

**Swayam Shikshan Prayog**

**Annual Report**

**2009**



**Swayam Shikshan Prayog**

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## A Brief Description on SSP

### **Mission**

To build and enhance core social, economic and political competencies of grassroots women's collectives and communities with the aim of bringing rural poor women and communities from margin to mainstream of development processes.

### **Vision**

Better access to affordable micro credit, micro insurance, livelihoods, food, energy, health services, water and total sanitation

### **Strategic Goal**

To promote sustainable development by empowering women and improving quality of life by strengthening SHGs, Federations on micro credit, insurance & livelihoods (asset building in agriculture, livestock) and improving access to health water & sanitation through training, dialogue and partnership with government

### **Areas of Sectoral engagement**

- Building Women's capacities in SHGs & Micro planning with Gram Panchayats as facilitators of community development
- Microfinance & Insurance : Sakhi microfinance, EDP, financial education, life & health insurance
- Asset Building & Livelihoods : Organic agriculture, agro business in bio inputs
- Social Enterprise : large scale social enterprise (Rural B-School, product distribution, agro-business, Health fund,)
- Community led Water Management : Water quality, water conservation, water resources management
- Total Sanitation : household hygiene, environmental sanitation
- Disaster Risk Management & Climate Change : partnerships at National & District for community resilience pilots & scaling up projects

### **Approach**

Opportunities for reaching the poorest areas the developing world rely on delivering information, products and services to remote rural communities. Through social businesses such as microfinance, rural mobile technology, retail, women's groups in rural areas have been consistently effective mechanisms through which new livelihood opportunities and capabilities can be developed in these poor communities. It is clear, that the potential skill development and capabilities to create lasting social impact by grassroots women's groups and their networks has not been fully reached or recognized.

### **Accountability**

Swayam Shikshan Prayog - SSP is a registered Society under the Societies Registration Act, (1860) on March 27, 1998. It is a facilitating and consulting NGO recognized by the Government (both state and central). SSP also carries out important advocacy and policy work to make sure government and international organizations understand and work towards improving the lives of poor women and communities. A seven-member governing body (board) governs the NGO.

## Overview

Swayam Shikshan Prayog (SSP) is promoting rural “social enterprise” by partnering with its network of grassroots of women in the self help group network. These social enterprises centrally involve women entrepreneurs who have survived disasters after the Latur and Gujarat earthquakes (1993 and 2001 and tsunami 2004 respectively).

With the facilitation of SSP, networks of rural women entrepreneurs now earn sustainable incomes in retail businesses in renewable home energy products in partnership with BP Energy, food essentials and health funds with others.

SSP stimulates enabling business environments through its bouquet of incubation and business development services that aligns networks of women entrepreneurs, village institutions, and corporations to launch profitable enterprises that are governed by a triple bottom line:

1. Economic: Everyone in the value chain makes a profit.
2. Environment: All enterprises are rooted in the principles of clean, renewable energy.
3. Social: All businesses fortify the development of village communities and ensure inclusion of debutant entrepreneurs in networks of financial and social capital.

SSP Group of Social Enterprises:

- SSP has nurtured 850 women retail entrepreneurs in as many rural communities, through its ***Sakhi Retail Co.*** in rural Maharashtra. For the Sakhi the village level entrepreneur it has ensured more than 33% income growth in the last year alone. A social enterprise based on revenue model, it has partnered with BP Energy to co-develop stoves and clean fuel, and now sells, markets, and distributes biomass stoves to ***58,700 households*** across rural Maharashtra. The grassroots women network trained to act as marketers, offer after sales service and “below-the-line” advertisers in one.
- Through ***Sakhi Samudaya Kosh*** its community driven micro finance entity, SSP has launched over 12,000 women in start up self employment in agriculture, dairy and small trades and businesses. Turnover of micro finance operations are up to Rs. **108.73** million rupees over the last two years alone.
- Setting up a Rural B- School, building and training micro -entrepreneurs and starting an Incubator for rural enterprises to enhance opportunities for women and young girls are key goals of the new entity SSEN ***Sakhi Social Enterprise Network*** to be launched shortly.
- The ***Sakhi Community Health Trust Fund*** an initiative for rural families with low access to affordable health to benefit from cashless health insurance and doorstep health services resulting in improved health security. SSP will foster a community driven Health Trust and partner with SIS Swasth India Services an for profit health venture to co develop both products and mechanisms that will reach out preventive health services and provide hospital cover together with insurance companies.

## Savings, Credit and Microfinance

### **Approach:**

SSP strongly believes that savings & credit groups provide a base for poor women to organize themselves, expand income options, ensure future security through savings, access credit & livelihoods and participate actively in local planning and development.

Belief is that where SHGs; acts as mutual support groups, enhance women's confidence, builds their capabilities and information base, increases connectivity to institutions it results in women's empowerment and this has a spillover effect for building resilience of families and communities. Continuous and ongoing learning and exchange between women's groups is crucial for enhancing participation at the cluster and in groups, while linkages with banks, MFIs, insurance companies and institutions are crucial to accessing resources.

### **Achievements:**

SSP has promoted community led micro-credit strategies that have led to the next stage of growth of women-led federations as service providers to SHGs on financial education and micro insurance. These 20 federations support women's leadership to grow, groups to access market and bank linkages, expansion of the network, access to local planning and decision making at Panchayat and district levels.

