

SWAYAM SHIKSHAN PRAYOG ANNUAL REPORT 2018-19





We at SSP are committed to serve 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. It acts as a facilitator of women leaders to manage savings, credit and micro-businesses, address local risk and build community resilience.

MESSAGE FROM EXECUTIVE DIRECTOR

Over the last two decades, Swayam Shikshan Prayog (SSP) has built a crusade of grassroots women leaders who see opportunities in challenges. SSPs core partnership approach engages a wide range of stakeholders that enable these women networks to access skills and entrepreneurship, finance, technology and marketing platforms. 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 have facilitated women farmers and entrepreneurs who have demonstrated extraordinary public leadership in coping up with climate change by ensuring food security, stepping up the household income, creating employment opportunities, boosting local economies and advocating with government. 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 thus transforming these grassroots women's networks into a formidable army of change-makers. As a result of this transformation these supposedly ordinary women are no longer perceived as beneficiaries; instead they have emerged as partners in driving the initiatives and creating lasting impact.

We are proud that our metamorphic models in key sectors like Climate resilient agriculture and healthcare along with water and sanitation are able to positively contribute to the neglected communities in India. Not only that, 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.

A few decades ago we at SSP had laid the foundation for women-led community development, and now, 20 years later, we aim at scaling the impact achieved to outreach over 1,70,000 farmers and entrepreneurs. We firmly believe looking at our "change stories" that it is time the key stakeholders such as government and international agencies recognize the critical role of these women from humble backgrounds as knowledge experts in leading the change in climate-threatened geographies.

I am honoured to be a part of this initiative which has been able to bring hope and joy to so many lives. 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

EMPOWERING WOMEN IN EXTRAORDINARY TIMES

Swyam Shikshan Prayog (SSP) empowers grassroots women's collectives to move from "Margin to Mainstream". SSP is an organization aiming to empower the humble women in under developed areas as entrepreneurs, community leaders and change-makers thus promoting sustainable community development. The key to our model is building robust partnership eco systems that allow these women access to the skills and support required to evolve into successful farmers, entrepreneurs, community leaders and change makers. Since the last two decades we have worked towards our purpose of emancipate these women to attain economic self-reliance, acquire new roles and social identities, and lead local planning and development. SSP repositions these active women participants and leaders in key impact areas:

- Women Led Climate Resilient Agriculture
- Women's Entrepreneurship & Leadership
- Water, Sanitation, Health and Hygiene

Our work, by choice, is centered around low income climate threatened communities spread across more than 2,000 villages in 25 climate-threatened rural districts in 7 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; Ernakulam, Kottayam and Wayanad in Kerala, Muzaffarpur, Darbhanga, Nalanda and Gaya in Bihar, and Assam and Odisha States.

By tapping the power of rural women's groups in water-scarce and climate-threatened regions, SSP has opened up non-traditional livelihood incomes and tripled household earnings.

Since 2009, SSP's interventions have spawned over 1,70,000 rural women entrepreneurs, farmers and business leaders, who have in turn impacted over 5 million people to date.

Vision

To build robust ecosystems that enable women networks at the grassroot level to access skills training, financial and digital literacy, technology and marketing platforms.

Mission

We are committed to promoting sustainable community development through empowerment of women as entrepreneurs, community leaders and change-makers.

Focus

Our entire effort is directed towards women and girls as we believe that unless all people have equal rights and opportunities, poverty cannot be overcome.

Values

Transformation
Integrity
Diversity
Excellence
Equality

This year, SSP indirectly benefited an over 5 million people through policy changes and the replication of successful SSP programs by partner organizations and governments

SSP 2019 by the Numbers

20 Years of work

+ 7 States

= 5 Million People Impacted

Empowered **170,000** grassroots women entrepreneurs, farmers, community leaders and young girls

41,000 women empowered in agriculture

30,000 acres of land under bio-farming

25 percent savings in farm input cost and **25 percent** increase in average yield of food crops

Rs.3.28 billion increase in income for women farmers and **Rs.35,000** annual savings due to farm grown food

Nearly **10,000** women farmers received benefits of **INR 16 crores** through convergence with govt. schemes

Around **3500** women started or expanded existing enterprises.

1396 women were trained as community leaders and **432** grassroots women actively participated in the Gram Panchayat.

Trained **50** Arogya Sakhis to use water efficiently during drought situations

Over **3630** kitchen gardens were created for food security and **3000** soak pit for water storage.



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 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. 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 eight members

including the Executive Director, review and track the 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 ensures a common vision and strategic planning through quarterly reviews. While the senior management along with program managers do a monthly review of progress.



We at Swayam Shikshan Prayog operate at the intersection of resilient livelihoods and empowering marginalized women. Through years of onground experience SSP has realized women play a pivotal yet unrecognised role in agriculture and are indispensable in breaking the its existing mould. [Learn more at www.sspindia.org](http://www.sspindia.org)

FEATURED STORIES

Nandatai Kodre – achievements of a Self-Made Farmer - Entrepreneur

We at SSP feel proud that we were able to support the transition of Nandatai Kodre from a farm labourer to a successful farmer and a role model entrepreneur. Recognising the need to support her three daughters and husband she witnessed a journey full of challenges, coming out victorious by beginning her business ventures and repaying a loan taken for a Papad making machine & a flour mill machine. Using bio inputs on the entire land she diversified into mixed crops. In order to battle water scarcity Nanda introduced the “Bisleri bottle’s Vaangyachesechan” – which provided 250 egg plant crops water during the lean –season (a bottle of Bisleri is tied to each crop). Her message to every woman aspiring to be a leader is that hard work is the only road to success.

