



**"Empowering grassroots women's collectives to create sustainable livelihoods and communities that work in harmony with nature realizes our vision of a resilient future."
- Prema Gopalan, Founder Director**

ANNUAL REPORT

2020-21

Swayam Shikshan Prayog



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Message from the Founder Director

As we close the chapter on one of the most turbulent years in recent history, I am truly amazed at how much we have learnt and grown as a team. In this short span of time we have seized opportunities with unexpected partners and forged new collaborations. Led primarily by spirited grassroots women, SSP expanded its programs and reached out to over three lakh families in four states across India.

The Covid-19 pandemic has taught all of us many lessons and brought to the forefront inspirational stories of survival, leadership and courage at the frontline.

For us, at SSP, grassroots women leaders armed with previous experience in tackling disasters, transformed themselves into beacons of light amidst the darkness of crisis saving many women and households from starvation and disease driving them towards survival and self-sufficiency. This time too, we found our network of women leaders rise up as enthusiastic learners filled with optimism in addressing this new challenge head on without despairing.

Starting off as a community based initiative, teams of 5 to 8 women stood up and self-organised to protect their families and communities from the pandemic. It began with the need to address the immediate challenge of starvation and joblessness of migrants and poor households. These women's collectives pooled their existing resources and distributed ration kits and accepted additional responsibility of migrants & embraced them without animosity.

Supported by SSP, they then extended their leadership and team skills to work with Gram Panchayats to draw up a comprehensive COVID Recovery Plan to resolve the multiple challenges of sanitation, hygiene, food security, COVID prevention and treatment. Displaying exemplary leadership, SSP teams and the Sakhi networks used this monumental crisis to establish an identity for themselves, firstly raising the economic bar which had a spillover effect on their families as well. Creating COVID free villages, Sakhis joined hands with the primary health care cadres to push for and ramp up testing and vaccine implementation.

In the initial phase, these grassroots teams with the help of SSP, grew and shaped up to emerge as the mighty Sakhi Task Force in community after community, a massive fireball of energy of 3000 women, all determined to beat the virus and flatten the curve. In the entire year, women's collectives battled the climate and COVID crisis by embracing leadership roles, to regenerate economies, protect water sources and provide access to essential services, rations & social security schemes in the wake of Covid-19. By diversifying livelihoods, several women entrepreneurs became job providers for family and others, as well.

It has been SSP's core belief that it is not just enough to empower women economically but it is vital that they have control over their livelihoods and decision making. In the last four years, over 1,50,000 women who are small and marginal farmers have now become agriculture decision makers, by adopting SSP's solution - climate resilient farming.

The COVID -19 and the economic lockdown threw up an unexpected opportunity for women farmers. Typically rural women are not allowed to go to market to sell produce. But the need for essentials at the doorstep, led to our women farmers coming together and starting collective businesses in four key value chains - vegetables, pulses, eggs and milk - all fast growing sectors.

Similarly, SSP facilitated women-led businesses where women farmers have turned into job creators in the last year, for migrants and others. They are part regenerating local value chain economies, contributing not only to agriculture and dairy processing & production but also through sales and distribution network. With opening up of these new opportunities, women are ready to navigate mobile technology and new ways of working.

Sharing some of key lessons - Going forward, we need to include women in disaster recovery and building resilience spaces as well. Our experience after every crisis including climate disasters and COVID, shows that it does not work if we do not invest and give ownership to affected communities.

For the next few years, SSP's vision is to have women leaders at the grassroots -well organised and playing different leadership roles. Be it tackling rural or urban poverty, food insecurity is going to increase. In addition, there will be multiple issues at hand - be it climate, health or economic crisis. These problems are going to impact the poor, and among them, rural women the most. Yet, we at SSP feel that women should be viewed not as beneficiaries, but as solution providers, being able to multitask with leadership skills that can help in complex problem solving at the local level. We need women in positions of leadership, in decision making platforms either related to economic development or governance. So the vision is to see them lead the local economy and local governance.

As our Sakhis, women leaders forge ahead carving new paths, they are cheered by our ever-growing circle of well-wishers and supporters. This belief and support has seen us advance in our mission, rapidly scaling our work to new geographies and communities. The generous and collective support that SSP has received has been the wind beneath our wings.

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

Prema Gopalan

Mission

Promote sustainable community development through empowering grassroots women

Geography

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

Impact

SSP has empowered 200,000 women as entrepreneurs, farmers and community leaders positively impacting over 6 million people by revitalizing their economies.

Women's Leadership and Empowerment

- 150,000 women farmers gain cultivation rights
- Increased decision making
- Participation in Gram Sabhas and Village Water and Sanitation Committees
- Over 3000 women leaders are part of the Sakhi Task Force, working with local government to address COVID19

Food, Nutrition and Livelihood Security

- Over 60% household eat from the farm for at least 90 -120 days/year during lean period
- 30% increase in livestock ratio
- Additional annual income of INR 80,000 to 120,000

Improved Sanitation and Water Security

- Increase in water conservation practices for 45% of the households
 - Increased water management for drinking and domestic purpose
- 4000 families with kitchen gardens

Key Program Areas



Key Highlights

WASH sensitive, COVID Intensive GP Preparedness and Community Resilience

The "WASH sensitive Covid intensive Gram Panchayat preparedness and Community resilience" project covering three districts of Maharashtra was implemented by Swayam Shikshan Prayog (SSP) in partnership with UNICEF Maharashtra since July 2020 to March 2021. The project offered a unique opportunity for strengthening government systems to build better economic and social resilience for communities and local government to face disasters and COVID. The program has positively impacted 250,000 people in 250 village Gram Panchayats of 10 Blocks directly; and indirectly reached 10 lakhs or one million population in 29 blocks from Osmanabad, Solapur and Latur districts in Maharashtra.