SSP promoted MFI - Sakhi Samudaya Kosh (SSK) has disbursed over Rs. 103 million to over 2,769 women self help groups for productive activities agriculture, small businesses etc. Future loan products include education, housing, consumer finance, etc.

Across the ten districts of three states, there is a total of 5,000+ Self Help Groups (SHGs) with 60,000+ members organized by SSP. Audit of all SHGs of Maharashtra was conducted by a specially trained team of experienced SHG leaders from Oct-Dec08 and they completed audit of 3,027 groups. This report will be with groups. In each quarter, SHG data will be collected and every six months an audit will be done by the federation.

In order to strengthen the federation leadership on a rotating basis, leaders were identified who were active in the cluster network and intensive training has been given. Expenses of the federation have been monitored and cluster level meeting were reviewed with regular attendance. Also livelihood training have occurred and federation financial status and fee-based services were explained.

Training of Trainers for Financial Education - SSP has built a partnership with Indian School of Microfinance for Women, Ahmedabad to conduct training of trainers on financial literacy for our SHG monitoring staff, experienced federation leaders and cluster supervisors. The training for a 30-member team organized in Jan 2009. A three member faculty team conducted the training.

SSP team developed MIS software to manage SHG data, savings, loan, refund, interest calculation etc. Data collected and assigned a permanent account number for each SHG for all type of transactions. For all SHGs, we have designed I-Card and issued them.

## Social Network Enterprise

### **Approach:**

SSP has taken the route of devising market-based solutions to create sustainable livelihoods and incomes. This was merely a belief at the start, now translated into legal entities supporting 850 retail entrepreneurs in as many villages. Driven by community needs, SSP promoted social enterprises are now operating in the areas of micro finance, retailing of groceries, energy products, and health mutual.

Stabilizing them requires improved business skills in women entrepreneurs and capacities of the teams, logistics efficiency, systems for feedback to make them dynamic & responsive. These observations have been supported by the MIT Sloan School students who were interning with SSP in January 09.

Women from the SHG network are earning incomes as village level entrepreneurs. However, it is difficult to take the network to the next stage of participation – to get women to see themselves as shareholders. As women lack the vision, exposure and capacities. In addition it is difficult for them to negotiate partnership with corporate entities. This is expected to impact the social enterprises and will be introduced in stages.

### **Achievements:**

SSP has promoted women owned for-profit entities that seek to create new markets in the rural on one hand, and set up women led retail distribution chains to home deliver goods to households in remote villages.

Today the Grassroots Women Enterprise Network GWEN of 850 village entrepreneurs acts as a market channel for information and product outreach. From January 2007 to March 2008, the combined entities outreach to 63,000 consumers/households directly through microfinance and village level entrepreneurs to provide socially relevant products and services.

Groups nominate and lend peer support to women village level entrepreneurs. Today, the network endorses relevant products/services – biomass stoves and fuel, essential food and groceries, health insurance.

## Business Development Support Services (BDSS)

### Approach:

There is a gap in provision of enterprise training to women. They lack exposure to market opportunities and do not have social contacts. However, low-income rural women are rarely offered access to such opportunities. Now SSP through its BDSS plans to fill that gap through creation of Rural B School model to enhance skills of its large network of grassroots women, beyond the project. In doing so, the challenge is how to create a revenue model, thus building a supply chain that links these to low income rural markets, resulting in long term developmental impact.

Market assessment shows the construction training imparted, has trained masons who are not ready to go out of their village. SSP's attempts to explore partnerships with city based companies have not yielded results for this reason. The scope of construction in their villages itself is not adequate. So possibility for regular job/income through construction is very less. Instead there is a market for trained construction supervisors.

SHG women have received enterprise awareness inputs through continuous programs conducted by federations and BDSS team. This has triggered great interest. However, the rate of conversion into start up enterprises is very low even with those women who undergo advanced skills training. Handholding is needed in all aspects – preparing financial plans, obtaining working capital, acquiring technology and capabilities for accessing markets and maintaining supplier status in a sustained manner. Business counseling center will be planned to fill in this gap, and it is expected that women will pay success fees for these services.

### Achievements:

A total of 1,346 women entrepreneurs were trained as part of the Entrepreneur Development Programs (EDP) on livelihood activities (such as milk production, dal processing, processing of milk and paneer making from soybean). One of the positive impacts of the training provided for milk production was that five women successfully started their own dairy businesses in Latur district.

A one year food processing course was completed in Solapur by 15 students from which they received a completion certificate from the 'Department of Vocational Training, Government of Maharashtra'. The course and admission process for next year was started on the first week of August 2008. BDSS Coordinators attended the training on soabean processing conducted by Agricultural Department at Parbhani. The learning's were transferred to women in EDP trainings.

Computer Learning and Training Centre (CTLTC)- Regular training programs was conducted at the village level. Adolescent girls were provided an opportunity to increase their skill set through computer training and workshops. There was a greater demand from CLTC for adolescent girls as it was during vacation time. From April 2007 to January 2009 a total of 32 batches were completed with 608 girls trained.