Vanita Sahebrao - Potential unleashed

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

Savitri Sanjay Patil – An entrepreneur who paved the path for many

When natural disasters hit five acres of land owned by Savitri’s husband reducing the yield alarmingly, Savitri stood up to support her family. A graduate who was confined to the household post marriage was associated with Swayam Shikshan Proyog organization before her marriage, Savitri knew who to reach out to. The medical health check up kit that was provided as a part of a drive by SSP was a life saver for Savitri’s husband. She was able to diagnose her husband’s high blood sugar level leading to timely intervention. While she took up small sewing jobs she simultaneously started the ShivParati Women's Savings Group along with other women. By saving through the group the women would support each other financially. Some women even started farming by taking loans from the group. While Savitri worked as a health worker she trained around 400 women in the skill of sewing. In 2016 she became a entrepreneurship leader coaching and guiding women entrepreneurs in surrounding eight villages.

Nearly 200 women who are a part of the Women’s Initiative to Learn and Lead group in this area have started their own business in various fields not only contributing to the household incomes but also creating employment opportunities for others. Savitri Patil has set a different identity to the village, government officers have also started to take her advice while implementing government schemes. With her sister’s support she continues to run a support group for teenage girls spreading awareness about early marriage, coaching them on saving techniques, enhancing their communication skills and spreading health awareness.

Revathi Kangule - A leader who wore many hats

Lack of financial support during child birth and illness made Revathi realise the need of financial independence. Wife of a small land hold farmer whose land was taken by the government for the construction of a dam, she turned to a daily wage labourer and started sewing at home. Since the earnings were not enough, she reached out to the Jyapur Garva Saving Group who provide financial assistance to women in the low income group. Inspired by the entrepreneur workshop conducted by Swayam Shikshan Prayog, Osmanabad she started making papad, aphrodis and saltier and selling it in new markets. This successful initiative led her to diversify into spices in turn supporting many women financially. As a part of a trainer for the Self Education society she supported in training close to 3000 women in business skills, trading, customer relationship and management. In order to facilitate business she also helped liaison with banks to make loan procurement an easy process for the villagers and helped villagers avail government schemes. She supported the creation of a pool of 150 trainers across 30 villages which are the link between government, administration and deprived women. With the efforts of Revathi Kangule 270 women have turned into entrepreneurs whose stalls at grain festival, agricultural science center, panchayat samiti and Zilla Parishad have been very successful. As a part of the Water Foundation Initiative Revathi has completed organic farming of 750 acres of land and continues to work towards water conservation. Revathi Kanugule has been honoured with the award given by the Dainik Lokmat Sakhi Forum for social work on behalf of Reliance Foundation, and his social work continues to this day.

FEATURED PROGRAMS

Women Led Climate Resilient Agriculture

Although women account for the bulk of the agrarian labor in states where SSP operates, all decisions related to farming practices and crop cultivation are taken by men who are more inclined towards growing cash crops. With the unpredictable climatic conditions in these regions, growing cash crops is a gamble, which jeopardizes the income and nutrition security of the family in adverse conditions. Despite rural women's knowledge and active involvement in farming, they are not recognized as farmers. SSP's model seeks to empower and recognize rural women as farmers and change-makers by ensuring they get cultivation rights over their family farm and later land rights to make a shift from cash crops to food crops and gain control over selling produce in local markets.

With a view to promoting long term sustainability, we promote bio-farming techniques, diversification of crops to include food crops and livelihoods through agri-allied along with protection of water, soil and land through water harvesting and afforestation.

SSP partners with several companies through their CSR initiatives and also with foundations and the Government to design a women-led climate resilient farming model. As a result, women have taken on new roles as farmers, marketers, resource persons to train and coach the new farmers, as leaders and mentors for innovation transfer and replication to scale up the impact. With a focus on building climate resilience through women's groups, SSP partners with the Huairou Commission (a global network of grassroots women's organizations) to facilitate women's federations to manage a Community Resilience Fund that finances innovative resilience practices such as farm water ponds, plant nurseries, seed banks etc. SSP has been awarded the United Nations Development Program's Equator Prize 2017 for devising an ecologically sustainable agriculture model to combat the adverse impacts of drought. SSP was the only Indian organization to win the award.



We target small and marginal farmers with less than five acres of land. The project specifically targets women farmers irrespective of land ownership status, and women farmers heading their households either because of death or migration of their male counterparts. [Learn more at www.sspindia.org](http://www.sspindia.org)

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



Water, Sanitation, Health and Hygiene

SSP has developed a last mile network of rural women entrepreneurs for marketing renewable and solar energy products in underserved regions. These women entrepreneurs embrace community leadership by propagating clean and green practices in the context of climate change.