VIRTUAL LEARNING WORKSHOP:

BUILDING COVID-19 RECOVERY WITH GO- NGO COLLABORATION

UNICEF and SSP have organized a State Level Lessons Learnt and Way Forward Online Workshop on 16th March 2021 in order to capture the learnings at the state level on the Covid-19 response and recovery. Key outcome of the workshops include: (a) innovations related to strengthening of districts to GP coordination, (b) strengthening health services for better access to women, children and vulnerable groups and (c) reaching out social protection and social security schemes to the vulnerable households. State level officials led by State Disaster Management Authority, Health and Rural Development Department officials participated and shared their experiences on how they overcame challenges faced in social sector recovery. Leaders from PRI systems and COVID Action Sahayata Samiti including women leaders shared their experiences on creating COVID free villages.

Women-led Climate Resilient Farming (WCRF)

Women across four districts of Maharashtra have been trained on Women-led Climate Resilient Farming (WCRF) model to bring in a shift from cash crops to food crops. With One acre model farming, they have introduced bio fertilizers and bio manure to reduce input cost, save money and ensure availability of nutritious food at the local level. SSP mobilized women groups into the Sakhi Farmers Group to initiate climate resilient farming and provide alternate livelihoods. Over 25 Sakhi Farmers groups were formed. They identified priorities to find a solution in partnership with local govt and other stakeholders such as Dairy department, agriculture department etc. To enable women groups to lead resilience activities, SSP introduced Community Resilience Fund (CRF) to implement innovative solutions and scale up to more communities.

Economic stress on the whole population requires mitigation and quick changes in policy. The economic slowdown can aggravate malnutrition. To overcome this situation Sakhi Farmers Group decided to start income generating activities with skills and low investment. The WCRF model has paved the way for agricultural allied income. Six members of Aneri Sakhi Farmers group were given classes on Agriculture practices and methods through the online Zoom platform. Women have started vegetable cultivation on 75 percent of land and started small scale sales. The Sakhi Farmers Group has increased their revenue by producing and selling locally marketable vegetables and their value added products.

Highlights of Rural Women-Led Response to COVID

- Three lakhs women and families emerged as aware citizens /members to create circles of protection in community after community in rural districts in Maharashtra
- Over 3000 women in Maharashtra and Bihar leveraged the economic lockdown to create local food economies and markets where once there were none. Defying convention they took on new roles as negotiators in Mandis and organized farmers into marketing collectives to sell essentials.
- Responding swiftly, women inspired ‘trust and unity” with farmers and businesses, donating 35 lakhs worth dry rations to feed families, seeds to revive agriculture and loans to restore enterprises.
- Their persuasion triggered Panchayats to step up water security, Anganwadi services in last mile communities
- Their work with Panchayats enabled 15,000 returning migrants and poor to secure job cards, ration cards and access pensions across 300 villages.
- Working hand in hand with over stretched ASHAs, Sakhis acted as an effective bridge between villages and health systems.

Overall Outcomes

- Women in climate threatened regions come together in groups and have secure incomes: By empowering women by organizing them in collectives, providing access to rights and entitlements, livelihoods, and well being opportunities.
- Women have decision making power within their households and communities: By enhancing women’s role as decision makers in farm, enterprise, households and communities through building their capacities in key areas and local governance.
- Women’s leadership is recognized among stakeholders and markets: By promoting women’s leadership in local governance, building community resilience and sustainable development.

Governing Body

The eight-member Governing Body meets once in every quarter. Members have expertise on financial management and development, entrepreneurship, corporate governance, education, health, water and sanitation, policy advocacy and public administration. They review the organization’s performance and policies, provide advice on policy and legal matters, and help shape the mission and roadmap of SSP. The GB meeting dates of this FY were 02-05-2020, 21-09-2020, 17-10-2020 and 30-03-2021.

Leadership

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

CLIMATE RESILIENT FARMING



Success Stories of SSP's One-acre farming model

Introduced to this model, **Ms. Archana Tawade from Latur district** took the path of sustainable agriculture. Developed specifically for small holding farmers, the model propagates a shift from cash crops to diversified organic farming. “We were growing Soyabean and using chemical pesticides on our one acre. We barely saved 30% of our earnings,” says Archana. “After training, I convinced my husband to give me 10,000 square feet of farmland to apply my learnings”. Experimenting with a variety of crops – vegetables and cereals and using only organic fertilizer, Archana was amazed to see the yield multiply three-fold. While she netted a tidy profit, her accomplishment was the nutritious food she put on the family table. Encouraged by the success, Archana’s husband adopted the one-acre organic farming model. Cultivating 23 varieties of crops - vegetables, pulses, cereals and oil seeds, they save 60% of their earnings.

Women from Masla village in Osmanabad demonstrated that they were good learners and innovators in climate resilient farming. After the successful introduction of One Acre model in this village, around 100 women adopted this model to ensure food security and nutrition for families. During COVID-19, these women farmers from Masla ensured and promoted chemical free vegetables and food grains for local markets and communities. From half acre to One acre, they introduced bio fertilizers and bio manure to reduce the input cost, save money and ensure the availability of healthy and nutritious food at local level. Here is the news published on this model: <https://www.facebook.com/ssp.india/videos/3550509624968261>

Climate resilient practices through women’s leadership, Ganjam, Odisha: This video shows how grassroots women are making advances in reducing the impact of climate change and disasters. Women have accessed Community Resilience Fund (CRF) and started innovative ways of resilient farming practices and alternate livelihood initiatives.