### Vegetable Vendors' Groups

*Shivkashitai is a resident of Walkewadi, Loba taluka, Nanded district started growing vegetables on her land to sell at markets. This venture now is very successful Shivkashitai now owns 14 acres of land with 2 wells and has also*



*become an owner of one auto rickshaw as well. These days she not only grows vegetables but also flowers, soybean, turmeric, jowar, wheat, sunflower, and supplies turmeric powder and dals to the 'Annapoorna' groups. She owned five acres of land, but used only one acre under vegetable cultivation. Encouraged by the response of market goers, she decided to grow vegetables on all five acres of their land with a loan taken from the MahaSangh.*

*Shivkashitai also was a resource person in the BDSS unit. She found that women who were growing and selling of vegetables in methods that meant that the turnover was not much, with the profit being small. With Shivkashitai's active campaigning, groups were formed in ten villages in which women vendors purchased the vegetables and have them carted to the market collectively. Three groups of vegetable vendors were formed by BDSS. Kantabai Shinde is one such woman involved in the three vegetable vendor groups. When she visited Madurai and observed women entrepreneurs through a study tour arranged by SSP. This initiative has reduced the time, effort and costs of transporting and selling vegetable.*

## Sustainable Agriculture

### **Approach:**

SSP has been working with selected villages to promote sustainable agriculture as a response to their need to increase productivity and control degradation of land. SSP has also facilitated practical on site vermi composting. A resource team of community leaders has also been created and trained to teach others techniques such as vermi composting, natural seed processing, production of natural pesticides and other organic farming techniques.

SSP team did capacity building programs for women who traditionally rely on agricultural work for their income to take up alternative livelihoods, thus affording them some protection against disaster and climate change related productivity loss and land degradation. Vegetable Producer Groups are an example for this diversification. Community funds were used to seed the idea of vegetable producer groups by entrepreneurs themselves through exposure visits to markets facilitate the formation of women's vegetable producer groups to provide alternate employment for women who reside in agriculture based communities.

### **Achievements:**

SSP is working with 30 farmers in 10 villages in Latur. BDSS conducted various workshops with them on organic farming. Pilot started with women farmers on seed processing, organic fertilizer made by SHG women which got good results in villages.

***And organic farming increased... The use of organic fertilizers and pesticides in Dhorale village increased income from farming and provided villager food free of poisonous chemical pesticides.....***

*In Dhorale village from Solapur district, the yields from the bi-annual 'kharap' and 'rabbi' crops did not provide sufficient funds for farmers. As a result of this, the farmers took to growing grapes on their land instead. The grape cultivation provided a good source of income and employment initially. The use of expensive chemical fertilizers however decreased the income levels and moral in farmers. The farmers as a solution to this united and started using organic farming. Their efforts paid off however and the income from farmer increased greatly. Organic fertilizers were also shared by farmers, who have now also moved onto organic pesticides, which are extracted from local plants and herbs. The food which is now available in Dhorale is free of poisonous chemical pesticides and the income level of the families has increased greatly.*

## Micro planning with GPs

### **Approach:**

Concept of Swanirman or self reliance is at the centre of SSP's initiative in collaboration with local Panchayats to place Community Innovation Fund for community driven pilots. The Swanirman Committees, consisting of women SHG leaders and male local Panchayat representatives, select projects that are innovative in addressing disasters, climate change and food security or scale up existing good practices in such areas through peer exchanges on a range of concerns such as hazard mapping, formation of vegetable producer groups, traditional seed processing and toilet construction.

### **Achievements:**

The overall Swanirman Committee manages the Community Innovation Fund - At the village level, Village Development Committee (VDC) was formed to help and support community leaders to take collective action and demonstrate pilot projects. The VDC committee facilitates villages to make a project proposal and this is submitted to Swanirman Committee at which sanctions the proposals and selects villages to release money for innovative work such as livelihoods trainings, preventive health and nutrition, organic agriculture, food security, disaster reduction, and climate change. Monthly accounts are maintained by VDC members.

### ***People's participation in community development***

*Pardi is a small village in Loha, Nanded. Pardi was the first village within the Nanded district to implement the water supply scheme successfully and now regularly supplied water to the village. The project was implemented in 2001 with a total cost of Rs 25 lakhs. The earnest participation of the hardworking villagers was instrumental in the success of the water supply scheme in Pardi. After the completion of the water supply scheme villagers took initiative and decided to de-silt the village lake. They together collected funds from the village to cover the costs, which were Rs 65,000/ and around 17 feet deep silt and dirt was removed from the lake. Because of the villagers hard work and effort the water level of the lake increased and the removed silt (which was placed in the fields) helped the crops as well. From this the village adopted a Swanirman project for community development, whereby the village would undertake the Employment Guarantee Scheme from which around 250 people received employment and a water conservation program was implemented.*

*Together with community development, the villagers also worked towards economically empowering women. The 22 Self Help Groups in the village were instrumental in not only solving the financial problems of women, but also in freeing the village from the clutches of local moneylenders. The village now has 37 women entrepreneurs who are running dairy and tailoring businesses, tuitions and ration shops. Within the village a seed centre has also been set up so that the village farmers are updated with new varieties of seeds and organic farming regularly.*

*The village furthermore participated actively in village a developmental project which was supported by Sarpanch (the 'village head'). In turn, because of the support given by the Sarpanch for community development, he was reelected as 'village head' twice. Swayam Sikshan Prayog continues to guide the villagers on such issues and have now opened an office in the village, and the SHIKWA group continues to lead people and villages in the district of such matters. After a Water Supply Scheme in the village, worth 25 lakhs was adopted resulting in a regular supply of water being provided to the village. 17 feet of silt was also removed for the village lake, which increased the both the lake water levels and help the crops. 250 villages were also provided employment through the Employment Guarantee Scheme and 22 Self Help Groups for women were formed.*

## Gaining recognition for community resource teams

### **Approach:**

Shikwa members or innovators were identified in the beginning by SSP, who found and approached strong leaders in the villages to help with development of other communities. In the beginning there was 6-7 member of Shikwa, but as the involvement of Shikwa increased in community development so did its expertise, experience and membership. *"The people in Shikwa have experience and are able to devote their time to their work. They have a willingness and desire to work. They talk to villagers and government officers and guide new communities on various issues"*.