We also train rural women as health entrepreneurs or “Arogya Sakhis” to deliver low cost, preventive health services at the doorstep of rural households. As a Key Resource Center, SSP is working in partnership with the government of Maharashtra to promote community women leaders and technology providers in the National efforts of Swachh Bharat Abhiyan (Clean India Campaign).

wSHARP : With multiple years of drought in last one decade, Marathwada, has become a water scarce region. Availability of water for domestic, agricultural and other purposes is insufficient which has created multiple vulnerabilities in terms of sanitation, drinking water, irrigation, hygiene, health and other development parameters. The wSHARP project aims to improve community & household water security for sustained water, sanitation and hygiene in lean period - to improve community resilience towards food security and productive use of water through better allocation with respect to the prevailing drought scenario. In targeted communities, cadres of trained Arogya Sakhis (Community Facilitators) lead a campaign for water budgeting, allocation, savings and conservation for convergence of relevant development schemes and work towards improving last mile access to WASH related products & services and strengthen for larger outreach. Drought and the lean period has a major impact on the agricultural activities, wSHARP is also building capacities of women farmers to cultivate their family land with less water intensive crops and sustainable bio-farming practices, which will in the long run help in minimizing the adverse impact of the water scarcity and drought like situation. Hence this project addresses: Risk informed WASH Programming towards WASH sustainability in colocation with National Flagships where subsistence farming and availability of climate resilient nutritious food are other components.

Women-led Sanitation, Hygiene & Resilient Practices Project (wSHARP) is supported by UNICEF India.

Women's Entrepreneurship & Leadership

Since 2009, SSP has built robust eco-systems that have launched more than 170,000 rural women entrepreneurs in businesses related to retail, clean energy, climate-resilient farming, health, nutrition, safe water and sanitation by connecting networks to financial aid and market platforms. Over the years, these women in SSP's network have gone beyond entrepreneurship and economic empowerment to embrace community leadership roles. They now support rural communities to improve long-term resilience to climate change through community mobilization. Additionally they implement constructive steps to improve the quality of environment, adopt clean energy products and services, recharge community water sources and promote sustainable agriculture.

One of the key flagship programmes in SSP is to train rural women in entrepreneurship and build their capacities to market clean-energy products in their communities. Currently, an active network of 1,250 women entrepreneurs is working across eight districts in India. It will build on the success of wPOWER, the model supported by USAID that had launched a network of 1000 grassroots women entrepreneurs for clean energy in Maharashtra and Bihar states in India, by building their capacities for marketing clean-energy products where they are most needed, the 'rural last mile.' MISEREOR supported Swayam Shikshan Prayog on a 3-year project (November 2015- October 2018) on improving access to clean energy through women's network in 2 districts of the state of Bihar, India. Under the project, SSP has created a network of 195 women entrepreneurs in Nalanda and Gaya districts in Bihar. These Clean Energy Sakhis are sensitizing the rural community about adoption of clean energy product and services and act as a last mile delivery agent for these products and after sales service, thus contributing to their livelihood generation also. The women entrepreneurs are introduced and trained on various clean energy products ranging from Solar Lanterns, Smoke efficient Chulhas, Water Purifiers, Led bulbs and torches and other energy efficient products. During the program, the network of Sakhis implemented an array of mass awareness events including clean energy weekly market stalls, community group meetings, wall paintings and distribution of informative leaflets to enhance the knowledge levels and trigger adoption of clean energy products among the rural communities.

SSPs Women's Initiative to Learn and Lead (WILL) is creating a new definition for bottom up redevelopment that repositions grassroots women as change makers who address community challenges through innovation and partnership with key stakeholders. Without the skills for market opportunity spotting, and knowledge on financial management, women, even though highly interested, often fail to establish, engage or expand their enterprises beyond one or two cycles. The fear of failure, business loss and debts significantly erode the resilience of women entrepreneurs, deterring them from launching new businesses. At the core of SSP's entrepreneurship programs is the belief that excluded and resource-poor communities can be transformed into hubs of economic growth and social progress if the true potential of grassroots women entrepreneurs is realized.

On the other hand, through our flagship program – on entrepreneurship education, rural women now have an opportunity to go to school. SSP's training and mentorship eco-system provides women business skills, financial literacy, marketing support and links to large companies through a last mile distribution network, and start-up capital. Continuous business handholding and counseling by a local network of mentors further motivates women to expand their businesses and gradually move towards – earning sustainable incomes and further taking on community roles as problem solvers and environment leaders. Since 2009, this one of its kind rural B-School course for women has spawned a mass level movement of grassroots women entrepreneurs running varied small businesses and production units.

The transformational development strategy promotes women's empowerment through creation of women entrepreneurs and farmers to take up environment stewardship and lead local efforts on inclusive and sustainable development. 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. Women are made well aware of the social challenges and issues in their communities. As a result, women who are economically empowered, show increased involvement and participation in local Panchayats and at block/district levels.

SSP has also developed a last mile network of rural women entrepreneurs for marketing renewable and solar energy products in underserved regions. These women entrepreneurs embrace community leadership by propagating clean and green practices in the context of climate change.

