



**SWAYAM SHIKSHAN PRAYOG**  
From Margin to Mainstream

# Annual Report

2024-25

“Grassroots women are no longer perceived as beneficiaries; instead they have emerged as partners in driving the initiatives and creating a lasting impact.”

Prema Gopalan



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# About the Founder

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Late Ms. Prema Gopalan (1956-2022) founded Swayam Shikshan Prayog (SSP) in 1993 as a non-governmental organisation (NGO). Prema served as Executive Director of SSP from 1998 to 2022, 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 in 1993. 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. During the reconstruction project with the Government of Maharashtra, SSP started working with the women and placed them in positions of responsibility. SSP then started working with the women of Marathwada to form saving and credit 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 women's networks in addressing both immediate disaster-linked crises and long-term transformation as part of the Huairou Commission (a women-led social movement of grassroots women's groups, working in over 45 countries).

Prema believed that excluded and resource-poor communities can be revitalized through economic growth and social progress if the true potential of grassroots women entrepreneurs is realized and tapped. Prema through SSP has built a robust ecosystem that enables women-led entrepreneurship and leadership in emerging high impact sectors of clean energy,



agriculture and nutrition, health and sanitation. Since 2009, over 7,10,614 grassroots women have been empowered to solve problems through revitalizing rural economies across seven states in India.

*“Ordinary women can trigger extraordinary changes. My vision is to create an ecosystem that empowers women at the grassroots. Enabling them to move from margin to mainstream, transforming not only their lives but their community, their villages and society – for the better.”*

Prema Gopalan

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# About SSP

Swayam Shikshan Prayog (SSP) was established in 1998, four years after partnering with the Government of Maharashtra on the Latur earthquake reconstruction project (covering 1200 villages), where SSP reshaped a beneficiary program into a successful community women-led effort.

With a vision to empower grassroots women to move from “Margin to Mainstream”, the late Prema Gopalan and SSP have developed a model of livelihood diversification.

Swayam Shikshan Prayog (SSP) promotes inclusive, sustainable community development by empowering women in low-income, climate-threatened regions. It strengthens women’s collectives by training them as farmers and entrepreneurs, enhancing their social and economic resilience.



## **SWAYAM** Self-Empowerment

***SWAYAM** stands for self-empowerment—fostering women’s leadership, awareness of rights, and access to financial, digital, and market systems.*



## **SHIKSHAN** Continous Education

***SHIKSHAN** emphasizes continuous learning to help women address household and community challenges.*



## **PRAYOG** Experimentation

***PRAYOG** encourages grassroots innovation to solve issues like climate-resilient farming, food security, entrepreneurship, and natural resource management.*

# Message from the Board



It gives us immense pride to present the Annual Report of Swayam Shikshan Prayog (SSP) for the year 2024–25, a year that marks continued progress in empowering women to lead climate action, entrepreneurship, and community transformation across India's most vulnerable regions.

Over three decades, SSP has evolved into a movement that nurtures women as change-makers who not only strengthen their families but also build resilient, sustainable communities. In the past year, SSP's work reached over 7,10,614 rural women and their families, equipping them with the knowledge, skills, and confidence to take charge of their livelihoods, promote sustainable farming, and drive inclusive development in their villages.

Through our flagship Women-led Climate Resilient Farming (WCRF) program, over 1,34,640 women farmers across Maharashtra, Kerala, and Karnataka were trained in sustainable agricultural practices and soil and water conservation. These women are transforming their farms into centers of resilience, transitioning from chemical inputs to bio-fertilizers, adopting diversified crops, and ensuring food and nutrition security for their families. The WCRF initiative has also contributed to climate action, with each acre under sustainable farming practices reducing approximately 500 kg of CO<sub>2</sub> emissions annually.

Our entrepreneurship and livelihood programs have continued to unlock women's potential as rural entrepreneurs. More than 70,66,820 rural women received entrepreneurship related training and handholding support to build micro-enterprises or new ventures in farm and non-farm

sectors. These enterprises, ranging from goat rearing and tailoring to mushroom cultivation and food processing, reflect women's growing agency and economic independence. SSP's ongoing efforts to provide digital and financial literacy, access to credit, and market linkages have created pathways for women to thrive as confident entrepreneurs and community leaders.

In the area of clean energy, SSP expanded interventions across Maharashtra and Bihar, promoting biogas, solar dryers, and improved cook-stoves. These initiatives have not only reduced carbon emissions but also created livelihood opportunities for rural women as energy entrepreneurs. Similarly, our focus on water conservation and watershed management in drought-prone regions has strengthened community resilience and fostered collective stewardship of natural resources.

The WASH and Health programs have been equally impactful, training over 1,000 Arogya Sakhis who led awareness drives on hygiene, menstrual health, and nutrition. By integrating health education with livelihood and nutrition initiatives, SSP continues to build holistic community well-being.

Our WILL (Women-led Initiatives for Livelihoods and Leadership) program deepened its impact this year by nurturing grassroots women's leadership. Through Village Action Groups (VAGs), women actively engaged with Gram Sabhas, improved access to government schemes, and ensured that community voices influenced local governance. These efforts are gradually reshaping power structures and advancing gender equity at the village level.

# Message from the Board

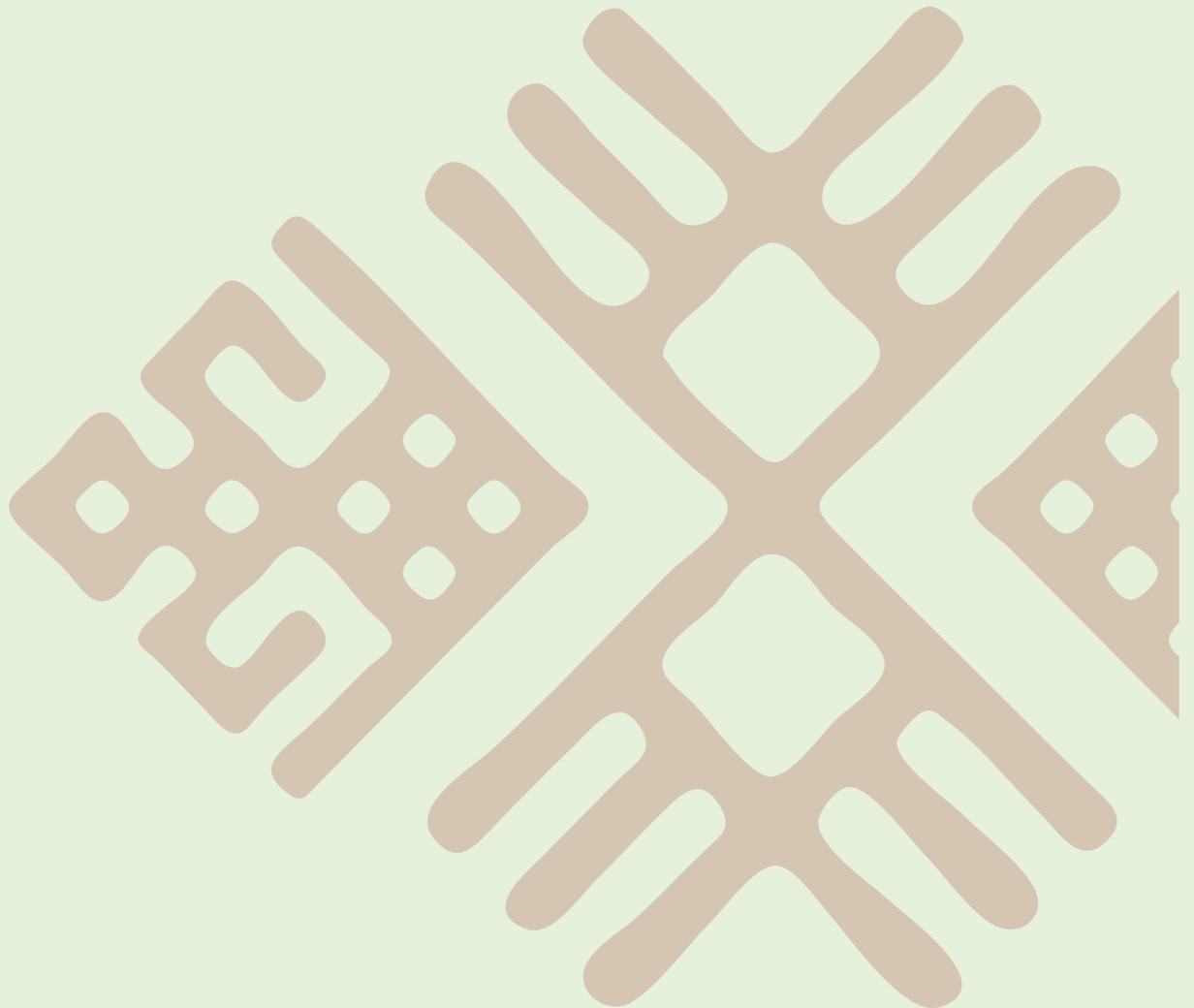
This year also marked important progress in strengthening Farmer Producer Organizations (FPOs) through training in business planning, branding, and product promotion. SSP's partnerships with government departments, private sector allies, and philanthropic organizations have been vital in building these women-led value chains. Our vision for the coming decade is to create financially sustainable, women-led rural ecosystems (mini SSPs), that continue to thrive independently and model community-driven development.

As we move forward, we recognize that our achievements have been made possible only

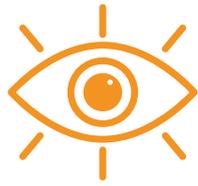
through the steadfast commitment of our team, the trust of our partners, and, most importantly, the courage and determination of our women leaders or Sakhis. Their stories of resilience and leadership continue to inspire us every day.

On behalf of the Board, I extend heartfelt gratitude to all our partners, supporters, and communities who walk with us on this journey. Together, we are shaping a future where rural women lead the way toward inclusive, climate-resilient, and equitable development.

With best wishes,  
**Prof. N. Vinod Chandra Menon**  
Chairperson, Swayam Shikshan Prayog



# Overview



## 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 in low income climate threatened communities/ regions. Swayam Shikshan Prayog repositions women's collectives by training them as farmers and entrepreneurs and thereby increasing their economic and social resilience.

# Our Key Sectors



## Women-led Climate Resilient Farming

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## Health, Water, Sanitation & Hygiene

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## Women's Entrepreneurship

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## Clean Energy & Environment

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# Our Initiatives



Farmer Producer Organizations



Holistic Development



Collaborations



Women Leadership

# Strategic Approach

Swayam Shikshan Prayog (SSP) supports community development by empowering women in low-income and climate-threatened areas. SSP helps rural women in problem solving, decision making and provides insights to tackle issues like water scarcity, food security, sustainable farming and improved livelihoods.