### **Achievements:**

Shikwa is a community based organization which works on local development and disaster risk reduction. It is a group of community level experts who have coped with floods, earthquakes and disasters and then trained to act as resource persons to scale up transfer of strategies. Currently Shikwa has more than 50 members out of which 30 are male and 23 are female.

The young girls from Manjari village have decided to start their own newsletter (Prerna). With the help of resource persons, they published their newsletter and launched it on village level program, which was attended by teachers and GP members. Girls also asked for a library in village. Because the Sarpanch and GP members appreciated their work with the newspapers, they sanctioned both a place for the library and the funds for the books. Best practices news letter – *Pudhche Paul* published once in two months.

Manual for Kitchen garden called *Parasbag* made by the team. Manual on importance of vegetables in our meal as well as seasonal vegetables farming, and method of cultivation.

The main idea to organize women for vegetable production and sale was in order to increase their income. Currently, women are selling their vegetable produce in local markets without collective strength and knowledge. By forming producer groups of about 10-12 women, women will effectively strengthen their bargaining skills, linkages to the market and ensure sustainability in their livelihoods. The producer group will purchase vegetables from the community (both producer group members and other farmers in the community) and sell the produce in vegetable markets. This will add an additional income for the group.

## Water and Sanitation

### **Approach:**

SSP's work follows a grassroots participatory development model, whereby grassroots rural communities, especially women, are mobilized and given tools to develop their own as Total Sanitation communities. SSP mobilizes and builds the capacity of community members, especially women's collectives, to engage key stakeholders to create demand for total sanitation in partnership with the village leadership. SSP works closely with the local levels of political leadership and government to make their programs more accountable and demand driven (bottom-up). With women's groups to articulate address women's gender issues in Health, Water & Sanitation programs. These community and local govt partnerships can be effectively replicated to address basic services concerns and strengthen grassroots democracy.

SSP acts as key resource agency to Govt of Maharashtra on training officials and organizations to centre stage women's participation in the total sanitation, drinking water management and community health approach.

Water quality monitoring, management, and conservation - In the context of water sector reforms, SSP supports local panchayats to partner with women's groups and plan and manage sustainable water initiatives in Maharashtra. These projects identify and forge links between clean water availability, sanitary living conditions and general cleanliness and hygiene. This programme can be extended to creating a demand for water conservation and saving practices in relation to agriculture and ground water sources including recharging. Problems inherent in the work of this sector are broad and systematic, and often rooted in an absence of waste disposal systems, transport and delivery infrastructure and basic water.

### **Achievements:**

Micro planning and demonstration projects on water and sanitation, health services - Most individuals from pilot villages participated in the 'Clean Village' campaign, as well as the 'Total Sanitation' program. Most of the villages from pilot villages participated in Clean village campaign with Zari village from the Nanded district coming first in the Aurangabad division and went on to compete on state level. Exposure visits were conducted for SHG leaders and entrepreneurs to the village, making it a central point of knowledge and information in the surrounding area, and went on establishing a computer centre.

### **Impact:**

- Key resource agency for the Total Sanitation Campaign for the Govt. of Maharashtra to spread the community / women led approach by training of officials, local government leaders, NGOs, masons and women's groups. Trained 775 masons on low cost technology for toilet construction, training for: Officials, 2 batches (80 participants) for paraprofessionals 1 batch (50 persons) Anganwadi staff and Supervisors, 2 batches (100) Extension officers.
- 220 Water and Sanitation Committees in four districts under the Jalswarajya project
- Water quality monitoring 87 batches trained 4113 selected members from water committee and government officials in 746 villages in three districts in Maharashtra
- Trained 1,840 persons in 46 batches through Swachata Doot trainings in three districts.

- State level key resource center – Total Sanitation Campaign (TSC) resulting in over 200 open defecation free villages (2004 – ongoing).
- Support Organization for Jalswarajya project supported by the World Bank in 120 villages.(July 02 – ongoing)
- State level key resource center for Nirmal Gram Puraskar - 100% open defecation free villages (2004 - Ongoing)

## Community Health Services

### **Approach:**

With the goal of providing affordable health services to the poor, SSP has initiated two programs - The Community Based Health Mutual Fund (CBHMF) and Arogya Sakhis for Health Awareness and Action (ASHAA) – to promote its vision of empowering village institutions and grassroots’ women’s collectives, called Self Help Groups (SHGs), to proactively seek innovative solutions to community health problems.

Launched in February of 2006, CBHMF is a community-owned health mutual fund that pools savings for over 13,000 members and in turn provides referral services and partial reimbursement for hospital expenses. The Fund cushions families from the economic shock associated with sudden health needs and promotes solidarity among members in cases of health emergencies. For Rs 100 (2 USD) membership fee per year, members can visit a network of CBHMF hospitals where they receive discounted services as well as expedient reimbursement (within 20 days) for out of pocket costs. Access to health insurance has led to a total annual savings of Rs. Four million for 9,000 families.

