villages, women are using waste water from cooking and bathing for kitchen gardens. SSP's strength lies in its women who believe, through concerted and conscious effort they will be able to mitigate drought and help their families and communities.

### 5. Innovative Finance

Committed to financial inclusion and economic empowerment of poor women, since 2006, SSP with its microfinance institution – SSK has loaned over INR 60 crores (approximately 0.94 million USD) to 42,000 women-led enterprises, besides loans for life improvement for housing, investment in agriculture, education and health and sanitation.

### 6. Climate Resilience

SSP has pioneered a Community Resilience approach that builds women's leadership to identify and reduce risk and vulnerabilities. Key to resilience-building is the Community Resilience Fund (CRF) which is a women-owned and women-managed fund that places small funds with women's groups in villages to fuel grassroots innovations in flood and drought affected contexts. SSP's resilience strategy has been recognized and transferred to Kenya, Uganda, Philippines, Nepal, Indonesia, Sri Lanka and Latin America who are part of Huariou Commission. This Commission is 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.

is to resort to a judicious mix of extensive physical outreach and interactive methods of information dissemination, use of ICT, popularisation of modern and appropriate technologies, capacity building and institution strengthening to promote mechanisation, availability of quality seeds, plant protection etc. and encourage aggregation of Farmers into Interest Groups (FIGs) to form Farmer Producer Organisations (FPOs). It has under it four Sub Missions: 1. For Agricultural Extension 2. For Seed and Planting Material 3. For Agricultural Mechanization 4. For Plant Protection and Plant Quarantine

#### Sources:

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### The workshop for Policy Makers and Practitioners on Strengthening Partnerships for Promoting Women's Leadership in Climate Resilience

The workshop was held at A N Sinha Institute, Patna on March 24th 2017. The event was organized by SSP with the support of Misereor. Over 80 participants from 10 NGO partners from 9 districts across four states participated in the workshop. The Chief Guest Shri Vyasji, IAS (Retired), Vice Chairman, Bihar State Disaster Management Agency (BSDMA) inaugurated the event. Panelists of the event included Shri Vinod Menon, Founder Member, National Disaster Management Authority (NDMA) and Ms. Archana Tiwary, State Project Manager, Social Development, Jeevika. Other honorary guests were Dr. Anselm Meyer Antz, Desk Officer India and Dr. Bernd Bornhorst, Head, Department of Policy & Global Challenges, Misereor.

The workshop highlighted community women's leadership initiatives and partnership strategies with the PRIs and the Government on integrate disaster reduction and climate change in Bihar. Community practitioners and women leaders shared their insights and lessons from DRR and CCA initiatives. They were discussed the challenges that need to be overcome in order to develop joint programs and partnerships to integrate disaster reduction and climate change concerns within poverty reduction and development programs. Community Resource Teams from Maharashtra, Bihar, Odisha and Assam shared best practices in climate resilient farming, natural resource protection and sustainable livelihoods in the context of floods, drought and everyday risks.



Women leaders present in the workshop demonstrated sustainable disaster risk reduction and climate change strategies in their communities and they have scaled these efforts through peer learning and local partnership. Unique among these initiatives are women led disaster task forces, community resilience fund, risk mapping and micro plans endorsed by Gram Panchayats. Representatives of NGOs presented their own successful community-government partnership models that support scaling up of local efforts.

### New CSR Partnerships on Empowering Women for Ensuring Livelihoods

Since July 2016, as a part of its CSR programs, *Great Eastern Shipping* is supporting SSP to enhance income and nutrition security by practicing low input agriculture, water conservation and diversification of livelihoods for over 5,000 small and marginal farmers in 50 villages of Latur and Osmanabad districts in Maharashtra.

HSBC Skills for Life is a five-year project. Under this, HSBC India has committed INR 1 billion (£10 million) to support NGOs in India who work to provide employment and entrepreneurship-linked skills training for disadvantaged young people; which focus on livelihood enhancement and financial education of women. Over 800 NGOs (including SSP) across across 28 states in India had applied for the grant. SSP was selected as one of 16 partners to implement the program in Maharashtra from in July 2016. SSP is training over 350 adolescent girls in entrepreneurship and vocational skills in Marathwada region of Maharashtra.