Women trained through SSP cultivate fast-growing, climate-resilient crops, manage diversified agricultural practices, and adopt strategies that reduce dependency on debt—resulting in improved cash flow, greater food security, and enhanced household income. SSP focuses on transforming the society by building skills, providing technical support and leadership development.

Trained groups of SSP Sakhis, women’s collectives, and Village Action Groups (VAGs) lead these efforts, working with local governments and market systems.



# Overall Outreach

**7,10,614**  
Grassroots women

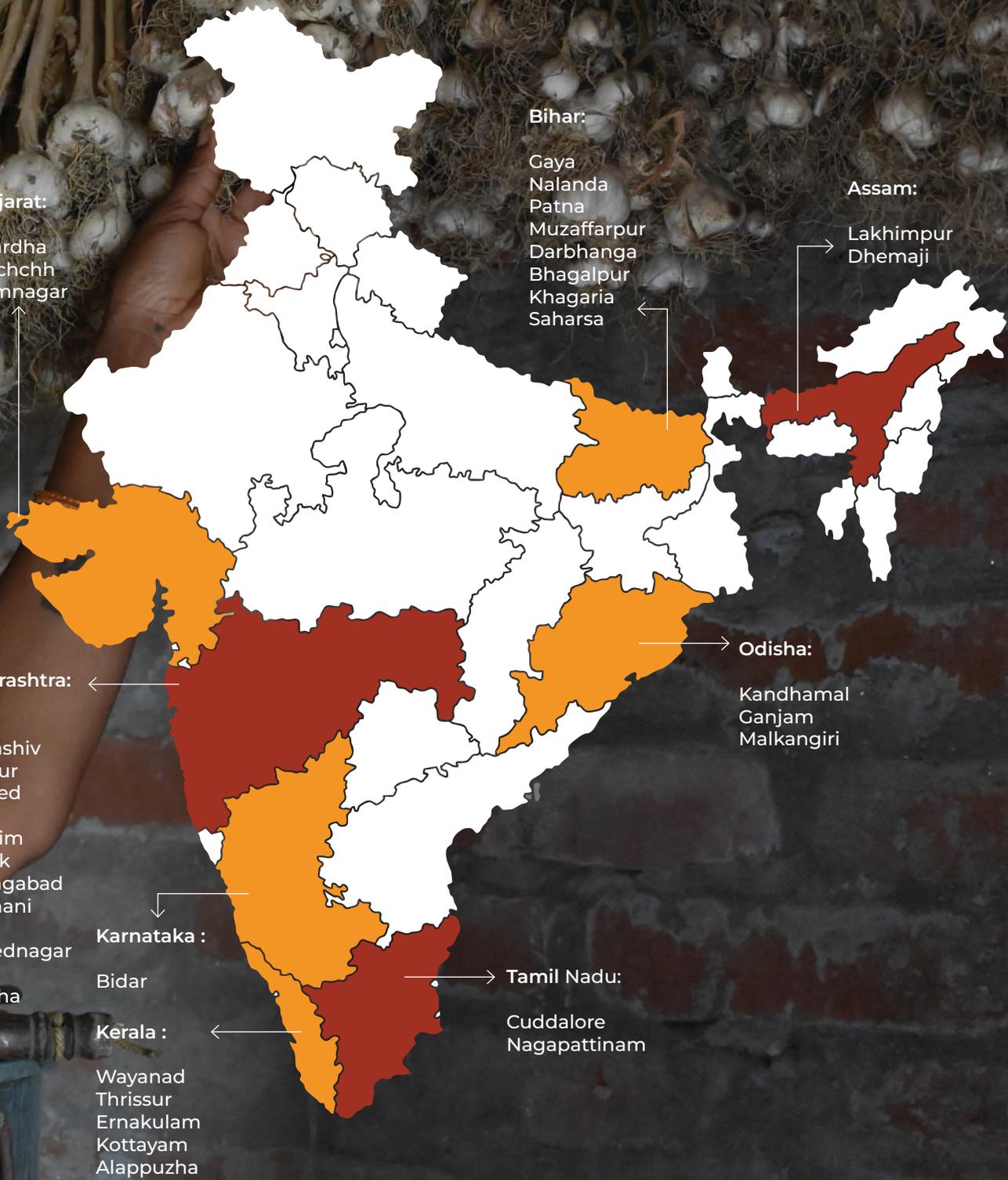
**70,64,820**  
Outreach

**11,500+**  
Women leaders

**1,34,146**  
Entrepreneurs

**5,76,468**  
Farmers





**8**  
States

**37**  
Districts

**60**  
Blocks

**3729**  
Villages

# Outcomes & Impact

Empowering rural women for 3 decades

## Overall Outreach

**7,10,614**

**rural women**

Transformed as entrepreneurs, farmers

**70 Lakhs +**

**People**

Revitalised their household economies through women-led initiatives

**11,500 +**

**women leaders**

Empowered with leadership skill and initiatives

## Annual Outreach (FY 24-25)

**2,12,964**

**rural women**

Transformed as entrepreneurs, farmers

**1,34,640**

**women farmers**

Empowered with Women-led climate resilient farming (WCRF)

**41,828**

**rural women**

Trained in health, water, sanitation, and hygiene

**60,000+**

**people**

Provided awareness related to clean energy and environment

**35,896**

**women entrepreneurs**

Received entrepreneurship related training and handholding

## Annual Sectoral Outcomes and Impact (FY 24-25)

### Women-led Climate Resilient Farming



**1.2 Lakh**

Acres of land under bio farming with water and soil conservation practices

**148 Cr.**

Additional income by households

Per family annual savings due to improved practices

**40K**

**50,000**

Tons additional agricultural production

**12.1**

Person Days generated from improved practices

**300**

New water resources

**5**

Billion liters saved

### Entrepreneurship



**78%**

Women start their own business after training

**30%**

Increase in income

Clean Energy



60,000

People received awareness on the benefits of renewable energy and clean technologies

₹86 lakhs

Income generated by trained Sakhis through clean energy product sales and services

7,700

Biogas installed

44,000

MT of CO<sub>2</sub> Emission Reduction

WASH & Nutrition



41,828

People received awareness and training

10,000+

Households received doorstep health and nutrition counselling through the Arogya Sakhi network

5,000

Adolescent girls trained on menstrual hygiene, nutrition, and reproductive health

26,000

People participated in gender fair and awareness activities



# Outcomes & Impact

Empowering rural women for 3 decades

## Various Initiatives Outreach (FY 24-25)

### Women Leadership



**21,000**

Rural women provided awareness through meeting and mobilization

**11,000+**

Women enabled to present village development plans in Gram Sabha meetings

**6,000**

Women leaders take part in local governance and solve community issues

**4,600**

Rural women received land titles

### Farmer Producer Organisation



**8** FPO Supported

**7,000+** Women farmer shareholders

### Collaborations



**4.33 Cr.**

Government Scheme Linkage (Amount)

**1.33 Cr.**

Bank Scheme Linkage (Amount)

**2.25 Cr.**

Market Linkage (Amount)

### Holistic Development of Tribal villages in Nashik

## 10 Model Villages

**Energy efficient products distribution:**

Solar Lights, Biogas, Cookstove (600 products)

**Agriculture:**

300 farmers trained in WCRF

**5 Smart Schools,**

5 CSC centers, 5 PHC developed

**Water:**

Solar powered water lifting and purification

**Sanitation:**

Sanitary pad vending system hand wash station in schools

**Livelihood:**

80 trained in entrepreneurship

Supported by  
**ORACLE**

## School Students Trai

(Wash & Gender Transforma

"Transforming Lives through WASH and Gender Eq

### Gender Sensitisation

Swayam Shikshan Prayog (SSP), in partnership with UNICEF, started the Gender Transformative Program (GTP) in Dharashiv (Osmanabad) in 2022.

The program uses Meena Raju Manch(MRM), a play-based, child-friendly platform—to engage children, teachers, School Management Committees (SMCs), and communities. The aim is to challenge harmful social norms and create gender equal schools and villages.

**10**   
Schools reached

**1,789**   
Students reached through direct sessions

**1,050**   
Community members participated in gender awareness events

**127**   
SMC members oriented in promoting gender-transformative schools

**99**   
Gram Panchayat members oriented and sensitized

**25**   
Community facilitators trained to support teachers for gender sensitization

# Core Programs

## Women-led Climate Resilient Farming (WCRF)

The Women-led Climate Resilient Farming (WCRF) program empowered over 1,34,640 women farmers across Maharashtra, Kerala, and Karnataka to adopt sustainable, climate-smart agricultural practices. Through training in soil and water conservation, bio-fertilizer use, and crop diversification, women transitioned from chemical-intensive to organic and nutrition-focused farming systems. The initiative strengthened food security, promoted farm-allied livelihoods, and positioned women as key leaders in climate action and local governance. With over 2,00,000 farmers now following WCRF practices, the program has enhanced rural incomes and resilience while contributing to environmental sustainability—reducing an estimated 500 kg of CO<sub>2</sub> emissions per acre each year.



- Under the Women-led Climate Resilient Farming (WCRF) initiative, SSP completed training for 1,34,640 women farmers, enhancing their knowledge of sustainable and climate-smart agriculture practices.
- SSP built capacities of 835 Sakhis with the aim of scaling implementation of the WCRF model. Around 350 Sakhis received specialized training on watershed management, along with certificates recognizing their contribution to water conservation.
- Village-Level Climate Managers: In collaboration with the HUME Center, women farmers—one from each village—were selected and trained as Climate Managers to support real-time weather monitoring at the community level. Equipped with instruments such as rain gauges, temperature and humidity monitors, they record daily weather data and share it through village groups, enabling timely weather-based crop advisories and precautionary measures. This grassroots system has strengthened local preparedness, improved adaptive decision-making, and enhanced climate resilience in farming practices across the region.
- 500+ Demonstration plots were established in various villages, showcasing improved and sustainable farming practices that promote soil health, crop diversity, and resilience. Vermicompost units established and azolla beds were introduced in demo farms to demonstrate improved livestock health. Organic fruit cultivation was initiated (Papaya, Passion Fruit) across demonstration farms.
- Under District Transformational Model, SSP worked with 1 lakh farmers over last 3 years, 1.2 Lakh hectares of land under improved practices, saving 124 billion liters of water, with additional agricultural production of 60,000 Tons, generating Rs 277 Crore additional income.
- To strengthen water conservation efforts, 1,000 Jaltra pits were constructed in the Dharashiv block. Additionally, PRA and GPDP planning exercises were completed in 200 villages to integrate livelihood and watershed priorities.
- A state-level workshop (Sakhi Melava) was organized to facilitate learning and leadership exchange among 1 Lakh women farmers and 500 community leaders. SSP conducted seasonal soil testing campaigns across all 10 villages of Kottathara Panchayath, Wayanad District in collaboration with the Soil Survey and Soil Health Department. The campaign focused on promoting soil test-based nutrient management to reduce input costs and enhance crop productivity among women farmers. Through village-level awareness sessions, soil sample collection drives, and technical support for interpreting soil test results, a total of 1,754 Soil
- Health Cards were issued, providing farmer-specific recommendations on fertilizer application, pH correction, and sustainable crop planning.
- Seasonal seed distribution was completed through collaboration with government and private partners, reaching 1,000 women farmers, promoting dietary diversity.