While CBHMF tackles the problem of exploding health care costs, ASHAA governance groups lobby on behalf of the community to improve the access and quality of government service provision. The ASHAA program began in Tamil Nadu in 2005 after the devastating Indian Ocean tsunami which wrecked havoc on communities throughout Southeastern India. In the absence of effective government leadership, SHG leaders mobilized around community health to address deficiencies in sanitation and hygiene and tackle the endemic problem of open defecation through building community toilets. ASHAAs act as community trainers translating their experiences into clear strategies and training tools to assist others in transporting the ASHAA model to disaster prone communities. Currently, there are 546 ASHAA members functioning in 41 villages in Tamil Nadu.

Facilitated through a learning exchange, the ASHAA model was exported to Maharashtra in July of 2008. Marathi SHG leaders chose to adapt the existing structure by collectivizing the individual health monitors to form ASHAA governance groups in order to increase the capacity and negotiation power of the women’s lobbying efforts. Women act as planners and monitors, visiting primary health centers and assuming responsibility for the effectiveness of local facilities. They also act as liaisons between the community and basic service providers by channeling information in both directions and by establishing and maintaining a relationship with service providers on behalf of their communities. In addition, grassroots women take on the role of health promoters, raising awareness of important health issues and initiating change that will have a positive effect on the health of their communities.

**Achievements:**

- 97 ASHA or Community Health Workers were trained on Health Mutual Fund and health service network in Maharashtra
- 41 health governance groups trained to monitor health services and linkage with government in Tamil Nadu
- Total of 386 Adolescent girls are trained on facilitators on preventive health, hygiene, life skills and nutrition. Now these girls are working with PHCs and ANMs.

## Building Community Resilience for Disaster Risk Reduction and Climate Change

**Approach:**

SSP has intervened in three regions (Maharashtra, Gujarat and Tamil Nadu) that were devastated by natural disasters earlier in disaster recovery and now seeks to further its work to mobilize constituencies - grassroots women's micro credit groups, farmers, livelihoods groups etc. SSP views disasters as the symptom of development gone wrong. Within the chaos of disaster are the seeds for building resilient communities. This experience of partnering with affected communities and women's grassroots networks has valuable lessons for restructuring recovery to bring in long-term approaches that combine natural resource management, climate change and disaster risk reduction and governance.

**Achievements:**

Today over sixty grassroots Knowledge and Training Centres provide support for the women's network and link to information and institutional actors. Women's groups are monitoring health and partner with the Government on monitoring of employment guarantee, drought and poverty programs. Based on their economic strengths, women's groups have strengthened village assemblies and community planning processes making local governments more accountable on concerns around education services, livelihoods, run community health mutual fund, water and services, and disaster risk reduction.

Furthermore, SSP coordinates the Global Working Group on Disasters as a link between policy makers and local governments. It moderates a web forum [www.disasterwatch.net](http://www.disasterwatch.net) as a node for sharing local initiatives and up-streaming lessons from grassroots initiatives. This platform provides rich resources and quarterly e-newsletters such as "Disaster Brief" and "Tsunami Update" on communities and disaster response.

**Women's Federation** for Disaster Management and Community Development (WFD MCD) has started its functioning from September 08 in Tamil Nadu and now it has more than 350 members with the savings nearly 16 thousand rupees. The federation has distributed vegetable seed to all members and organized 4 village level health checkups.

SSP is the founder member of the **National Alliance for Disaster Risk Reduction** (NADRR) and has initiated a Community Disaster Resilience fund that places funds directly in the hands of local groups and governments.

## Advocacy and Networking

SSP's experience of peer learning and transfer methodologies enable women to mobilize and organize; giving those practical skills and knowledge; and enabling them to leverage their knowledge in negotiations with governments and other institutions. The network has demonstrated the practical and strategic benefits for supporting the transfer of knowledge and skills through scaling out or across groups and communities to build national networks.

SSP facilitated learning exchanges with various women's groups leaders across Maharashtra, Gujarat and Tamil Nadu. All these exchanges empowered the disaster affected communities to address vulnerabilities, involved constructing disaster-safe shelters, sustainable and alternate livelihoods, improving access to basic services and strengthening social networks. Also the team visited other SSP operational districts to learn on health, livelihoods, and water and sanitation programs. They return with a vision on how to transfer the knowledge in their own villages. They saw the involvement of community in maintaining clean villages in Maharashtra.

***Sakhi Melava:*** This year marks the tenth year anniversary of SSP. Over 3,000 Federation leaders, members of SSP, and village women expressed the positive changes they have experienced during this time through speeches, songs, and slogans. This is the series of Melava in five districts, Latur, Nanded, Osmanabad, Solapur and Beed from 1<sup>st</sup> Oct to 7<sup>th</sup> October 2008. The main focus of the melava was on demand creation and launching of Sakhi Suvidha. SSK, Health Mutual Fund, SSP had stalls at the event to sell and advertise their products.

SSP and Sakhi Samudya Kosh hosted a Sakhi Melava for rural women who have successfully improved their livelihoods and made progress towards developing their families and communities. Forums such as these provide a space for women to share success stories, struggles, inspirations, and goals for future development. SSP staff facilitated group discussions and experience sharing in good business practices. As well as Government officials and resource persons from MAVIM guide for the future programme with government. A certain number of high performing women were acknowledged with awards based on the number of products they have sold. Both SSK and SSP acknowledge the immense potential for growth and women's empowerment through their cooperation.