<https://swayamshikshanprayog.org/voices-of-women-rural-women-leaders-ganjam-odisha/>

Resilience building Initiatives by Farmers in Wayanad

In Wayanad, Kerala the women who faced recurrent floods and landslides since 2018 showed great leadership skills in tackling COVID crisis and food security. Over 600 Sakhi Farmers were trained on climate resilient farming practices and were introduced to crops like Birds Eye Chilli, Tubers, Chinese Potato, Mushroom and Paddy cultivation. A coconut Producer company (Kera Vruksha Coconut Producer Co. Ltd.) was started in collaboration with promoters, shareholders and women farmers.



The Sakhi Farmers joined Subiksha Keralam program (an initiative of Government of Kerala to address the food security). The groups accessed the Community Resilience Fund (CRF) to start cultivation. They identified and took 29 acres of uncultivated land on lease. In partnership with Kottathara Gram Panchayat, 52 Sakhi Farmers accessed MNREGA program for land preparation and cleaning for farming. Every employed woman receives INR 8288 as wages for 28 days of MNREGA work.

Sixty Sakhi Farmers cultivated traditional aromatic rice varieties having high nutritive value using the organic method ensuring indigenous rice for their own consumption and sold the surplus to market.

“While addressing food security, we also make sure to utilize the barren land and multiply the indigenous seeds to expand the cultivation into more areas”, says Molly Haridas, an indigenous farmer from Marayal. Few Sakhi Farmers have also started poultry and goatery businesses to generate income during the COVID crisis in Wayanad.

Vegetable Cooler paves a path of prosperity

In partnership with SSP, Sakhi Unique Rural Enterprise (SURE) and RuKart Technologies ‘Sabji Cooler’ - a solution to help farmers keep their produce fresh for longer - paves way in Maharashtra. Where lack of cold storage is a major hurdle for farmers, this initiative promises to be a game changer for women who can now allot more of their land area to crop diversification and take vegetable farming in a big way.

This innovative Sabji Cooler paves way for large scale farming and helps them earn more. It is a chamber-like storage unit made of brick, runs on evaporative cooling applications without electricity. One such cooler is capable of storing about 100 kg vegetables/ fruits for 3 to 4 days.

Janshakti news-

https://www.youtube.com/watch?v=_gdWEykYFxl



HEALTH AND NUTRITION



SSP recognizes that a robust and diverse food supply is an essential part of the health and nutrition response to COVID. Pamphlets advocating balanced diet and guidelines for COVID prevention, were distributed as part of nutrition awareness. Interactive game on snakes and ladders was played by Arogya Sakhis with villagers to impart this knowledge. Kitchen gardens were replicated, which have provided financial security leaving families with extra stock that helps them gain extra income. This initiative has empowered women in deciding what to grow and hence, save money.

“Breaking the Chain - A Multi Sector Approach to Address Malnutrition in Maharashtra”

The two year project was initiated by SSP with the support of WeltHungerHilfe and GIZ in 100 villages of Aurangabad and Ahmednagar districts in December 2020. Women were trained on sustainable agriculture to shift from chemical to bio farming and cultivation of vegetable garden for household consumption to address malnutrition. Community Resource Persons were trained to develop demonstration sites for learning exchange, adoption of low cost agricultural inputs, bio farming concepts and one acre farming model and fodder cultivation. Women were linked to government schemes to gain cultivation rights, help sustain farms through effective water management and for purchase of bio farming inputs. Farmer groups of 20 farmers each were trained to establish cluster level enterprise with support from UMED for Producer group formation. All these measures helped women to become decision makers in their own households and communities.

Dialogue workshop with Government Officials

Arogya Sakhis and women leaders raised issues regarding ration cards, MNREGA jobs, jobs for widows and handicapped and old age pension with government officials. This dialogue with the BDO, among other things resulted in the release of funds towards soak pits under MNREGA, a commitment to arrangement of health testing camps to check the haemoglobin levels of adolescent girls and expediting the community water purification solutions in the villages of Nanded. As an experienced leader and farmer, Shailaja Narwade from Osmanabad worked with her group and Gram Panchayat to explore ways of supporting migrants and poor families. After negotiating with a local solar power company, they managed to get daily jobs for 40 migrants. The rich farmers in the village also offered work for 30 migrants in their farm land.

World Toilet Day Celebration

19th November marks the World Toilet Day and raises awareness of billions of people living without access to safely managed sanitation. Arogya Sakhis celebrated the day by generating awareness, sharing information to create behavior change in bridging the gap between building toilets, their proper use and promoting health and hygiene practices in more than 50 villages in Osmanabad district.



Awareness on COVID prevention and precaution in Nanded district

In Nanded district, Arogya Sakhis assisted and monitored quarantined households by visiting homes everyday and providing awareness on COVID prevention and precaution. Online meetings were conducted for giving awareness on 'water conservation and budgeting', 'health and sanitation practices' 'training on antenatal and postnatal care' and 'infant care and vaccination' to over 7183 women and families. Lack of nutrition and changing eating habits were huge concerns for rural communities. To address this issue, women leaders and farmers from 15 villages of Nanded district organised a Nutrition Festival with health centers and front-line workers. Loan disbursement to women beneficiaries through monthly savings was also arranged with the help of 27 Community Health Fund groups for health emergencies.

Menstrual Health and Hygiene during COVID19

An online training session to educate women and girls on 'Menstrual Health and Hygiene' was facilitated by Water Supply and Sanitation Collaborative Council, Delhi on 30th July, where 30 participants from Nanded participated. Arogya Sakhis and officials educated them on WASH practices in order to enable adolescent girls to adopt safe hygiene practices. "By promoting safe management of menstruation and menstrual waste management, this training was very effective in breaking the silence on menstruation", says Revati Kangule, Block Coordinator, SSP, Nanded. Sanitary Napkins were distributed to 900 young girls and women.