- SSP, in collaboration with the Regional Agricultural Research Station (RARS) Wayanad, organized a comprehensive training program on Hi-tech and precision farming for 476 women farmers from 10 villages of Kottathara Panchayat. The training included classroom sessions and a field exposure visit to Indo-Dutch polyhouse units, where farmers learned about protected cultivation techniques, automated fertigation, seedling production, and climate-controlled farming systems. The program enhanced farmers' understanding of resource-efficient cultivation, pest and disease management, and improved crop productivity, thereby supporting their gradual transition from traditional methods to climate-resilient and income-oriented farming practices.
- An on-farm training program on precision farming was also conducted with support from the Centre of Excellence at RARS Ambalavayal, introducing farmers to modern techniques such as automated irrigation, data-based crop monitoring, and efficient resource management. The hands-on training enabled farmers to optimize input use and improve crop productivity, promoting sustainable and technology-enabled farming practices. Season-based crop insurance awareness campaigns were carried out across all 10 villages with the support of the Agriculture Insurance Company of India (AIC) during the Kharif and Rabi seasons to help farmers mitigate climate-related risks. Through village-level awareness sessions, community meetings, and on-the-spot enrollment drives facilitated jointly with Krishibhavan officials, farmers were educated on the benefits, coverage, and procedures of the State Crop Insurance Scheme and the Weather-Based Crop Insurance Scheme (WBCIS). As a result of these continuous outreach efforts, more than 400 farmers were successfully enrolled, strengthening climate resilience and ensuring financial security against unpredictable crop losses.
- Weekly weather-based crop advisories are regularly shared with farmers through WhatsApp groups, providing timely guidance on weather forecasts, cultivation planning, soil health management, and pest and disease prevention. By helping farmers make informed decisions and adjust practices in response to changing weather conditions, this service has improved resilience, reduced crop losses, and promoted more sustainable farming across the villages.
- Under the agri-allied livelihoods component, women farmers were encouraged to diversify

their income sources beyond traditional agriculture. Several women-led initiatives were launched in areas such as mushroom cultivation, beekeeping, seedling production, and biogas management, enabling rural households to adopt sustainable and eco-friendly practices. Alongside this, campaigns were conducted to promote cattle insurance and ensure livestock security. Women entrepreneurs also received training and inputs to establish agriculture-related microenterprises, strengthening their financial independence and contributing to the local rural economy.

- Village-level PRA & GPDP planning completed in 200 villages to integrate watershed and livelihood priorities





## Women's Entrepreneurship

SSP has created a strong support system to help women become successful entrepreneurs through training, mentorship, and market connections. The program provides business skills, financial literacy, and marketing support, while also helping women access start-up capital and improve their creditworthiness. SSP also supports women entrepreneurs by offering digital skills training, enabling them to tap into rural e-commerce platforms for business growth. Through collaborations with partners, SSP is scaling its impact, helping women grow their businesses, access new markets, and improve their livelihoods. These efforts have empowered women and contributed to household & local economy.

Entrepreneurship development remained a strong focus throughout the year. The training sessions emphasized livelihood diversification and building micro-enterprises. Community resource persons (CRPs) played a key role in mentoring women and facilitating training sessions, helping them transition into confident entrepreneurs. SSP's efforts led to the creation of new livelihood opportunities for women, who launched small-scale businesses. These women diversified into both farm and non-farm sectors—ranging from goat rearing and poultry to tailoring and mushroom cultivation. With focused training and support, many of them gained financial independence and began contributing significantly to their household incomes.



**Highlights:**

- More than 35,000 women entrepreneurs, supported and mentored by 1,600+ Sakhis, engaged in diverse income-generating activities across sectors such as agriculture, food processing, tailoring, retail, livestock, and clean energy. SSP's training, mentorship, and market linkages helped women build confidence, access finance, and scale their ventures sustainably.
- During the year, in Udgir block, Latur District, Maharashtra over 500 women launched or expanded enterprises after receiving business training, and 243 entrepreneurs strategically invested in new machinery to improve productivity. Financial inclusion accelerated — with 264 new bank accounts opened, over ₹43 lakh in loans mobilized through government schemes, and 288 businesses formalized with official licenses. Digital adoption also grew rapidly, as 572 entrepreneurs embraced digital tools such as UPI and mobile apps for record-keeping, payments, and marketing, improving efficiency and reach.
- SSP's entrepreneurship development model also prioritized skill diversification and climate resilience. Women received specialized training in dairy, goatery, and organic farming, applying their skills to build profitable agri-based enterprises. A



total of 6,096 women were linked to non-farm enterprises in Latur, Solapur and Pune district, thereby opening up new income opportunities beyond agriculture. The entrepreneurs were connected to 1.61 lakh customers, allowing them to expand their reach and increase their sales. On average, new women entrepreneurs earned ₹7,776 per month, while those engaged in non-farm businesses earned ₹8,446. These efforts have helped women strengthen their livelihoods, support their families, and become active contributors to the rural economy.

- SSP strengthened women's capacity in livestock management through a series of trainings and exposure visits in Latur and Dharashiv District aimed at improving productivity and income. A total of 1,800 women farmers across 50 villages were trained on livestock health, balanced diet planning, fodder proportion, and preventive care—resulting in better milk quality and quantity. Additionally, 515 women farmers received specialized training on animal nutrition and disease prevention, while 100 leaders and milk collection center operators participated in an exposure visit to Akshayakalpa, Karnataka, where they learned advanced practices in organic dairy management and sustainable livestock operations.



- Entrepreneurial women also benefited from institutional and government partnerships. Collaborations with MITCON and the District Industries Center offered free ready-made garment sector training to 60 women from marginalized groups, with government-recognized certification upon completion. The Bank of India's RSETI program provided dairy business training for 30 women, while 50 women were linked to the National Pension Scheme (NPS). Support under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme further strengthened microenterprise growth.
- SSP also promoted collective entrepreneurship models through Sakhi Farmer Producer Organizations (FPOs). For example, Keravriksha FPO in Kerala established a Sakhi Flour Mill, while Sarayi Sakhi FPO in Osmanabad developed a millet demonstration farm and provided interest-free loans to women members for enterprise development. These FPOs played a vital role in expanding women's access to local markets and diversifying their income sources.



# Health, Water, Sanitation & Hygiene

SSP works to create resilient communities by addressing the effects of climate change on health, nutrition, water, and sanitation through women-led programs. Arogya Sakhis, local women health leaders, are trained to raise awareness about hygiene, sanitation, and health practices. SSP focuses on tackling anemia in women and girls, promoting the production of nutritious foods, and supporting women farmers in adopting climate-resilient farming methods. The program also provides health and nutrition education, empowering women to become leaders and agents of change in their communities. Through advocating for better sanitation facilities & water security, water management practices, SSP helps overall wellbeing to create resilient communities.



- SSP advanced integrated initiatives on health, nutrition, water, sanitation, and hygiene (WASH), reaching over 41,800 beneficiaries across villages and schools to enhance community well-being and gender equity.
- Village-level training on Gender and WASH were conducted for community members and Gram Panchayat representatives, fostering inclusive local planning and effective use of GPDP funds for sanitation. The “7-Star Hygiene Concept”, covering safe water, toilet use, waste management, kitchen gardens, personal hygiene, and public cleanliness, was implemented through schools and youth groups. Trained Youth Hygiene Groups now lead weekly awareness drives and cleanliness campaigns in their communities.
- Through the Arogya Sakhi network, over 75,000 households received doorstep health and nutrition counselling. Continuous learning was promoted through planning and review meetings, while selected Sakhis were trained under the Women-led Nutritional Food Enterprise Model to produce and market nutritious foods such as laddus, dal, and sprouted grains — linking healthy eating with livelihood generation.
- SSP also established 30 Mahila Mahiti Kendras (Women’s Information Centers) as village-level resource hubs for women’s rights, health, and access to government schemes. These centers collectively held thousands of meetings, resolved over a thousand cases, and became trusted spaces for support and guidance. Women’s participation in Gram Sabhas strengthened significantly, with over 1,600 women contributing to local decisionmaking.
- Special focus was placed on youth and adolescent engagement. Hygiene and leadership training were conducted with students, and 5,000 adolescent girls participated in sessions on menstrual hygiene, nutrition, and reproductive health.
- Gender Fair workshops in 200 villages engaged 6,000 children and 20,000 villagers, while Village WASH PRA exercises supported local planning for water and sanitation improvements.
- Under the School Sanitation Initiative, infrastructure upgrades were completed in 30 Zilla Parishad Primary Schools. This included the construction of new toilets, installation of handwash stations, and repairs of existing facilities — leading to 100% toilet usage and improved attendance, especially among girls.
- In Dharashiv district, SSP implemented focused interventions to promote gender equality and strengthen inclusive education. The program reached 10 schools, engaging 1,789 community members through gender awareness events that encouraged dialogue on equality and child rights. A total of 1,050 students participated in direct classroom sessions designed to foster gender sensitivity and respect. Additionally, 127 School Management Committee (SMC) members were oriented to champion gender-transformative practices within schools, while 99 Gram Panchayat members were sensitized to support genderinclusive initiatives at the community level. To sustain these efforts, 25 community facilitators were trained to continue awareness activities and strengthen local ownership of the program’s goals.
- On the nutrition front, women and farmers were trained to integrate dietary diversity with farmbased food production. Training for ASHA, Anganwadi workers, and women leaders strengthened links between agriculture, nutrition, and health. SSP also deepened collaboration with ICDS, Health, and Education departments, and partners to ensure convergence of WASH and nutrition goals.