***Sri Lanka-India Learning Exchange:*** SSP hosted an exchange between Sri Lankan and Indian grassroots women, which took place in August 2008 in Tamil Nadu to allow tsunami survivors to share their strategies in building resilient communities post-disaster. Approximately 60 Indian and 8 Sri Lankan grassroots leaders participated in the exchange. Hosting the exchange and sharing their initiatives in were the women's *ASHAA* groups and Mahakalsams, Tamilnadu and six federation leaders from Maharashtra. Visits were organized to SSP, Covenant Centre for Development (CCD), and Rural Organisation for Social Education (ROSE) - located in tsunami hit communities in Tamil Nadu from August 18<sup>th</sup> to 22<sup>nd</sup> 2008. The visits and exchange gave an opportunity for grassroots women's groups and federations to share their learning, initiatives and best practices in livelihoods, building community infrastructure, greening, and most importantly in strengthening their groups, societies and Federations.

"The objective of this visit is to share women's initiatives in post-tsunami development processes. We need to develop the livelihood activities promoted within a community, strengthen the role of and relationship with local federations and financial institutions, experience of community center management and harness projects with local government support." *Pavithra, Secretary of Rana Arunalu Women's Development Society, Moratuwa, Sri Lanka.*

***Africa-India Learning Exchange from February 15<sup>th</sup> to 20<sup>th</sup> 2009:***

*"I am confident with what I have learnt. Before I thought that HIV was something that would lead to death. Now as a community leader, I feel like I can take action on the issue. In the next three months we will create a plan to move forward"*, said Kasthuri, an exchange participant from Tamil Nadu, India.

On the 14<sup>th</sup> of February 2009, nine grassroots women from four African nations arrived in Mumbai to begin a five day learning exchange in Maharashtra state, India. This exchange was facilitated and supported by Swayam Shikshan Prayog (SSP) and GROOTS International in order to encourage knowledge sharing and transfer of effective practices in health, community led HIV/AIDS initiatives, savings and credit groups, and livelihoods.

The African participants came from four grassroots organizations - GROOTS Kenya, Uganda Community Based Organization for Child Welfare (UCOBAC), the International Women's Communication Centre (IWCC) Nigeria and Ntankah Village Women Common Initiative Group, Cameroon – which together come under the umbrella of GROOTS Africa. On the Indian side, over 20 participants were the grassroots leaders of women's federations from Maharashtra, Gujarat and Tamil Nadu who partner with NGOs SSP (in all 3 states) and Covenant Centre for Development (CCD, in Tamil Nadu).

Through this exchange, the African participants learnt about savings and credit activity and how to establish a system of regular payment and saving and record keeping. They also learnt about establish a health insurance fund, create community relationships with health services, and how to form a federation structure/network. The Indian women in turn learnt about community based initiatives undertaken by African women in relation to HIV/AIDS and orphans/children and about home based care giving networks. Both the women in India and Africa have now returned to their communities and are ready to implement new strategies and methods of development, by drawing upon the shared skills and experience of grassroots women they meet through this exchange.

*"From the exchange I saw that women in India cooperate together and tackle issues as a group.... I also learnt about the Health Mutual Fund in India and was impressed by the assistance it gave to families and how they help each other. When I go back to Kenya I plan to implement [a] health [mutual] fund. We will also start mapping village needs like the Indian women before we start new business and enterprises"*, said Lucy, a GROOTS Kenya member and caregiver.

***SSP/Sakhi Retail partnership with Massachusetts Institute of Technology (MIT) - Sloan School of Management***

A four member team from the Leadership Lab Class with Prof. Peter Senge selected SSP /Sakhi Retail as their venue for the practice assignments. Experienced in sales and marketing, technology and systems, business development, students will be working with SSP/Sakhi Retail on their L-Lab project for creating an Efficient Distribution Channel for Emerging Market Needs with Sakhi Retail by closely interacting with field teams, women entrepreneurs and consumers.

The study conducted from 7<sup>th</sup> to 24<sup>th</sup> January, 2009 and sponsored by BP and MIT.

## Partnerships and Networks

### Key Partners

SSP has extensive experience in working with the Government and International agencies to design and implement scalable community driven models in disaster management, community led health and HIV/AIDS initiatives facilitated by women's groups and local governance. SSP's models for water and sanitation were award-winning in the 2008 Changemakers Competition. SSP was a finalist for UNDP and Schwab Foundation Social Entrepreneur of the Year in 2008.

SSP partners with nationally with development organizations, large corporations BP and Godrej, banks and foundations and with the Government on poverty reduction and social entrepreneurship. Internationally /nationally leads a campaign on building community resilience by partnering with GROOTS International, Huairou Commission, Provention Consortium and others.

Within India, through these networks, SSP networks with organizations and is part of the core group on National Alliance on Disaster Risk Reduction NADRR to build and transfer work on resilience to be expanded to areas in which it doesn't currently have geographical reach.

### State and District Authorities

State and District Authorities are fostering dialogue and discussions on the support necessary for agro-processing, industries/units and with the agriculture department for training on organic farming.

### Uplift

SSP is working in collaboration with Uplift to build a hospital network, and provide technical and operational support. So far, 15 network hospitals signed their MOU and 30 OPD doctors visit 50 villages to give discounted services to members.