“

Working as an Arogya Sakhi has given me an opportunity to help my community and evolve as a confident leader of my village.

— Jijabai Namdev Wad
Nanded, Maharashtra



Jijabai Namdev Wad from Loha in Nanded district of Maharashtra is one of the many resourceful women trained as an Arogya Sakhi by Swayam Shikshan Prayog.

Rashtriya Poshan Mah, 2020!

To propagate the importance of nutrition and healthy eating, Arogya Sakhis from 30 villages celebrated 'Poshan Mah' by organising Ran Bhajya awareness where food recipes were demonstrated at Sonkhed and Madki villages in Nanded. Sakhis educated participants about nutrient meal intake while encouraging them to practice it by growing their own food at home. Pregnant women, adolescents and mothers of children in the age group of 0 to 5 years attended the awareness sessions.



ENTREPRENEURSHIP & LEADERSHIP



Advanced entrepreneurship trainings for women were conducted with an objective to make women in rural areas self-reliant with guidance on business models to identify business opportunities and business expansion methods in villages. Advanced Entrepreneurship training was conducted for 196 women across 26 villages. Training of Trainers were conducted for 116 women and 391 women from 67 villages took up a basic entrepreneurship training program. Women were trained and encouraged to start cluster level businesses..

Market study and analysis of machines-management-skills: Women were acquainted with rural and urban market opportunities. Women were trained to start agri-allied businesses of value added products marketing, knowledge, mentoring and business support-specific-skills. Mentors visited 91 women businesses for hand holding of their business..

Farmer Producer Company was established to provide business knowledge to women in rural areas to create business opportunities through integration of various business models. The director of the company and members are women farmers. The main purpose of setting up this producer company is to provide market opportunities in villages and cities. The company will enable smallholder farmers to buy kharif and rabi season fertilizers together, saving them time, labor and money. The farmer producer company is owned by minority women farmers. Credit will be taken from bank for growth of the company and various schemes of the government will also be obtained.

Startup Village Entrepreneurship Program in Jalna district of Maharashtra - Block Resource Committees (BRC) were formed in Jalna and Bokahrdhan blocks in Jalna district. Subcommittees introduced by BRC members are: Enterprise Approval committee consisting of members including 5 BRC members with BRC President, SVEP Block Mentor and BM appointed from MSRLM; Fund Disbursement Committee; Loan Redressal committee and Marketing Committee..

Market Linkage and Business Support: Linkage with business support of SSP and its marketing associate Sakhi Unique Rural Enterprise (SURE) ensures that benefits from Gaavkhaj online application reach project stakeholders and also gives them digital support by providing Mobile Platform Apps to improve standard markets for Women stakeholders businesses.



SSP provided 7 Udyam Registrations Certificate to individual businesses of women stakeholders and accessed 3 FASSI licenses to these stakeholders. Over nine women have registered their business on Gaavkhaj app to take their enterprise on Digital platform.

Dairy Business: Ten dairies were established in Latur district to get good prices for milk in the market which helped to increase the income of 1000+ farmers from INR 10,000-25,000 per month. Over 15,000 other farmers indirectly benefit from the dairy business.

Financial Literacy Training Program: Promoted their business by giving training on how to use the "BHIM" app & "Google-Map" and it's importance to their business. Provided Digital capacity-building training to 59 women entrepreneurs from projects on the "Mera bill" business app which is a very useful for the growth and support of their business as well as for keeping records of accounts.

"With no money to run a family earlier, today, I run my own business" says Anita Dhole from Yevati village, Osmanabad who had been impoverished due to an accident in 2015 which washed away all her savings. Anita started a grocery store with a loan of INR 20,000 from Sashakta Sakhi Sanstha and basic entrepreneurship training from SSP. But due to COVID19 and lockdown restrictions, Solapur markets were off the list. To sustain her business, she met local wholesale vendors and bought necessary goods and sold them. The prompt selling made their shop reach the forefront in and around 20 villages with 30,000 customers. Anita exemplifies how women now have leveraged the strength of their community institutions to reverse their dire situations and secure a better future for themselves and their families.

Women leading way to greener future, Bihar

"Pursuing my education is what gave me confidence in life and my decision to start a business" says Lalita Devi, who hails from Mahadalit community from Bihar. Today Lalita is an Energy Sakhi with SSP's network. She, like many others, did not complete schooling, but had learnt through hands-on courses on Entrepreneurship. She is retailing a variety of solar solutions and high impact products, adding to her already existing kirana shop which she started off with a loan from her group. Lalita now sells solar products at her shop and inspires other women to do businesses. Her leadership in distribution of ration kits and masks to poor families, supporting with applications of old age pensions, and other schemes during the pandemic has been praised throughout the village.



Voices of Women

Sanjeevani More, Barshi, Solapur

Widowed early, Sanjeevani More started a small tailoring business to support her family. With few orders coming in, she earned a paltry 4000 rupees a month, barely enough to scrape by. Desperate to enhance her income she enrolled in an entrepreneurship course offered by SSP. Sanjeevani is one of the many successful entrepreneurs who have accessed SSP's Entrepreneurship Development Training. Putting her learnings to action, she took a loan and opened a boutique in the local market. Strict attention to quality and personalized service won her a dedicated clientele of over 250 women. With orders pouring in, she expanded within a few months, employing five women and clocking a healthy profit of approximately 40,000 rupees per month.