### **Partnerships**

SSP's long term partners are Misereor, USAID India, World Bank, UKAid, Habitat for Humanity India, Tata Trust, Dalyan Foundation and Huairou Commission- Groots International. They have been continuously supporting our interventions.

Our CSR partners are: Alfa Laval, Alstom, Bajaj Auto, CCIL, Franklin Templetion, GES, HSBC, Merrimac Middle East, Vodafone Foundation, Sandvik Asia, Alstom, Alfa Laval, SECO Tools and Sandvik. Their support has been to enhance our work in the sectors of vocational skills, women's entrepreneurship and leadership, health, nutrition and sanitation in peri-urban areas of Maharashtra.

Government partners: Under the umbrella of National Rural Livelihood Mission, SSP is partnering with the Government of Maharashtra to implement a scaled up program for small and marginal women farmers and creating women entrepreneurs in three districts in Maharashtra. SSP with its expertise is creating a network of Community Resource Persons who are implementing these programs at the grassroots level.

### **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 for their districts. Over the next few years, SSP plans to leverage its networks to increase accessibility.

### Awards, Recognition and Media Coverage

### Winner of 2016 UNFCCC Momentum for Change Award

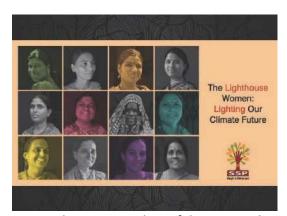
SSP was selected as one of the 13 Winners from around the world for the 2016 UNFCCC Momentum for Change Lighthouse Activity Awards for its ground-breaking project that empowers women to emerge as clean energy entrepreneurs and climate change leaders. The Momentum for Change Lighthouse Activities initiative is spearheaded by the UN Climate Change Secretariat to shine a light on most innovative, scalable and replicable examples of what people are doing to address climate change.

*Vide* press release at: http://bit.ly/m4c-award

Details of SSP's initiative is available online at: <a href="http://unfccc.int/secretariat/momentum">http://unfccc.int/secretariat/momentum</a> for change/items/9942.php



**SSP celebrated the UN Award with stories of the women who won it!** Link to the brochure: http://www.sspindia.org/.../upl.../2016/10/SSP%20Brochure v3.pdf



Mary Robinson, President of the Mary Robinson Foundation – Climate Justice – and former President of Ireland, tells the story of the winners of the 2016 Momentum for Change Awards, in the Women for Results Category. For this narrative visit: <a href="http://bit.ly/2fxVfwE">http://bit.ly/2fxVfwE</a>

Link to the NDTV India article on 16th Nov. 2016: Indian Woman gets UN Award at Morocco Climate Change Summit. <a href="http://khabar.ndtv.com/news/world/indian-woman-gets-un-award-at-morocco-climate-change-summit-1626302">http://khabar.ndtv.com/news/world/indian-woman-gets-un-award-at-morocco-climate-change-summit-1626302</a>

### Speakers' Tour and grassroots women's meeting with Member of Parliament at Germany

Naseem Shaikh and Dange Godavari from SSP participated in the Speakers' Tour and meeting with the Member of Parliament Mr. Uwe Kekeritz during their visit from 17<sup>th</sup> to 24<sup>th</sup> October, 2016 in Germany. The Member of Parliament Mr. Kekeritz, Germany who had invited Misereor and SSP grassroots leaders for the parliamentarian breakfast has published a long version on the meeting on his website. http://www.uwe-kekeritz.de/treffen-mit-frauenrechtsaktivistinnen-aus-indien/



### **Standing Up to Drought**

Standing Up to Drought: How women farmers are overcoming severe water scarcity in India's Maharashtra State -A powerful photo essay was published on women planting seeds of hope to overcome the worst ever drought this year. On 1st July 2016, thousands of people in Maharashtra planted trees to avert the environment crisis.



This powerful photo essay by Atish Patel describes about how SSP supported by Misereor and Huairou Commission in partnership with thousands of women farmers to mitigate the impact of drought in Maharashtra. Link to the story:

https://social.shorthand.com/.../uyK11.../standing-up-to-drought

#### **GuideStar India Gold Seal**

GuideStar India recognizes organizations that practice and voluntarily demonstrate their transparency and accountability in the public domain.