### VITT

BDSS Unit negotiated a partnership with the Vidya Institute of Information Technology (VIIT) to initiate the Microsoft certified courses in Computer Learning Training Centres (CLTC). The classes cater to the demand for computer literacy for SHG women SHG members and young girls.

## Honors, Events, Publications, and Products

### Honors

SSP is a finalist for the Social Entrepreneur of the Year 2008 Award. Our application has been selected out of 140 entries of Social Entrepreneurs in India.

2008 – SSP is one of the three Award Winners of *Changemakers Competition 2008* for the Innovation 'Small Steps, Big Leaps: Community Led Approach to Water and Sanitation'.

2008 - SSP's application has been short listed as one of 25 entries for the 3rd stage (In Context Audit) out of 240 entries across the country across the business and social categories for the *Marico Innovation for India Award 2007-08*. The award aimed to recognize the greatest innovations to come

out of India in the recent past - innovations that have positively impacted our lives and have at their core a great idea coupled with a unique insight.

### **Main Events Organised / Attended**

*October 2008:* The Grassroots Academy held at Cebu, Philippines in October 2008 offered grassroots women from the Asian region an opportunity to come together and share their strategies in development and DRR. SSP facilitated the visit of six grassroots leaders to Cebu, where they and women leaders from across the Asian continent shared their practices and strategies in DRR and development. For example, women from the Philippines shared their mapping processes used to map and address hazards in their communities, after which Indian grassroots women felt an impetus to undertake the same process in their communities. Like other exchanges, the Grassroots Academy also allowed women leaders to consolidate their experience in knowledge in such a way that strengthened their leadership and training capacities. The meeting also gave the chance for Indian women leaders to gather and solidify plans to build a GROOTS India network of trainers and leaders who would strengthen horizontal links between grassroots women to ensure effective transfer of skills and knowledge as well as be used as an advocacy platform across India. Since the Grassroots Academy, visioning and planning has been underway on building and strengthening the leadership and the structure of the GROOTS network, which is discussed below.

*14-15 July, 2008:* International Expert Workshop on Post-Earthquake Reconstruction Experiences in Beijing, China as a follow up to the China earthquake in May 2008 in which 7,000 people died and human and economic impact is enormous. The State Council Leading Group Office of Poverty Alleviation and Development of China (LGOP) has set up a post-quake reconstruction working group to take charge of village level post-quake reconstruction planning, in the affected areas. As a resource person, presented our experience on the role of different groups in reconstruction efforts.

*June 2-3, 2008:* Attended as speaker for the World Bank Conference on Good governance at Washington D.C. at the session jointly organized by Groots International on people driven governance and democratizing basic services. The DFGG Peer Learning Network brought together the community of practice in one space, drawing in practitioners from different organizations, regions and sectors. The special feature of the event Poster Session, which was based on the “Development Marketplace” model, gave practitioners an opportunity to showcase their innovative approaches while learning about other.

*April 13-17, 2008:* Bridging the Gulf: Learning across Organizations, Sectors, and Cultures 3rd SoL Global Forum: Presenter in the session on Serving the Underserved: Progressive Energy Solutions through a Sustainable Business Model.

*April 8-10, 2008:* Presented : Women and Resilience Strategies and the Concept of the Community Disaster Resilience Fund –Global Pilot Project to start in India in October 2008 at the ProVention Annual Forum 2008 "From Grassroots to Global: People-Centered Disaster Risk Reduction" ProVention Consortium has organized in partnership with the IFRC Zonal Office in Panamá, the 2008 Forum fostered cross-disciplinary and cross-regional linkages and learning by bringing ProVention partners and relevant stakeholders together from around the globe.

## Publications

1. Article on Reflections - The SOL Journal on Knowledge, Learning and Change, Volume 9, Number 2 - March 2009: "Serving the Underserved: Progressive Energy Solutions Through a Sustainable Business Model" by Roberto Bocca and Prema Gopalan.
2. SSP Group of Social Enterprise - March 2009: A note on SSP's current approach
3. Report of Africa-India Exchange, 14<sup>th</sup> to 21<sup>st</sup> Feb 2009. This exchange was facilitated and supported by SSP and GROOTS International in order to encourage knowledge sharing and transfer of effective practices in health, community led HIV/AIDS initiatives, savings and credit groups, and livelihoods.
4. SEY Note Nov 2008 - Social Entrepreneur Award Finalist
5. Report of Sri Lanka-India Learning Exchange, 18<sup>th</sup> to 22<sup>nd</sup> August, 2008. SSP hosted an exchange between 60 Indian and eight Sri Lankan grassroots women, which allowed tsunami survivors to share their strategies in building resilient communities post-disaster.
6. *Recipes for Resilience* April 2008 – Report from “The Role and Power of Grassroots Indigenous Women’s Groups in Disaster Risk Reduction”, a ProVention Consortium workshop held from March 12-14<sup>th</sup> 2008 in Antigua, Guatemala facilitated by Groots International with the support of Fundacion Guatemala; design and production partner SSP.

## Future Plans

SSP is planning for significant growth in its offerings and reach to the community over the next five years. Focus areas include:

- Developing robust processes and systems
- Governance and shareholding structures that include women entrepreneurs
- Infrastructure development – technology, processes, physical space and transportation
- Enhancing capacities for training and development

SSP is adopting a strong philosophy of stabilizing and sustaining the social enterprises through minimum profits. SSP seeks to move its social business to create scaled social impact, stabilize its business model with minimum profits usually reinvested in developing the social enterprise.