# Clean Energy and Environment

SSP empowers rural women as energy entrepreneurs by promoting clean energy solutions such as bio digester units, cook stoves, solar products, vegetable coolers, water conservation techniques, organic agricultural inputs, and solar-powered milk chillers. Trained village level women entrepreneurs raise community awareness about these solutions while earning an income. The initiative operates across 600+ villages, providing clean energy solutions that reduce carbon emissions and enhance women's livelihoods. Over 7,700 farmers have installed bio digesters, reducing six metric tons of CO<sub>2</sub> per unit annually. This program not only mitigates carbon emissions but also creates sustainable income opportunities for women and fosters environmental sustainability.



**Highlights:**

- SSP reached 670 villages through community engagement and awareness drives on clean energy adoption and conducted baseline surveys and FGDs in all target villages to assess energy usage and needs.
- SSP created awareness among over 52,500 people on the benefits of renewable energy and clean technologies.
- Identified and trained 670 women entrepreneurs (Sakhis) to lead clean energy initiatives at the grassroots level. All selected women entrepreneurs successfully launched their clean energy businesses, promoting solar products, biogas, and energy-efficient solutions. Conducted capacity-building sessions focused on entrepreneurship, marketing, and product knowledge to strengthen business management skills.
- Organized 500+ community demonstrations and meetings to promote adoption of clean energy solutions among rural households.

- In Bihar, SSP partnered with three clean energy companies to ensure product supply and technical support, and established two Clean Energy Hubs serving as centers for training, sales, and service support. We also hosted two Clean Energy Entrepreneurs Fairs, providing a platform for knowledge exchange, product display, and networking among stakeholders.
- SSP has installed 7,500 bio-digesters in Maharashtra and Bihar, achieved an estimated CO<sub>2</sub> reduction of 43,000 metric tons, contributing to climate change mitigation and improved air quality. A cumulative income of ₹86 lakhs was generated by trained Sakhis through clean energy product sales and services.
- Installed solar panels at 33 milk collection centers, leading to lower electricity costs, reduced spoilage, and higher incomes for women milk suppliers. 52 leaders and milk center operators trained on solar system maintenance, operation, and energy monitoring.



# Initiatives

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



The WILL (Women-led Initiatives for Livelihoods and Leadership) program is a core initiative by SSP that focuses on strengthening women's agency and leadership. It encourages women to take part in local governance, address important issues within their homes and communities, and support and inspire other women to do the same.

SSP supports grassroots women leaders by building their skills and creating Village Action Groups (VAGs). These groups actively engage with local government systems by participating in Gram Sabha meetings, organizing community dialogues, and ensuring better access to government schemes across the project areas.

### Awareness and Capacity Building

- SSP conducted awareness sessions with 2,500 women in Osmanabad (Maharashtra) and Wayanad (Kerala), covering women's rights, land ownership, food security, and leadership.
- In Osmanabad, Nanded, Solapur, and Latur, 5,000 women leaders from 500 Village Action Groups (VAGs) received advanced leadership training to collaborate with local authorities and access government schemes.

### Land Rights Campaign

- SSP's Sakhis mobilized communities promoting land ownership among women.
- 4,660 women from Maharashtra received land titles

### Digital and Financial Literacy

- 3,000 women trained to enhance access to formal finance and technology

### WILL Network Meetings: Empowering Rural Women Entrepreneurs

- SSP organized two WILL network meetings in leet and Pathrud clusters of Bhoom, engaging 182 women from 10 villages. These sessions promoted peer learning, shared entrepreneurial experiences, and addressed common challenges.

### Building Skills for Governance and Community Impact

- A training for women leaders and Ward Sakhis focused on leadership, advocacy, communication, and conflict resolution.
- It promoted confidence in governance, gender rights, and sustainable practices in health, education, and economic empowerment. Conducted under the Fair for All project with Huairou Commission support.

### Village Plans Presented by VAG Leaders

- In 500 villages across Dharashiv, Solapur, Latur, Nanded, and Pune, VAG leaders shared development plans and PRA findings in Gram Sabha meetings.
- Over 11,000 women participated, asserting grassroots women's voices in local governance and planning.

## Women Farmer Producer Organizations (FPOs)



The WILL (Women-led Initiatives for Livelihoods and Leadership) program is a core initiative by SSP that focuses on strengthening women’s agency and leadership. It encourages women to take part in local governance, address important issues within their homes and communities, and support and inspire other women to do the same.

SSP supports grassroots women leaders by building their skills and creating Village Action Groups (VAGs). These groups actively engage with local government systems by participating in Gram Sabha meetings, organizing community dialogues, and ensuring better access to government schemes across the project areas.

- Two FPOs—Sarayi Sakhi FPO in Bhoom and Keravriksha FPO in Wayanad—expanded their operations through new infrastructure and partnerships. **Sarayi Sakhi** FPO established a Millet Grading Centre and Ghee Production Unit with funding from the Samhita Foundation and ATMA, while extending interest-free loans to 328 women entrepreneurs. Keravriksha FPO set up a Sakhi Flour Mill, partnered with the ATMA Department, and obtained approval to market its products under the Kerala Agro Government Brand, increasing credibility and market reach.

### Capacity Building of FPO leaders

- SSP held 18 training sessions for 205 Keravriksha FPO members in Wayanad on business strategy, product promotion, and marketing.
- For FPOs based in Latur and Dharashiv, eight FPO advocacy workshops were organized to enhance visibility and policy linkages, while 40 Board of Directors (BoD) members received specialized training in enterprise governance, financial management, and leadership.

### Distribution of Inputs

- Agricultural Machinery:** To boost productivity, under the SBI Foundation project, several farm assets were provided, including tractors, trolleys, tillers, sowing machines, and other essential equipment. Each FPO received gradation machines, dal mills, solar dryers, and millet processing units, along with a pick-up vehicle to support retail distribution and local marketing.



### Sarayi Sakhi FPO Partnership with Samhita Foundation

The Maharashtra-based Sarayi Sakhi FPO partnered to use CSR financial tools like Returnable Grants and Credit Guarantees, providing ₹5 lakh as seed capital to 50 women farmers to start or sustain businesses year-round.

## Collaborations

SSP successfully facilitated convergence with multiple government schemes and departments. Farmers were mobilized to access weather-based crop insurance, agricultural tools, and community enterprise funds. CRPs played a key role in helping women navigate institutional processes, submit applications, and demand entitlements. These efforts enabled women to tap into existing government support systems for enhancing their resilience and livelihoods.

**Advocacy Workshops:** Block and district-level advocacy workshops were organized, bringing together women farmers, community leaders, and government officials. These dialogues enabled women to present their development priorities and village plans. The workshops strengthened the voice of women in local governance and encouraged greater institutional responsiveness to grassroots issues.

As part of its core strategy, SSP focuses on creating strong linkages between rural women and various systems that can support their growth and well-being. The aim is to ensure that women are not left behind but are actively connected to the resources, services, and opportunities available to them. Through this Initiative, SSP helps women:

- **Access Government departments** like Krishi Vigyan Kendras (KVKs), Regional Agricultural Research Station (RARS), Integrated Farming Systems Research Station (IFSRS) and Agricultural Technology Management Agency (ATMA) by guiding them to apply for benefits related to health, sanitation, farming, housing, and welfare. It also helps women to access the Government schemes.
- **Connect with Financial Institutions** such as banks, self-help groups (SHGs), District Industries Centre (DIC) and microfinance providers to access credit, savings, and financial literacy training.

- **Build Market Connections** like Food producer organisation (FPO) by linking women entrepreneurs and farmers to local and wider markets, enabling them to earn better incomes and grow their enterprises.
- **Partner with Institutions** including local government bodies, health (Anganwadi Staff and Asha workers and Integrated Child Development Services) and agriculture departments, and private sector organizations to ensure long-term support and sustainability

## Financial Inclusion

- Facilitated over ₹6.26 crores in credit and loans for women entrepreneurs.
- Enabled 1,103 women to access ₹1.04 crores through returnable grants.
- Supported 237 women farmers with interest-free loans.
- Assisted hundreds of women in opening business bank accounts and accessing digital financial services.

## Access to Government Schemes & Programs

- 700 women engaged directly with government officials to learn about schemes.
- Mobilized 800 women entrepreneurs, with 450 enrolling in key promotion programs.
- Secured various licenses (food, Udyam Aadhaar, Shop Act) for over 80 professional women.
- Enabled thousands of farmers to access agricultural support, including horticulture schemes, spray pumps, and cattle insurance.
- Trained 500 women in organic farming through government partnerships.



### Market & Value Chain Strengthening

- Mobilized 400 farmers across four FPOs to form 12 producer groups.
- Provided business training to over 1,970 grassroots women, including advanced entrepreneurship skills.
- Launched key facilities like the Sakhi Flour Mill, benefiting 100 producers.
- Secured ₹10 lakh for millet processing infrastructure.

### Community & Awareness Building

- Equipped 175 entrepreneurs with smartphones for market access.
- Created WhatsApp groups in 189 villages for information sharing.
- Raised awareness among thousands of women farmers across Maharashtra and Kerala.
- Conducted multiple dialogue workshops engaging over 1,000 women and stakeholders.
- Established three Mahila Mahiti Kendras as community hubs.



## Holistic Development



SSP implemented a holistic village development initiative across 10 villages in Trimbakeshwar block, Nashik, focusing on clean energy, education, water security, digital inclusion, and women-led livelihoods.

- In the area of Clean Energy, a total of 100 solar street lights were installed, enhancing night-time safety and promoting collective ownership. Ten women clean energy entrepreneurs were trained to promote and distribute renewable energy solutions in their villages. 350 cookstoves were sold—reducing indoor air pollution and generating income for local women. Additionally, 100 biogas units were installed to reduce dependency on LPG and firewood while supplying organic fertilizer for farming, and 40 solar lanterns were distributed to support vulnerable households.
- In Quality Education, five smart classrooms were established, benefitting over 500 rural students. Teachers were trained in digital teaching methods, and school infrastructure upgrades were initiated, improving learning environments, sanitation, and overall school conditions.
- Through the Digital Service Centres, five women entrepreneurs were equipped to run community digital hubs, helping over 400 villagers access government schemes and essential online services such as PM-Kisan, E-Shram registration, and digital banking.
- Ensuring Water Security, solar-powered 500 LPH water purification systems were installed in five villages, providing clean, safe drinking water and reducing waterborne illnesses.
- The Livelihoods and Women-led Agriculture

component empowered rural families through diversified income activities. Poultry and goatery units were introduced among 40 households, strengthening household nutrition and income. Ten honeybee units were supported with bee boxes and training from IIT-Bombay, while 20 women started sewing and pico enterprises, and 10 small grain mills were established as local micro-enterprises. Furthermore, 335 women farmers were trained in climate-resilient and organic farming practices, leading to lower input costs, improved soil health, and increased adoption of sustainable agricultural methods.