Dharmasheela Devi, Gaya, Bihar

Limited and erratic power supply keeps millions of Indian villages in darkness. A heavy reliance on kerosene and wood for energy needs, keeps many in a state of poor health. "Women in my village suffer from breathing problems and smarting eyes due to smoke from firewood", says Dharmasheela. "We desperately needed a solution, and when I heard about SSP's solar initiative, I knew we had an answer". Dharmasheela wasted no time and enrolled herself for clean energy entrepreneurship course. Not only would she be promoting a healthy lifestyle, she would also market these products – the earnings a welcome addition to the family income. Knocking on every door, she reached out to all households in her village convincing them to switch to solar lights and lamps. Setting up a stall on busy market days, she attracted customers by offering a two-year guarantee on the products and easy payments through installments. Today, Dharmasheela owns her own shop, has sold 1000 products till date, earning INR 10,000 per month. Dharmasheela's enthusiasm for renewables has inspired many to make the shift from kerosene to solar.

Santoshi Survase

Santoshi one of the Krishi Samvad Sahayak who adopted the "Women-led Food Secure Agriculture Model" and motivated 60 women farmers in her village to adopt the model. She did house-to-house visits for over 250 families identified 35 highly vulnerable families in her village and supported them to get ration kits. With the help of her group members, she collected 500 kg grains and pulses worth INR 20,000/- and distributed 50 kgs of vegetables free of cost to villagers. Being a flour mill owner, she rendered these services free and offered goods on credit to the poor.

Komal Pawar

Komal managed to list priority issues –ration cards, economic distress, lack of job cards and adequate work while involving key stakeholders - Gram Panchayat and Gram Sevaks to discuss solutions, and got sanction of the MNREGA work. She helped villagers submit job demand forms and enabled 20 women to get jobs under MNREGA earning INR 200/day. "The current crisis is one for which neither the Government and citizens are fully equipped, nor know enough about it. Preparing and empowering the rural communities will go a long way in this fight".

Legal Compliance

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

SSP's Safeguarding, PSEA Framework and procedures: At SSP, since 2019-20 we have discussed various methods for putting together internal rules and constituted the complaints committee for Prevention of Sexual Exploitation and Abuse (PSEA) - also called as Prevention of Sexual Harassment (POSH). Price Waterhouse & Co. has been engaged by UNICEF to review and support the PSEA assessment since August 2020. After the assessment, following actions have been initiated at SSP - Mandatory pre-employment check, communication and trainings on PSEA with staff, record of consent to declaration on Code of Ethics and Conducts by each staff, Whistle-blower protection policy, as well as a review and revision of the PSEA compliance Framework.

SSP's PSEA or POSH Framework on all aspects of safeguarding includes Human Resource, Child Protection, Gender Equality, Prevention of Sexual Exploitation and Abuse and Anti harassment. Revised framework and changes in policies were discussed by the Drafting Group including SSP's Director of Management Services, and Associate Directors. This is now ready and is awaiting the approval of the Board members.

Pursuant to discussions and decisions in SSP's Senior Management Committee meeting held on 01st October, 2020, a comprehensive compliance chart for provisions relating to PSEA or POSH law was compiled and as mandated therein, SSP has set up an Internal Complaints Committee (ICC) at Osmanabad with three SSP staff (2 females + 1 male) and an external expert for this purpose for staff of Latur and Osmanabad. Details of Committee, Summary of PSEA policy and penal consequence of the Act have been displayed on Office Notice Boards at SSP district offices. A Central Complaints Committee is set up at SSP Head Office level for employees who wish not to report locally or for any other reasons. The NGO had no POSH cases reported or handled in the year. Annual Report of the NGO on POSH has been submitted to the Offices of Women and Child Development Department of its operational districts.

CSR Registration: As per the recent amendment to the CSR laws, SSP is now registered with the Ministry of Corporate Affairs to receive CSR. Our CSR-1 Registration number for undertaking CSR activities is CSR00002783.

FCRA Bank Account: The The new Foreign Contribution Regulation Amendment Act (FCRA) mandates that all NGOs in India shall receive Foreign Contribution only in a designated "FCRA account" in the specified New Delhi Main Branch of the State Bank of India with effect from 01st April, 2021. The new FCRA dedicated account has been opened by SSP as per the new Ministry of Home Affairs FCRA regulation.

M&E, Future Plan, Partnerships

Monitoring & Evaluation

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

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

Future Plan

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



Events

Workshop on Building COVID 19 resilient Communities with GO-NGO Collaboration

SSP and UNICEF jointly with the State and the Local Government supported the communities across 2700 villages during COVID-19 for rapid and dynamic response and recovery. The virtual workshop on 16th March 2021 aimed to bring together the key policy makers from National and State level along with the village level change makers and discuss the critical learnings.

Building COVID-19 Resilient Communities
16th March 2021
10:30 am to 1 pm (IST)

Meet our Speakers

- Shri. Asim Gupta**
Principal Secretary
Disaster Management, Relief & Rehabilitation
Government of Maharashtra
- Shri. Shekhar Singh**
District Collector
Satara
- Shri. Abhijit Raut**
District Collector
Jalgaon
- Ms. Rajeshwari Chandrasekar**
Chief of Field Office
UNICEF, Maharashtra
- Dr. Archana Patil**
Director
Health System Services,
Government of Maharashtra
- Mr. Tom White**
Chief
Emergency (DRR)
UNICEF, India
- Krishna S. Vatsa**
Member
National Disaster Management Authority
Government of India
- Col. Vishwas Supanekar**
Director
Disaster Management Centre
YASHADA
- Ms. Bhagyashree Dhapate**
Women Leader
Solapur
- Ms. Vaishali Patil**
Women Leader
Osmanabad
- Prof. Vinod Menon**
Former Member
National Disaster Management Authority
Government of India

SSP UNICEF 75 for every child

Key State and District officials and UNICEF Representatives, elaborated on Maharashtra's coordinated efforts to improve access to social protection schemes and basic essential services, and a systematic approach for safe and secure food and livelihood opportunities for those in economic distress during pandemic. Grassroots women leaders were part of collaborative efforts to secure entitlements for the most vulnerable households, during challenging times.

