SWAYAM SHIKSHAN PRAYOG

From Margin to Mainstream

Annual Report 2025-26

"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**



2025-26

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About
the Founder



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 8,56,810 grassroots women have been empowered to solve problems through revitalizing rural economies across seven states in India.

About Swayam Shikshan Prayog



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 SHIKSHAN PRAYOG

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

Dear Friends, Partners, and Well-wishers,

It gives us immense pride to present the Annual Report of Swayam Shikshan Prayog for 2025-26, a year that reaffirmed the strength and resilience of the grassroots women's movement our late founder, Prema Gopalan, envisioned over three decades ago. As we mark the milestones of this year, we do so in continued tribute to her enduring belief that "ordinary women can trigger extraordinary changes."

This year, SSP's work touched the lives of over 2.12 lakh women across Maharashtra, Kerala, Karnataka, and Bihar. Our Women-led Climate Resilient Farming program trained 1,34,640 women farmers, brought 1.2 lakh acres under bio-farming, and saved five billion litres of water through sustainable practices. Our entrepreneurship initiatives supported 35,896 women, with 78% going on to start their own enterprises and reporting an average 30% increase in household income. Across Health, Water, Sanitation and Hygiene, Clean Energy, and Gender Transformative Programs, thousands of women and their families gained access to dignity, resources, and renewed confidence.

We were especially heartened to see SSP's women-led Farmer Producer Organisations mature into robust, self-sustaining institutions, with over 7,000 women farmer shareholders benefiting from government, bank, and market linkages worth nearly INR. 8 crore. The recognition of Manjiri Sakhi FPC and Swayam Sakhi FPC at national platforms, alongside SSP's own honours including the Desi Dhaakad Social Impact Award, reflect the growing credibility of the women-led development model SSP has built and refined over the years.

Equally significant was the strengthening of our institutional foundations. The Governing Board and Management Committee worked closely this year to reinforce SSP's policies on financial systems, human resources, safeguarding, child protection, and the Prevention of Sexual Exploitation and Abuse (PSEA), ensuring that the organisation's growth remains anchored in strong governance, transparency, and accountability. The expanded use of Management Information System has brought greater rigour to monitoring, evidence-based decision-making, and donor reporting, positioning SSP well for the scale of ambition ahead.

We were also proud to see SSP's grassroots leaders carry Prema Tai's vision onto global platforms this year - from the Huairou Commission's Governing Council in Nairobi to the Asian Development Bank's Community Resilience Partnership Forum in Bangkok, and the Global Social and Solidarity Economy Forum in Bordeaux. None of this would be possible without our donors and partners, whose sustained trust and investment allow SSP to deepen its work where it matters most - in the hands of rural women. We are deeply grateful to all our partners for walking this journey with us.

As we look to the year ahead, the Board remains committed to strengthening SSP's institutional resilience, deepening our sectoral impact, and staying true to the founding belief that transformation begins when women are trusted with resources, knowledge, and leadership. We thank every Sakhi, staff member, volunteer, and community leader whose daily work makes this vision a living reality.

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 Initiatives

- Women Leadership
- Holistic Development
- Collaborations
- Farmer Producer Organizations

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.

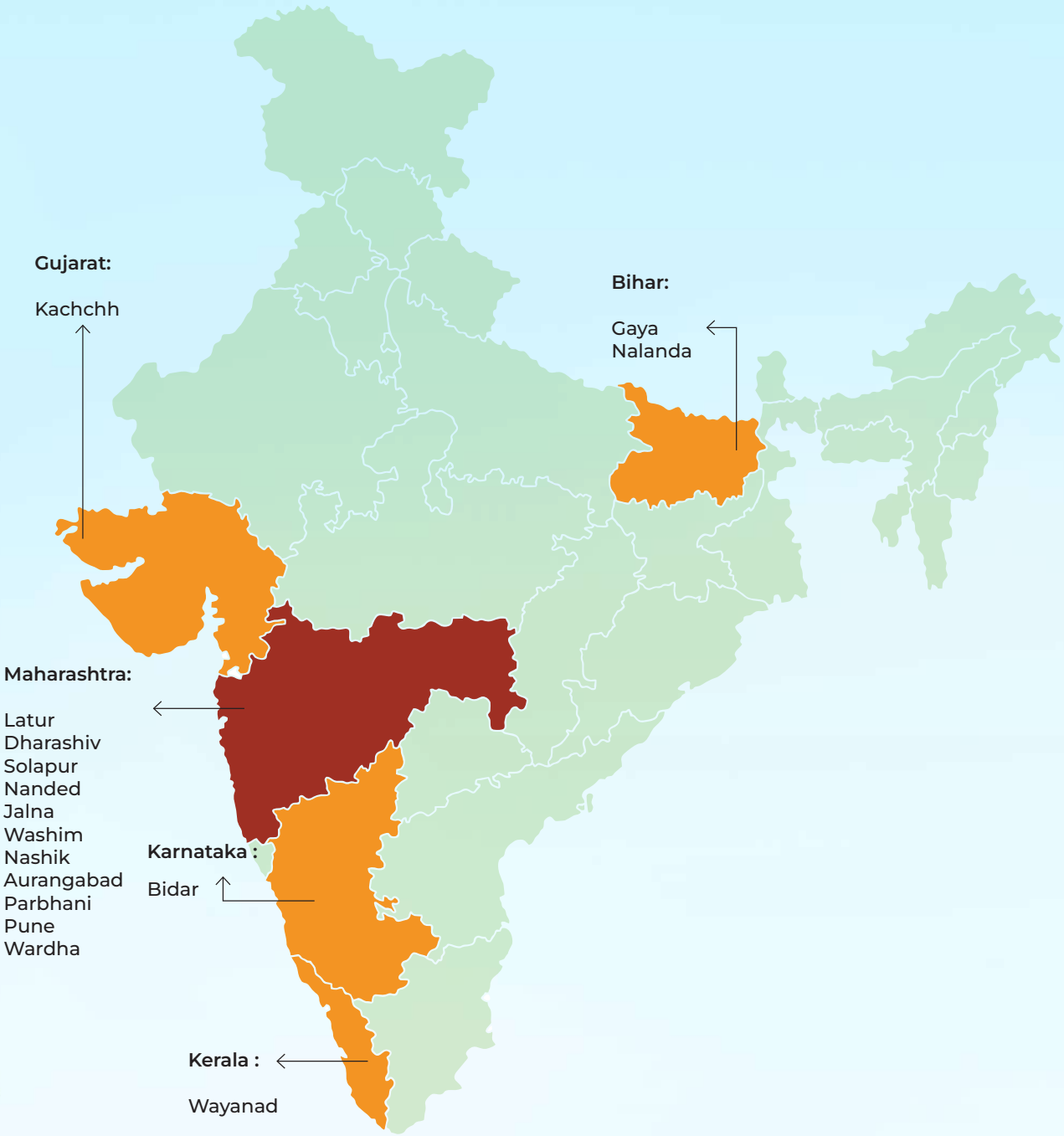
Women trained through SSP cultivate fast-growing, climate-resilient crops, manage diversified agricultural practices, and adopt strategies that reduce dependency on debt—resulting in improved cash flow, greater food security, and enhanced household income. SSP focuses on transforming the society by building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