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Building Community Resilience Program

Kerala

SSP has responded to Kerala Flood in August 2018 with previous experiences and learnings in leading grassroots communities in vulnerable situations. Thousands of homes were submerged and several people relocated to relief camps for several days. Most of the people in the flood-hit areas are poor and vulnerable tribal communities, agriculture labourers and small or medium farmers. SSP started the initiatives in Kerala right after the flood in relief operations in Wayanad and Ernakulam districts in partnership with Microland Bangalore, Kudumbashree Mission, Skill Ministry, KSDMA, SPHERE India and with Gram Panchayats. SSP team participated in the District IAG workshops and state level advocacy meetings organised by Government of Kerala. Taking the lead out of it, SSP visited Mundar ward in Kallara Panchayat which is the worst hit place in Kottayam district. Right now SSP with the support of Habitat For Humanity India, Merrimac Foundation and Huairou Commission is working on “Building Community Resilience Program” for the underprivileged communities in three flood affected districts of Kottayam, Wayanad and Ernakulam in Kerala.

Need Assessment: SSP has conducted need assessment in Wayanad, Kottayam and Ernakulam districts. After the assessment, awareness programs were organized for the communities on health issues, safe drinking water, and access to public health systems. We have also worked with various schools and anganwadis with the focus on water, sanitation and hygiene as well as construction of toilet blocks and repairs in Wayanad and Kottayam.

Sakhi Women Groups: SSP has started working with poor and vulnerable communities in Edavaka and Kottathara Panchayats in Wayanad district on long term development initiatives. Mobilization of indigenous communities, formation of farmers groups, developing partnership with local gram panchayats and provide awareness on disaster risk and climate change was the focus of the activities in this year.

Women builders: In Mundar, SSP has partnered with Archana Women’s Centre to provide training for women in masonry work. Twenty five women were trained in construction of houses and toilets and they contributed their skills in reconstruction project supported by Habitat India in Mundar ward.

Livelihoods training and support: Assessment on livelihoods has completed of 1000 families in Wayanad district. We have distributed chicks, quails, cages and fodder to 50 women and trained them in Mundar and Vayalar.

Programs for Tribal Communities: To promote tribal women as leaders in their communities, SSP conducted vulnerability mapping, medical camps, livelihoods training and climate resilient farming in Edavaka and Kottathara Panchayats in Wayanad. The communities who lost agriculture and livelihood options after flood were associated in Self Help Group and doing formal activities of savings and credit. When SSP mobilized the women and formed Sakhi Farmers Group, they started doing group farming via organic methods. They started cultivating Pea, Brinjal, Green Chilly, Cucumber, Karkoonthal Beans and Snake guard in one acre leased land. Due to SSP’s mobilization and orientation the women farmers reaped success from these initiatives.

Women as entrepreneurs: Women’s groups are mobilized in Vadakkekara panchayat in Ernakulam district to rebuild the communities by reviving traditional resources and knowledge. 50 women are trained and 25 women started Fish peeling unit to serve fresh fish delicacies in and around North Paravur which is an international tourist spot.

Odisha

In partnership with Huairou Commission, SSP has partnered with ORRISSA NGO in Odisha to strengthen and create innovations in women led climate resilient practices in most vulnerable coastal areas in Odisha. This project was focused on developing women’s group’s skills and capacities to facilitate women’s federations to manage Community Resilience Fund that support innovative resilience practices. Currently, the project focuses on fostering formal recognition of leadership and expertise of grassroots women in planning response to climate change and facilitating investments in women-led vulnerability reducing climate resilience initiatives. The project outreaches to 10,240 families and is being implemented across 25 villages in 3 districts in Odisha state.

Women leaders from Odisha visited SSP operational areas in Osmanabad, Maharashtra was an eye opening for the women groups to see how the vulnerable communities in Maharashtra is addressing climate resilient farming and improving their environment and life standards.

Bihar

SSP is implementing the Misereor supported DRR project in Bihar with NGO partners in 9 districts to strengthen and scale up grassroots capacities and Initiatives in climate change adaptation and disaster risk reduction in Bihar through promotion of women leadership and grassroots network.

EVENTS

Writing Dialogue workshop (Lekhan Samvad) for rural women, 1st March, 2019 at Latur

Desh badal raha hain...hum badal rahe hain. The 45 selected grassroots women from three districts of Latur, Osmanabad and Nanded in Marathwada came together for a writers' workshop arranged jointly by SSP and Divisional office of Information, Govt of Maharashtra. Now they will actually write their own stories and publish them as well to inspire us. One of the most enthusiastic bunch of women one has ever met.

Development Dialogue Workshop

Prema Gopalan and Upmanyu Patil talked at the Development Dialogue Reimagining Impact organised by Deshpande Foundation at Hubali in February 2019: The conference served as a vehicle for outsiders to learn about the challenges within development and the NGOs/nonprofit sector and to allow them to explore alternative forms of engagement through philanthropy and/or activism.