## Management Information System



In the last three years, SSP has experienced rapid scaling up. Therefore, alongside the core function of program execution, effective support functions become paramount to ensure seamless overall operations. Therefore, SSP started implementation of The Centralised Data Management System from 1st July 2024. The system is being built using Dhvani's mGrant portal, tailored to SSP's multi-project, multi-state operations. The progress and key milestones achieved under the project in last one year are as follows: Customization, Configuration and Testing of the data management system

- MIS Team building was done, expanded it from 4 members to 14 members.
- Training at various levels i.e Project Managers, MIS Team and Sakhis were given trainings to improve the quality and consistency of data
- Over 2 lakh data entries
- 15 project level dashboards were developed for project tracking and impact assessment

# Governance and Stewardship

SSP's structure is headed by the Governing Board comprising seven members (four women and three men) and the Management Committee who meet at least once in every four months. The Board members are changed or reappointed in every three years. The Management Committee with fourteen experienced members including the Directors, Associate Directors, Sector Experts and representatives of grassroots women leaders.

The Board supervises the committees at the organization such as the Management Committee, Procurement Committee, Prevention of Sexual Harassment Committee (POSH) Committee, that serve as dynamic drivers for setting policies, making decisions, developing programs, 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 oversees the execution, monitoring, and reporting of SSP's operations while incorporating the various policies in place including Code of Ethics and Conduct; Financial Systems; Human Resource and Safeguarding; Child Protection; Protection from Sexual Exploitation and Abuse Framework and Procedures, Environmental, Social and Governance; Diversity, Equity and Inclusion policies. The Board frequently reviews the organization's objectives, strategic plans, and performance indicators and ensures the availability of financial and human resources required to implement various plans.

SSP has a total of 153 employees (91 women, 62 men): 26 permanent staff, 127 contractual staff and consultants.

## BOARD MEMBERS OF 2024-25:

Prof. Vinod Chandra Menon

Jiji Sebastian

Adolph Furtado

Prasanna Hulikavi

Nisheeth Kumar

Priya Patil

Urvashi Devidayal

# New Initiatives

## Key Projects

### 1. Hindustan Unilever Foundation (HUF)

Initiative: Marathwada District Transformation Model  
Description: This program focuses on integrating water conservation with the Women-Led Climate Resilient Farming (WCRF) model in Dharashiv district. It has trained 500 local women leaders, mobilized 100,000 women farmers, and brought 55,000 hectares under climateresilient and chemical-free farming, saving an estimated 75 billion liters of water. Further Collaboration: Developing water-saving indicators as part of research projects with WELL Lab & HUF.

### 2. CitiBank N.A.

“Swabhiman Project” Description: This project has successfully supported 18,000 women in Latur, Solapur, and Pune districts by providing 10-day entrepreneurship and business training, leading to significant economic transformation for these women.

### 3. Energy Efficiency Services Limited (EESL)

Initiative: Clean Energy Product Promotion  
Description: SSP has collaborated with EESL to bring energy-efficient products, such as LED bulbs, to rural communities in Maharashtra and Bihar, promoting sustainable energy consumption.

### 4. UNICEF

Initiative: Clean Energy Product Promotion  
Description: SSP has collaborated with EESL to bring energy-efficient products, such as LED bulbs, to rural communities in Maharashtra and Bihar, promoting sustainable energy consumption.

### 5. ACWADAM

Initiative: “Careful Irrigation” Research Project  
Description: SSP is collaborating with ACWADAM on a research project focused on “Careful Irrigation” to promote sustainable groundwater management practices among farmers

## Future Plans

### 1. Scaling Up Climate-Resilient Farming

SSP plans to further scale the Women-led Climate Resilient Farming (WCRF) model, expanding its reach and impact across more regions. This includes continued efforts to increase the adoption of sustainable farming practices and bio-input usage.

### 2. Enhancing Women’s Economic Empowerment

There is a strong focus on strengthening women’s entrepreneurship and livelihood opportunities. This involves: Continuing to support the formation and strengthening of Farmer Producer Organizations (FPOs) to enhance collective bargaining power and market access for women farmers.

- Expanding vocational skill training and facilitating access to financial linkages (government schemes, bank loans) for a larger number of women.
- Promoting digital financial literacy to ensure women are equipped for the evolving economic landscape

### 3. Expanding Clean Energy Access:

SSP aims to increase the adoption of clean energy solutions in rural communities. This includes:

- Further promotion and installation of bio-digesters.
- Training more women to become “Clean Energy Sakhis” to drive the dissemination and maintenance of clean energy products.

### 4. Strengthening Leadership and Advocacy:

SSP will continue to invest in building the capacity of grassroots women leaders and Village Action Groups (VAGs), empowering them to advocate for their rights and access government programs. Advocacy efforts to influence policies that promote gender equality and women’s land rights will remain a priority.

# Voices of Women

## Sangita Kumari: Championing Sustainable Farming

Sangita Kumari is transforming the lives of women farmers through climate-resilient and sustainable farming. Trained by Swayam Shikshan Prayog in Women-led Climate Resilient Farming (WCRF), she shares simple, low-cost techniques that make a big difference.

Her breakthrough—zero-tillage potato farming—reduces labor by 80%, costs by 90%, and water use by 70%. By replacing chemicals with organic manure and using straw mulch, she improves soil health and protects the environment.

Sangita's efforts have raised her seasonal income from ₹40,000 to ₹60,000 and directly supported over 100 farmers, touching the lives of 500 others. On February 1st, she was honored with the Prema Gopalan Sakhi Prerana Award in Pune for her inspiring work.



## Dipali Jadhav: A Grassroots Leader in Water Conservation

Dipali Jadhav, a Sakhi from Umara Village, Kallam Block, Dharashiv, is driving rural transformation through water conservation and sustainable farming. Trained by Swayam Shikshan Prayog in watershed management, she played a key role in Gram Panchayat Development Planning, identifying critical water needs through PRA and Transect Walks.

She now works with 200 farmers to promote water-saving practices and has helped install 30 vermicompost beds and 30 biogas units, supporting organic farming and clean energy.

Her efforts earned her the role of Secretary of the Village Development Committee and a special felicitation at the Jal Surakshit Gaav, Atma Nirbhar Gaav Yojana event, where she addressed dignitaries as chief guest.

# Major Events

## Voicing Grassroots Leadership on a Global Stage

On June 26, 2024, SSP's grassroots leader Dilshad Tamboli spoke at a global FairForAll Peer Learning Session hosted by the Huairou Commission and Oxfam Novib. The session focused on how grassroots organizing drives systemic change in rural value chains. Representing SSP, Dilshad shared insights on forming women-led Farmer Producer Organizations (FPOs) and strengthening collaboration with local governments. Her story highlighted how women's collectives are transforming rural economies through leadership, entrepreneurship, and access to resources.

## Supporting Women Farmers with Agricultural Machinery

On July 25, 2024, under the SBI Foundation's LEAP project, SSP distributed essential agricultural machinery to two women-led FPOs—Swayam Sakhi in Latur and Manjiri Sakhi in Dharashiv. The initiative supports over 1,500 women farmers engaged in the dairy value chain, helping reduce fodder cultivation costs and improve livestock care. With tools like tractors, trolleys, tillers, and sowing machines, women farmers now have better access to affordable, time-saving equipment, boosting productivity and income.

## Celebrating National Farmers' Day with Women Farmers

On August 17, 2024, SSP celebrated National Farmers' Day across 10 villages in Wayanad, Kerala. Women farmers gathered to learn about Women-Centered Resilient Farming (WCRF) and reflect on the role of agriculture in their lives. A community seed exchange promoted biodiversity, knowledge-sharing, and stronger



local farming networks.

## Tree Plantation Campaign in Gaya: Empowering Women for the Environment

From August to September 2024, SSP and its Sakhis led a tree plantation campaign across five villages in Gaya, Bihar, launching on Akshay Urja Diwas (August 20). With support from local agriculture officers, 1,000 fruit saplings were distributed to women farmers alongside climate education sessions. This initiative, part of the Misereor-supported Clean Energy Project, promotes environmental conservation and clean energy access while empowering women as champions of sustainable change in their communities.

## Learning Exchange with TISS Students on Women's Empowerment

On August 29, 2024, SSP hosted students and faculty from Tata Institute of Social Sciences (TISS) at our Osmanabad office. The visit included sharing SSP's journey in empowering women and fostering grassroots leadership. Students engaged with SSP leaders Naseem Shaikh and Godavari Dange, and visited villages in Tuljapur to meet women leaders and Panchayat members. This exchange deepened understanding of grassroots impact and inspired future changemakers, reinforcing SSP's commitment to nurturing community-driven leadership.



# Major Events

## Poshan Rakhi Campaign: Promoting Health and Nutrition in Washim

This Raksha Bandhan, women leaders in Washim District, Maharashtra, led the innovative 'Poshan Rakhi' campaign across 34 villages and 6 Blocks. Engaging teachers, anganwadi workers, and 357 adolescent girls, they crafted eco-friendly rakhis from nutritious pulses and grains—rakhis that can be planted afterward. The campaign raised awareness on balanced diets and the benefits of kitchen gardens as a source of nutritious food. With 435 poshan rakhis created, SSP continues to empower communities toward healthier, sustainable living.

## Showcasing Traditional Wild Vegetables at Ranbhaji Mahotsav

On August 28, 2024, three women-led FPOs from Dharashiv—Manjiri Sakhi, Vijayalakshmi Sakhi, and Prema Gopalan Sakhi—participated in the Ranbhaji Mahotsav organized by ATMA. They promoted nutritious wild vegetables traditionally consumed in rural Maharashtra, supporting livelihoods and preserving heritage. Manjiri Sakhi FPO won 1st prize, with 35 women across seven producer groups selling their produce and collectively earning around ₹6,000.

## National Nutrition Week Celebration

On September 7, 2024, SSP's Sakhis, in partnership with the Primary Health Center Valal and local health officials in Kottathara, Wayanad, led National Nutrition Week celebrations. The event raised awareness about nutrition and highlighted the link between sustainable farming and healthier diets in the community.