Our Key Sectors

- **Women-led Climate Resilient Farming**
- **Health, Water, Sanitation & Hygiene**
- **Women's Entrepreneurship**
- **Clean Energy & Environment**

Current Outreach





4	16	43	2,553
States	Districts	Blocks	Villages



Outcomes & Impact

Empowering rural women for 3 decades

Overall Outreach

8,56,810
rural women
Reached Through Livelihood, Enterprise and Agriculture Initiatives

77 Lakhs +
people
Transformed Household Economies Through Women-Led Initiatives

17,769
women leaders
Developed Leadership Skills to Lead Meaningful Community Initiatives

6,64,365
women farmers
Empowered with women led climate resilient agricultural practice (WCRF)

1,47,076
women entrepreneurs
Received entrepreneurship related training and handholding

Annual Outreach (FY 25-26)

1,46,196
women
Reached Through Livelihood, Enterprise and Agriculture Initiatives

87,897
women farmers
Empowered with women led climate resilient agricultural practice (WCRF)

30,000+
women
Trained in Health, Water, Sanitation,and Hygiene

25,000+
people
Provided awareness related to Clean Energy and Environment

13,285
women entrepreneurs
Received entrepreneurship related training and handholding



Annual Sectoral Outcomes and Impact (FY 25-26)

Women-led Climate Resilient Farming

52,581 | Acres Brought Under WCRF Practices

87,897 Women Farmers Engaged Program reach

41,066 Women Farmers Adopting WCRF 60.7% of trained women farmers

32,057 Farmers Implementing Soil Health & Nutrition Management Practices

67,596 Per Family Annual Savings due to Improved Practices

32,364 Farmers Practicing Improved Seed Treatment & Sowing

30,990 Farmers Practicing Pest & Weed Management

Clean Energy

25,000+
People Received Awareness on the Benefits of Renewable Energy and Clean Technologies.

150
Enterprise Fairs & Market Stalls Conducted for Promotion of Sustainable & Renewable Solutions

Entrepreneurship

12,930
Women Trained in Entrepreneurship Development

10,441
Women Started their Own Businesses after Receiving Training

49.1%
Women Started using Digital Financial Transactions

WASH & Nutrition

30,000+
People Received Awareness and Training

1,500+
Adolescent Girls Trained on Menstrual Hygiene, Nutrition, and Reproductive Health

18,256
Gender Equality & Sensitization – Community & Students

5,642
Meena Raju Manch (MRM) – Learning & Capacity Building Participation

Outcomes & Impact

Empowering rural women for 3 decades

Various Initiatives Outreach (FY 25-26)

Women Leadership

5,000+
VAG Leaders Empowered to Drive Community Development Through Capacity Building

4,500+
VAG Leaders Reached Through Leadership Awareness, Sensitization & Capacity Building Training

4800+
Rural Women Received Land Titles

Farmer Producer Organisation

8
FPOs Supported

8,000+
Women farmer shareholders

Collaborations

8.08 Cr
Government Scheme Linkage (Amount)

8.65 Cr
Bank Scheme 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, PHC Developed

Water:
Solar powered Water Lifting and Purification

Sanitation:
Sanitary Pad Vending System
Hand Wash Station in Schools

Livelihood:
80 Trained in Entrepreneurship

Core Programs



Women-led Climate Resilient Farming (WCRF)

Rs. 67,596 in average annual savings per household from improved farming practices.



Women's Entrepreneurship

81% of trained women went on to start their own business.



Health, Water, Sanitation & Hygiene

Over 30,000 people reached through community based WASH awareness and training.



Clean Energy and Environment

150 fairs and market stalls brought clean energy directly to rural doorsteps.



Gender Transformative Program (GTP)

18,256 community members and students engaged in gender sensitisation this year.

Women-led Climate Resilient Farming (WCRF)

87,897 women farmers. Four states. One shared vision for resilient, sustainable agriculture.
Women-led Climate Resilient Farming (WCRF) is SSP's flagship program, supporting women farmers to become leaders of change in their farms, communities and households. By bringing together climate-smart agriculture, community institutions and government convergence, WCRF helps women build farms that are more productive, resource-efficient and resilient to climate risks.

During 2025–26, WCRF reached 87,897 women farmers across Maharashtra, Kerala, Karnataka and Bihar, through training, demonstration models, technical support and institutional partnerships. Women adopted practices that improve soil health, conserve water, reduce cultivation costs, strengthen farm productivity and enhance household food and nutrition security.

The program continued to advance the **One Acre Model, integrated farming systems, bio-input preparation, soil health management, water conservation and climate-resilient cropping.** Demonstration farms, Farmer Field Schools, village-level learning platforms and Community Resource Persons (Sakhis) helped turn knowledge into practice and encouraged wider adoption within communities.

WCRF also deepened collaboration with **government departments, Farmer Producer Companies, research institutions and development partners,** connecting women farmers with technical expertise, government schemes and sustainable farming technologies.

At its heart, WCRF is about more than changing farming practices. It is about enabling women to lead the transition towards agriculture that is resilient, sustainable and secure for the future.

In Focus:

- **52,581** acres brought under WCRF practices this year, expanding the base of climate-smart cultivation across program villages.
- **41,066** women (60.7% of those trained) adopted WCRF practices directly on their own farms.
- **32,364** farmers adopted improved seed treatment and sowing techniques.
- **32,057** farmers strengthened soil health and nutrition management practices.
- **30,990** farmers took up integrated pest and weed management, reducing dependence on chemical inputs.



Solapur, Maharashtra:

"I have seen how small changes can transform farming communities."

Through SSP's climate-resilient farming model, I have trained women farmers and helped 87 families adopt biogas and organic farming, saving ₹1.27 lakh in fertiliser costs. Today, my work reaches over 110 families across three blocks.