Link to the workshop video -
<https://youtu.be/uDODxiGkIvg>

Launch of the project "Inclusive & Sustainable Development for Women and Girls (ISUDWOG)" for Osmanabad district, supported by European Union

Alliance for Sustainable & Inclusive Development of Osmanabad (ASIDO) and District Support Service (DSS) were established between Community Based Organizations and local public and private organizations. In forty months, the project aims to bring 5,400 women entrepreneurs and women farmers into the mainstream by supporting them at every stage of the businesses from production to marketing through value-added chains such as pulses, dairy, vegetables and goat rearing & supporting their producer groups and cluster enterprises and leading them towards sustainable development. DD Sahyadri TV News and project website links: <https://youtu.be/vWiKixwy7fg>
<https://isudwog.swayamshikshanprayog.org>

ISUDWOG Inclusive and Sustainable Development for Women & Girls

Project Goal: Socio-economic development of rural women entrepreneurs across Osmanabad one of the underserved districts in Maharashtra, by increasing women's participation in value chains with resources and institutional linkages. SSP is partnering with key stakeholders – Government and private sector to build an Alliance of women entrepreneurs and organizations to participate actively in governance & market systems.

Project Launch

OCT 22
12.30 pm – 2.30 pm IST



Speakers

 Prema Gopalan Founder Director, SSP	 Upmanyu Patil Director Program, SSP	 Cecilia Costa Cooperation Manager EU Delegation to India & Bhutan	 Giancarlo Canzanello President of ILS LEDA, Italy	 Luxmikant Mahadkar Managing Director, SSEN	 Maria Ludovica Bottarelli LEF-Italy	 Prof. Vinod Chandra Menon Founding Member, National Disaster Management Authority
Government Dignitaries: Ms. Amrita Shinde Kamble Zilla Parishad President, Osmanabad Shri. Kaustabh Divegaonkar (IAS), Collector and District Magistrate, Osmanabad Shri. A. G. Navale, Chief Executive Officer, Osmanabad		 Sumita Shirasgar Member of Bahirga Pulses Producer Group	 Bhagyashree Narwade Member of Keshavnagar Milk Producer Group	 Priyanka Pade Secretary of Hukani Milk Producer Group	 Mahadevi Gore Member of Chhanakani Dal Producer Group & FF of Dal Value Chain Focus Group.	 Godavari Dange Member of District Action Steering Committee (DASC)
Project Partners						

"This project will be a model for aspirational districts, across the country which have the most vulnerable households as among them, the most affected are women. The project will not just empower women for today but create sustainable women organizations to capture the market share in terms of dairy, poultry, vegetable and sale of food essentials. We would like to see women move upwards." Ms Prema Gopalan, Founder Director, SSP

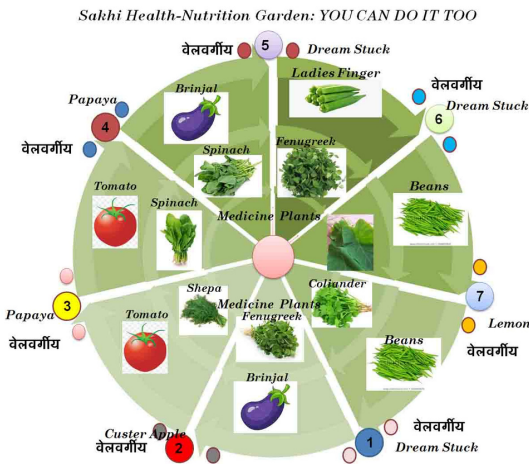
Mundar Redevelopment Project

SSP in partnership with Habitat For Humanity India and HSBC, constructed 26 new houses, done repair & maintenance of 129 houses, constructed 40 new sanitation units and all homes with solar lanterns. Rebuilding lives and livelihoods for 236 families and leadership development of women, 27 trained women masons. Video link <https://youtu.be/aA7DDyPBfml>



Webinar with Consulate of Sweden

A webinar was hosted by UNICEF Maharashtra and Consulate General of Sweden, Mumbai on 19th November 2020 on climate change. The audience witnessed the great efforts put forth by young children to contribute to climate change and to save our planet earth. As part of the panel discussion, Ms. Prema Gopalan talked about women leading as change makers and how they had convinced their families about sustainable one acre farming, by producing seeds and by growing food grains and vegetables



Dialogue on “Grassroots Women-Led Regenerative Local Economy”

An online Dialogue on Grassroots Women Led Regenerative Local Economy was organized by SSP and Dignity of Labour - a collective of Change makers working for the migrant crisis on 30th August, 2020. The event was moderated by Manish Srivastava and facilitated by Suranjana Gupta. Grassroots leaders Anjana Sabale and Shailaja Narwade shared their experiences on addressing the pandemic and migrant crisis. They talked about investing in collective women leadership network to develop community resilience to mitigate problems.