SSP plans to establish a share-holding model for the members of its network profits and to use the network as a vehicle to reach the villages of India in a way that empowers the women, communities and strengthens their effectiveness. Plans include capacity building initiatives to strengthen the flexibility of the grassroots women’s network and for transfer of these lessons and processes to other operational areas.

Business Development Support Services (BDSS) will be formed as legal entity with clear service model and structure, infrastructure, HR policy, a road map and business plan. Defining roadmap and vision will be held through a concept workshop with the SSP/BDS team. The goal of the new entity for Business Development Services is to co-create a rural business school for entrepreneurs from village eco-systems – for first time entrepreneurs as well as those contemplating their second or third ventures. The school will be a one-stop learning hub for principles, strategies and how-to-do rural businesses. Activities include Setting up a Rural B- School, network creation, training of retail entrepreneurs and incubator for rural enterprises to enhance opportunities for women and young

girls. Training agreement will be implemented with private sector companies for selection and training retail entrepreneurs.

## **Funding Support**

American Jewish World Service, Allianz Direct Help, CITIGROUP, Ford Foundation, Govt. of Gujarat, Govt. of Maharashtra, HIVOS, Levi Strauss Foundation, OXFAM India and Misereor.

# Balance Sheet as of 31<sup>st</sup> March, 2008

**Rao & Ashok**  
Chartered accountants

THE BOMBAY PUBLIC TRUSTS ACT, 1950  
SCHEDULE - VIII  
[Vide Rule 17 (1)]

TEL: 6666042/43 FAX: 24474510.  
UNIT 111, 1ST FLOOR,  
HIREN LIGHT INDUSTRIAL PREMISES  
406, MOGHUL LANE, MAHIM - 16.

Name of the Public Trust : SWAYAM SHIKSHAN PRAYOG.

Balance Sheet As At : 31st March 2009

Registration No. : F-20262 (Bom)

UNDS & LIABILITIES	Rs	Rs	PROPERTY AND ASSETS	Rs	Rs.
<b>Trusts Funds or Corpus :-</b>			<b>Immovable Properties :- ( At Cost)</b>		NIL
Balance as per last Balance Sheet		NIL	Balance as per last Balance Sheet		
Add : Received during the year			Additions during the year		
			Less :- Sales During the year		
			Depreciation up to date		
<b>Other Earmarked Funds :-</b>		NIL	<b>Investments with H. D. F. C.</b>	2,108,104.00	
( Created under the provisions of the trust deed for Scheme or out of the Income)			With Govt. of India 8% Taxable Bonds 2003	2,000,000.00	
Depreciation Fund			With Reliance Viston Fund Grant Plan	1,000,000.00	5,108,104.00
Sinking Fund			Note : The market value of the above		
Reserve Fund			<b>Furniture &amp; fixtures :-</b>		
Any other Fund			As per Schedule 'I' Attached		281,794.80
<b>Loans (Secured or Unsecured) :</b>		NIL	<b>Loans (Secured or Unsecured) : Good /Doubtful</b>		NIL
From Trustees			Loans Scholarships		
From Others			Other Loans		
<b>Sundry Liabilities :-</b>			<b>Advances &amp; Loans :</b>		
Advance Grant - F.C. A/c:			Project Advances : Cash		
Balance from last year	17,292,151.00		As per Schedule 'II' Attached		105,609.66
Add : Grant Received	23,584,381.50		<b>Deposits :</b>		
	40,876,532.50		Rent Deposits		
Less : Grants Utilised	24,552,540.57		Balance from last year	22,500.00	
	16,323,991.93		Add:- During the Year	70,000.00	92,500.00
<b>Local Grants :</b>			<b>Revolving Fund Receivable -</b>		
Balance from last year	6,330,529.25		From SSK		6,296,404.00
Add : Received during the year	5,522,420.30		<b>I.D.S. Recoverable</b>		
	12,852,949.55		2006-2007	53,966.00	
Less : Utilised	5,555,402.37		2007-2008	441,608.00	
	7,297,547.18		2008-2009	157,448.00	653,022.00
Add : Revolving Fund from Proctor & Gamble	1,800,000.00	25,421,539.11	<b>* Income Outstanding :-</b>		NIL
			Rent		
			Interest		
			Other Income		
<b>Income and expenditure Account :-</b>			<b>Cash and Bank Balances :-</b>		22,424,701.43
Balance as per last Balance sheet	7,571,150.78		As per Schedule III attached		
Less : Appropriation, if any			<b>Income and Expenditure Account :-</b>		NIL
Add : Surplus As per Income and Expenditure Account	1,969,446.00	9,540,596.78	Balance as per Balance sheet		
Less : Deficit Expenditure Account			Add : Deficit as per Income and Expenditure Account		
			Less : Surplus Expenditure Account		
<b>Total Rs.</b>		34,962,135.89	<b>Total Rs.</b>		34,962,135.89

As per our report of even date

For Rao & Ashok  
Chartered Accountants

*(Signature)*  
Partner.



MUMBAI : 24th April 2009.

sp

\* Income Outstanding :  
(If accounts are kept on cash basis)  
Rent  
Interest  
Other Income

The above Balance Sheet to the best of my/our belief contains a true account of the Funds & Liabilities and of the Property of SWAYAM SHIKSHAN PRAYOG  
*(Signature)*  
TRUSTEETRUSTEE