— Sarika Pawar, Marwade, Solapur



Women's Entrepreneurship

12,930 women entrepreneurs. Three states. Building businesses. Strengthening livelihoods.

Women's Entrepreneurship is a key pillar of SSP's efforts to strengthen resilient rural livelihoods by enabling women to establish and grow sustainable micro-enterprises. Through entrepreneurship development training, mentoring, financial inclusion, market linkages and enterprise support, SSP helps women build the skills, confidence and resources needed to turn their ideas and capabilities into viable businesses and contribute to household incomes.

During 2025–26, the program reached **12,930 women entrepreneurs across Maharashtra, Bihar and Kerala** through structured capacity building and handholding support. The program supported both farm and non-farm enterprises by strengthening entrepreneurial skills, improving access to finance, facilitating market opportunities and supporting enterprise formalisation.

Women established and expanded enterprises across **food processing, tailoring, dairy, goat rearing, poultry, bakery, mushroom cultivation and other agri-allied sectors,** responding to local market opportunities. Community Resource Persons (CRPs) played an important role in mentoring aspiring entrepreneurs and providing continued handholding, while partnerships with financial institutions, government departments and enterprise development agencies helped women access credit, government schemes and business development services.



In Focus:

- **12,930** women completed entrepreneurship development training this year, spanning farm and non-farm enterprises.
- **10,441** women went on to launch their own businesses, translating training into real, incomegenerating ventures.
- **49.1%** of trained women adopted digital financial transactions, strengthening their access to formal financial systems.



Jalna, Maharashtra:

"I had to become the support my family needed."

After my husband was permanently disabled, I took responsibility for my family. Through SSP's Entrepreneurship Development Program under SVEP, I started a handmade macramé business, increasing my daily income from ₹200 to ₹500. Today, I also train other women in this craft.

— Komal Badiye



Health, Water, Sanitation & Hygiene

30,000+ people reached. Healthier communities. One shared vision for well-being and resilience. SSP's Health, Water, Sanitation and Hygiene (WASH) program works to build healthy, resilient and informed communities by bringing together health, nutrition, water security and sanitation with women's leadership and community participation. Through Arogya Sakhis, Mahila Mahiti Kendras, schools and community institutions, the program strengthens access to health information, promotes healthy and hygienic practices, improves nutrition security and supports community-led planning for water and sanitation.

During 2025–26, the program reached **over 30,000 people across program areas** through awareness campaigns, training, community mobilisation and institutional support. The Arogya Sakhi network continued to strengthen community health systems by providing doorstep counselling on health, nutrition, hygiene and maternal well-being. Awareness sessions on nutrition, menstrual hygiene and healthy lifestyles further supported informed health practices across program villages.

The program also created opportunities for women to contribute to improved nutrition and livelihoods. Selected Arogya Sakhis were trained under the **Women-led Nutritional Food Enterprise Model,** enabling them to produce and market nutritious food products while building enterprise opportunities.
The inauguration of 100 Jaltara units supported by SSP, was held on Sunday, 8 February 2026 at Sayal village in Nanded district, Maharashtra.

In Focus:

- **30,000+** people reached with awareness and training on health, water, sanitation, and hygiene.
- **1,500+** adolescent girls trained on menstrual hygiene, nutrition, and reproductive health.

Washim, Maharashtra:

"I wanted to create a healthier and more equal community."

From being a homemaker, I became a grassroots WASH and gender leader. I have trained 145 women and youth and worked with schools and Gram Panchayats to improve sanitation, hygiene, and gender awareness in my village.

— Rakhi Tajane





Clean Energy and Environment

25,000+ people reached. Cleaner energy. New opportunities for women.
SSP's Clean Energy and Environment program promotes sustainable energy solutions by strengthening rural women as clean energy entrepreneurs and community leaders. Through biogas, solar energy, improved cookstoves and other renewable energy technologies, the program expands access to clean energy, reduces carbon emissions, improves household health and creates sustainable livelihood opportunities for women.

During 2025–26, the program expanded its outreach across **Maharashtra and Bihar,** reaching over 25,000 peoplethrough community awareness, enterprise development and direct engagement. The program continued to strengthen clean energy infrastructure, with dedicated **Clean Energy Hubs** serving as centres for training, product demonstrations, sales and after-sales service.

Enterprise Fairs and market stalls brought clean energy solutions closer to rural communities, giving families an opportunity to see and understand solar products, improved cookstoves and biogas systems firsthand. These platforms helped turn awareness into adoption, while creating opportunities for women entrepreneurs to connect with customers and grow their clean energy enterprises.

In Focus:

- **25,000+** people reached with awareness on renewable energy and clean technology benefits.
- **150** Enterprise Fairs and market stalls conducted across program villages, connecting households directly with solar, biogas, and cookstove options.



Gaya, Bihar:

"I wanted to build an identity of my own."

At 48, I joined SSP as a Sakhi and started a nursery on unused land, along with a biogas unit at home. Today, I earn ₹6,000–7,000 a month, support my son's education, and continue to lead change in my community.

— Dharmshila Kumari



Gender Transformative Program (GTP)

From classrooms to communities. Building a more equal future.

The Gender Transformative Program (GTP) promotes gender equality by engaging children, teachers, parents, School Management Committees (SMCs), Gram Panchayats and communities to challenge gender stereotypes and create safe, inclusive and gender-responsive learning environments.

Through the child-friendly **Meena-Raju Manch** platform, the program encourages children to become active voices for equality, while strengthening community ownership of gender-transformative practices across schools and villages in Dharashiv district, Maharashtra.

During the year, children, teachers and communities engaged through classroom sessions, Gender Fair events and sensitisation workshops with School Management Committees and Gram Panchayats. These efforts helped create conversations around gender equality within schools and communities, building the foundation for change that extends beyond individual training sessions and activities.





In Focus:

- **18,256**
  people engaged through gender equality and sensitisation activities across communities and schools.
- **5,642**
  participants reached through the Meena Raju Manch (MRM/GTP) learning and capacity-building platform.



Initiatives

Women's Initiative to Learn and Lead (WILL)

The Women's Initiative to Learn and Lead (WILL) program strengthens women's leadership, collective action and participation in local governance through Village Action Groups (VAGs) across Dharashiv, Solapur, Latur, Nanded and Pune districts. The program enables women to exercise their rights, engage with local institutions and inform development processes while improving access to government schemes, resources and entitlements.