Swayam Shikshan Prayog is an Advanced level winner the GuideStar India NGO Transparency Award and received Gold Seal certification valid till 31 December 2017.



### **Success Stories**

### Changing Climate: rural women lead the change for better food and farming



Maya is 38 years old, belongs to a marginal farming household in the drought hit region of Marathwada in Maharashtra, India. She made big changes, by taking small steps in farming and linked agriculture to allied businesses. Maya could not complete her schooling but that was never a barrier to learning agriculture. Through training and exposure visits she gained knowledge on adaptive agriculture practices. "Any dream can come true if you are committed to your goal and work hard", says Maya.

Maya's parents cultivated a single crop and Maya had seen that lack of knowledge and resources restrained them from trying out new things. She got married in 2004; and the couple had four acres of unirrigated land in Gandhora village in Osmanabad district.

### Promoting women's leadership initiative for climate smart agriculture

SSP team mobilized grassroots women from several villages to form Sakhi Farming Groups. Around 2012, Maya joined a farmers' group in her village, as over 15,000 women have done. By becoming a member of this SSP's initiative, Maya could make important shifts to transform farming into a viable occupation and she ensured good food for her household. She gained from the exposures of Farmer Field Schools.

The trainings exposed Maya to the numerous long standing problems in agriculture. High use of chemical fertilizers and dependency on mono-cropping topped the list and in turn reduced soil health, increased costs and led to shortage of local food crops.

Besides running a low interest Community Resilience Fund to practice climate smart agriculture, Maya decided to improve her farming methods. She explored several agriculture practices that she learnt in class. She accessed funds from a women federation for the purpose. Maya focused first on ensuring that she used seeds produced on her farm. Next, Maya made sure that there was food security, for her family. Of the total food crops, half the pulses and millets were kept for family consumption and *seeds for next season*. Unlike many other women in the area, Maya goes to the market to sell her farm produce, and decides on the spending plan. "This farming model is good for the farm, good food for my children, and good income for my family" says Maya.

### "My dreams motivated me to do something new in order to bring changes in my life".

Maya started focused on buying livestock. She bought a goat by investing Rs 3000 from a group loan. After six months this goat gave birth to two male goats. She then sold all the three goats after few months and purchased one buffalo worth Rs. 26,000. Further she began production of bio-manures and pesticides which are important for sustainable organic farming.

Maya's earnings from selling farm produce and dairy products have increased by 40%. She is planning future investments for children's higher education and health. "My dream is to develop my land with better water conservation and add horticulture". Maya is now a missionary; her mission is to spread her learning to small farmers who believe that agriculture is not viable.

#### Sangeeta Kumari from Gaya

Sangeeta is 27 years old and is a graduate. Her husband is a contractor and does not have stable/regular income. She has a family of six members with her in laws and two kids. Being an educated girl, she wanted to work and joined the Government of Bihar's Rural Livelihoods Project (locally known as Jeevika in 2010.

When she got to know about the clean energy program, she invited SSP team to explain the opportunity to her in-laws and husband. She wanted to increase her income and established her worth. As in Jeevika, she was only dealing with women members. After getting their support, she launched her business. Firstly she used the products herself to assess the quality. Once she was satisfied, she talked to communities about solar lanterns and clean energy.

Once, when her sister's husband who runs a clinic in the block, came running to her one late night, asking for the solar Lantern. He was operating a patient and suddenly, in the middle, there was a power cut. There was no alternative solution available at that time. The solar lantern saved the patient's life. He was thankful to her and keeps the lantern always in front of the clinic and also recommends other patients. This has given her a lot of motivation. What she likes being a Sakhi, is that her identity and recognition she has received. She has now expanded her sales in market areas and other villages. She says, she gets to learn a lot from here and now when she has been awarded the title of a Super Sakhi, she is more committed towards the new role.

