

Swayam Shikshan Prayog (SSP)



Grassroots leadership



Sustainable livelihoods



Empowering rural women for 25 years



Annual Report 2022-23



Climate resilient agriculture



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Introduction



Prema Gopalan (1956 – 2022) started working with rural women in some of India's most impoverished areas and a few years later, formally established Swayam Shikshan Prayog in 1993 as a non-governmental organisation (NGO). She served as its Executive Director for more than 20 years, during which SSP grew from a fledgling institution to a national grassroots movement, changing the lives of innumerable women, and their families and communities.

Prema's mission to empower rural women began in the immediate aftermath of a massive earthquake that destroyed the Latur and Osmanabad districts of Maharashtra. With thousands of lives lost and many more thousands at risk of losing their livelihoods, she led a unique women-driven, community assessment with the aim of retrofitting 1,200 villages in these districts. Although her approach challenged more established strategies and top-down plans, it spearheaded recovery and development across the area.

In those early years, Prema focussed on creating women's groups and networks to form a social movement that embraced development, with capacity and resilience building. These groups of women travelled across India to assist other woman's networks in addressing both, immediate disaster-linked crises and long-term transformation as part of the Huairou Commission.



After rehabilitation from the tragedy was well underway, Prema began working with women farmers and women from marginal farming households, in drought prone areas with high suicide rates caused by debts incurred on loans. She ensured that these women procured land to farm, and used scientific and sustainable measures to produce food to feed their families and bring in incomes. Prema brought to life her belief that governing their own organisations and leading their own processes would help them build civic capabilities and increase their ability to access and influence government policies.

Prema had the ability to give these women a new lens through which to see the world and build their abilities to leverage funds from banks and institutions and the government, to tackle climatic, financial, social and other risks faced by their communities. In turn, this built sustainable community networks that work in collaboration with the government and other actors. Addressing sustainable agriculture and climate resistance long before they became buzz words, she connected the processes in such a clear and compelling manner that it built a very different way of working.

Over the course of her management of SSP, she built and nurtured cadres of grassroots women leaders called Sakhis, who have won numerous honours and accolades for their own transformation, and for various sustainable solutions and projects they have initiated. Many of these Sakhis are feted as decision makers in their own communities, and as planners and experts for wider adaptation.

Prema was a co-founder of the Society for the Promotion of Area Resource Centres (SPARC) in 1984, and has spearheaded several disaster relief programmes across India. She was feted for her lifetime's work with the Momentum for Change Award by the United Nations Framework Convention on Climate Change in 2016, and with the Equator Prize from the United Nations Development Programme in 2017. She was made an Ashoka Fellow and a Synergos Fellow. She was named Outstanding Social Entrepreneur of the Year by the Schwab Foundation for Social Entrepreneurship at the World Economic Forum 2019 and received NITI Aayog's Women Transforming India Award 2021.

Prema's legacy lives on in the unstinting efforts of the Sakhis, staff and management of SSP, in their pledge to carry forward her clear vision and strong values.



Swayam Shikshan Prayog



Swayam Shikshan Prayog (SSP) is a non-governmental grassroots organisation with close to three decades of experience and expertise in empowering rural women, and enabling women-led sustainable development across India.

SSP's work has been recognised by the United Nations Development Programme (UNDP) and the United Nations Framework Convention on Climate Change (UNFCCC).

At the heart of SSP's approach to development is the education and empowerment of rural women, enabling them to take on new public roles as leaders, entrepreneurs, and change makers through an ecosystem of social enterprises and sustainable agriculture. This ecosystem has launched and nurtured a formidable range of initiatives in clean energy, safe water and sanitation, health services, climate resilient agriculture, food security and nutrition, and rural entrepreneurship.

An award-winning programme, Women's Initiative to Learn and Lead (WILL), focuses on women's agency and leadership by facilitating their participation in governance and addressing critical issues at home and in the community.



Another flagship initiative, Women-led Climate Resilient Farming (WCRF), a sustainable model of livelihood diversification, received its latest recognition, Global Center on Adaptation (GCA)'s Local Adaptation Champions award for capacity and knowledge at a ceremony held at COP27 in 2022.

SSP's Sakhi network impacts the lives of approximately 10 million families living in low-income and marginalised rural communities across seven Indian states. Specialised cadres of women continue to form and spearhead various projects as Clean Energy Sakhis, Sakhi Farmers, Arogya Sakhis, and Digital Sakhis.

The year 2023 marks the 25th anniversary of the establishment of SSP.

SWAYAM: Self

Empowerment by catalysing women's participation and leadership as farmers and entrepreneurs and increasing their potential, entitlements, financial and digital inclusion, and opportunities linked to the government and market systems.

SHIKSHAN: Education

Continuous education and learning processes to enhance the status and agency of women who are aiming to resolve their household and community challenges.

PRAYOG: Experiment

Solving problems and creating solutions at the grassroots level on issues and priorities that range from food security to entrepreneurship and the protection of natural resources.



Swayam Shikshan Prayog empowers women to become agricultural leaders rather than labourers. In the process, they are not only able to feed their families but also, in time, produce a marketable surplus to generate income."

Ban Ki-moon, Chair of the Global Centre on Adaptation (GCA) and the 8th Secretary General of the UN.



Chairperson's message



The black night of September ran for many years. In 1993, after a massive 6.4 magnitude earthquake struck the Indian state of Maharashtra, more than 50 villages were demolished, about 10,000 sleeping villagers lost their lives, and another 30,000 were injured. Approximately 140,000 people were left homeless and without the means to eke a living.

The survivors were crowded into makeshift relief camps where they struggled to pick up the pieces of their shattered lives. The scars were much harder to erase.

Many non-governmental organisations were involved in rescue and relief work, but one lady and the group she formed, worked differently by engaging directly with women from the affected communities. Going door to door, they worked with them to ensure both, immediate welfare and long-term wellbeing. It was from these relentless but respectful efforts that Swayam Shikshan Prayog (SSP) was established.



The group trained the women to become farmers and entrepreneurs, enabling them to rise above their loss and become financially independent.

That black night from long ago was replaced with much brighter days, and the successful model has since been replicated – with many variations and across other several other districts.

SSP upholds the conviction that empowering women can help break the cycle of poverty, mitigate greenhouse effects, contribute to sustainability, and improve the lives of millions. While much work has been accomplished in the last 25 years, the teams have made great strides in the last year.

More rural women have been trained in agricultural techniques, financial literacy, and business skills. New self-help groups (SHGs) and farmer producer organisations (FPOs) have been formed in two states to provide them with self-run platforms to earn and save money, access credit and resources, participate in government schemes, and market their produce. Numerous small and marginal farmers, and newly initiated women farmers, have successfully made the transition from cash to food crops, and from chemical to bio inputs. Even as they embrace more resilient and sustainable livelihoods, their climate-resistant farming techniques and farm-allied businesses support soil, water, energy and resource conservation. These pages tell their stories.

The solutions they have found in the service of their communities are as diverse as the developmental and societal challenges they face. What unites them is that each showcases the power of women to bring about permanent change while protecting the planet.

We are deeply appreciative of the support which has made most of this work possible. I take this opportunity to express sincere thanks to all our stakeholders for the essential roles they play in ensuring continued success, with special mention of local government authorities, fellow non-governmental organisations, the CSR and management teams of corporations, and international organisations who partner with us on different projects. And finally, my gratitude goes to SSP's governing board, management team, programme directors and all the members of staff whose zeal and commitment wins us recognition and respect.

The generous gifts of your time, talent, patronage and participation are helping us make a real difference in the lives of these women and their families and communities, in villages across India. Thank you for your support.

Best wishes,

Adolph Furtado

Chairperson

Swayam Shikshan Prayog



OVERVIEW



Strategic approach
Vision and mission
Focus areas
Geographies



Strategic Approach



Swayam Shikshan Prayog (SSP) promotes inclusive and sustainable community development by empowering women in low-income communities and climate-threatened regions. Rural women are repositioned as problem solvers, decision makers, innovators, and planners for issues like water scarcity, food security, sustenance agriculture and improved livelihoods, and to ensure better access to health services and social protection.

Women as problem solvers and decision makers in agriculture help them produce crops with shorter gestation periods, improve cashflow, and avoid the vicious debt cycle. By managing a variety of agro-allied activities they also diversify their sources of livelihood, and contribute to sustainable farming practices.

SSP focuses on transformational changes by building skills and capacities, and by providing them with technical skills and directional support. Working together, trained cadres of SSP Sakhis, women's collectives, and Village Action Groups (VAGs) lead and address these consequential issues, while SSP Leaders aim to achieve convergence with Gram Panchayats (local governing authority), state governments, and market systems



Vision

To build a robust partnership ecosystem that enables grassroots women's networks to access skills training, financial and digital literacy, and technology and marketing platforms.



Mission

To promote inclusive and sustainable community development by empowering women and positioning women's collectives in low-income and climate-threatened communities/ regions, especially by training them as farmers and entrepreneurs to increase their economic and social resilience.