This year, over 5,000 women completed structured leadership capacity-building, with thousands more reached through awareness and sensitisation efforts. The Village Action Groups enabled women to actively participate in village-level development planning through the Gram Panchayat Development Plan (GPDP) process. The program also strengthened women's economic and legal empowerment through improved access to government entitlements and land rights. Women leaders facilitated access to agricultural inputs, livelihood support and infrastructure schemes, while SSP's long-standing land rights initiatives enabled thousands of women to secure land ownership and strengthen their economic security. Digital and financial literacy training further enhanced women's confidence in using formal banking services, digital platforms and government systems.

> *"4,800+ women secured land titles this year through SSP's advocacy."*

In Focus:

- **5,000+** VAG leaders empowered through structured capacity-building this year.
- **4,500+** additional VAG leaders reached through leadership awareness and sensitisation training.
- **4,800+** rural women received land titles through SSP's continued land rights advocacy.

Nanded, Maharashtra:

Once a struggling farmer, Savita Shivaji Runje became one of her community's most respected leaders through SSP's WILL and WCRF programs, helping make her village open-defecation-free, forming 15 women's savings groups with 150 members, and guiding 43 women into launching their own enterprises.



Women Farmer Producer Organizations (FPOs)

SSP supported **8 women-led Farmer Producer Companies (FPCs) across Maharashtra, Bihar and Kerala** during 2025–26, strengthening their capacity in business strategy, market linkages, governance and financial management. Training and advocacy workshops supported FPC members in areas such as business strategy, product promotion and marketing, while specialised training for Board members focused on enterprise governance, financial management and leadership.

The network continued to grow, with the shareholder base reaching **over 8,000 women farmers,** up from 7,000 the previous year. This expanding ownership base is strengthening the collective capacity of women farmers to access finance, markets and other opportunities through their FPCs.

SSP, with support from **SBI Foundation under the LEAP initiative,** organised a Board of Directors (BoDs) Training in Latur on 26 February 2026. The session brought together **37 women directors** from women-led FPCs along with SSP team members, providing a platform to reflect on their leadership journeys, discuss operational challenges and exchange practical strategies for managing their enterprises effectively.

The training brought together Board members from Swayam Sakhi FPC, Ausa (Latur), Manjiri Sakhi FPC, Dharashiv, Prema Gopalan FPC, Kalamb, and Vijayalakshmi Sakhi FPC, Tuljapur, further strengthening peer learning and leadership across the network.

In Focus:

- **8** women-led Farmer Producer Companies supported across program states.
- **8,000+** women farmer shareholders now part of the FPO network, up from 7,000+ last year.
- **Rs. 8.08 Cr.** facilitated in government scheme linkages for member farmers.
- **Rs. 8.65 Cr.** facilitated in bank linkages, strengthening access to credit and formal financial support.

Dharashiv, Maharashtra:

Dipali Thodsare, Director of Manjiri Sakhi Producer Company, was featured in Shetkari, the Maharashtra Department of Agriculture's own magazine, sharing how the FPO was built under women's leadership and how the financial stability it created has strengthened women's decision-making at home, in their villages, and at the district level.

> *"Over Rs.16 crore in combined government and bank linkages facilitated this year."*









Management Information System

During the year, SSP strengthened its Management Information System (MIS) to make it more reliable, integrated, and central to routine project management. The MGrant platform became the organization's primary system for managing project data, with all 22+ projects onboarded. Each beneficiary is assigned a unique identification number, enabling interventions across multiple projects to be tracked accurately while avoiding duplicate records.

Regular validation, monitoring, and follow-up with field teams significantly improved data quality and strengthened confidence in digital data collection and reporting. Dashboards and analytical reports were increasingly used during project planning and review meetings, enabling managers to monitor progress and make evidence-based decisions. Baseline and endline assessments also became more systematic, improving the measurement of project outcomes and beneficiary progress. Extensive capacity-building and handholding support were provided to Sakhis, project staff, and MIS teams on using the MGrant mobile application.

The system was simplified by requiring beneficiary profile information to be entered only once, after which the data is automatically retrieved for subsequent activities and monitoring. This reduced repetitive data entry, improved efficiency, and enhanced data accuracy through builtin duplicate detection and validation features.



To strengthen decentralized monitoring, most projects established dedicated MIS personnel who worked closely with project teams and the central MIS unit to resolve data-related issues, improve reporting quality, and ensure timely submission of information. As a result, the MIS evolved into a robust system supporting project monitoring, impact assessment, learning, and evidence-based decision-making.

The improved use of MIS-generated impact data, project results, photographs, and case stories also strengthened SSP's fundraising efforts by providing compelling evidence of impact to existing and prospective donors. Regular tracking of funding opportunities and donor requirements enhanced the quality and timeliness of proposals, helping deepen partnerships with longstanding supporters while attracting new funding partners. During the year, SSP continued to strengthen collaborations with partners, making resource mobilization more strategic, data-driven, and aligned with the organization's long-term sustainability.







Strengthening Digital Monitoring, Evidence and Resource Mobilization

Governance and Stewardship

SSP's structure is headed by the Governing Board comprising eight members (four women and four men) who meet at least once in every four months. The Board members are changed or reappointed in every three years.

The Board and the five-member Management Committee (comprising three women and two men), including Naseem Shaikh, Chief Executive Officer, supervise and manage the organization's key committees, including the Management Committee, Procurement Committee, and Prevention of Sexual Harassment (POSH) Committee. These committees serve as dynamic drivers for formulating policies, making strategic decisions, developing programs, and ensuring their effective implementation. The Board also provides guidance and recommendations to these committees, enabling them to benefit from the Board Members' expertise and diverse experience to achieve optimal organizational performance.

The Board oversees the execution, monitoring, and reporting of SSP's operations, while the Management Committee manages the day-to-day implementation of the organization's strategic plans and programs. Together, they ensure the effective implementation of SSP's policies, including the Code of Ethics and Conduct, Financial Systems, Human Resource and Safeguarding, Child Protection, Protection from Sexual Exploitation and Abuse (PSEA) Framework and Procedures, Environmental, Social and Governance (ESG), and Diversity, Equity and Inclusion (DEI) policies. The Board regularly reviews the organization's objectives, strategic plans, and performance indicators, while the Management Committee ensures the availability and effective utilization of financial and human resources to achieve organizational goals and deliver quality programs.

SSP has a total of **147** employees: **40** permanent staff (24 women, 16 men), **107** contractual staff and consultants.