## Capacity Building for Community Facilitators

In October 2024, SSP conducted focused training sessions in Osmanabad and Dharashiv for 25 community facilitators. These workshops enhanced their communication, classroom management, and gender-sensitivity skills, enabling more engaging and inclusive education efforts.

## Story Writing Workshop

On October 15, UNICEF led a story writing workshop for 50 SSP and CORO staff, boosting

their skills in crafting compelling, authentic stories to better connect with communities and raise awareness through clear, impactful communication.

## School Management Committee Training

A two-day training in Dharashiv equipped community facilitators to strengthen School Management Committees, emphasizing parental involvement, inclusive education, and gender empowerment under UNICEF's Gender Transformative Program.

## World Soil Day Celebration

SSP supported 75 women farmers in Kerala to participate in the World Soil Day event in December 2024, featuring soil health testing and cultural activities. Their efforts promoted sustainable farming, with teams winning prizes and receiving fruit saplings.

## International Day of the Girl Child

On October 11, SSP celebrated the day in 10 schools in Wayanad, honoring Savitribai Phule's legacy and inspiring girls through stories of empowerment and gender equality.

## National Energy Conservation Day

In Nalanda, Bihar, 100 farmers and officials joined SSP led awareness activities focused on simple energy saving habits and environmental protection, culminating in a community pledge to adopt sustainable practices.

## National Women Farmer's Day

SSP recognized the powerful contributions of women farmers across Maharashtra, Bihar, and Kerala, highlighting their increasing land ownership and role in transforming drought-prone lands through sustainable agriculture.

# Major Events

## Daan Utsav Festival

In early October, 100 Urja Sakhi entrepreneurs from Nalanda led a successful fair that reached 25,000 people, raised ₹45,000 in sales, and secured advance bookings for four biogas units, spreading awareness about clean energy and climate action.

## Clean Energy Women Entrepreneurship Fair

In early October, 100 Urja Saakhi entrepreneurs from Nalanda led a successful fair that reached 25,000 people, raised ₹45,000 in sales, and secured advance bookings for four biogas units, spreading awareness about clean energy and climate action.

## National Nutrition Week

SSP's Sakhis partnered with health officials in Wayanad on September 7 to promote nutrition awareness, linking sustainable farming with better dietary habits in the community.

## Clean Energy Women Entrepreneurship Fair 2025: Gaya, Bihar

From January 14–16, 2025, Swayam Shikshan Prayog organized the Clean Energy Women Entrepreneurship Fair at Tapovan Tourist Palace in Gaya, Bihar. The event brought together 100 local women entrepreneurs (Sakhis) who showcased clean energy products and climate solutions. With sales of ₹32,000 and outreach to nearly 45,000 people, the fair was a vibrant platform for awareness and action. Local officials applauded the initiative for promoting sustainable practices and women's leadership. Supported by Misereor, the fair highlighted grassroots climate resilience in action.



## Block-Level Advocacy Workshops

From January 3–13, 2025, SSP conducted three advocacy workshops across Gaya and Nalanda districts in Bihar, reaching 165 women entrepreneurs and 27 local stakeholders, including block officials and PRI members. The sessions focused on government schemes in agriculture and animal husbandry, helping women access key resources. These workshops also strengthened ties with local authorities, building women's confidence to engage with officials and participate in joint initiatives.

## World Water Day Celebration

In partnership with Hindustan Unilever Foundation, SSP marked World Water Day with a series of impactful events across Marathwada. On March 20, a roundtable in Dharashiv brought together key stakeholders to discuss a water-secure future. The same day, 250 village Sakhis were honoured by the District Collector and Zilla Parishad CEO for their grassroots leadership in water conservation.

On March 22, SSP launched Jaltara water harvesting structures in Bhikar Sarola, benefiting 125 farmers. A Panlot Rath Yatra across five villages raised awareness on watershed management. Earlier, in January 2025, 300 Sakhis were trained in watershed development, leading to the creation of 221 conservation structures and 100 Jaltaras—strengthening local leadership in water stewardship.

# Awards & Achievements

## SSP has been awarded with the prestigious 'Saksham Samudaya' Award

We are honored to share that Swayam Shikshan Prayog (SSP) has been recognized with the prestigious 'Saksham Samudaya Award' ('Community Excellence') at the 34th IISSM Annual Global Conclave 2024, held at Taj Vivanta, Dwarka, New Delhi. Representing SSP's team, Ms. Naseem Shaikh proudly accepted the award. The conclave brought together global thought leaders and experts to explore the theme, "Total Loss Prevention–Risk to Resilience." This recognition underscores SSP's unwavering commitment to empowering communities through rehabilitation, resilience, and sustainable solutions.



## Sadhana Deshmukh Honored as 1st Runner-Up in Vijayalakshmi Das Entrepreneurship Awards 2024

Sadhana Deshmukh, a grassroots woman leader and entrepreneur from Maharashtra, has been awarded 1st runner up in the Micro Enterprise category, receiving a cash prize of Rs 50,000 at the SATYA Micro Capital Vijayalakshmi Das Entrepreneurship Awards 2024. An inspiring entrepreneur from Latur, Maharashtra, Sadhana motivates many grassroots women to start small enterprises. SSP is thrilled to see our efforts and strategies driving the empowerment of women across India as leaders, entrepreneurs, and changemakers.

## Official Commendation: Appreciation Letters for SSP's Integrated Rural Development

SSP was widely recognized for its impactful work in watershed management approaches that integrate and promote rural development, receiving commendations from esteemed officials such as the District Magistrate, District Agriculture Officer, Soil and Water Conservation Office, and the District Superintendent of Police. These appreciation letters acknowledge SSP's effective implementation of government schemes, its dedication to promoting organic farming, and its role in empowering women in rural communities.

SSP's Marathwada District Transformation Model, working in 6 Blocks and 406 villages in drought-prone Dharashiv district has been awarded the "Beyond the Fence National Award for Excellence in Water Management" by the Confederation of Indian Industry.



# Awards & Achievements

## Anjali Masalkar wins the Manikarnika Award 2024

Our FPO leader, Anjali Bhagwat Masalkar, has received the prestigious Manikarnika Award 2024 for her inspiring journey as a woman entrepreneur. This is fantastic news for SSP and the strong grassroots women leaders! The award ceremony was held on November 19, 2024, at the Yashwantrao Chavan Center, Mumbai, under the theme “Badhate Kadam, Naye Vicharon Ke Sang.” Anjali’s association with Swayam Shikshan Prayog (SSP) since 2016 has been nothing short of transformative. Her leadership and dedication have paved the way for impactful milestones.



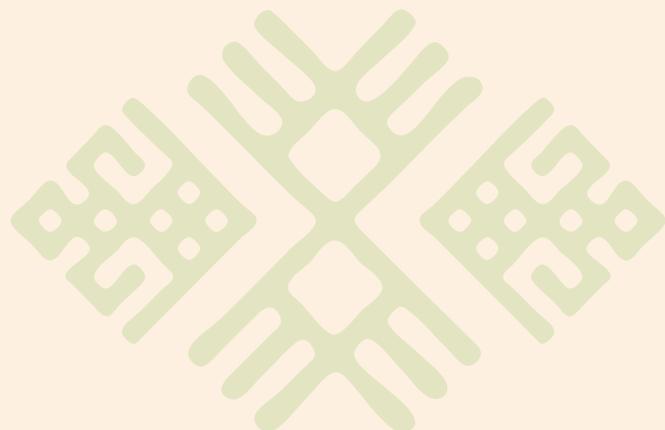
## Naseem Shaikh selected as a member of the 2024-25 Women Leaders India Fellow for Pioneering Social Impact

Naseem Shaikh, Associate Director of Programs at Swayam Shikshan Prayog, has been selected as one of 50 exceptional women for the 2024-25 Women Leaders India Fellowship, powered by Reliance Foundation and Vital Voices. This fellowship supports women leaders in climate resilience, education, livelihoods, and sports for development. The program, which began with a gathering in Mumbai on September 13-14, offers a 10-month curriculum with personalized projects, leadership training, and mentorship. Fellows also gain access to a global network, promoting collaboration and skill enhancement in advancing the SDGs.

Swayam Shikshan Prayog (SSP) celebrated Sakhi Prerana Divas in Pune, commemorating the birth anniversary of Late Prema Gopalan.

The event witnessed the presence of 300 guests, including grassroots women leaders from five states. Prof. Vinod Menon, Chairperson of SSP Board, welcomed the esteemed guests and community leaders.

The event’s Chief Guest, Dr. Mallinath Kalshetti (Retd. IAS), Deputy Director General, YASHADA, Pune, along with other dignitaries, honored grassroots women leaders from Maharashtra, Karnataka, Kerala, and Bihar with the ‘Prema Gopalan Sakhi Prerana Award’ for their transformative contributions in organic farming, microentrepreneurship, climate action, water conservation, skill development, health, and livelihoods.



# Media Reports

## Life: A journey defined by struggle

“Struggles are not just isolated events but an ongoing aspect of life that must be embraced and overcome” Read about Vaishali Gughe, from Andur Village in Osmanabad District of Maharashtra, and her inspiring journey, as she joined SSP and transformed into an entrepreneur and leader.

Link: [https://womeninagri.com/content\\_page.php?id=16](https://womeninagri.com/content_page.php?id=16)

## A cohesive ecosystem to support innovations for small and marginal landholding

Many similar impact programs exist in India to help various states consolidate and integrate small and marginal landholding farmers into a more cohesive system. Programs such as the Uttar Pradesh Accelerator PRAGATI, the Swayam Shikshan Prayog based out of the Marathwada region, PRADAN working in central and eastern Indian states, etc., are some examples that have created a step-by-step solution to solve various issues of the small and marginal farming community.

Link: <https://economictimes.indiatimes.com/small-biz/startups/a-cohesive-ecosystem-to-support-innovations-for-small-and-marginal-land>

## Cultivating grit and harvesting resilience

Read the journey of the 25,000 women who overcame structural barriers with integrated community support, and technical and social solutions. Women of Marathwada were able to diversify incomes, assert cultivation rights, and engage with government programs, fostering economic resilience and empowerment despite socio-cultural challenges.

Read more: [https://bit.ly/4bRIBC4?trk=public\\_post-text](https://bit.ly/4bRIBC4?trk=public_post-text)

## Indian Women Farmers: Digital Tools For Greater Participation

SSP's work on promoting digital literacy amongst women entrepreneurs has been highlighted in a two-blog series by Misereor. The articles discuss how women are using digital technologies to improve financial management and scale-up their business through online marketing and promotion.