Focus areas

Climate resilient farming



Skill building and entrepreneurship



Women's leadership



Clean energy

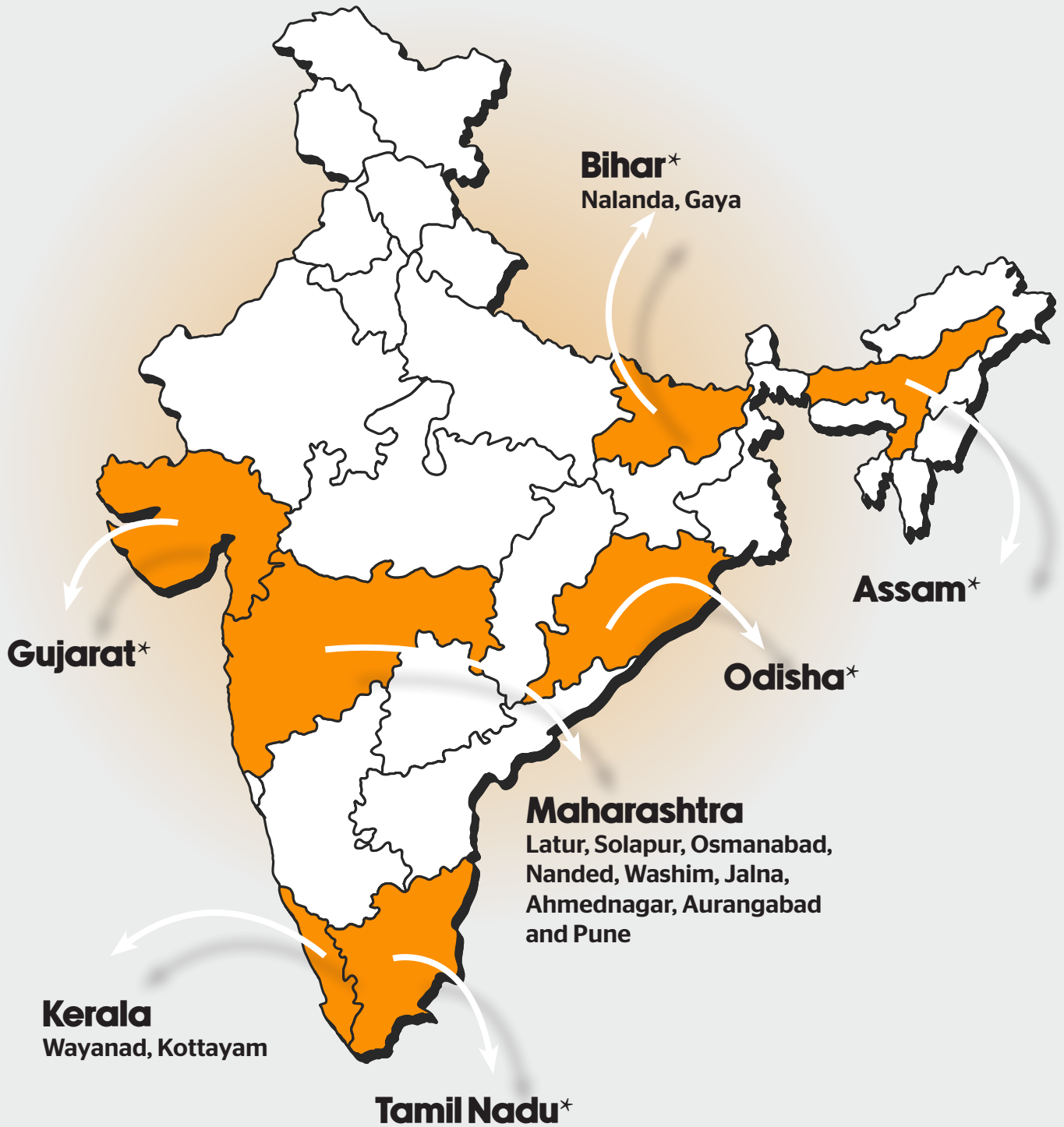


Health, water, and sanitation



Geographies

SSP's work is centred around low-income and climate-threatened communities spread across 2,320 villages in approximately 15 districts of seven Indian states.



* In partnership with local Non-Government Organisations (NGOs)



CORE PROGRAMMES



Women-led Climate Resilient Farming (WCRF)
The Women's Initiative to Learn and Lead (WILL)
Women's Entrepreneurship
Water, Sanitation, Health and Nutrition
Energy and Environment



Women-led Climate Resilient Farming (WCRF)



SSP's ingenious Women-led Climate Resilient Farming (WCRF) model, known colloquially as 'One Acre Farming', transforms marginalised women farmers in climate-risk areas into resilient leaders by positioning them as agri-innovators and change makers in agriculture.

We continue to promote the organic cultivation of multiple indigenous food crops, integrated farming techniques, and the advantages of increasing livestock businesses. As bearers of newfound knowledge, this enables the women farmers to make informed decisions about what to grow, what to consume, and how much to sell.

These efforts translate into higher levels of household health, nutrition and income security for them, while simultaneously de-risking agriculture. The model also ensures that farming is an economically viable venture for small and marginal farms.



The Women's Initiative to Learn and Lead (WILL)

The Women's Initiative to Learn and Lead (WILL) programme prioritises issues that affect women in vulnerable communities, and helps them access or avail of resources and finances to mitigate problems. Acting as a hyper-localised ecosystem, SSP's WILL Centres help improve rural women's knowledge, capacities and negotiating skills for them to succeed with social finance and start-up capital, marketing and distribution platforms, and government-funded programmes.

SSP's block and cluster leaders work alongside our Village Action Groups (VAGs) to communicate with local authorities and government officials, and to ensure service.

Women's Entrepreneurship

SSP has long advocated entrepreneurship training and leadership skills to give rural women the ability, advocacy, and social capital to catapult into business. This is now strengthened by facilitating dialogue and discussion between the women and local governments, and a robust network of grassroots entrepreneurs that serve them as a support system.

Various initiatives are designed to provide them with easier access to seed fund capital and business expansion loans through banks and microfinance institutions. We also facilitate the creation of new distribution channels and rural marketing by identifying local business opportunities in health, clean energy, water and sanitation.



The **Laxmi Milk** Collection Centre model

For long, women in small farming households and rural farms used to sell milk from their cows or buffalos to local milk dealers who offered blanket pricing, irrespective of quality. The only alternative was to sell it to the nearest dairy, which incurred considerable transportation costs.

The Laxmi model was developed after identifying milk production potential and establishing processes for measuring and ensuring quality, with two aims: to increase the income of women by procuring the right prices, and to create opportunities for them to become entrepreneurs.

Village women have been trained to operate these centres, and the farmers among them are given easier access to high-quality cattle feed and the services of veterinarians. As a result, income from milk has doubled for the women farmers, while the entrepreneurs running the Laxmi Milk Collection Centres secure a decent monthly income.

Water, Sanitation, Health and Nutrition

SSP actively promotes partnerships between women leaders and their respective communities with local authorities and governments, private institutions, and national flagship programmes.

These affiliations help improve nutrition for the women and their families especially children, and elevates their household and community security for safe water, sanitation and hygiene. It also goes a long way in building and strengthening community resilience.

Energy and Environment

Through a combination of educational programmes, marketing efforts, and public awareness, we are helping thousands of rural women develop entrepreneurship in a diverse range of clean energy solutions: biogas cooking stoves, solar products, vegetable chillers, water conservation techniques, organic agri-inputs, solar-powered milk chiller plants. These solutions enable them to earn respectable incomes, while contributing to a sustainable future.



OUTREACH AND OUTCOMES



Measurable Impact
Civil Rights and Advocacy
Inclusion and Equality
Rural Value Chains
Entrepreneurship and Livelihood Security
Water Security and Sanitation
Clean Energy



Measurable Impact

350,000
rural women

Transformed into entrepreneurs, farmers and community leaders



6
million people

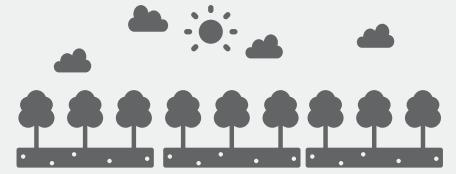
Revitalised their household economies through women-led initiatives

135,000
Empowered with climate-resilient agricultural practices



100,000
acres

Land under organic farming with and water and soil conservation measures



\$ 497
per family

Annual savings on account of food consumption from their own farms

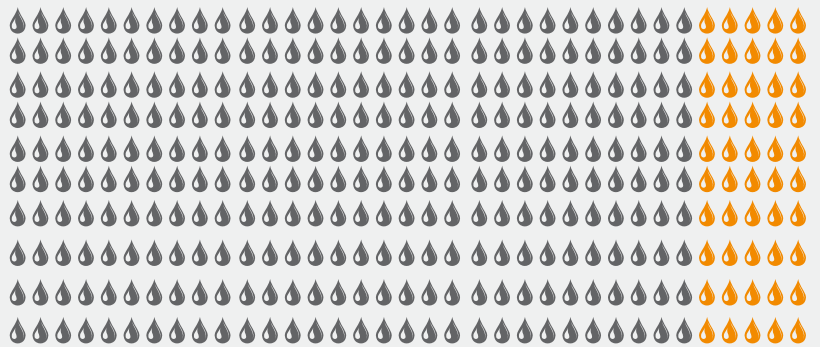


\$ 143,000
in eco-loans

Disbursal by SSP's women-owned federation for water conservation and bio-farming

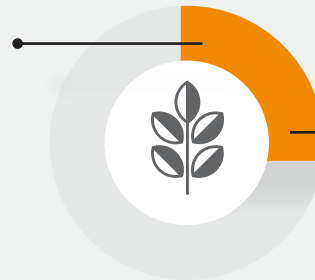
300
new water sources

50 villages using water-efficient irrigation techniques



25%
INCREASE

Crop yields
by using mixed cropping techniques



25%
INCREASE

Per crop, per cycle due to use of bio-inputs



On the ground

- Women in climate-threatened communities are organised into collectives, and are jointly working towards improving their access to rights and entitlements, livelihoods, and wellbeing opportunities.
- Women farmers' collectives are coming together to build sustainable and fair rural value chains through the creation of farmer producer organisations, giving small and marginal farmers access to newer markets, and fair procurement prices
- Empowered women leaders are increasingly gaining recognition from their communities and from local government institutions for their role in building resilience and for community development



Civil Rights and Advocacy

SSP’s block and cluster leaders work and Village Action Groups (VAGs) have recorded extensive success with their projects to empower women on crucial issues, and help them communicate with local authorities and government officials for various services and schemes.