Ms Sheela Patel, Founder of the Society for Promotion of Area Resource Centres (SPARC) and Slum Dwellers International (SDI) talked about the global perspective of women leadership. She explained the concept of community federation and how SSP women leaders are learning and evolving at the same time. “Women are the centre of amazing innovation choices and their quality of resilience is exceptional” says Sheela Patel. Prema Gopalan, Founder Director, SSP shared women’s journey in addressing crisis in villages and highlighted the strategy of SSP in addressing previous disasters. The live recording can be accessed here: <https://bit.ly/3mbjUau>

“Dignity of Labour: Changemakers’ Collective to Transform Migrant Crisis”

Grassroots Women-Led Regenerative Local Economy **Aug 30**
4:30 - 6:30 pm IST / 7:00 - 9:00 am EDT

WHAT

- How are grassroots women addressing the migrant crisis through regenerative rural economy?
- How investing in collective women leadership networks develops community resilience to mitigate large scale crises like Covid-19?
- How can we join their effort and support them in transforming the current socio-economic crisis

Speakers

Sheela Patel
Founder, Slum Dwellers International (SDI) & SPARC, Mumbai

Prema Gopalan
Founder Director at Swayam Shikshan Prayog (SSP), Pune

Anita, Anjana and other Women Leaders from Sakhi Task Force
- a network of 1500 grassroots women entrepreneurs who are collectively responding to the migrant crisis & preparedness.

Facilitators: Suranjana Gupta, Huairou Commission & Dignity of Labour Team

Awards and Recognition



MS. PREMA GOPALAN, EXECUTIVE DIRECTOR, SSP RECEIVED

“ADARSHA MATA PURASKAR”

Motherhood Felicitation Program by Parkhe Foundation for indomitable courage in adverse situations and raised women in her community to become successful leaders

PPrema Gopalan, Founder Director of SSP received the “Adarsha Mata Puraskar” - Motherhood Felicitation Program by Parakhe Foundation, held at Pune on March 27, 2021, for indomitable courage in adverse situations and for having raised women in her community to become successful leaders. Building on women's capacities, Ms. Gopalan steered them through a broad-based development strategy of economic and social empowerment. “Women leaders are no longer beneficiaries. Women in grassroots communities do not look at themselves as recipients. They look at themselves as farmers, entrepreneurs, leaders, resource persons, and even partners to the governments and the corporates.” Parkhe Pariwar Trusts: is a collective representation of the Charities & Awards promoted by the erstwhile Parkhe Group, instituted in 1976.

Our Women Leaders Interviews with Saksham Network YouTube channel



Naseem Shaikh - Associate Director of SSP, talks about SSP's journey of empowering the grassroots women for the past 22 years in an interview with Saksham Network

<https://youtu.be/x2PMH2KJu1w>

Godavari Dange, grassroots leader from SSP talks about her experience of working in the development sector for two decades. She is a well known sector expert on climate resilient farming and a visionary on bottom up women led models for sustainable development. Link to the video - <https://www.youtube.com/watch?v=4hHjKByQaz8>



Media and Articles

Covid-19-led crisis leading the way to 'feminisation' of agriculture in Maharashtra

"Hundreds of women in rural Maharashtra have taken charge of farming, playing a decisive role in ensuring food security for their households. Now women are finding new ways to make agriculture profitable & land is the only resource here," says Shailaja Narwade, a farmer and entrepreneur, Masla village. Link to the Article by Radheshyam Jadhav, Published by the Hindu Business Line on 11th Dec, 2020: <https://bit.ly/3hvDNbM>

Maharashtra's women farmers are sowing seeds of entrepreneurship

Women farmers came up with an innovative idea to combat the COVID led crisis by sowing seeds of entrepreneurship. 'Organic Farming' method has helped them to overcome perennial droughts and earn a livelihood, while COVID crisis gave opportunity to think out of the box" says Shailaja. Encouraged by the success, women started seed banks in the villages to market local seeds too, selling seeds worth ₹4.80 lakh, and earning a net profit of ₹1.47 lakhs. Link to the Article by Radheshyam Jadhav, Published by the Hindu Business Line on 11th Nov, 2020: <https://bit.ly/3lfra5G>



Empowering women: Maharashtra's all-women dairy enterprise



To empower women through entrepreneurship, Swayam Shikshan Prayog (SSP), under Maharashtra State Rural Livelihood Mission (UMED) scheme has started the all-women dairy enterprise in Marathwada called Lakshmi Centre, currently functioning in 10 villages of Tuljapur block of Osmanabad headed by 10 Women. Lakshmi Milk centres across villages now collect 710 litres of milk from 250 women farmers. Link to the Article Published by Her News Desk on 25th Nov, 2020: <https://bit.ly/3EjB5Q>

Rural women are emerging as leaders during adversities, says Prema Gopalan. Crisis presents a unique opportunity for building women's leadership and community resilience. Link to the Article by Dola Samanta, published by Rang De on 14th Sept, 2020: <https://bit.ly/3nvczpn>

How women farmers are helping Marathwada cope with Covid-19

"If supported, women lead the crisis action from the front. Our Sakhis are educators and counselors, and are keeping up the social fabric and spirit with physical distancing," voices Prema Gopalan, Founder and Executive Director of SSP. Article by Radheshyam Jadhav, Published by the Hindu Business Line, 6th April, 2020 - <https://bit.ly/3tGqGcM>



Financial Report

Rao & Ashok

Chartered Accountants
Registration No. 119932 W.

SUBBA RAO P.
ASHOK R. MELMANE
KETAN MEGHANI

SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT

TEL : 6666 3042/43 FAX : 2447 4310
UNIT 111, 1ST FLOOR,
HIREN LIGHT INDUSTRIAL ESTATE
408, MOGHUL LANE, MAHIM,
MUMBAI - 400016.