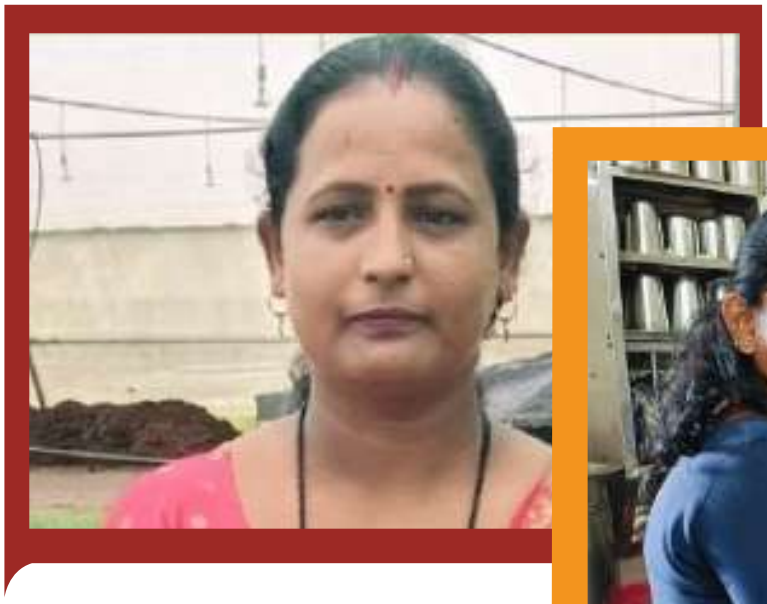
Board Members of 2025–26

N. Vinod Chandra Menon	Chairperson
Priya Susheel Patil	Secretary
Adolph Furtado	Treasurer
Nisheeth Kumar	Trustee
Urvashi Balkishan Devidayal	Trustee
Suranjana Gupta	Trustee
Abhishek Arvind Kadam	Trustee
Archana Ramesh Bhosale	Trustee

Prevention of Sexual Harassment at Workplace

As per the requirement of the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013 (POSH Act) and the Rules made thereunder, Swayam Shikshan Prayog has constituted Internal Complaints Committees (ICCs) at all locations where 10 or more employees are working. Notice boards with ICC details have been put up at all SSP offices. Our Prevention of Sexual Harassment at Workplace (POSH) or Protection from Sexual Exploitation and Abuse (PSEA) Policy is inclusive and gender-neutral, detailing the governance mechanisms for the prevention of sexual harassment issues relating to employees across genders, including those who identify themselves with the LGBTQI+ community. During the year, no complaints of sexual harassment were received by the organization. To build awareness in this area, the organization has been conducting induction/ refresher programs on the topics of gender sensitisation and Policies, including POSH and the Code of Ethics and Conduct, for its staff on a continuous basis. SSP has submitted the information on the Internal Complaints Committees and its Annual Report on POSH/PSEA to the online SHe-Box Portal (https://shebox.wcd.gov.in) of the Government of India.

Voices of Women





A Model Leader in Sustainable Farming

Sangita Kumari from Kairi Noorsarai village, Nalanda district of Bihar, is transforming farming through climate-resilient practices. Trained in Women-Led Climate Resilient Farming (WCRF) by Swayam Shikshan Prayog (SSP), she introduced the zero-tillage potato cultivation method, reducing labour by 80%, costs by 90%, and irrigation by 70%. By using organic manure and straw mulch, she has improved soil fertility and reduced pollution.

Her innovations increased her seasonal income from ₹40,000 to ₹60,000, benefiting over 100 farmers and 500 people. Sangita's leadership proves that women farmers are essential to sustainable agricultural development.

She was honored with the Prema Gopalan Sakhi Prerana Award in Pune on February 1st for her contribution to empowering women in climate-resilient farming practices.

Sunita Shelke's Journey of Change

Sunita Shelke from Shivangaon village in Wardha, Maharashtra, is inspiring women farmers through sustainable agriculture and clean energy. A farmer managing five acres, she joined Swayam Shikshan Prayog 18 months ago and adopted innovative practices like vegetable cultivation and biogas.

By using cow dung for cooking gas, she has eliminated LPG expenses while producing nutrient-rich slurry that improves soil fertility. Inspired by her success, Sunita trained 30-40 women on biogas, vermicompost, azolla, nutrition gardens, and health practices.

Today, women from nearby villages visit her farm to learn. With her family's support and SSP's guidance, Sunita has emerged as a confident community leader and role model.

Major Events



International Women's Day

On the occasion of International Women's Day, various activities were conducted across three blocks of Latur district - Ausa, Nilanga, and Deoni on the occasion of International Women's Day. In Nilanga, 60 women received training completion certificates in Aari work, tailoring, beauty parlour, artificial jewellery, and jute bag making, along with guidance on accessing bank loans for starting enterprises. In Ausa, 100 seed kits and vermibeds were distributed, along with a demonstration on vermi bed usage. In Deoni, an animal health camp for milch animals was organized to support women engaged in livestock-based livelihoods. Around 100 women are expected to cultivate vegetables and conserve seeds for future use.



CRF Braintrust, Nairobi, Kenya, February 16-20, 2026

Godavari Dange from SSP participated in the Huairou Commission Governing Council meeting in Nairobi, contributing to important discussions on advancing the Community Resilience Fund (CRF) to its next phase. The meeting focused on strengthening governance systems by clearly defining the roles and responsibilities of GC committees to improve effectiveness, transparency, and accountability. Leaders also reviewed and strengthened the grassroots women's leadership development program.



Women Farmer's Entitlement

Representing SSP, Naseem Shaikh (CEO), Priya Rakunde, and Vaishali Ghuge participated in the Stakeholders' Consultation on Women Farmers' Entitlement in Maharashtra, organised by the Maharashtra State Agriculture Department in collaboration with the M.S. Swaminathan Research Foundation. The discussion clearly underscored the need for change. Women farmers need a clear and inclusive definition, formal identity and legal recognition as farmers, and equal access to productive resources, knowledge, and markets.



Peer Learning on Women-Led Development

SSP hosted a three-day peer learning exchange from 10–12 February 2026, welcoming the PRASARI team from Kolkata and participants from Sundarban, Jharkhand, Darjeeling, and Meghalaya. The visit explored SSP's WILL approach and how Village Action Groups function as women-led institutions shaping local governance and livelihoods. The visiting team appreciated SSP's community-owned model, calling the women leaders they met "a ray of hope for inclusive and sustainable development."