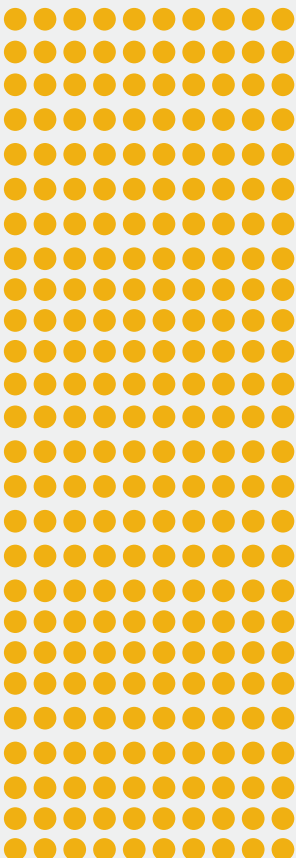
- Leadership development training conducted for **2,489 members of VAGs**
- Support extended to **8,589 women leaders** from **552 villages in Maharashtra**, for facilitating or organising meetings with local governing authorities for village micro-planning and accessing relevant government schemes
- Awareness and capacity building campaigns on women’s land rights conducted in **71 villages in Maharashtra**, resulting in **277** women being included on land ownership documents

Inclusion and Equality

Throughout 2022 and in the early months of 2023, SSP has been working in partnership with UNICEF to implement the Gender Transformation Accelerator programme in Maharashtra’s Osmanabad district.

260

Gender Sensitive trainings held in **20 schools**, with **1,250 students** in attendance



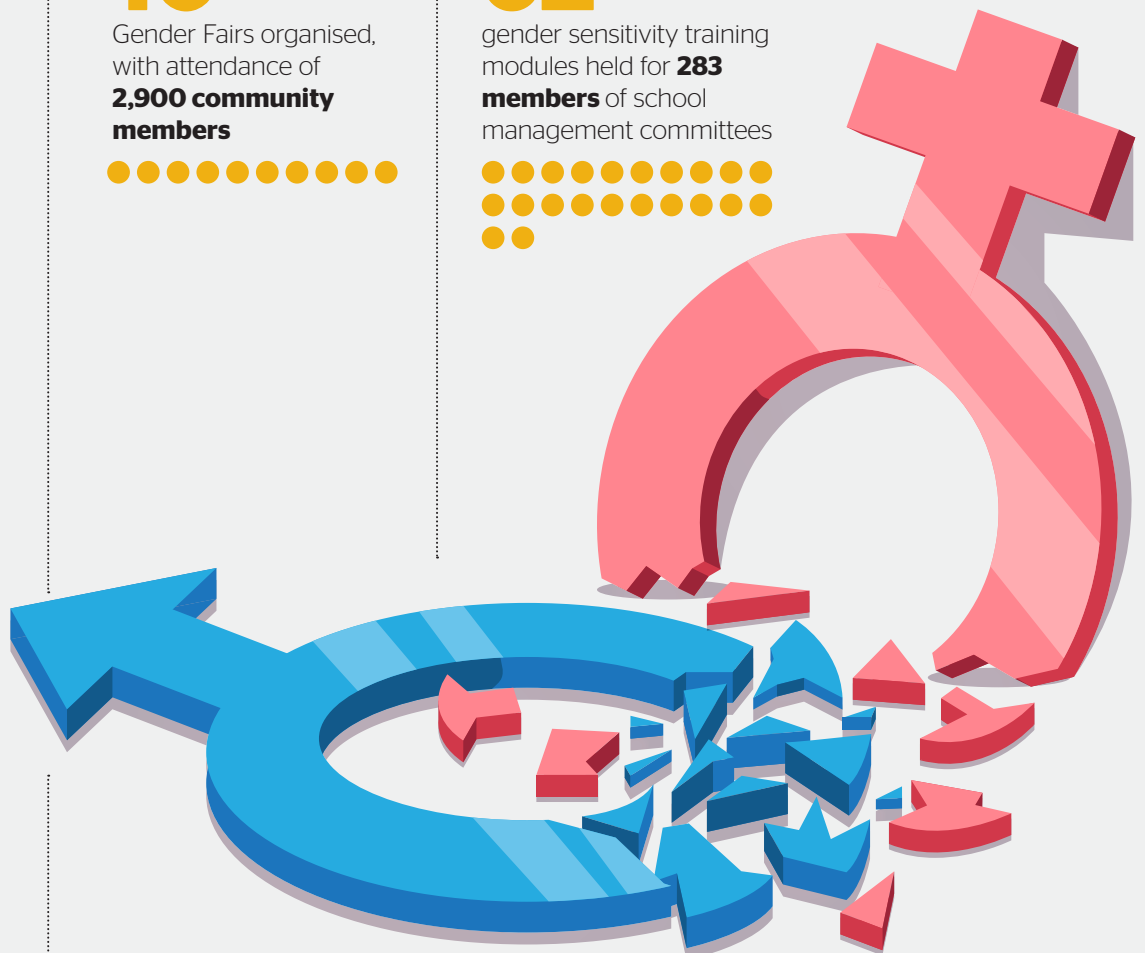
10

Gender Fairs organised, with attendance of **2,900 community members**



32

gender sensitivity training modules held for **283 members** of school management committees

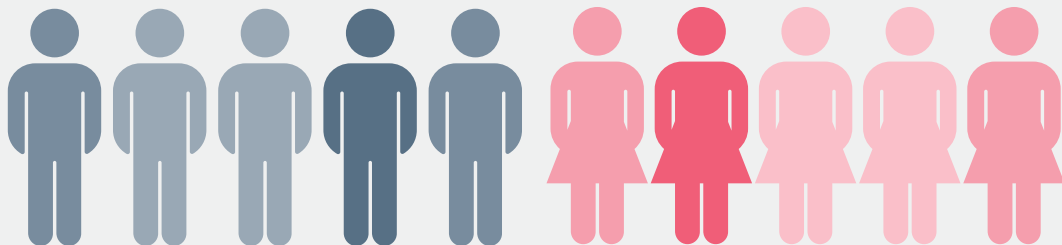


SSP Gender Fair

Gender Fairs aim to increase awareness of gender discrimination and greater equality among the sexes, through immersive community engagement. Adolescent students who have completed gender training modules at school lead marches through their villages, inviting and encouraging people to attend.

At the day-long event, community members are encouraged to discuss and reflect on issues linked to gender discrimination, gender-based violence, child marriage, and the impact these have in their own homes and on society at large. Women leaders share information on various government policies in place at the state and national levels to promote gender equality, and address issues of discrimination and violence against women. Other highlights include interactive games, short films and interventions led by local community leaders.

The event has proven very successful on the back on its practical and interactive nature, with each drawing attendance of 700 – 750 members from local communities.



The community response has been better than expected. There was active involvement of all major groups in the village, and we hope to see behaviour changes as a result of this programme.”

Devkanya Jagdale, SSP Leader heading the Gender Transformation Programme.



Rural Value Chains



Rural producers are the starting point of most value chains. Helping women capture market opportunities, obtain fair deals and produce higher-quality products improves value chain performance; increases rural incomes and gainful employment; fosters community development and harnesses economic growth.

- Supported **6,892 rural women in becoming financially independent** by starting their own small-scale businesses
- Connected **3,000 small and marginalised farmers across Maharashtra** as shareholders to value chains in pulses, dairy, vegetables and goat rearing
- Created **8 Farmer Producer Organisations (FPOs)** with **5000+ shareholders** who are now taking the lead in various agriculture and agri-allied sectors
- Created **15 new Sakhi Farmers' Groups in Wayanad, Kerala** to strengthen the Keravriksha FPO



Entrepreneurship and Livelihood Security

SSP's globally recognised Women-led Climate Resilient Farming (WCRF) model has been introduced or scaled up to new communities across Maharashtra and Kerala, with leaders onboarded, and members engaged on multiple platforms for training and development, skills workshops, new business opportunities, and entrepreneurial skills.



47,060

New women farmers in Maharashtra and Kerala inducted into the WCRF model

320

Women assigned an SSP Leader as mentor for market linkage and customer acquisition

1,850

Women in Maharashtra and Bihar provided entrepreneurship development training

2,043

Women assisted with accessing benefits of **INR 1.67 crores** from government schemes and subsidies

100

Women-run Lakshmi Milk Collection Centres established in Osmanabad, Maharashtra; over new **1,800 women milk farmers** linked to these dairy units, aggregating over **10,000 litres of milk collected on a daily basis**



Before I started my dairy business, nobody knew me. Now I receive recognition and respect from the community as they see my business as benefitting the whole village."

Mahadevi Jadhav, Lakshmi Operator in Karajgaon village, Maharashtra.



Water Security and Sanitation

SSP continues to partner with private and public sector institutions to develop and implement models of sustainable water usage in agriculture, and in households, across the Marathwada region of Maharashtra. Our teams of women leaders work on several fronts: increasing community awareness of water conservation, linking farmers to local government departments to benefit from schemes for better water management, knowledge and capacity building on water conservation, and promoting eco-friendly irrigation practices like farm ponds, farm bunding, recharge pits, drip irrigation and sprinklers.