Link to Part 1: <https://blog.misereor.de/2024/05/29/indische-farmerinnen-digitale-tools-fuer-mehr-teilhabe-teil-i/>

Link to Part 2: <https://blog.misereor.de/2024/05/29/indische-farmerinnen-digitale-tools-fuer-mehr-teilhabe-ii/>

During World Water Week 2024, SSP's work was featured in an article by Outlook Planet. “Swayam Shikshan Prayog (SSP) collaborates with women farmers of the Osmanabad (Dharashiv) district in the Marathwada region of Maharashtra to facilitate the implementation of a pioneering approach known as one-acre farming. Aimed to encourage farmers to embrace water-efficient crops and techniques on one-acre plots, the model involves utilising a part of their ancestral property to cultivate food crops, including vegetables, millets, and pulses. This agricultural practice is crucial for guaranteeing food security to families in drought-prone areas. The efficacy of this method has resulted in its widespread acceptance among numerous women, who have showcased the advantages of this model to their families and have begun implementing it on more expansive tracts of land. SSP has assisted women farmers in expanding their market reach by establishing farmer-producer groups.”

Read the full article here: <https://www.outlookbusiness.com/planet/opinions/innovative-solutions-offer-hope-amidst-water-scarcity>

## Agriculture Water: Today and Tomorrow

How did a female farmer get back her land in Maharashtra, increase her income 10 times, and become a successful entrepreneur by becoming a owner of five different businesses? Read this story of Maharashtra's farmer and mentor trainer Archana Mane. Learn how water conservation and sustainable farming helped them and many other women farmers achieve food and economic security.

Visit the link below to read the full article. [https://hindi.idronline.org/groundup/women-farmers-of-osmanabad-mean-business/?utm\\_source=facebook&utm\\_medium=social\\_media&utm\\_campaign=HUFCampaign\\_Agriculture](https://hindi.idronline.org/groundup/women-farmers-of-osmanabad-mean-business/?utm_source=facebook&utm_medium=social_media&utm_campaign=HUFCampaign_Agriculture)

# Media Reports

## Why Do Women Seek Ownership of Farmland?

A heartfelt thank you to India Development Review (IDR) for sharing the inspiring story of Rekha Pantre. It's time our women farmers receive the recognition they deserve for their tireless efforts in nurturing India's soil. At Swayam Shikshan Prayog (SSP), we are dedicated to empowering these women by advocating for land ownership, providing training in the Women-led Climate Resilient Farming (WCRF) model and allied agricultural skills, and connecting them to essential government schemes. SSP's women farmers are securing food, water, and income for their communities while playing a crucial role in the fight against climate change.

[https://hindi.idronline.org/groundup/a-farm-of-ones-own-why-women-want-to-be-farmers/?fbclid=IwY2xjawlpY69leHRuA2F1bQIxMAABHcgdFSRh\\_VAw\\_jYfAswUuTvhpf\\_wR62cYkmvWR4DBcDdQGvmIE5fcFnCdw\\_ae\\_m\\_oWPpaxxutEiUkWsVttCJKQ](https://hindi.idronline.org/groundup/a-farm-of-ones-own-why-women-want-to-be-farmers/?fbclid=IwY2xjawlpY69leHRuA2F1bQIxMAABHcgdFSRh_VAw_jYfAswUuTvhpf_wR62cYkmvWR4DBcDdQGvmIE5fcFnCdw_ae_m_oWPpaxxutEiUkWsVttCJKQ)

## Ceratac Group, recognised the women leaders of SSP

on the occasion of Women's Day. This initiative was published on a leading news channel.

Read the full article>> [https://www.aninews.in/news/business/umeed-she-is-strength-she-is-change-she-is-umeeed20250327135234/?fbclid=IwY2xjawJcM81leHRuA2F1bQIxMQABHVZDE8qIXbww7X3LgBic0RWGS5fAD4y3eC9U7qsgOZKlnIhTVy7DCqdWZg\\_aem\\_QxnigY8OcIntUavUVK\\_rmw](https://www.aninews.in/news/business/umeed-she-is-strength-she-is-change-she-is-umeeed20250327135234/?fbclid=IwY2xjawJcM81leHRuA2F1bQIxMQABHVZDE8qIXbww7X3LgBic0RWGS5fAD4y3eC9U7qsgOZKlnIhTVy7DCqdWZg_aem_QxnigY8OcIntUavUVK_rmw)

## The inspiring stories of Archana Waghmare and Shamal Pawar

highlight the vital role of organic farming in ensuring food security. Through the Women-led Climate Resilience Farming (WCRF) model, these women have transformed their farms into reliable sources of sustenance, cultivating a diverse range of crops that reduce their dependence on unpredictable environmental conditions. Their journey has been featured in FoodTechBiz magazine. This project is being implemented in the Latur and Dharashiv districts by Swayam Shikshan Prayog, with support from ADM Care.

Read the article here: [https://www.webwire.com/ViewPressRel.asp?aid=331612&fbclid=IwY2xjawlpcDRleHRuA2F1bQIxMAABHW9Fd3vcoPBWcBHgk4maPyQi\\_59nE\\_mdPHs3cGhloD19AmmSYend1h9SAA\\_aem\\_-\\_IOslCvsMCFYD2kTZSVzQ](https://www.webwire.com/ViewPressRel.asp?aid=331612&fbclid=IwY2xjawlpcDRleHRuA2F1bQIxMAABHW9Fd3vcoPBWcBHgk4maPyQi_59nE_mdPHs3cGhloD19AmmSYend1h9SAA_aem_-_IOslCvsMCFYD2kTZSVzQ)

## We thank India Development Review (IDR), a leading digital channel, for amplifying the voices of our farmers

and their efforts toward water conservation and climate resilience. At Swayam Shikshan Prayog (SSP), we have witnessed firsthand how women-led farming initiatives are driving sustainable water management and transforming rural communities. Ensuring water security is key to strengthening livelihoods, food security, and resilience against climate change. We look forward to these inspiring stories that showcase the power of grassroots innovation.

## Mr. Shraman Jha, CEO, Hindustan Unilever Foundation (HUF)

wrote an article about Dharashiv, a drought-prone district in Maharashtra, which faces irregular rainfall and groundwater depletion and work of Swayam Shikshan Prayog (SSP) in supporting women farmers in practising one-acre farming, growing food crops with bio-inputs and water-efficient techniques such as drip irrigation and sprinklers. The success of this approach has led to its adoption by thousands of women, who demonstrated the model's benefits to their families and started practising it on larger plots of land. Eventually, helping women farmers widen their market by setting up a farmer producer organisation.

Read the full article>> [https://www.linkedin.com/pulse/future-farming-how-water-conservation-reshapingprtrjf/?fbclid=IwY2xjawJcM3FleHRuA2F1bQIxMAABHU1le00ofpPgnUYvfIM65HwJVHmABYANOFdos7waspz4gUSNu05fmjFng\\_aem\\_ZpmYmbTiFuGbhQKL3aEMLg](https://www.linkedin.com/pulse/future-farming-how-water-conservation-reshapingprtrjf/?fbclid=IwY2xjawJcM3FleHRuA2F1bQIxMAABHU1le00ofpPgnUYvfIM65HwJVHmABYANOFdos7waspz4gUSNu05fmjFng_aem_ZpmYmbTiFuGbhQKL3aEMLg)

# Publication

## **Sakhi's: Women for Action, Change, Growth**

This inspiring book highlights the incredible journeys of 25 women who have shattered the constraints of patriarchy to become empowered entrepreneurs and leaders. Their stories are a testament to the monumental impact they have had in areas such as Climate resilient agriculture, Water management, Sustainable farming, Clean energy, Cooperative farming societies, and Leadership and Entrepreneurship. These grassroots women are not only transforming their communities but also paving the way for other rural women to engage, educate, and empower themselves. Dive into their stories and be inspired by their resilience and innovation. For more information, visit: [Book-of-25-Sakhis-Success-Stories-by-SSP-released-on-1st-February-2024.pdf](#)





# Sustainable Development

# GOALS



## SDG 1: No Poverty

**SSP's Work:** Micro-entrepreneurship Programs: SSP supports rural women in starting and growing microenterprises, which generate income and lift families out of poverty. Financial Inclusion: SSP facilitates women entrepreneurs' access to financial services, including savings, credit, and insurance.



## SDG 2: Zero Hunger

**SSP's Work:** Food Security Initiatives: SSP promotes sustainable agricultural practices and provides training to women farmers, increasing food production and security. Nutrition Programs: SSP conducts nutrition education programs to ensure families, especially children, receive nutritious balanced diets.



## SDG 3: Good Health and Well-being

**SSP's Work:** Health and Sanitation: SSP implements community health programs, including maternal and child health initiatives, and promotes clean water and sanitation access. Health Enterprises: SSP supports women in establishing health enterprises that provide affordable healthcare services in rural areas.



## SDG 5: Gender Equality

**SSP's Work:** Women's Empowerment & Leadership through its WILL process: SSP focuses on empowering women through leadership training, economic opportunities, and participation in decisionmaking processes. Gender Advocacy: SSP advocates for gender equality and works to change societal norms that hinder women's progress.



## SDG 6: Clean Water and Sanitation

**SSP's Work:** Water Management: SSP promotes community-based water management practices and the construction of sustainable sanitation facilities. Awareness Campaigns: SSP conducts awareness campaigns on water conservation and hygiene practices.



## SDG 7: Affordable and Clean Energy

**SSP's Work:** Renewable Energy Solutions: SSP supports adoption of clean energy solutions, such as solar lighting and clean cooking stoves and biogas in rural communities. Energy Enterprises: SSP helps women entrepreneurs establish energy enterprises that provide sustainable energy solutions.



## SDG 8: Decent Work and Economic Growth

**SSP's Work:** Entrepreneurship Development: SSP fosters entrepreneurship and provides business development support thus creating decent work opportunities in rural areas. Market Linkages: SSP connects women entrepreneurs with markets, enhancing their economic growth and sustainability.



## SDG 13: Climate Action

**SSP's Work:** Climate Resilience: SSP works to build climate resilience in rural communities through sustainable farming practices and disaster risk reduction initiatives. Environmental Education: SSP educates communities about climate change and promotes environmental stewardship.



## SDG 17: Partnerships for the Goals

**SSP's Work:** Collaborative Networks: SSP builds alliances and networks of grassroots women leaders, civil society organisations, private sector companies and policymakers to work towards common goals. Resource Mobilization: SSP mobilizes resources and technical expertise through partnerships with various stakeholders, enhancing the impact of its initiatives.