Remembering Prema Gopalan: Prerana Divas 2026

On 1 February 2026, SSP observed Sakhi Prerana Divas across Maharashtra, Kerala, and Bihar to mark the birth anniversary of founder Late Prema Gopalan. Thousands of grassroots women gathered across nine locations - including Dharashiv, Latur, Wayanad, and Nalanda - to honour her vision of empowering communities through women's leadership.

Observed annually since 2022, the day is a space for reflection and renewed commitment, bringing together dignitaries from academia, government, and development institutions. CEO Naseem Shaikh described it as a "Sankalp Divas," reaffirming SSP's belief in women-centred development, while Chairperson Prof. Vinod Menon spoke on Prema Gopalan's legacy of community resilience and partnership.



SSP's Grassroots Leadership at the CRPP Forum

Devkanya Jagdale represented SSP's grassroots women leaders at the 4th Community Resilience Partnership Program (CRPP) Forum, organised by the Asian Development Bank in Bangkok. She shared insights from drought-prone Marathwada on how climate shocks disproportionately affect women's livelihoods, and highlighted SSP's WILL program - active in 500 villages, where 5,000 women leaders connect vulnerable communities to schemes, finance, and livelihoods through Village Action Groups.



SSP at the Global Grass-roots Green Accountability Academy 2025–São Paulo, Brazil

Swayam Shikshan Prayog (SSP) was represented at the Global Grassroots Green Accountability Academy 2025 in São Paulo, Brazil, by Ms. Devkanya Jagdale, a grassroots woman leader from Maharashtra. Organised the Global Partnership for Social Accountability (GPSA) and the Huairou Commission, the Academy brought together community leaders from across Latin America, Africa, and Asia to deepen learning on green accountability and climate governance.

Speaking from the lived realities of the climate-stressed Marathwada region, Devkanya shared how recurring droughts, sudden floods, water scarcity, and crop losses reshaping everyday life – and how women leaders supported by SSP are responding through collective action, participation in local governance, and climateresilient solutions. The learnings from the Academy will support SSP's ongoing efforts to strengthen women's leadership, transparency, and climate resilience across Marathwada - reinforcing the belief that sustainable climate solutions begin at the grassroots.



Empowering Women Farmers: SSP Hosts State-Level Advocacy Workshop

On 22 November 2025, Chhatrapati Sambhajinagar came alive as Swayam Shikshan Prayog (SSP) hosted a State-Level Advocacy Workshop with 295 women farmers, Sakhis, and government officials from across Maharashtra. The event provided a rare platform for rural women to engage directly with senior officials and agricultural experts, bridging long-standing gaps between policy and practice. Participants discussed climate-resilient farming, organic and mixed cropping, and agri-allied enterprises. Officials from MREGS, Krushi Vigyan Kendra, FWWB, and the Divisional Agriculture Office clarified government schemes andencouraged women to take active roles in farm planning and resource management.



Inception and Outcome Planning Workshop

The CRPP Phase 2 Inception and Outcome Planning Workshop in Kathmandu, Nepal, facilitated by the Huairou Commission, marked an important step forward in strengthening community-led climate adaptation across Asia and the Pacific. The Community Resilience Partnership Program (CRPP) supports countries and communities in addressing the interconnected challenges of climate change, poverty, and gender inequality, with a dedicated gender window that allocates resources for women-focused investments.

The three-day workshop was part of the Huairou Commission's approach within CRPP to institutionalize regular processes that enhance the participation of grassroots women leaders in climate adaptation planning. Central to this approach is the creation of solidarity-based systems led and owned by grassroots women, enabling collective, risk-informed problemsolving with communities and local governments.



Women Rebuilding Resilient Communities | SSP at UNESCOWebinar

At the UNESCO webinar on "Build Back Better: Gender - Responsive Reconstruction and Resilience" held on 23 October 2025, Naseem Shaikh, CEO of Swayam Shikshan Prayog (SSP), reflected on three decades of learning alongside grassroots women rebuilding their lives and communities in the face of repeated crises. Drawing from SSP's journey - from the Latur earthquake in 1993 to the floods of 2025 - she shared how women, when trusted with resources, knowledge, and leadership roles, emerge as first responders and long-term architects of resilience.

Awards & Achievements

Desi Dhaakad Social Impact Awards (DDSIA) 2025–26

Swayam Shikshan Prayog (SSP) has been honored as the winner of the Desi Dhaakad Social Impact Awards (DDSIA) 2025–26 in the prestigious Environment & Climate Indigenous-led Ecological Restoration & Biodiversity Conservation category! This incredible recognition is attribute to our pioneering work in advancing women-led climate resilience, ecological restoration, and biodiversity conservation, and for repositioning grassroots women as leaders and decision-makers in building sustainable futures. This award truly belongs to the grassroots women farmers and leaders who are driving transformative change on the ground! The DDSIA, cohosted by the NSE Social Stock Exchange (SSE) in collaboration with Etherwire. AI and the RB Foundation, is a powerful platform celebrating the unstoppable spirit of Nari Shakti and organizations driving measurable social change.



Manjiri Sakhi FPC Wins FPO Impact Award 2025

Manjiri Sakhi Farmer Producer Company, supported by Swayam Shikshan Prayog (SSP), has been conferred the FPO Impact Award 2025 under the category Vijayalakshmi Das Friend of Women FPO. The award recognizes the organisation's outstanding performance, strong governance systems, and sustained commitment to enhancing farmers' livelihoods. The prestigious award was presented at the Livelihoods India Summit on 4 December 2025 in New Delhi. Mrs. Dipali Kakasaheb Thodasare, Director of Manjiri Sakhi FPC, and Ms. Naseem Shaikh, CEO of SSP, jointly received the award on behalf of the organisation. Manjiri Sakhi FPC is a 100% women-ledenterprise with over 2,330 shareholders and an annnual turnover of ₹1.54 crore. The FPC works across multiple agri-business verticals, including input supply, procurement, seed production and processing, and has established warehousing, grading, and processing infrastructure. It facilitates interest-free credit and access to discounted farm inputs for member farmers.





National Recognition for Women-Led FPC at CII FPO Summit 2025



Swayam Sakhi Shetmaal Producer Company (Swayam Sakhi FPC) received a prestigious national-level special recognitioninthe Best Women Leadership category at the CII FPO Summit 2025, held at the India Habitat Centre. The award recognizes three years of impactful work by a women-led Farmer Producer Company that has emerged as a strong and resilient grassroots institution. Working across 76 villages, the FPC has empowered 1,980 women share holders through interest-free credit, access to governments chemes, bank and market linkages, and initiatives promoting sustainable agriculture and rural entrepreneurship. These outcomes have been enabled through sustained facilitation, capacity building, and institutional handholding by Swayam Shikshan Prayog (SSP). At the summit, Anjali Masalkar, Director and CEO, shared the inspiring journey of building the FPC, highlighting women's leadership, collective effort, and future opportunities. The recognition underscores the collective strength of rural women and marks a significant milestone toward inclusive and sustainable rural development.