Achievements in Osmanabad, Maharashtra

- After a certification course on watershed management was conceptualised and tested, **100 Sakhis successfully completed the modules.**
- SSP Leaders conducted village-level planning, water budgeting, and advocacy workshops with villagers and Gram Panchayat authorities in **22 villages**, to include better water management measures, with local officials from the government's Block and Agriculture Department in attendance.
- **1,000 demonstration farms** were set up across 6 blocks to demonstrate the WCRF model and best practices in organic farming to farmers from other villages.
- Farmers were able to access credit linkages of **INR 23.34 lakh** and **access government schemes worth INR 74.46 lakh.**



Clean Energy

In several areas in the states of Bihar and Maharashtra, SSP supports the global drive towards clean energy by increasing awareness and promoting a diversity of affordable clean energy solutions to rural women. These include bio-gas cooking stoves, bio-digesters, various solar household and farming products, energy saving vegetable coolers (Subjee Coolers), water conservation techniques, organic agri-inputs, and solar powered milk chiller units.

- SSP Leaders have conducted household visits and meetings, and hosted roadshows, stalls at weekly markets and AV presentations, to promote affordable and clean-energy solutions, directly communicating with **200,000 people in villages across Bihar**
- Workshops with local government bodies and locally elected authorities are hosted regularly at village and block levels, to promote private and public partnerships that can help communities access government schemes and programmes on affordable renewable energies.
- The dedicated team known as Clean Energy Sakhis have helped book more than 1,100 biodigesters, of which **1,050 are in Maharashtra and 50 in Bihar**. Approximately **540 biodigesters** have been installed and 147 of these have been commissioned

Biodigester for home and farm use

Sistema.bio converts cow dung into cooking gas and slurry: the slurry is used as organic fertiliser and the biogas is piped to power cooking stoves. This is much safer than directly burning cow dung, which is a practice in many rural homes, and safer than the piped LPG—compressed liquified petroleum gas typically used for cooking in villages.

The prefabricated modular biodigester includes a full suite of appliances and connections that is easy to install and use. It is environment friendly and lowers emissions otherwise caused by open fires.

The biodigester meets, both domestic energy and fertiliser needs for small farmers, increasing their incomes and yields at the same time.



GOVERNANCE & STEWARDSHIP



Governance Structure
Governing Board
Leadership Teams
Talents and Resources
Extra Resources
Ongoing Transition
Policies and Procedures
PSEA and POSH framework



Governance Structure

SSP's governance structure has clearly defined sets of relationships between the Governing Board, Advisory Council, Management Committees, and all other stakeholders, based on trust, transparency, reliability, and accountability. These protocols also permeate inwards, towards, and between our employees, partners, affiliates, suppliers and the regulatory and governmental authorities we interact with.

The well-established structure is headed by the Governing Board comprising seven members and an Advisory Council who meet on a quarterly basis. Senior leadership is helmed by a Management Team with experienced members including the Executive Directors, Associate Directors and Programme Managers across various areas. A newly formed Management Committee includes grassroots women leaders as members.



Governing Board

The Governing Board (Board) oversees the execution, monitoring, and reporting of SSP's operations while incorporating the policies of Environmental, Social and Governance (ESG); Diversity, Equity and Inclusion (DEI); Code of Ethics and Conduct; Financial Systems; HR and Safeguarding; Child Protection; PSEA Framework and Procedures.

The Board supervises several committees and task forces that serve as dynamic drivers for setting policies, making decisions, developing programmes, and bringing them to fruition.

It also offers recommendations to these teams, who benefit from the expertise and diverse experiences of Board Members in achieving optimal performance. The Board sets and reviews major policies and procedures including objectives, strategic plans, and performance indicators and ensures the availability of financial and human resources required to implement various plans.



Board Members 2022-23



Adolph Furtado
CHAIRPERSON
Counsels on partnerships, training and mentoring, field programmes, and fundraising



Nadarajan VC
TREASURER
Monitors finance, administration, compliance and regulatory affairs



Prasanna Abhay Hulikavi
TRUSTEE
and Authorised Signatory
Oversees all documentation and transactions of FCRA and local banks



Aravind Chinchure
TRUSTEE



Vinod Chandra Menon
TRUSTEE



Payal Randhawa
TRUSTEE



Nisheeth Kumar
TRUSTEE

Leadership Teams

The senior leadership of SSP is helmed by the Management Committee which ensures a common vision and strategic planning for all operations through quarterly reviews. It is supported by a team of Programme Managers who present a monthly review of progress.

The Management Committee has been updated with the participation of grassroots women leaders alongside three Board Members, along with Upmanyu Patil, Director Programmes (leads various operational projects and field programmes) and Baby T. Varghese, Director Finance and Administration (supervises all financial and administrative functions).

Current members of the Management Committee include Adolph Furtado, Nadarajan VC, Prasanna Abhay Hulikavi, Upmanyu Patil, Baby T Varghese, Jiji Sebastian, Naseem Shaikh, Laxmikant Malvadkar, Leela Jadhav, Tabassum Momin, Godavari Dange and Devkanya Jagdale.



Talents and Resources

A total of 850 women have been appointed as Community Resource Persons (CRPs). In addition, over 130 members of staff support our programmes and functions. Many of the team members in the leadership and management positions have worked with SSP for an average of 20 years.

Extra Resources

The annual audited report for the fiscal year 2021-22, the annual audit report, and all related receipts and payments were duly presented to the Governing Board and approved by its members. Rao and Ashok Chartered Accountants have been appointed as SSP's Statutory Auditor for the fiscal year 2022-23.

The Board has tasked its member, Nadarajan VC with the additional remit of Director of Management Services. As part of his new responsibility, he will conduct regular field visits, interact with management and report to the Board on a monthly basis with updates and challenges if any.

Ongoing transition

Ongoing transition The unstinting efforts of the Governing Board and their adherence to the principles of good governance amply fills the void left behind by our founder, the late Prema Gopalan who spearheaded SSP's development across the poorest districts in Maharashtra in the 1990s and played a key role in building it into an organisation that impacts several thousands of women in climate-threatened regions across India.



The Board is tasked with ensuring and supervising a seamless transition process, including replacement of the authorised signatory for banks and other necessary documents, and assignment of additional responsibilities. In late 2022, Board Members recommended greater participation from grassroots women in SSP's management teams.

Policies and Procedures

SSP's written policies and procedures include Human Resources, Finance, Procurement, Prevention of Sexual Harassment, Whistle Blower, Complaints Response Mechanisms, Anti-Corruption, Bribery and Fraud, Risk Management, Conflicts of Interest, M&E systems, Code of Ethics and Conduct, Gender Equality, Child Protection and Environment Protection. All members of staff sign a declaration of consent to these policies upon joining the organisation.

PSEA and POSH framework

SSP's PSEA or POSH frameworks on various aspects of safeguarding includes Human Resources, Child Protection, Gender Equality, Protection from Sexual Exploitation and Abuse, and Anti-harassment. Orientation and refresher trainings via online meetings were conducted every quarter during the year 2022-23 for both new and existing team members on Prevention of Sexual Exploitation and Abuse (PSEA) or Prevention of Sexual Harassment (POSH).

The organisation had no POSH cases reported or handled during the year. Annual report on POSH has been submitted to the District offices of the Women and Child Development Department in operational districts where there are more than 10 women employees.

POSH
PREVENTION OF SEXUAL HARASSMENT



Swayam Shikshan Prayog (SSP) has a zero-tolerance policy towards sexual harassment and that all employees, volunteers, and beneficiaries are expected to comply with the POSH policy. SSP is committed to providing a safe and respectful environment for all employees, volunteers, and beneficiaries. SSP is also committed to protecting the privacy and confidentiality of complainants and that retaliation against complainants is strictly prohibited.



Contact information for the Central Complaints Committee (CCC) at SSP Head office at Pune:

Call-9323557456, 9422615704 mail-sspindia1@gmail.com



NEW INITIATIVES



Key Ongoing Projects
SAREP (South Asia Regional Energy Partnership)
Future Plans



Key Ongoing Projects

01

Hindustan
Unilever
Foundation

- MARATHWADA DISTRICT TRANSFORMATION MODEL
- 1 January 2022 to 31 March 2025

INR 97,664,768

Implementing a sustainable 'water for agri-culture' model to improve water security and wellbeing for 100,000 women farmers across six blocks of the drought-prone Osmanabad district of Maharashtra

02

Misereor,
the German
Catholic Bishops'
Organisation for
Development
Cooperation

- IMPROVING SOCIO-ECONOMIC CONDITIONS OF WOMEN FROM POOR HOUSEHOLDS IN INDIA
- 1 JULY 2021 TO 30 JUNE 2024

EUR 301,000.00

Community-driven resilience and change led by women at markets and in local governance systems, reaching 50,000 farmers across 500 villages in 10 blocks in Latur, Solapur, Osmanabad, Nanded and Jalna districts, Maharashtra

03

European Union
(EU)

- ISUDWOG: INCLUSIVE AND SUSTAINABLE DEVELOPMENT FOR WOMEN AND GIRLS
- 1 DECEMBER 2019 TO 31 MARCH 2024

EUR 1,022,200

The adoption of bio-farming techniques, women-led entrepreneurship, and cluster level enterprises to benefit 7,000 women and girls across eight blocks in Osmanabad, Maharashtra

04

USAID

- SOUTH ASIA REGIONAL ENERGY PARTNERSHIP (SAREP)
- 1 AUGUST 2022 TO 31 JULY 2024

USD 497,095

Scaling access to innovative energy efficient solutions (biodigesters and vegetable coolers) for rural populations in 500 villages across five districts in Maharashtra and Bihar through a micro-entrepreneurship model.

05

Huairou
Commission, USA

- POWER OF VOICES: FAIR FOR ALL PROGRAMME.
- 1 JANUARY 2021 TO 31 DECEMBER 2025

USD 522,726

Strengthening civil society and mobilising people to contribute to more inclusive and sustainable trade and value chains, to benefit 7,500 women farmers in Kerala, Maharashtra, Bihar and Odisha.