Through these multifaceted approaches, Swayam Shikshan Prayog contributes significantly to the achievement of the Sustainable Development Goals, fostering inclusive and sustainable development in rural India.

# Financial Report

Receipts		Amount	Payments		Amount	Amount
To Opening Balance on 1.4.2024			Expenses			
<b>Investments:</b>			ADM Agro Industries Kota & Akola Private Limited		1,254,750.26	
HDFC Trust Fund	10,114,846.28		Miserer - Improvement of the Socio-Economic Conditions of Women from Poor Households in India	6,339,515.00		
Fixed Deposit with Bank of Baroda	15,053,165.00		OAK Foundation	9,022,501.00		
Fixed Deposit With ICICI Bank	17,118,544.93		Wealth Hunger Hife (WHH)	10,701,294.92		
FC Receipt Account Bank of Baroda No. 1745	31,823,839.11		HUAIROU Commission - Fair 4 all	14,186,741.24		
FCRA Utility Accounts : Kotak Bank 9512709173	652,174.28		HUAIROU Commission- Resilience Program	3,847,891.04		
FCRA Utility Accounts : Kotak Bank 9512676062	4,351.90		Women's Entrepreneurship & Leadership programs - MARRIMAC	5,196,539.00		
FCRA Utility Accounts : Kotak Bank 9513791832	206,718.55		Astoner	1,821,574.00		
ICICI Account: 042401003177	2,207,381.08		CITIBANK N.A	78,304,024.00		
ICICI Account: 754501000131	838,068.00		Europwan Union	59,000.00		
ICICI Account: 003901244988	751,252.00		GCA LLA Award	70,175.00		
FC Receipt A/c SBI- 40019167111	18,843,927.29		HUAIROU Commission-Green Accountability	1,886.14		
BOB A/c No. 3011010005920	1,291,222.80		Sr Horace Kodoorie Internation Foundation	2,037,253.00		
BOB A/c No. 0380010002589	1,820.05		Shaikh Jaffer and Nematullah Family Foundation	1,863,141.00		
BOB A/c No. 04030100001970	5,776,542.95		Swiss Philanthropy Foundation	1,500,000.00		
HDFC A/c No. 09861450000287	3,129,495.01		Population Council	125,000.00		
HDFC A/c No. 501000560760	669,486.98		Oracle Financial Services Software Ltd	21,494,128.00		
KOTAK - A/C No. 9513788855	326,189.00		Access to Celen Energy and Entrepreneurships - Miserer	3,915,771.00		
KOTAK - A/C No. 951360268	3,010,397.19		South Asia Regional Energy Partnership_SAREP_RTI	10,552,250.75		
KOTAK - A/C No. 9512673511	1,989,105.65		Fidelity Asia Pacific Foundation	6,832,153.00		
ICICI A/C No. 645001004200	36,538.00		ADM Agro Industries Kota & Akola Private Limited	2,451,427.00		
ICICI A/C No. 754501000106	4,290,819.00		HCL Foundation	372,986.00		
ICICI A/C No. 000901244855	371,570.00		Hindustan Unilever Foundation	32,257,638.00		
AU_2301235351989684	614,815.00		HSBC Software Development (India) Pvt Ltd	22,959,051.00		
Axis Bank A/c No. 924010004955371	502,589.00		SBI Foundation	18,213,072.08		
SBI A/c No. 42799078646	7,060,100.00	126,686,959.05	IDBI Bank CSR	1,467,250.00		
			Aventus Capital Pvt Ltd	9,250,100.35		
			Aventus PE Investment Advisors Pvt Ltd	1,450,000.00		
			Axis Bank Foundation	35,310,640.00		
<b>Grants Received during the year</b>						
Miserer - Improvement of the Socio-Economic Conditions of Women from Poor Households in India	4,495,529.00		Kamal Udwadia Foundation	2,652,297.82		
Wealth Hunger Hife (WHH)	7,878,770.00		Manjri Stud Farm Pvt Ltd	654,982.00		
ADM Agro Industries Kota & Akola Private Limited	1,257,330.00		Mankind Pharma Ltd- Prosper Project	21,146,069.00		
OAK Foundation	8,262,000.00		Small Industries Development Bank of India	354,878.00		
HUAIROU - Exchanges/ Resilience programs	1,435,587.00		Sterling Investment Corporation Limited	1,666,691.46		
HUAIROU - Fair4all	7,956,159.00		Startup Village Entrepreneurship Programme- Jajna District Unicef	9,171,695.00	341,572,946.06	
HUAIROU Commission- Green Accountability	684,654.00			3,088,080.00		
CITI BANK N.A	76,285,000.00		<b>Purchase of Fixed Assets</b>			
Fidelity Asia Pacific Foundation	8,489,711.00		Laptop & Computer with Printer	767,376.00		
Sr Horace Kodoorie Internation Foundation	11,260,128.76		Projector	93,350.00		
MISERER - Energy awareness and entrepreneurship	1,348,987.50		Furniture & Fixture	322,956.00		
South Asia Regional Energy Partnership_SAREP_RTI	10,438,039.00		Camera	135,000.00		
Shaikh Jaffer and Nematullah Family Foundation	1,979,500.00		Inventor	27,499.00		
Swiss Philanthropy Foundation	1,670,690.00		Air Conditioner	97,300.00		
Oracle Financial Services Software Ltd	21,857,668.00					
ADM Agro Industries Kota & Akola Private Limited	1,665,000.00		Immovable Property- Flat No. 103, Gayatri Apartment	8,160,000.00	9,603,461.00	
Hindustan Unilever Foundation	32,011,377.00					
SBI Foundation	25,430,000.00		<b>TDS Receivables:</b>			
IDBI Bank CSR	1,540,800.00		TDS on interest	418,631.80	418,631.80	
District	7,503,000.00					
Aventus Capital Pvt Ltd	9,250,000.00		<b>Trade Payables paid</b>			
Aventus PE Investment Advisor Pvt Ltd	1,450,000.00		Buen Matejo Del Compo India Pvt Ltd	56,196.00		
Axis Bank Foundation	34,908,572.00		Re Emerging World Consultant Pvt Ltd	456,156.00		
HSBC Software Development (India) Pvt Ltd	22,959,000.00					
Kamal Udwadia Foundation	2,000,000.00		Rakart Technologies Pvt Ltd	101,629.00	613,983.00	
LIC Housing Finance Ltd- CSR initiatives	1,972,500.00					
Manjri Stud Farm Pvt Ltd	7,300,000.00					
Mankind Pharma Limited- Prosper Project	21,714,499.00					
Small Industries Development Bank of India	222,300.00					
Sterling Investment Corporation Pvt Ltd	3,500,000.00					
UNICEF	2,918,275.00					
National Philanthropic Trust	248,515,838.00	590,157,934.26				
Carried forward Rs		716,844,893.31	Carried forward Rs		352,209,021.86	



# Financial Report

Receipts		Amount	Payments		Amount	Amount
To	Brought forward Rs.		716,844,893.31	B	Brought forward Rs.	352,209,021.86
	Interest Income:				Closing Balance as on 31.03.2025	
	Interest On Fixed Deposits	2,475,710.72			Fixed Deposit with Bank of Baroda	15,992,440.00
	Interest On Saving Accounts	10,241,286.00			Fixed Deposit With ICICI Bank	9,232,438.33
	Interest On TDS	24,415.00	12,741,411.72		FC Receipt Account Bank of Baroda No. 1745	10,700,565.07
	Other Income				FCRA Utility Accounts : Kotak Bank 9512709173	2,143.83
	Training Income	1,498,459.00			FCRA Utility Accounts : Kotak Bank 9512676062	19,389.21
	Less- Training Expenses	1,211,315.50	287,143.50		FCRA Utility Accounts : Kotak Bank 9513791832	4,726.55
	TDS Receivable Received		348,805.00		ICICI Account: 042401003177	9,127,768.66
	EPP Payable		46,785.00		ICICI Account: 754501000131	604,875.60
	CST receivable received		507,424.00		ICICI Account: 003901244988	100.00
					FC Receipt A/c SBI- 40019167111	10,260,132.98
					Standard Chartered Bank A/c No. 27210000527	277,604,134.00
					BOB A/c No. 30110100005920	1,327,107.80
					BOB A/c No. 03800100025589	1,871.05
					BOB A/c No. 04030100001970	5,304,151.95
					HDFC A/c No. 00861450000267	3,224,347.01
					HDFC A/c No. 5010005630760	689,756.98
					KOTAK - A/C No. 9513798855	336,973.00
					KOTAK - A/C No. 951360268	11,029,410.56
					KOTAK - A/C No. 9512673511	2,147,577.15
					ICICI A/C No. 645001004200	97,278.00
					ICICI A/C No. 754501000106	2,736,067.00
					ICICI A/C No. 003901244855	334,614.00
					AU Bank A/c No. 2301235351989684	3,333,551.00
					Axis Bank A/c No. 924010004955371	564,049.00
					SBI A/c No. 42798078646	13,891,971.92
						378,567,440.67
	TOTAL RUPEES		730,776,462.53		TOTAL RUPEES	730,776,462.53

MUMBAI : 25th September 2025.

For Rao & Ashok,  
Chartered Accountants.

*(Signature)*  
Partner.

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



SWAYAM SHIKSHAN PRAYOG

*(Signature)*  
TRUSTEE

*(Signature)*

# Registrations

Trust Registration

No. F20262, Mumbai (dated 13.07.1998)

CSR Registration

CSR00002783

FCRA( Foreign Contribution Regulation Act)

083780808 (Valid until 31 December 2026)

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

AABTS9106NE19989

12A (Section 12 of the Income Tax Act)

AABTS9106NE19981

PAN (Permanent Account Number)

AABTS9106N

NGO-Darpan UID (Unique Identity)

MH/2016/0095964



# Partners

Axis Bank Foundation | Aventus | ADM Cares | Citibank N.A. |

Fidelity Asia Pacific Foundation | GIZ & Welthungerhilfe |

Hindustan Unilever Foundation | HSBC | Huairou Commission |

IDBI | KamalUdwadia Foundation | Mankind Pharma | Misereor |

Oak Foundation | Oracle Financial Services Software Limited

(OFSS) | Shapoorji Pallonji Group | SIDBI | SBI Foundation | Shaikh

Jaffer and Nematullah Ebrahim Family Foundation | Swiss

Philanthropy Foundation | UNICEF | USAID-SAREP | Maharashtra

State Rural Livelihoods Mission-UMED.





### SWAYAM SHIKSHAN PRAYOG

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Website link: [www.swayamshikshanprayog.org](http://www.swayamshikshanprayog.org)