Receipts and Payments Account for the year ended 31st March 2021

Receipts		Amount	Payments		Amount	Amount
Opening Balance on 1.4.2020			Expenses			
To Investments:			Women's Enterprenureship &		2,595,065.00	
HDFC Trust Fund	10,000,000.00		Women's Enterprenureship &		132,046.00	
FD with Bank of Boarda	29,108,521.00		CUTS Expenses		70,000.00	
FC Receipt Account Bank of Baroda No. 1745	34,269,037.60		Shaikh Jaffer Foundation		195,424.00	
FCRA Utility Accounts : HDFC 501001620131	27,966.00		Wealth Hunger Hlife		1,378,772.00	
FCRA Utility Accounts : Kotak Bank 9512709173	2,278,081.00		Womaniy Foundation		1,032,020.00	
FCRA Utility Accounts : Kotak Bank 9512676062	3,660,069.00		Access to Celan Energy and		5,886,831.41	
FCRA Utility Accounts : Kotak Bank 9513791832	280,941.00		Improvement of the Socio-		10,372,182.96	
FCRA Utility Accounts : ICICI Bank 042401003177	10,452,041.00		Habitat For Humanity India		18,847,749.00	
FCRA Utility Accounts : ICICI Bank 754501000131	2,007,056.00		Community disaster resilience -		2,872,360.00	
BOB A/c No. 30110100005920	1,155,634.80		Community Resilience		3,419,201.73	
BOB A/c No. 03800100025589	1,626.05		European Union		12,787,226.80	
BOB A/c No. 04030100001970	5,889,754.95		Institution Building_AJWS		215,000.00	
HDFC A/c No. 00861450000267	9,789.01		Global Fund for Women		29,410.00	
HDFC A/c No. 5010005630760	592,797.98		Training Expenses		1,093,353.89	60,926,642.79
KOTAK - A/C No. 9513798855	148,553.00		Covid Support Expenses			
KOTAK - A/C No. 951360268	13,187,506.93		Kamal India Foundation		2,563,948.00	
KOTAK - A/C No. 9512673511	1,631,605.00		Hualrou Commission_Covid		210,520.00	
KOTAK - A/C No. 9512590320	2,064,333.00		Dalyan_Covid Support Exp		300,000.00	
KOTAK - A/C No. 9512720451	174,056.00		SSP Staff Covid Support Exp		45,785.00	
ICICI A/C No. 645001004200	397,953.00	11,743,322.52	Food & Hygiene Covid Individual Exp		87.40	3,120,340.40
			expenses from Local Fund			
			Sakhi Food Secure Agriculture - AP		3,278,614.00	
			KamalUdwadia Foundation		3,304,882.00	
			MKSP 2020		2,260,559.00	
			Subjee Cooler Expenses		1,926,043.00	
			GE CSR Foundation		6,487,112.00	
			Vocational Training - F T		601,479.00	
			AVENDUS		1,889,466.00	
			Baja Auto_CSR Community Progra		142,203.00	
			Digital India Corporation		1,075,077.82	
			SVEP		6,316,973.00	
			Shapoorji Pallonji Finance Private		3,604,139.00	
			VSP Community Mobilizer		190,698.00	
			COVID Support Expenses		3,361,341.00	
			Unceif Wash		4,607,261.00	39,045,847.82
			Project Advances :			
			SSP Osmanabad		(76,362.10)	
			SSP Wayanand		6,958.00	
			EU ILS LEIDA		2,308.55	
			EU LER- Italia		605,432.73	538,337.18
			Purchase of fixed Assets			
			Laptop with Printer		218,340.00	
			Samsung Tab		75,000.00	
			Purchase of Furniture		85,814.00	
			Laptop with Printer		55,438.00	434,592.00
			TDS Receivables :			
			TDS on Grant		99,995.00	
			TDS ICICI FD		5,472.00	
			TDS on BOB FD		998,244.00	
			TDS on HDFC		273,676.50	
			TDS Receivable from IT		3,521,296.50	4,898,684.00
			Closing Balance at Bank:			
			HDFC Trust Fund		10,000,000.00	
			Fixed Deposit with Bank of		30,819,007.00	
			Fixed Deposit With ICICI Bank		4,367,482.00	
			FC Receipt Account Bank of Barod		14,618,251.58	
			FCRA Utility Accounts : HDFC 50		28,830.00	
			FCRA Utility Accounts : Kotak B		19,783.00	
			FCRA Utility Accounts : Kotak B		720,339.00	
			FCRA Utility Accounts : Kotak B		483,974.34	
			ICICI Account: 0424010031		12,128,663.00	
			ICICI Account: 7545010001		565,745.00	
			BOB A/c No. 30110100005920		1,189,315.80	
			BOB A/c No. 03800100025589		1,676.05	
			BOB A/c No. 04030100001970		6,061,725.95	
			HDFC A/c No. 00861450000267		10,091.01	
			HDFC A/c No. 5010005630760		602,069.98	
			KOTAK - A/C No. 9513798855		396,171.00	
			KOTAK - A/C No. 951360268		19,143,444.77	
			KOTAK - A/C No. 9512673511		2,562,528.11	
			KOTAK - A/C No. 9512590320		82.00	
			KOTAK - A/C No. 9512720451		(12,702.00)	
			ICICI A/C No. 645001004200		360,996.18	
			ICICI A/C No. 754501000106		1,653,449.00	105,720,922.77
			Last Year Liability Paid			
			DPS Payable		3,833.00	13,833.00
			SSEN		10,000.00	
			TOTAL RUPEES			
		214,699,199.96	TOTAL RUPEES			214,699,199.96

MUMBAI : 3rd September 2021.



For Rao & Ashok,
Chartered Accountants.

(Signature)
Partner.
C.A. ASHOK R. MELMANE
MEMBERSHIP NO : 30624



Swayam Shikshan Prayog

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