06

HSBC India

- HSBC INDIA 2022 CORPORATE SUSTAINABILITY GRANT TO STRENGTHEN GRASSROOTS WOMEN ENTREPRENEURS
- 01 JULY 2022 TO 31 JANUARY 2024

INR 20,250,000

Outreach to 2,000 direct beneficiaries and 8,000 indirect beneficiaries across the Solapur and Latur districts of Maharashtra



SAREP (South Asia Regional Energy Partnership)

Funded by the United States Agency for International Development (USAID), the SAREP project aims to deliver energy-efficient solutions for rural populations in Maharashtra and Bihar, through the women-led micro-entrepreneurship model. SSP began implementing the two-year SAREP project in August 2022. Our primary focus is on developing women entrepreneurs who are able to perform last mile activities in the adoption of clean energy solutions, and install pre-fabricated biogas plant and vegetable coolers in rural households, across 500 villages.

Future Plans

In plans covering the next 10 years, SSP envisions the creation of several strong rural value chains run by women-led Farmer Producer Organisations (FPOs). We are also working towards the systematisation of local processes so that every region we cover is financially sustainable, and can function independently as a mini SSP.



VOICES OF WOMEN



Driving group-funded healthcare
Sowing the seeds of resilience
Spearheading organic growth
Leading local transformation
Lighting up the skies



Driving group-funded healthcare

“We are enabling women to make better decisions about their own health as well as the health of their families,” says Sangita Kadam, an Arogya Sakhi from Shelgaon village Nanded district in Maharashtra.

Over the past two years, Sangita’s efforts to increase awareness has helped numerous women of varying ages understand different aspects of health and wellness. It has given them newfound confidence to address their concerns with government officials and at primary health centres, and put them in a position to negotiate access to health, water and sanitation projects.

Arogya Sakhis are active in 30 villages in the Loha block of Shelgaon, and 28 of them have formed Arogya Sakhi Groups, for the specific purpose of addressing healthcare costs through group financing. The groups meet on a monthly basis to discuss and finalise lending and repayment processes, and membership ranges between 10 and 12 women who contribute to the group fund. Every group aims to lend money to at least three or four women every month, who are grateful for both, ease of borrowing and the low rate of interest. The recipients use the borrowed money to meet small or pressing family expenses related to healthcare.

Sowing the seeds of resilience

Shaila Tai from Masla Khurd village in Osmanabad is a relentless leader who works with her fellow women farmers to find solutions in innovative farming, alternate livelihoods, and natural resource management.

In the early months of the pandemic, when the lockdowns started, most farmers faced calamitous problems in selling their produce and products. Shaila Tai turned to the SSP training she had received on seed germination, organic farming practices and agri-allied businesses, and it prompted her to look beyond the kitchen garden. When the markets remained closed, she collected and preserved locally grown organic seeds and sold them to needy farmers during the sowing season. She also encouraged other women to follow suit, taking grassroots women leadership to new levels of resilience. The experiment was a huge success with the women earning Rs 1.5 lakh from selling their ingenious seed kits.

Two years later, various agricultural groups in Masla Khurd joined hands to create a seed bank and added value to their product with branding, quality checking, packing and marketing it to fellow farmers across and outside Osmanabad district. They now have a pesticide-free seed kit that includes 33 varieties of vegetables and pulses grown locally through organic methods by women farmers.



When Shaila Tai and her group of women farmers spotted a government advertisement in a newspaper for the supply of organic seeds, they approached the Collector of Osmanabad and bagged an order of Rs. 15 lakh. “We felt very proud when we got the government order for 1,500 seeds kits, covering farmers from eight of our blocks,” says Parvati Tai, a member of the group. In 2023, they had received orders of seeds kits worth Rs. 16.5 lakhs in the first four months of the year.



Spearheading organic growth

Suja Balan is a member of Kurichiya, a vulnerable tribal community in Aneri village in Kerala’s Wayanad district. Her family was wholly dependent on her husband’s meagre income from farming and daily-wage labour, before the devastating floods of 2019 put them in a precarious financial situation. Aware of SSP’s work in the area, Suja quickly joined the local Sakhi Farmers Group (SFG), and attended various training programmes on income generation, managing food producers and farmers, leadership, and women’s empowerment.

Suja’s maternal family were strong proponents of organic farming and followed traditional methods of farming on their land. With additional knowledge gained through training, she began to promote traditional cultivation in her own village. Working together, her SFG began cultivating indigenous crops and seasonal vegetables, and Suja saved enough to lease 50 cents of land to cultivate medicinal plants, traditional varieties of rice, and vegetables. Using knowledge passed down from her Kurichiya elders, she preserves indigenous seeds and mentors other women in her community to do the same.

With the support of SSP, Suja and her group became founding members of the Keravriksha Farmer Producer Organisation (FPO). In addition to her work with the FPO, she sells her organic produce at the Kudumbashree Market and has increased her monthly income, allowing her to better manage household finances. Directly stemming from her growth as a community leader, she has been elected as a member of the local Panchayat Village Development Committee.



Leading local transformation

Shubhangi Kulkarni is a powerhouse in her community, leading other rural women farmers and facilitating dialogue with local government authorities for positive change. Associated with SSP for more than seven years in the Bavi village in Osmanabad district of Maharashtra, she has earned her laurels as a block leader, conducting training programmes and mentoring women on entrepreneurship and agriculture.

Shubhangi facilitated Participatory Rural Appraisal (PRA) in 10 villages in the Washi block and helped community members map and identify major challenges, along with plans on addressing them. In four of these villages, the local women-led Village Action Group (VAG) was able to successfully negotiate with the Gram Panchayat, Gram Sevak, and other authorities to address issues such as access to clean drinking water, electricity, safe transportation for women, waste management and drainage. Many of these issues were also formally included in the Gram Panchayat Development Plan (GPDP) in these four villages.

Lighting up the skies

Hailing from Murgawa village in Bihar's Nalanda district, Chandani Devi was married at a very young age into a family that relied solely on agriculture to meet their household needs. She was introduced to SSP during a meeting in 2020, where Sakhis and Leaders spoke about organic farming and clean energy programmes that support women's entrepreneurship. Inspired by the talks, she decided to become an Urja Sakhi, a clean energy woman entrepreneur.

Chandani started by selling solar lamps and energy-saving LED bulbs, and products related to women's menstrual health and hygiene, in her own village and a few neighbouring villages. She then set up stalls at local markets, conducted home visits and began travelling afar on SSP's clean energy vans to raise awareness and publicise the benefits of the products. By 2021, Chandani had convinced her family to adopt more sustainable farming practices like mixed cropping of grains and vegetables and chemical-free farming methods using organic manure. Although the family initially disapproved of her work, she started earning a stable income of INR 4,000 to 6,000 every month. When she began to contribute to the household expenses, they started supporting her efforts and agreed to help with childcare when she had to travel to other villages.

Today, her in-laws and husband include her in the household's decision-making and she is recognised in the community as a leader and mentor. She herself believes her greatest achievement is the ability to pay for her children's education.



When we look at climate leadership, we should stop seeing women as victims and start looking at them as equal partners. I invite donors and policy makers to invest in women's groups, especially grassroots women in rural communities."

Naseem Shaikh, Associate Director Programmes at SSP.



MAJOR EVENTS



**Global Platform for Disaster Risk Reduction (GPDRR)
Celebration of Prema Gopalan's life and legacy
South Asia Resilience Hub, COP27
National Institute of Rural Development & Panchayati Raj
SDG localisation workshop
Community Based Adaptation Conference
Women-led Clean Energy Solutions workshop
Water conservation and management training
Prema Gopalan Sakhi Prerana Award
Gift to Kerala Ayurvedic Cooperative Society
Kerala Government's International Women's Day
C20 Integrated Holistic Health Summit
Clean Energy Fair, Bihar**



Global Platform for Disaster Risk Reduction (GPDRR)

Godavari Dange and Naseem Shaikh represented SSP at the annual GPDRR event held in Bali, Indonesia in May 2022. As a panellist, Naseem spoke about the challenges in implementing the Sendai framework, especially women's access to planning and resources, and the need to address them at policy level. Godavari's speech on financing local investment through risk informed and bankable strategies highlighted the crucial role played by women in decision making processes and accessing resources for local development. She stressed the need for a community managed financial mechanism (Community Resilience Fund) to promote grassroots-led innovation and the inclusion of vulnerable groups in government programmes.

Celebration of Prema Gopalan's life and legacy

At a memorial service held on 10 April 2022, thousands of grassroots women farmers and entrepreneurs from Marathwada celebrated Prema Gopalan's journey of building and nurturing.

"In setting up Swayam Shikshan Prayog, Prema tai created an open university for women like us. We could not attend school, but today we lead our family's businesses and communities," a Sakhi declared emotionally. Another woman in attendance stated: "We would have remained on the margins but Prema tai taught us to move to the mainstream."

Video link: https://www.youtube.com/watch?v=_p96ALbolBY

South Asia Resilience Hub, COP27

SSP co-organised a webinar titled 'Women Led Climate Resilient Initiatives: Lessons and Challenges in South Asia' in the lead up to the COP27 event in Sharm El Sheikh, Egypt. Participating in the South Asia Resilience Hub, the event held on 23 September 2022 showcased the skillsets and best practices of rural women farmers, and innovative approach and leadership they demonstrate to develop sustainable community resilient models, in the context of increasing disaster risk and climate change.

The event was organised in partnership with Huairou Commission, ORRISSA and GPSVS, and supported by ICCCAD of Bangladesh.



National Institute of Rural Development & Panchayati Raj (NIRD & PR)

Vaishali Ghuge, a senior SSP Leader from Andur village in Osmanabad attended a 3-day training organised by the Indian government at NIRD&PR, Hyderabad in August 2022. The training sought to educate participants on the best ways to incorporate the UN's Sustainable Development Goals (SDGs) into local and state-level development plans. Vaishali was one of 12 people who represented the state of Maharashtra alongside government officials, professors, journalists, and social workers from six other states.