Media Reports

Climate Action, Food Security and Rural Leadership

CSR Universe has published an in-depth feature titled “Climate Action, Food Security and Rural Leadership: A Deep Dive in SSP’s Pioneering Women-Led Model. ”The article features an exclusive interview with Ms. Naseem Shaikh, CEO of Swayam Shikshan Prayog, reflecting on SSP’s 25-year journey of empowering grassroots women as farmers, entrepreneurs, and climateleaders. The feature explore show SSP’s women-led model is driving transformative change across Maharashtra, Kerala, Bihar, and other regions, strengthening climate resilience, food security, and rural livelihoods. Ms. Shaikh also shares SSP’s vision to scale its impact and reach one million women by 2030.

The Green Burden: Women,Climate Action, and the Unfinished Revolutionin India–Analysis

Swayam Shikshan Prayog is featured in the article “The Green Burden: Women,Climate Action, and the Unfinished Revolutionin India–Analysis,” authored by Dr. Manasi Sinhaand Ejjala Likitha Pavani. The article highlights SSP’s work in Pune, where women farmers are leading climate-resilient farming initiatives, demonstrating the critical role of women’s leadership in addressing climate challenges and advancing sustainable agriculture in India.

Dipali Thodsare: Leading Manjiri FPO, Featuredin Shetkari Magazine

Dipali Thodsare, Director of Manjiri Sakhi Producer Company Ltd in Dharashiv, has been featured in Shetkari magazine, published by the Department of Agriculture, Government of Maharashtra. In the article, Dipali shares insights on how Manjiri FPO was established under women’s leadership, the innovative strategies adopted to enhance income generation and market outreach, and how improved financial stability has empowered women, strengthening their decision-making roles within families, villages, and even at the district level.

Women at the Forefront of Digital and Social Transformation

SSP is happy to share that the article titled “Sakhi Tantra Shakti: Women at the Forefront of Digital and Social Transformation” written by Mr. Laxmikant Malvadkar, Associate Director, Skills & Entrepreneurship, has been published by the Maharashtra Economic Development Council (MEDC) in the May 2025 edition of Economic Digest focused on Education & Skill Development – Learn, Skill, Rise. It showcases the impactful work of Swayam Shikshan Prayog (SSP) in empoweringgrassroots women through digital tools and skills.

Grassroots Women Lead Drought Early Warning in Marathwada

Ten grassroots women farmers from Dharashiv, Tuljapur, and Lohara in Marathwada, associated with Swayam Shikshan Prayog (SSP), have created drought early warning systems using traditional knowledge. Their work was featured in Behan Box’s article “Forecasting Drought: In Parched Marathwada Villages, Women Are Building Early Warning Systems.” By collecting indigenous indicators-like birds nesting lower or rodents storing extra grain-they help communities plan ahead for drought. With SSP’s support, these women have become climate leaders, promoting sustainable farming and resilience. Today, over 500 villages benefit from these practices, reducing crop loss, migration, and women’s hardships.

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

Rao & Ashok
Chartered accountants
Registration No. 119912W

ASHOK R. MELMANE
KETAN MEGHANI

SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT
Receipts and Payments Account for the year ended 31st March 2026