World Congress on Disaster Management, 31st January, 2019

SSP represented India and its climate change battles and resilience strategies at the 4th World Congress on Disaster Management IIT Bombay: wherein disaster resilience for food nutrition, women empowerment and better sanitation, practices were discussed. SSP had an opportunity to exhibit itself at a stall in IIT Mumbai, explaining SSP's climate resilience agriculture model, to various dignitaries and high level government officials. Naseem Shaikh and Gadavari Dange spoke about SSP's 20 year journey in drought resilience and empowerment of women.

Be the change that you want to see

Mangaltai Waghmare entrepreneur and organic farmer from Bhuisamudra, Latur shared her life's journey at the Women's Day celebrations jointly organised on 8th March by Directorate of Information and PR, Govt of Maharashtra, Mantralaya and Vidhimandal Patrakar Sangh. Managaltai spoke about the silent revolution by SSP with grassroots women leaders that is taking place in the drought-prone districts of Latur, Osmanabad and Solapur with womenfolk emerging as harbingers of change by strengthening the local economy and improving their socio-economic status through sustainable agricultural practices in front of the audience that consisted of women from different walks of life and members of the journalistic fraternity.

NGO Expo 2018 on September 24-25, 2018 at New York

Prema Gopalan (Executive Director, SSP) and Upmanyu Patil (Director, Programs, SSP) were the keynote speakers at NGO Expo 2018 on September 24-25, 2018 at New York. The event organised by Liveweek is a collaborative space connecting NGOs, non-profits, charities and foundations to granters, donors, philanthropists and corporations. At the panel discussion on Climate Change - The Opportunities and Challenges & Role of NGOs, they shared their views and 25 years experience on how to empower grassroots women as resilient communities to adapt climate change and disasters such as floods, earthquakes and tsunami by turning crises into an opportunity for sustainable development

Global Peer Exchange

It was held on May 26-31, 2018 was focused on Building Community Resilience and Women's leadership. In partnership with Huairou Commission, SSP organized this event to provide an opportunity for women leaders from seven countries across the globe, to learn from grassroots practitioners living in drought-prone areas of Maharashtra. The exchange team was impressed with the risk mapping exercise in the village which provides an opportunity to identify different risk from water to economy, migration and food insecurity, gaps in policy implementation, infrastructure mapping, soil PH testing, capacity

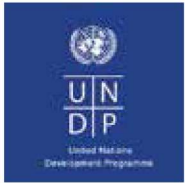
Unnati Global Forum, 25th May, 2018

A forum that brought grassroots women leaders and key stakeholders together for initiating collaborative action in Pune. Over 500 participants including Media, Academia, Business and Development experts were present to witness the first 20 women change makers being awarded for their grit and determination to transcend their circumstances and transform their communities onto the path of sustainable and climate resilient development.

It was first of its kind dialogue platform that brought together grassroots women leaders and key stakeholders to explore collaboration. The theme 'Women Lead Change' celebrated women change makers from several developing countries across Asia, Africa, America and their journey from margins to mainstream. Breaking myths around grassroots women leadership and their ability to take charge, the Forum strongly emphasized on women's groups as the preferred partners for creating lasting change and it was the first time that the Unnati Fellowship was awarded to Women Changemakers.

DONORS PARTNERS

Donor Partnerships



Merrimac Middle East



Corporate Partnerships



Government Partnerships

Under the umbrella of National Rural Livelihood Mission, SSP is a National Resource Organization for the Start Up Village Entrepreneurship Program (SVEP) and partnering with the Government of Maharashtra to jointly implement a scaled up program for small and marginal women farmers and creating over 5000 women entrepreneurs across three districts in Maharashtra. SSP is a Key Resource Centre for Water and Sanitation Support Organization program for Government of Maharashtra and a committee member of Swachh Bharat Abhiyan.

PUBLICATIONS

SSP featured as a Case Study

Swayam Shikshan Prayog's One Acre Model or Women Lead Climate Resilient farming Model' was featured in the report ' Gender and Water in Agriculture and Allied Sectors'. Ms. Vaishali Ghunge, Farmer Entrepreneur from Osmanabad district in Maharashtra was a panelist at the publication launch by The Chief Minister of Maharashtra, Shri Devendra Fadnavis. The report was jointly developed by 2030 Water Resource Group, a public-private-civil society partnership hosted by the World Bank Group and UNDP India. The case study is closely aligns to the UN Sustainable Development Goals for 2030.

Celebrating 20 years of SSP

A glimpse of our 20 years' journey, sharing the path we took to empower women and in turn transform and develop communities across districts in Maharashtra and 5 other states. **Read more about our 20 year journey at <https://bit.ly/2t7LdsB>**



Fulfilling its mission for 20 years, Swayam Shikshan Prayog is a leading learning organization that promotes sustainable community development through empowerment of women and girls, supported by a wide range of financial services, skill building, livelihoods generating and health enhancing opportunities. **Learn more at www.sspindia.org**

AWARDS & RECOGNITIONS

Social Entrepreneur of the Year India (SEOY) Award 2018:

Prema Gopalan, Executive Director of SSP won Social Entrepreneur of the Year India (SEOY) Award 2018 founded by Schwab Foundation for Social Entrepreneurship, the sister organisation of the World Economic Forum and the Jubilant Bhartia Foundation of Jubilant Bhartia Group to promote and recognize organisations that work towards inclusive growth and contribute to bring change in the society through their entrepreneurial vision. Having received the award from Rajiv Kumar, Vice Chairperson of Niti Ayog on 11th October 2018, Prema and SSP will now join the Schwab Foundation for Social Entrepreneurship's global network of social entrepreneurs with access to the global and regional platforms of the World Economic Forum, including Davos.