Vaishali training focussed on achieving engendered development in villages and incorporating women's and girl-child's agendas into local planning. She will now become involved in the creation of a development plan at the Zilla Parishad level for different districts. She will also mentor and coach 25 village-level trainers on the SDGs and how to incorporate them into their local Gram Panchayat development plans with the aim of create child and gender friendly local governance bodies.



SDG localisation workshop

SSP was an active participant at the national workshop on 'Localisation of Sustainable Development Goals (SDGs) in Gram Panchayats through Thematic Approach' held in Pune on 22 September 2022. During the event, SSP hosted an information booth showcasing the 'One Acre Farming Model' which aims to create sustainable farms and promotes food security. The booth also showcased various products from women-led Farmer Producer Organisations (FPOs) in Osmanabad and Latur.



The booth was visited by Kapil Patil, India's Minister of State For Panchayat Raj; Girish Mahajan, Maharashtra's Minister of Medical Education, and Mallinath Kalsheti, former Director of Yashwantrao Chavan Academy Of Development Administration (YASHADA).

Community Based Adaptation Conference (CBA16)

Naseem Shaikh, SSP's Associate Director of Programmes was a panellist at the Community-based Adaptation to Climate Change (CBA16) conference event titled 'What does women's climate leadership mean'. The event held on 3 October 2022 focussed on the principles for locally led adaptation (LLA).

While speaking about SSP's role in empowering grassroots women in the most climate sensitive regions of India, she highlighted that while women carry out around 80 percent of the country's farm work, they lack access to finance, technology and markets. "While grassroots women are leading local adaptation efforts, safeguarding their families and communities, there is an immediate need to bring them into discussions around climate policy and finance," she said.

Women-led Clean Energy Solutions workshop

SSP organised a state-level workshop on 'Women-led Clean Energy Solutions' in Bihar's capital, Patna, on 9 December 2022. The workshop was part of the project 'Improving Access to Clean Energy through Women's Entrepreneurship' with support from Misereor, the German Catholic Bishops' Organisation for Development Cooperation.

The workshop was inaugurated by PN Rai, Member of Bihar Government's State Disaster Management Authority (BSDMA), and saw the participation of 55 representatives from government departments and organisations. Upmanyu Patil – Director of Programs, Naseem Shaikh – Associate Director of Programs and Godavari Dange, Grassroots Leader took to the stage to highlight the importance of women's leadership in building economic and community resilience in climate-threatened areas. 10 NGO partners from eight districts who are part of Saksham Samaj Pahal also shared their experiences in addressing climatic and disaster risk through women's leadership. 20 Clean Energy Sakhis and women entrepreneurs from Gaya and Nalanda districts in Bihar shared their experiences and learning in promoting renewable energy solutions and building skills as clean energy entrepreneurs.

Water conservation and management training

As part of the ongoing Marathwada District Transformation Model project, SSP held training programmes on water conservation and management with local Gram Panchayat staff



including the Sarpanch, Gram Sevaks, Krushi Sahayaks and Rojgar Sevaks, in four blocks of Marathwada – Tuljapur, Osmanabad, Kallam and Lohara, between 29 September and 7 October 2022.

The authorities were oriented about the importance and impact of including women and local communities in the implementation of developmental activities. They were also requested to include the most marginalised and vulnerable members of community as beneficiaries for various government schemes like the MGNREGA employment guarantee, Atal Byujal Yojana groundwater management scheme and other relevant projects from the Department of Agriculture and Maharashtra's Project on Climate Resilient Agriculture (PoCRA).

Prema Gopalan Sakhi Prerana Award

Women innovators from Osmanabad, Solapur, Latur and Nanded districts in Maharashtra were honoured with the Prema Gopalan Sakhi Prerana award on 1 February 2023, for their transformational grassroots development work.

Hailing from different villages across Marathawada, 13 changemakers were felicitated for their exemplary work in areas as diverse as organic farming, micro-entrepreneurship, environmental protection to counter climate change, skills development, and solving issues related to water, health, community sanitation and education.

Reshma Anand, Regional Director of Ford Foundation and Aloka Majumdar, Head of Corporate Sustainability for HSBC India were chief guests at the occasion. The event, Sakhi Prerana Divas, served as a birthday memorial of the late Prema Gopalan and was attended by scores of women community leaders and CSR and community heads from corporations.

Gift to Kerala Ayurvedic Cooperative Society

SSP has been collaborating with the Kerala Government's State Medicinal Plant Board (SMPB) and the Kerala Ayurvedic Cooperative Society in Kozhikode, to promote ayurvedic medicinal plants for health and entrepreneurship.

On 6 March 2023, SSP Leaders Valsamma Stephen and Najmath Rahim presented their first harvest of the Kiriyaatha herb to Kerala Ayurvedic Cooperative Society at a ceremony held in Perambra. The occasion marked a significant step in SSP's efforts to strengthen and expand the cultivation of medicinal plants in Wayanad. Through this project, Sakhi farmers are able to earn a decent livelihood and gain financial security, while carrying out sustainable cultivation that benefits the environment.



Kerala Government's International Women's Day celebrations

SSP's activities in Wayanad was highlighted at the Government of Kerala's International Women's Day celebrations held on 8 March 2023 in the capital, Thiruvananthapuram. Preena Muralidharan, Director of Keravriksha FPO and Valsamma Stephen, model farmer and a member of Keravriksha, were nominated by District Industries Centre of Wayanad to represent the district at the event as women entrepreneurs.

Veena George, India's Minister of Health inaugurated the event and PI Rajiv, Minister of Labour, presided over it. Preena and Valsamma along with fellow women entrepreneurs were hailed for their ability to increase their monthly incomes through innovative work and earn respect in their families and communities.

C20 Integrated Holistic Health Summit (C20 IHH) policy event

Naseem Shaikh of SSP was invited to address an online audience at the C20 IHH Policy Event – Nutrition on 16 March 2023. The C20 provides a platform and space for grassroots level and global CSOs to contribute in a structured and impactful manner to the G20 discussions. Naseem emphasised the role of women in climate- and nutrition-sensitive farming strategies and how SSP is building cadres of women farmers who are equipped with knowhow and skills to implement them.

Watch it here: <https://youtu.be/v5D2sitP9E4?t=4210>

Clean Energy Fair, Bihar

SSP organised a three-day clean energy women's entrepreneurship fair from 18 to 20 February 2023, at Atma village in Bihar's Nalanda district.

Around 35,000 visitors learned about clean energy products such as biogas, vegetable coolers, solar energy products, organic manure, and vermicompost beds during the event. Representatives of product partners were in attendance on all three days to help Sakhis in generating greater awareness and answering queries. The event was part of the Improving Access to Clean Energy through Women's Entrepreneurship project supported by Misereor, the German Catholic Bishops' Organisation for Development Cooperation.



AWARDS AND HONOURS



IUIN-DRR compendium of Best Practices
Yashaswini Sanman Puraskar
Vasantrao Naik Vegetable Producer Award
Local Adaptation Champions award at COP27



Compendium of Best Practices IUIN-DRR

In May 2022, SSP won 3rd place at the India Universities and Institutions Network for Disaster Risk Reduction (IUIN-DRR) Compendium of Best Practices on Agenda 3 – Role of Women in DRR. The IUIN-DRR has been established by the National Institute of Disaster Management to share knowledge and resources related to disaster risk management, and the compendium is based on the Prime Minister's 10 Point Agenda on DRR.

SSP presented the Women-led Climate Resilient Farming (WCRF) model which recognises the ability and capacity of women in disaster risk management.

Yashaswini Sanman Puraskar Yeshwantrao Chavan Centre

SSP grassroots leader Godavari Dange was conferred the Yashaswini Award for Agriculture by the prestigious Yeshwantrao Chavan Centre in June 2022, for promoting women-led climate-resilient farming and local climate financing. The Centre has instituted a series of awards and honours for outstanding work in different fields, and the inaugural Yashaswini Sanman Puraskar felicitates women for their contributions in the fields of agriculture, literature, social work, sports, journalism and industry.

In her acceptance speech, Godavari Dange, who hails from Tuljapur in Osmanabad, Maharashtra, talked about empowering women farmers. "Around 80 per cent of agricultural work is done by women, but most of them do not have any rights to the land they toil. We promise to fight for their rights, and enable greater decision-making power in the days to come."

Vegetable Producer Award

Vasantrao Naik Agriculture Research and Development Institute

SSP Leader and Seed Mother, Shailaja Shaila from Masla village in Maharashtra, received the Vasantrao Naik Vegetable Producer Award 2022 at an award ceremony held in Mumbai.

The award from the Vasantrao Naik Agriculture Research and Development Institute recognises excellence in various fields of agriculture and horticulture across India. Shailaja was applauded for her dedication and leadership in mobilising women farmers to develop new markets for vegetables and seeds, her efforts in strengthening the market-based approach, and promoting women's involvement in the agricultural value chain.



Local Adaptation Champions award GCA at COP27

SSP received the Local Adaptation Champion award from Global Center on Adaptation (GCA) at COP27 in Sharm El Sheikh, Egypt.