### **News and Publications**

To strengthen climate action, women should be recognized as agents of change. Down to Earth,

October 21, 2016



nda, the largest among the democratic developing nations, has valiantly ratified the Plans Climate Agreement. Wi this, todia has committed to instact generations gas periodicins per unit of GDP by 33 to 35 per cent before 2000 and to increase forest and their cover to 33 per cent as a carbon shak.

http://www.downtoearth.org.in/news/to-strengthen-climate-action-women-should-be-recognised-asagents-of-change-56096



This Woman Farmer from Maharashtra Grew 15 Crops in a Year Using the One-Acre Farming Model, The Better India, October 18, 2016. http://www.thebetterindia.com/72080/one-acre-farmingmaharashtra/

### Women Power against hunger

On 16 October is World Food Day. This is enough reason to look outside the box and to realize that not everyone has the same variety and availability of food. In developing countries women have to fight for their food. SPIESSER author Gradl mim Radl, October 13, 2016



https://www.spiesser.de/artikel/frauen-power-gegen-den-hunger

### **Financial Statement**

Rao & Ashok Chartered accountants Registration No. 119932W

SURBA RAO P.
ASHOK R. MELMANE
KETAN MEGHANI

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HIREN LIGHT INDUSTRIAL ESTATE
408, MOGHUL LANE, MAHIM, MUMBAI-16.

### \* SWAYAM SHIKSHAN PRAYOG - SSP CONSOLIDATED ACCOUNT

	Receipts	Amount	Amount	r the year ended 31st March 2017 Payments	Amount	Amount
Bala	nce on 31,3,2016			By Expenses on the Objects :		
	Investments:		× 1	As per "Annexure" attached		
	HDFC Trust Fund	5,000,000.00		Foreign Contribution:	3 1	
	FD with Bank of Boarda	32,005,840.00		Women's Enterprefureship & Leadership programs - MARRIMAC	2,960,007.00	
	FC Receipt Account Bank of Baroda No. 1745			Women's Enterprenureship & Leadership programs - DALYAN	(1320011277750000)	
		3,226,930.92		1500 EPO 174 C 174 C 74 C 74 C 74 C 74 C 74 C 74	519,483.00	
	Project Accounts : HDFC 00861450000274	10,538.97		HSBC - Skill Training	1,038,373.00	
	HDFC 00861450000291 BOB A/a No. 30110100005920	5,261.38 3,819,439.75		Impact Study on Agri Project	1,440,012.00	
	BOB A/c No. 04030100008957	756,898.00		Village Adoption Activities	2,069,761.00	
	A THORE CONTROL AND A STATE OF THE ADMINISTRATION OF THE ADMINISTR			1815/87C1 N-00000 03-800000-0-6	2,009,761.00	
	BOB A/c No. 03800100025589	1,210.00		Skill Development Activities	4 000 000 00	
	BOB A/c No. 04030100006884	18,714.00		Access to Celan Energy and	1,692,000.00	
	BOB A/c No. 04030100001970	572,295.95		Entreorenuratios Youth Training expenses	6,033,264.00	
	DOD NO NO MESO INCOMENT	672,295.95	-1	IDAGOVA POZBAROVENI VIACE O	292,175.00	
				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 Maharashira and		
	BOB A/c No. 04030100002252	21,585.50		Gujarat in India - MISEREOR - Germany	5.884,809.75	
	BOB A/c No. 04030100002251	2,318.50		Lalson Office -MISEREOR - Germany	1,656,074.25	
				Village Sanitation Programs	West Control of the C	
	SBI A/c No. 32155346081	5,040.00		Vinage Gaintacon Programs	339,032.00	
	BOB A/c No. 37430100001052	30.50		Financial Literacy Programs - Assam	113,537.00	
	HDFC A/s No. 1141800000016	8,993.26		Partnership on Women's Entrepreneurship in Clean Energy (wPOWER)	1,856,927.00	
	HDFC A/c No. 5010005630760	166.753.00		Community disaster resilience - Bihar MISEREOR - Germany	3,471,868.00	
	HDFC A/c No. 00861450000267	27,707.37		Commmunity Resilience Programs - Huairou Commission, USA	AV - 100 - 1	37,843,865.0
	IDBI A/c No. 0191040000501	955.00	45,650,512.10		6,496,522.00	2710 10,000.0
	1001 745-107, 513-1040,00001	900.00	40,000,012.10	Local Contributions: MKSP	1,874,238.00	
				Drought - Agri project - GES	2,551,315,25	
				Drought - Agri project - CCIL	in the second second	
				Startup Village Entreprenurship	2,220,341.25	
					9,152,553.00	
				School Sanitation Programs - CSR	940,302.00	
	Grants Received during the year		5	Community Sanitation Programs - CSR	377,228.00	
	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 - MISEREOR - Gormany	9.028.339.00		Soil Water Conservation - SWC		
		0,020,000.00		N. Constitution of the Con	381,572.00	
	MISEREOR - Energy awareness and enterprenurships	6,602,650.00		PPTCT - Health Program	447 700 00	
	British Council - New Delhi	374,100.00		Water plant expenses	112,360.00 500.000.00	
	ALFA LAVAL	1,600,000.00		SGSY and Bank Inclusion Project	101011111111111111111111111111111111111	- AND
	ALSTOM T&D PVT	2,000,000.00			7,435.00	18,117,344.
	ALSTOM India PVT	1,200,000.00		Revolving fund outstanding :		
	MISEREOR - Disaster Risk Resilenace	4,460,533.78		from SSK		6,100,000
	wPOWER - USAID PROJECT	1,850,108.00				0,100,000.
	HUAIROU - Exchanges/ serminars/core programs	3,270,163.00		Project Advance :		
	Marrimac Foundation	6,642,546,00		SSP Gujarat	509.00	
	HSBC	2,700,000.00		SSP Mumbai	694.60	
	* Dailyan Foundation	1,330,000.00		SSP Osmanabed	12,451.50	13,655.
	mMITRA Health Project - IPartner UK	159,367.50	41,217,807.28	1400 7:::::::00 V 5:15 T 5 T 5 T 5 T 5 T 5 T 5 T 5 T 5 T 5 T	12,401.00	13,000,
	CARRIED FORWARD		86,868,319.38	CARRIED FORWARD		62,074,864.