Receipts		Amount	Payments	Amount	Amount
To Opening Balance on 1.4.2025			By Expenses		
Investments:			Miseroer - Improvement of the Socio-Economic Conditions of Women from Poor Households in India	9,448,104.00	
Fixed Deposit with Bank of Baroda	15,992,440.00		OAK Foundation	8,206,572.00	
FCRA Utility Accounts: 040301000001745	10,700,565.07		Wealth Hunger Hlife (WHH)	4,165,779.74	
FCRA Utility Accounts : Kotak Bank 9512709173	2,143.83		HUAIROU Commission - Fair 4 all	6,626,431.18	
FCRA Utility Accounts : Kotak Bank 9512676062	19,389.21		HUAIROU Commission- Resilieance Program	5,473,525.28	
FCRA Utility Accounts : Kotak Bank 9513791832	4,726.55		Global Women Fund	47,000.00	
ICICI Account: 012401003177	9,127,768.66		Womanity Foundation	113,477.74	
ICICI Account: 754501000131	604,875.60		European Union	685,884.52	
ICICI Account: 003901244988	100.00		Ford Foundation	8,301,710.00	
FC Receipt A/c SBI- 40019167111	10,260,132.98		HUAIROU Commission-Green Accountalsility	1,320,314.00	
Standard Chartered Bank- 27210000527	277,604,134.00		Sir Horace Kodoorie Internation Foundation	23,777,458.00	
Fixed Deposit with ICICI Bank Ltd	9,232,438.35		Shaikh Jaffer and Nematullah Family Foundation	5,000.00	
BOB A/c No. 30110100005920	1,327,107.80		Oracle Financial Services Software Ltd	40,000,000.60	
BOB A/c No. 03800100025589	1,871.05		Access to CLEAN Energy and Entreprenurships - Miseroer	7,309,845.00	
BOB A/c No. 04030100001970	5,304,151.95		South Asia Regional Energy Partnership_SAREP_RTI	380,994.36	
HDFC A/c No. 00861450000267	3,224,347.01		National Philanthropic Trust	9,784,569.00	
HDFC A/c No. 5010005630760	689,756.98		Fidelity Asia Pacific Foundation	7,449,308.15	
KOTAK - A/C No. 9513798855	336,973.00		Afcons Infrastures Limited	5,000,004.87	
KOTAK - A/C No. 951360268	11,029,410.56		Avendus Capital Pvt Ltd	4,999,999.73	
KOTAK - A/C No. 9512673511	2,147,577.15		Avendus Finance Pvt Ltd	5,000,000.00	
ICICI A/C No. 645001004200	97,278.00		HSBC Software Development (India) Pvt Ltd	25,436,817.00	
ICICI A/C No. 754501000106	2,736,067.00		SBI Foundation	17,303,320.00	
ICICI A/C No. 003901244855	334,614.00		JSW Flood Relief Program	7,606,187.00	
AU_2301235351989684	3,333,551.00		Axis Bank Foundation	10,000,928.00	
AXIS Bank A/C No. 924010004955371	564,049.00		Axis Bank Limited	30,041,542.00	
SBI A/C No. 42758078646	13,891,971.92	378,567,440.67	Kamal Udwadia Foundation	3,777,020.00	
			LIC Housing Finance Ltd- CSR	16,123,616.00	
" Grants Received during the year			Mankind Pharma Ltd- Prosper Project	14,177,050.00	
Miseroer - Improvement of the Socio-Economic Conditions of Women from Poor Households in India	10,258,782.50		Small Industries Development Bank of India	409,483.00	
Wealth Hunger Hlife (WHH)	4,480,788.00		Sterling Investment Corporation Limited	3,333,588.75	
Ford Foundation	15,112,180.00		Startup Village Entrepreneurship Programme- Jalna District	6,818,225.00	
OAK Foundation	10,419,500.00		The Manjri Stud Farm Pvt Ltd	6,675,102.29	
HUAIROU - Exchanges/ Resilieance programs	293,204.00		Unicef	7,147,278.00	
HUAIROU - Fair4all	8,621,088.00		CII Foundation	33,539.00	
HUAIROU Commission- Green Accountability	1,047,265.00		NIIF IFL- Village Development Project	3,138,107.00	
European Union	682,763.00		District Water Conservation Dept- Osmanabad	149,639.00	300,217,920.21
Fidelity Asia Pacific Foundation	7,397,966.00		Purchase of Fixed Assets		
Sir Horace Kodoorie Internation Foundation	23,475,792.00		Laptop & Computer with Printer	134,000.00	
MISEREOR - Energy awareness and enterprenurships	7,123,702.50		Picco Projector	248,900.00	382,900.00
South Asia Regional Energy Partnership_SAREP_RTI	530,497.00		TDS Receivable		
Womanity Foundation	848,583.00		TDS on Fixed Deposite	112,585.00	
Oracle Financial Services Software Ltd	40,000,000.00		TDS on Grant Receipt- SVEP	199,977.00	312,562.00
District Water Conservation Dept- Osmanabad	180,036.00				
SBI Foundation	7,540,000.00		Misc Expenses		1,924.05
JSW Flood Relief Program	7,500,000.00				
District	9,110,600.00		EPF Payable Paid during the year		46,785.00
Kamal Udwadia Foundation	3,937,457.00				
AFCONS Infrastructures limited	5,000,000.00				
Avendus Capital Pvt Ltd	5,000,000.00				
Avendus Finance Pvt Ltd	5,000,000.00				
Axis Bank Foundation	10,000,000.00				
Axis Bank Limited	29,926,021.00				
LIC Housing Finance Ltd- CSR initiatives	10,145,000.00				
HSBC Software Development (India) Pvt Ltd	25,158,900.00				
Mankind Pharma Limited- Prosper Project	14,218,299.00				
Small Industries Development Bank of India	1,451,500.00				
UNICEF	5,775,027.00				
NIIF IFL- Village Development Project	3,159,200.00				
CII Foundation	435,000.00	273,829,151.00			
Carried forward Rs.		652,396,591.67	Carried forward Rs.		300,962,091.26

contd...2

RAO & ASHOK
MUMBAI
CHARTERED ACCOUNTANT

Financial Report

Rao & Ashok
Chartered Accountants
Registration No. 119923W
&
ASHOK R. MELMANE
KETAN MEGHANI

SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT
Receipts and Payments Account for the year ended 31st March 2026

Receipts		Amount	Payments	Amount	Amount
To Brought forward Rs.		652,396,591.67	By Brought forward Rs.		300,962,091.26
Interest Income:			Closing Balance as on 31.03.2026		
Bank interest on Savings A/c	12,144,255.00		Fixed Deposit with Bank of Baroda	8,735,944.00	
Interest on fixed Deposits	1,390,350.00		Fixed Deposit With ICICI Bank	6,955,845.35	
Interest received on Project Accounts	120,171.00	13,654,776.00	DD in Hand	20.00	
Other Income			FCRA Utility Accounts: 040301000017 45	19,133,328.07	
Training Income	569,466.23		FCRA Utility Accounts : Kotak Bank 9512709173	745,271.83	
Less- Training Expenses	379,519.08	189,947.15	FCRA Utility Accounts : Kotak Bank 9512676062	126,369.21	
			ICICI Account: 042401003177	8,735,903.66	
			ICICI Account: 754501000131	1,601.00	
			ICICI Account: 003901244988	7,031,982.00	
			FC Receipt A/c SBI- 40019167111	11,238,555.56	
			Standard Chartered Bank- 27210000527	277,122,621.00	
			BOB A/c No. 30110100005920	1,361,958.80	
			BOB A/c No. 04030100001970	5,443,594.95	
			HDFC A/c No. 00861450000267	3,307,853.01	
			HDFC A/c No. 50100056330760	787,619.98	
			KOTAK - A/C No. 9513798855	129,292.00	
			KOTAK - A/C No. 9513602 68	5,059,934.97	
			DD In Hand	10,825.02	
			ICICI A/C No. 645001004200	121,336.00	
			ICICI A/C No. 754501000106	5,080,332.00	
			AU_2301235351989684	23,797.00	
			AXIS Bank A/C No. 924010004955371	0.23	
			SBI A/C No. 42798078646	4,205,237.92	365,279,223.56
TOTAL RUPEES		666,241,314.82	TOTAL RUPEES		666,241,314.82

MUMBAI : 25th July 2026.

M

For Rao & Ashok,
Chartered Accountants.

Partner.

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

RAO & ASHOK MUMBAI CHARTERED ACCOUNTANTS

SWAYAM SHIKSHAN PRAYOG

TRUSTEE

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 80G of the Income Tax Act)
AABTS9106NE19989

12A (Section 12A of the Income Tax Act)
AABTS9106NE19981

PAN (Permanent Account Number)
AABTS9106N

NGO-Darpan UID (Unique Identity)
MH/2016/0095964

Partners

Axis Bank Foundation | Avendus

Fidelity Asia Pacific Foundation

Ford Foundation | HSBC

Huairou Commission | JSW Energy

Kadoorie Charitable Foundation | KamalUdwadia Foundation

LIC Housing Finance Ltd | Mankind Pharma | Misereor

NIIF IFL | Oak Foundation | Oracle Financial Services Software Ltd

Shapoorji Pallonji Group

SBI Foundation

Maharashtra State Rural Livelihoods Mission-UMED.



SWAYAM SHIKSHAN PRAYOG

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