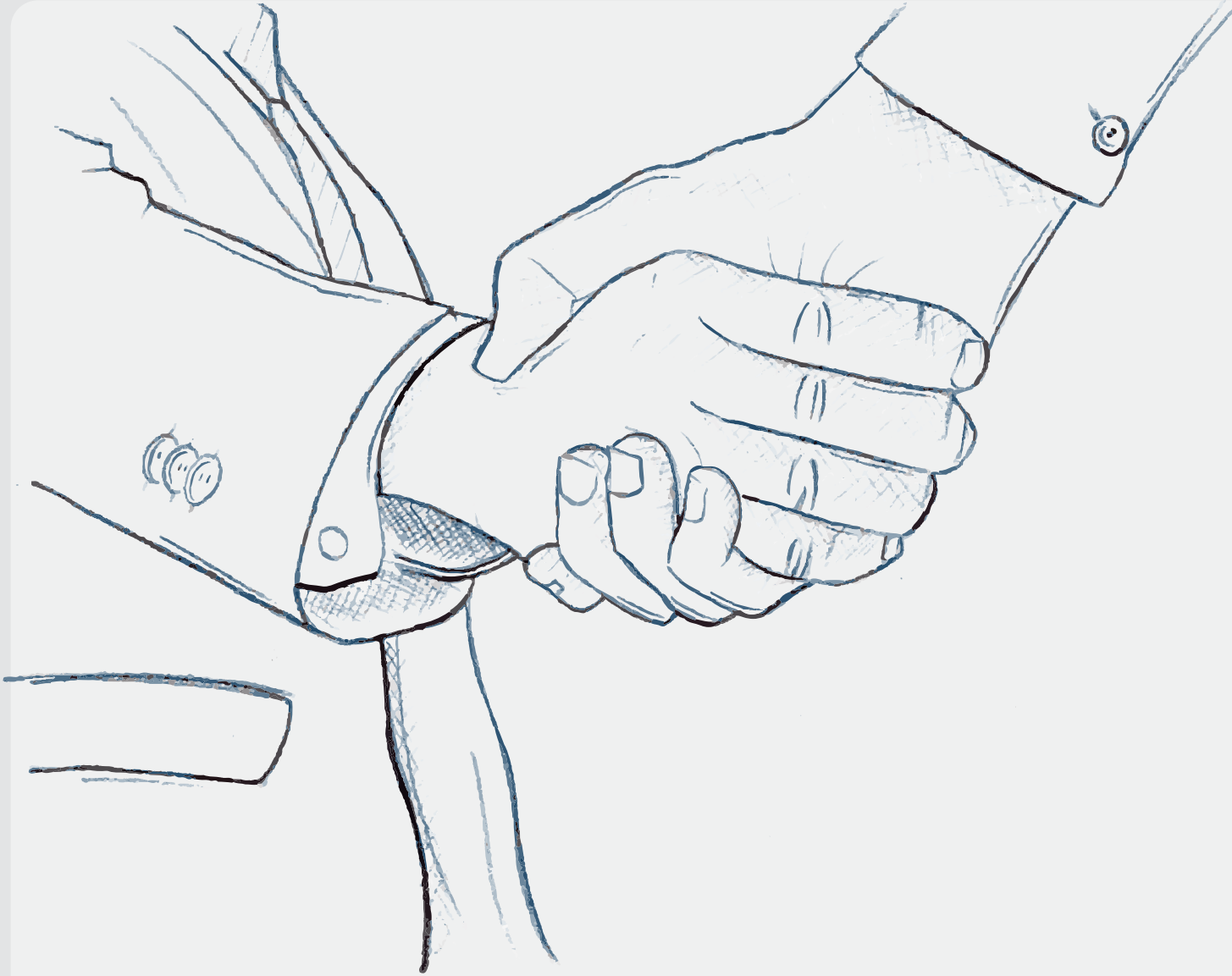
SSP was one of only four global organisations recognised for its pioneering work in leading climate change adaptation in vulnerable communities, and won the award in the 'Capacity and Knowledge' category.

Jury Members Sheela Patel, Founding Director of SPARC, and Professor Patrick V Verkooijen, CEO of GCA, presented the award to Upamanyu Patil, Director Programmes at SSP. During the event, Sheela Patel dedicated the award to the late Prema Gopalan, and highlighted SSP's work of the past 25 years.

Jury Member Ban Ki-moon, Chair of the Global Center on Adaptation (GAC) and the 8th Secretary General of the UN, said, "Swayam Shikshan Prayog empowers women to become agricultural leaders rather than labourers. In the process, they are not only able to feed their families but also, in time, produce a marketable surplus to generate income."



PARTNERS AND ASSOCIATES



- Ashoka Innovators for the Public
- ADM Cares
- Avendus
- Astanor
- DASRA
- European Union
- GIZ - Welthungerhilfe
- HSBC
- Hindustan Unilever Foundation
- Huairou Commission
- Kamal Udwardia Foundation

- SIDBI
- Shapoorji Pallonji
- Misereor
- Nasscom Foundation
- Shaikh Jaffer and Nematullah Ebrahim Family Foundation
- Maharashtra State Rural Livelihoods Mission
- USAID
- US Department of State
- Womanity Foundation



MEDIA REPORTS

12 FINANCIAL EXPRESS

WWW.FINANCIAL

Education



GOING BEYOND
Kenichi Ayukawa, MD & CEO
Skill development at the Jap
Manufacturing (JIM) in Gujar
Besides the core technical sk
Japanese manufacturing pra
important to succeed in the

Investing in rural women's leadership

A common sense approach to education, growth and development

PREMA GOPALAN

OUR WORLD IS beset by seemingly unconquerable challenges—food insecurity, unsustainable livelihoods and sparse incomes. On one hand, the governments, UN and organisations of every size and type are pouring in resources to realise scalable solutions, and on the other, media projections and studies fail to capture the everyday challenges that compel rural women to innovate and find solutions as they wage an incessant battle just to ensure food, fuel, fodder and water for their families.

Rural women are the human face of poverty and development. They figure as a statistic—women comprise 70% of all agricultural workforce and the number seems to be growing. They toil on their farms, but lack access to land titles and are, therefore, not recognised as farmers. This, in turn, denies them access to updated farm technology, training, finance and markets. And yet, if India's farmers have to double their incomes, rural women need to be counted as farmers and mass-level job-creators.

It's time for the world to view rural women for who they really are—as the new generation of dynamic entrepreneurs, job-creators and economy drivers, committed

to bringing a change in their communities.

Who are they? They are ordinary women who are managing their farms, enterprises and households. As women in poor and marginal farmer families whose lives are directly impacted by climate change, their approach is remarkably innovative, guided by local wisdom, and shows a deep appreciation of ground reality. Today, more than two decades after a disastrous earthquake in Maharashtra nearly wiped out their lives, several hundreds among them are recognised as transformational leaders, as they have broken not only their boundaries, taken stances, dreamt the impossible and shattered the metaphorical glass ceiling.

So, what is their story, and what are the lessons we can learn from the stories of these extraordinary women?

Resilient women create resilient communities, especially in areas impacted by climate change: In the aftermath of the earthquake, there was destruction all around. As reconstruction began, the affected women said, "Crisis can either push us back or forward...if we are to rebuild our lives, we have to step out of our homes."

The work in disaster-hit areas following earthquakes in Latur (1993), Bhuj (2001), tsunami in Tamil Nadu (2004), floods in Bihar (2009) and drought in Marathwada (2013-14) taught that disasters break walls built by caste, religion, social and cultural norms for women.

'Swayam' (self-empowerment) and 'shikshan' (self-learning) go hand in



hand: What is it that they learn? Building resilient communities in flood and cyclone-hit regions, problem-solving and forging relationships, forming peer learning networks are all 21st century skills that have helped women create their own ecosystems of support.

When women learn and move forward, they leave no one behind: These leaders take other women along and create powerful peer learning networks for sharing information and ideas. In the last many years, thousands of women are part

of these networks, and as organic farmers and social entrepreneurs, they, in turn, have impacted millions of people in low-income communities. Across the suicide-ridden backward districts of Marathwada, these women have carved out many pathways by walking the talk, for others to follow.

When women lead change, they come up with unconventional solutions: In water-scarce areas, where men would have voted for water for their farms, women have fought successfully

for drinking water, thereby choosing family, safe water and health over water-guzzling crops.

Women from marginal farmer families in Maharashtra have pioneered an innovative 'one-acre farming' model to keep their farms and feed their families. What did they do? They said 'no' to cash crops and 'yes' to food crops. Demanding a parcel of land from their families, they began planting 7-10 types of organic food crops—staving off hunger for their families and help survive the last two years of drought across Marathwada.

Far from being passive beneficiaries, women leaders meet corporates and local governments on their own terms: Take the case of Kamal Kumbhar from Tuljapur (Osmanabad). She overcame personal crisis, and with her network of 3,000 women entrepreneurs has been supplying high-quality poultry, organic manure and green products to agencies for the past three years. Others like Kamal are meeting high-volume demands after successfully negotiating fair terms. "Rural women start small businesses, but they are never recognised as they don't keep sales records, have no financial or business plan. I help these women to start their business, learn skills and go to markets. My dream is to inspire and create 10,000 micro-entrepreneur women's network by 2018," says Kamal. She received the prestigious Women Transforming India 2017 award by the NITI Aayog with the UN in India and MyGov and Woman of



Economic Justice and Rights (EJR) Action Coalition

SSP's work in entrepreneurship development and livelihoods was featured in the Generation Equality Forum's (GEF) quarterly newsletter on economic justice and rights, in the January-March 2023 issue.

Read here: <https://bit.ly/3S8reDS>

Insight Success

In August 2022, SSP was ranked as one of India's leading NGOs impacting Corporate Social Responsibility in 2022 by Insight Success magazine for empowering rural women from marginalised communities.

Read here: <https://magazines.insightssuccess.in/2022/leading-ngos-impacting-corporate-social-responsibility-drive-2022-august2022/>

Times of India

SSP was featured in an OpEd piece in the Times of India on 21 September 2022, and cited as a leading social development organisation that is demonstrating how smallholder farming can be made viable through simple but consistent innovation.