"The World Economic Forum has long championed gender equality on the global agenda," said **Hilde Schwab, Chairperson and Co-Founder of the Schwab Foundation for Social Entrepreneurship**. "The 2018 winner, Prema Gopalan of SSP, has demonstrated that investing in rural women is a good investment. Female entrepreneurs are critical actors to help bring about the transformation that India seeks!" added **Ms. Schwab**.



Devi Awards

It is a moment of pride and honour for us to have Prema Gopalan receive 2018 Devi Awards from Hon'ble Chief Minister Devendra Fadnavis and Prabhu Chawla, Editorial Director of The New Indian Express of Publications at a glittering ceremony in Mumbai on 10th October, 2018.

Recognition of Innovation Towards Social Change

Amity university and Institute of Electrical and Electronics Engineers (IEEE) India, recognised SSP by inviting Naseem Shaikh, Associate Director, Programs as a distinguished speaker in the 2nd International Conference on Entrepreneurship, Innovation and Leadership (ICEIL) 2018 on themes technology, innovation and value creation at Delhi.

Power Meet 2018, Pune

SSP's business leaders and entrepreneurship ecosystem was recognized at the Power Meet 2018 organized by Womanhike.com. Prema Gopalan (Executive Director, SSP) was invited as a chief guest at meet and to chair a session on the power of women entrepreneurship on 27th October, 2018.

Two women farmers were recognized and felicitated for their excellent efforts in farming by Doordarshan

Vanita More from Telki village, Nanded, was felicitated by Doordarshan for Best Women Farmer. **Mangal Waghmare**, from Boesamudra village Latur, was felicitated by Doordarshan for Best practice in Organic Farming.

Mangal Maroti Waghmare won as Best Farm Woman from Doordarshan Kisan, New Delhi. Having our women farmers be recognized by the Indian Council of Agricultural Research by Doordarshan Kisan, New Delhi is truly an honor! Mangal Maroti Waghmare from Bhoisamudra taluka in Latur district is one of the 114 women farmers who have been recognized as the Best Farm Women. It is a matter of pride to have her be invited to the ceremony by the Program Director of Doordarshan, Nagpur.

Kamal Kumbhar was honored by FICCI Ladies Organisation

FLO with the ICON Awards 2018 for excellence in grassroots mobilization on April 11, 2018. The occasion was graced with the Presence of our Hon'ble President Ram Nath Kovind.

Sumitra Shiral is one of the 15 finalists for CII Foundation's Woman Exemplar Award 2018

Women were recognized by CII Foundation for changing the fabric of India at the grassroots.

MEDIA ARTICLES

Twenty-five years on, Latur quake survivors recall survival lessons

Times of India - 30th September, 2018

The screenshot shows the top portion of a news article on 'THE NEW INDIAN EXPRESS' website. The article title is 'Twenty-five years on, Latur quake survivors recall survival lessons'. Below the title is a sub-headline: 'Those who lead the relief process then, remember the disaster as an event that brought a significant change in their perspective about recovering and rebuilding in the event of natural calamities.' There is a large photograph of a destroyed building with rubble. The article is dated 'Published: 30th September 2018 10:00 AM' and 'Last Updated: 30th September 2018 10:30 AM'.

From Marathwada to United Nations - farmer-turned-entrepreneur Godavari Dange's inspiring story

YourStory - 16th July 2018

The screenshot shows an article on 'YourStory' website. The title is 'From Marathwada to United Nations - farmer-turned-entrepreneur Godavari Dange's inspiring story'. The article text includes: 'In 2011, when the then 31-year-old Godavari Dange boarded an aircraft for the first time in her life, there were celebrations in Chamanbad district's Sujar taluk in Maharashtra. Godavari was on her way to New York to represent grassroots women's networks in India at the Commission on the Status of Women (CSW), UN.' There is a photograph of Godavari Dange. The article is dated '16th July 2018' and has 190 views.

Women turn entrepreneurs to transform lives in Maharashtra villages.

Moneycontrol.com - July 15, 2018

The screenshot shows an article on 'moneycontrol.com' website. The title is 'Women turn entrepreneurs to transform lives in Maharashtra villages'. The article text includes: 'With the fellowship programme, started from this year, the NGO intends to support these women by providing them financial support for a year in the form of a monthly stipend.' There is a photograph of a group of women sitting together. The article is dated '15th July 2018'.

When a Bunch of Women Took over Farmlands in Drought Prone Maharashtra

News18.com - May 14, 2018

The screenshot shows an article on 'NEWS 18' website. The title is 'When a Bunch of Women Took over Farmlands in Drought Prone Maharashtra'. The article text includes: 'Godavari, a farmer, went around her village teaching women farmers to change the nature of farming—so move from cash crops to food crops. With an innovative model of one-acre and 25-crops, she changed the farming game.' There is a photograph of a group of women in a field. The article is dated '14th May 2018'.