CONTD. 2..



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SUBBA RAO P.
ASHOK R. MELMANE
KITAN MEGHANI

### SWAYAM SHIKSHAN PRAYOG - SSP CONSOLIDATED ACCOUNT

Receipts	Amount	Amount	Payments	Amount	Amount
Brought Forward		86,868,319.38	Brought Forward		62,074,864.60
Local Contributions SECO Tools India - CSR Sandvik (India) - CSR MKSP GES BAJAJ - AUTO FRANKLIN TEMPLETON CCIL IL & FS -PPTCT BDO - OSMANABIAD MSRLM - SVEP	447,160.00 283,467,00 1,947,770,00 12,870,000.00 2,900,000.00 9,992,000,00 6,000,000,00 114,500.00 9,151,200.00	43,785,897.00	Rent Deposit  TDS Receivables Fixed Assets  Computer & Printer Furniture  Digital display Invertors Immovabale - Land pruchased  Balance on 31.3.2017  Fixed Deposit with Bank of Baroda Fixed Deposit with H.D.F.C Trust Fund	157,738.00 133183 66,000.00 54,001.00 35,644,043.00 6,060,000.00	40,000.00 211,477.00 410,922.00 1600000 41,644,043.00
Interest Received from the savings A/C Income on fixed Deposits -BDB Income on fixed Deposits -HDFC  Other Income  Project Advance  Revolving fund	934,942.50 2,130,925.00 448,016.00	3,511,883,50 100,461,50 196,337,10 6,100,000,00	EC Reselet Account Bank of Baroda No. 1745 Project Accounts: HDFC 00081450000274 HDFC 00081450000291 BOB A/c No. 30110100005920 BOB A/c No. 04030100008857 BOB A/c No. 040301000005884 BOB A/c No. 040301000016884 BOB A/c No. 040301000016870 BOB A/c No. 040301000016970 BOB A/c No. 04030100002252 BOB A/c No. 04030100002255 BOB A/c No. 04030100002251 SBI CAIM A/c No. 32155346081 HDFC A/c No. 06081450000267 HDFC A/c No. 05010005602730 KOTAK - A/C No. 951300288 KOTAK - A/C No. 951300288	1,585,177.70 1,484,909.97 863,767.00 12,014,982.25 7,795.00 1,574.50 329.00 132,158.95 22,610.50 4,155.50 5,040.00 46,001.01 3,125,435.50 12,000,847.00 3,365,928.00	34,641,591,88
TOTAL RUPEES		140,622,898.48	TOTAL RUPEES		140,622,898.4

SWAYAM SHIKSHAN PRAYUG

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

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

PAO & ASHO



### Swayam Shikshan Prayog

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