Read here: <https://timesofindia.indiatimes.com/blogs/developing-contemporaryindia/making-agriculture-viable-for-small-and-marginal-farmers/>

Locally Led Adaptation (LLA)

SSP's One Acre Farming is showcased as a case study and champion on the prestigious portal of the LLA.

Read here: <https://adaptationportal.gca.org/llahub/>

The Better India

The story of Kamal Kumbhar from Osmanabad who started with Rs 10 and built six ventures with help from SSP is narrated by The Better India.

Read here: <https://www.thebetterindia.com/304836/kamal-kumbharfrom-maharashtra-helps-village-women-become-entrepreneurs-start-micro-biz/>

The Times of India

In November 2022, the national newspaper interviewed beneficiaries and programme partners to assess the real impact of SSP's Sakhi network.

Read here: <https://timesofindia.indiatimes.com/blogs/developing-contemporaryindia/rural-women-empower-a-model-that-thrives/>

India Development Review (IDR)

India's first independent media platform for the development community included SSP in a podcast panel discussion on the future of farming in India, supported by the Hindustan Unilever Foundation

Listen or read here:

<https://idronline.org/podcasts/on-the-contrary-podcast-social-impact/what-will-the-future-of-farming-in-india-look-like/>

Women Talk Health on Twitter

SSP's Arogya Sakhis and Clean Energy Entrepreneurs were featured in the Women Talk Health Campaign on Twitter, coordinated by the Swasti organisation.

Read here:

https://twitter.com/hashtag/WomenTalkHealth?src=hashtag_click

Mongabay – India

The conservation and environment features service tells the story of village elders Kartyanaiamma and PK Radha who are inspirational leaders in SSP's climate resilient farming in Wayanad, Kerala.

Read here: <https://india.mongabay.com/2023/03/thirunellys-seed-festival-celebrates-traditional-climate-resilient-seeds-and-farm-produce/>

India.com

SSP is hailed as one of the top five NGOs in the country by the online news portal, India.com.

Read here: <https://www.india.com/viral/5-ngos-that-have-changed-the-face-of-womens-livelihood-in-2022-5832182/>

Scroll

In March 2023, Scroll featured the award-winning film on SSP's One Acre farming model focussing on the efforts of women farmers in Maharashtra's drought-ridden Marathwada region.

Watch here: <https://youtu.be/49EB2Oh4n1g>

Read here: <https://amp.scroll.in/latest/1046103/scrolls-eco-india-show-wins-ramnath-goenka-award-for-report-on-maharashtras-women-farmers>

FINANCIAL REPORT



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HINDU LIGATE INTERNATIONAL, 157/158
4th FLOOR, LANE, MAHARAJA
MUMBAI - 400014

SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT
Receipts and Payments Account for the year ended 31st March 2023

Receipts		Amount	Payments		Amount	Amount
To			By			
	Opening Balance on 1.4.2022					
	Investments:			Improvement of the Socio-Economic Conditions of Women from Poor Households in India - Miseroer	8,477,093.42	
	HDFC Trust Fund	10,514,036.71		US Consulate_Netri Project	918,800.00	
	FD with Bank of Baroda	32,228,882.00		Wealth Hunger Hillie	13,461,696.14	
	FD with ICICI Bank	6,956,908.00		South Asia Regional Energy Partnership_SAREP_RTI	7,040,655.00	
	FC Receipt Account Bank of Baroda No. 1745	14,876,975.58		Community Resilience Programs - Huairou Commission, USA	836,719.00	
	FCRA Utility A/c : HDFC 501001620131	28,830.00		HUAIROU - Fair 4 All	5,969,687.46	
	FCRA Utility A/c : Kotak Bank 9512709173	2,297,709.33		Women's Entrepreneurship & Leadership programs - MARRIMAC	4,616,584.29	
	FCRA Utility A/c : Kotak Bank 9512676062	2,571,677.89		Ashoka Innovators for The Public	1,718,205.00	
	FCRA Utility A/c : ICICI Bank 042401003177	2,470,123.00		Access to Clean Energy and Entrepreneurships - Miseroer	13,641,674.86	
	FCRA Utility A/c : ICICI Bank 754501000131	661,676.00		Astoner	540,000.00	
	SBI FCRA Account - 40019167111	26,845,622.88		European Union	13,542,131.17	
	BOB A/c No. 30110100005920	1,222,360.80		GCA LLA Award 2022	405,286.00	
	BOB A/c No. 03800100025589	1,723.05		Shalkh Jaffer Foundation	315,641.00	
	BOB A/c No. 04030100001970	6,230,150.95		Womanity Foundation	979,300.00	
	HDFC A/c No. 00861450000267	10,091.01		ADM Agro Ind Latour Vizag Pvt Ltd	923,000.00	
	HDFC A/c No. 5010005630760	602,069.98		Hindustan Unilever Foundation	40,205,394.00	
	KOTAK - A/C No. 9513798855	301,604.00		KamallUdwadia Foundation	1,468,092.00	
	KOTAK - A/C No. 951360268	6,199,602.77		Ketto Online Venture Pvt Ltd_Farmer Kit	37,657.00	
	KOTAK - A/C No. 9512673511	587,331.48		Edelgive Foundation_Assam Flood Relief	390,000.00	
	ICICI A/C No. 645001004200	2,445,258.35		Avendus Capital Pvt Ltd	9,551,836.38	
	ICICI A/C No. 754501000106	220,477.00	117,271,110.78	HCCS	49,100.00	
				HSBC	9,784,113.00	
				Nasscom Foundation	2,140,890.00	
	* Grants Received during the year					
	Miseroer - Improvement of the Socio-Economic Conditions of Women from Poor Households in India	6,598,246.50		Shapoorji Pallonji Finance Pvt Ltd	6,595,219.20	
	Interest on Utilization A/c Kotak 9512709173	87,553.00		Sterling Investment Corporation Ltd	5,611,619.00	
	Wealth Hunger Hillie (WHH)	13,202,336.36		SVEP_Jalna	2,833,474.00	
	Interest on Utilization A/c ICICI- 131	22,085.00		SVEP_Solapur	381,492.91	
	Interest on Utilization A/c Kotak- 9513791832	23,881.00		Testo India Pvt Ltd	400,180.00	
	South Asia Regional Energy Partnership_SAREP_RTI	4,844,264.00		UNICEF	2,995,783.00	158,831,570.83
	MISEROER - Energy awareness and entrepreneurship	10,772,625.00		Sterling Wilson Finance Pvt Ltd	3,000,207.00	
	Interest on Utilization A/c Kotak- 9512676062	113,687.00				
	Ashoka Innovators for The Public	1,745,347.00				
	Astoner	1,372,833.00				
	HUAIROU - Exchanges/ Resilience programs	1,936,654.00				
	Shatkh Janeef Foundation- Hongkong	869,383.85				
	Womanity Foundation	825,000.00				
	GCA LLA Award 2022	1,298,874.00				
	HUAIROU - Oxfam Novib	6,200,525.00				
	ISUDWCG_European Union	21,164,912.00				
	ADM Agro Ind Latour Vizag Pvt Ltd	2,750,000.00				
	HCL Foundation	3,008,240.00				
	Hindustan Unilever Foundation	39,551,020.00				
	KamallUdwadia Foundation	3,500,000.00				
	Vrutti_Assam Flood Grant	390,000.00				
	SVEP_Jalna	2,500,000.00				
	Interest recd Utilization A/c ICICI- 106	15,867.00				
	Avendus Capital Pvt Ltd	9,550,000.00				
	HSBC	9,784,000.00				
	Individual Donations	51,000.00				
	Nasscom Foundation	2,113,640.00				
	Sense Insights India Pvt Ltd	100,000.00				
	Shapoorji Pallonji Finance Pvt Ltd	6,595,193.00				
	Sterling Investment Corporation	6,500,000.00				
	NABARD	135,000.00				
	Sterling Wilson Finance Ltd	2,000,000.00				
	Testo India Pvt Ltd	1,030,000.00				
	UNICEF	3,118,060.00	163,770,226.71			
	Covid Support Grant					
	Swasti_Covid Action Collab	403,562.00	403,562.00			
	Interest Income:					
	Interest On Fixed Deposits	2,998,522.57				
	Interest On Saving Accounts	2,383,667.00				
	Interest On TDS	824,662.00	6,206,851.57			
	Other Income					
	Training Income	339,824.78				
	Vehicle Income	34,868.00	374,692.78			
	TDS Receivable Received		2,198,058.00			
	Trade Payables					
	Buen Manejo Del Compo India Pvt Ltd	56,196.00				
	Re Emerging World Consultant Pvt Ltd	1,227,587.00				
	Rukart Technologies Pvt Ltd	101,629.00				
	Thakur Vaidyanath, Aiyar & Co	40,000.00	1,425,412.00			
	TOTAL RUPEES		291,649,913.84	TOTAL RUPEES		291,649,913.84

MUMBAI : 19th June 2023.

SWAYAM SHIKSHAN PRAYOG

Handwritten signatures of trustees

TRUSTEE



For Rao & Ashok,
Chartered Accountants.

Handwritten signature of C.A. Ashok R. Melmane
Partner

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

REGISTRATIONS



- **Trust Registration**

No. F 20262, Mumbai
Dated 1998 .07 .13

- **CSR Registration**

CSR00002783

- **FCRA (Foreign Contribution Regulation Act)**

083780808
Valid until 31 December 2026

- **80G (Section 80G of the Income Tax Act)**

AABTS9106NF19989

- **12A (Section 12 of the Income Tax Act)**

AABTS9106NE19981

- **PAN (Permanent Account Number)**

AABTS9106N

- **NGO-Darpan UID (Unique Identity)**

MH/0095964/2016





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