Investing in Rural Women's Leadership

Financial Express - 9th July, 2018

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WWW.FINANCIALEXPRESS.COM

Education

MONDAY, JULY 9, 2018



GOING BEYOND TECHNICAL SKILLS

Hemant Aggarwal, MD & CEO, Hapti Labs India
Skill development at the Japan India Institute for Manufacturing (JIIM) in Gurgaon focused on employability. Besides the core technical skills, we groom the students in Japanese manufacturing practices and process that are important to succeed in the automobile industry.

Investing in rural women's leadership

A consensus seems to be emerging among policy-makers, researchers and practitioners that women are the key to economic growth and development.

Hemant Aggarwal

WHY SHOULD we invest in women's leadership? The answer is not only economic, but also social and cultural. Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change. Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change. Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change.



For drinking water, climate change, health and water pollution are some of the key challenges that women face. Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change.

Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change. Women's leadership is a key driver of economic growth and development. It is also a key driver of social and cultural change.

FINANCIAL EXPRESS

9th July 2018

Page 12

A crop revolution Front Line
YourStory - June 08, 2018

In Maharashtra's drought-hit region, these 5 women entrepreneurs are reaping the rich harvest of success

Shruti Mishra

17th Jun 2018

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Backed by Swayam Shiksha Prayog, these five women have taken to entrepreneurship, be it organic farming or rearing an indigenous breed of poultry.

In the parched and cracked lands of Marathwada region, where water, land, and income are scarce, a few women have braved the odds. Mentored and supported by Pune-based NGO Swayam Shiksha Prayog, these women are using newer farming techniques to earn a living and charting inspiring tales of success.

But it wasn't easy.

In January this year, the perennially drought-plagued area once again stared at water scarcity. The region is spread across 64,525 square kilometres, of which 57 lakh hectares of land is suitable for agriculture. But as many as 3,500 villages here recorded low yield.

The region is home to eight districts of the region - Aurangabad, Jalna, Parbhani, Hingoli, Beed, Nanded, Latur, and Osmanabad. All eight figure in the list of the 100 poorest districts in the country; farmers' suicides and crop failure are common.



The Unnati Forum's theme, 'Women Lead Change' celebrated the spirit of women's leadership from India and several developing countries across Asia, Africa, and the Americas and their journey from margins to mainstream. Breaking myths around grassroots women leadership and their ability to take charge, the Forum strongly emphasized on women's groups as the preferred partners for creating lasting change. Learn more at www.ssfindia.org

FINANCIAL STATEMENTS

Rao & Ashok
Chartered accountants
Registration No. 119932W

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ASHOK H. MELMANE
KETAN MEGHANI

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SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT

Receipts and Payments Account for the year ended 31st March 2019

Receipts		Amount	Amount	Payments	
To				By	Amount
	Opening Balance on 1.4.2018				
	Investments:				
	HDFC Trust Fund	6,000,000.00		Women's Enterprenureship & Leadership programs - MARRIMAC	6,921,096.00
	FD with Bank of Boards	20,240,396.00	26,240,396.00	Women's Enterprenureship & Leadership programs - DALYAN	2,838,966.70
	FC Receipt Account Bank of Baroda No. 1745	7,154,517.25		HSBC - Skill Training	208,021.00
	FCRA Utility Accounts : HDFC 501001620131	571,303.00		Impact Study on Agri Project - Misereor	202,676.00
	FCRA Utility Accounts : Kotak Bank 9512709173	1,443,145.00		Fellowship programs	1,249,457.00
	FCRA Utility Accounts : Kotak Bank 9512676062	1,129,153.00	10,298,118.25	Access to Clean Energy and Entrepreneurships - Misereor	8,434,861.00
	Fixed Deposit with Bank of Baroda		9,975,477.00	Improvement of the Socio-Economic Conditions of Women from Poor Households in India - Misereor	6,075,033.40
	BOB A/c No. 30110100005920	5,699,886.90		Laison Office - MISEREOR - Germany	3,509,433.00
	BOB A/c No. 04030100008957	8,120.00		Institution Building Programs - AJWS	2,049,928.00
	BOB A/c No. 03800100025889	1,565.15		Community disaster resilience - Bihar MISEREOR - Germany	1,232,970.00
	BOB A/c No. 04030100001970	109,108.95		Community Resilience Programs - Hualrou Commission, USA	405,676.00
	BOB A/c No. 04030100002252	3,276.50		Community Justice Resiliemace Programs -CJRF	888,685.00
	BOB A/c No. 04030100002251	4,315.50		MAHILA KISAN SASHAKTI KARIN PARIYOJANA - MKSP	2,090,513.40
	SBI CAIM A/c No.32185346081	5,040.00		Drought - Agri project - GES	13,163,916.00
	HDFC A/c No. 00861450000267	28,532.01		Drought - Agri project - CCIL	6,000,597.40
	HDFC A/c No. 5010006600760	326,199.98		Startup Village Entrepreneurship -SVEP	8,325,048.00
	KOTAK - A/C No. 951360258	17,435,030.78		Sakhi Food Secure Agriculture - APPI	14,420,611.00
	KOTAK - A/C No. 9512673511	2,211,179.00		Vasi Sahibag Prkalp - YARDI - CSR	7,846,583.00
	KOTAK - A/C No. 9512990320	7,044,290.00		Vocational Training - FT	781,847.00
	KOTAK - A/C No. 9512720451	8,554,535.00	41,431,079.77	Entrepreneurship Training - FT	337,451.00
	Cash in hand		2,437.00	Village Social Transformation Foundation	3,080,875.00
	Grants Received during the year- Foreign			Water plant & Training Centre	8,251,212.00
	Improvement of the Socio-Economic Conditions of Women from Poor Households in India -Misereor	8,111,055.10		Sakhi Resource Centre - DASSRA	46,075.00
	MISEREOR - Energy awareness and enterprenurships	4,779,616.00		GIZ - Farmer survey	791,799.00
	Habitat for Humanity India	2,800,000.00		Solar Mini Grids	375,100.00
	Global Fund for Women	704,690.00		WASH - UNICEF	4,235,964.00
	Population Council	399,978.00		Intreprenurship Training - HCCS	345,622.00
	MISEREOR - Disaster Risk Resiliemace	1,938,629.20		Flood Response - HABITAT	787,167.00
	MISEREOR - Germany - Laison Office	1,644,704.00		Revolving fund reverted as grant for serving marginal women farmer	5,800,000.00
	HUALIROUJ - Exchanges/ seminars/core programs	5,809,947.00			
	Marrimac Foundation	12,185,304.00		Training Centre Construction at Osmanabad	2,668,405.00
	HSBC	540,000.00		Camera Purchased	23,990.00
	Dalyan Foundation - women leadership programs	3,554,000.00		Furnitures	44,775.00
	Rotary Club - women leadership programs	37,593.00		Rent Deposits	218,000.00
	Centre Culturel Anima - Women leadership programs	196,069.00	42,701,585.30	Investments:	
	Grants Received during the year- Local			HDFC Trust Fund	6,000,000.00
	UNICEF	4,925,749.00		Project Advances :	
	GIZ - India	673,075.00		SSP Osmanabad	20,565.00
	MKSP	2,358,902.00		Mumbai	1,194.00
	GES	13,263,250.00		TDS	
	BA AJ - AUTO	3,740,000.00		TDS Grants- Local	835,817.00
	HABITAT	786,600.00		TDS Grants- FC	39,998.00
	FEDBANK PINACIAL SERVICES LTD	3,927,907.00		TDS-Kotak Mahindra	1,000.00
	APPI	21,773,919.00		TDS From HDFC	46,608.00
	Yardi Software - CSR	8,084,354.00		TDS From Bank Of Baroda of Baroda	209,098.00
	Solar Mini Grids	375,080.00		Balance at Bank:	
	Ashoka	122,865.00		FD with Bank of Boards	21,470,288.00
	Avedus	4,000,000.00		FC Receipt Account Bank of Baroda No. 1745	17,433,505.45
	VSTF	1,000,000.00		FCRA Utility Accounts : HDFC 501001620131	26,776.00
	MSRLM - SVEP	7,941,000.00	72,992,701.00	FCRA Utility Accounts : Kotak Bank 9513791832	813,415.00
				FCRA Utility Accounts : Kotak Bank 9512709173	1,015,561.00

FINANCIAL STATEMENTS

* Revolving fund SSK		6,100,000.00	FCRA Utility Accounts : Kotak Bank 9512676062	46,174.00	
* Project Advance		16,630.00	BOB A/c No. 30110100005920	309,747.80	
			BOB A/c No. 04030100008957	8,433.00	
			BOB A/c No. 03800100025589	1,573.05	
* Interest Income:			BOB A/c No. 04030100001970	115,571.95	
Fixed deposit	3,187,807.60		BOB A/c No. 04030100002252	3,616.50	
HDFC	222,057.00		BOB A/c No. 04030100002251	4,481.50	
Savings accounts	1,143,969.00	4,533,853.60	SBI CAIM A/c No.32155346081	5,690.00	
* Other Income:			HDFC A/c No. 00861450000267	9,373.01	
Vehicle Income	51,322.00		HDFC A/c No. 5010005630760	614,556.98	
Less: Expenditure	77,477.00	3,845.00	KOTAK - A/C No. 9513798855	141,760.00	
Training Income	1,888,020.00		KOTAK - A/C No. 951360268	17,792,641.93	
Less: Expenditure	927,829.00	960,191.00	KOTAK - A/C No. 9512673511	2,941,845.00	
Miscellaneous Income	530.00		KOTAK - A/C No. 9512390320	4,249,349.00	
Forum Contribution	470574.15	471,104.15	KOTAK - A/C No. 9512720451	17,244,267.00	84,318,626.17
			Fixed Deposit with Bank of Baroda		10,582,158.00
TOTAL RUPEES		215,727,418.07	TOTAL RUPEES		215,727,418.07

MAYAN SURESH PRAYOG
MUMBAI 400 001

[Handwritten Signature]



[Handwritten Signature]

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

EXAMINED AND FOUND CORRECT.
For Rao & Ashok,
Chartered Accountants.
[Handwritten Signature]
Partner.



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