

SWAYAM SHIKSHAN PRAYOG

Self-education for empowerment



Annual Impact Report (FY 2024-25)

Strategic Intent and Planning

What is the social or environmental or cultural challenge the organization is addressing in this thematic area? Has this changed in the last year?

Swayam Shikshan Prayog (SSP) addresses the challenges of rural poverty, climate vulnerability, and gender inequality, particularly in underserved and climate-risk areas. The primary social challenge is the marginalization of rural women from mainstream development processes and their limited access to resources, decision-making roles, and resilient livelihoods. In the last year, the urgency of climate impacts—particularly on smallholder women farmers—has become more pronounced, prompting deeper integration of climate resilience across SSP's core programs.

How is the organization attending to the challenge or planning to attend to the challenge in this thematic area? Has this changed in the last year?

SSP continues to scale its Women-Led Climate Resilient Farming (WCRF) and Entrepreneurship model, promoting regenerative agriculture, water security, decentralized renewable energy, and access to markets and government schemes. In 2023–24, the approach evolved to include stronger convergence with local governance systems, digital inclusion, and capacity building of grassroots women leaders for climate adaptation and advocacy at block and district levels. SSP also deepened collaboration with knowledge and funding partners to pilot and replicate scalable solutions.

Who or what is being impacted (target segment/ affected area)? Has this changed in the last year?

The primary impact is on rural women—smallholder farmers, entrepreneurs, and grassroots leaders—across climate-vulnerable regions in India. Indirectly, families, communities, and local ecosystems also benefit through improved food security, income diversification, and community resilience. The focus has remained on women and vulnerable geographies, but there has been a strategic expansion into newer blocks and a more intersectional lens to include youth and tribal populations.



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DISTRICT RESOURCE CENTRES: Latur, Dharashiv, Solapur, Nanded, Jalna, Washim, Parbhani, Chhatrapati Sambhaji Nagar (Maharashtra), Nalanda, Gaya (Bihar), Wayanad, Kottayam (Kerala), Bidar (Karnataka)

The Trust is registered under the Mumbai Public Trust Act, 1950 (Registration No. F20262); FCRA No. 083780808 Website: www.swayamshikshanprayog.org

What will be the outcomes of the activities, intervention, programs or project? Disclosure should include positive and potential unintended negative outcomes?

Positive outcomes include:

- Increased income and food security for women-led households
- Adoption of climate-resilient farming and water conservation practices
- Strengthened leadership and agency of rural women
- Greater access to entitlements and public resources
- Community-level adaptation to climate shocks

Potential unintended negative outcomes:

- Resistance from traditional power structures in villages to women's leadership
- Short-term conflicts in resource-sharing (e.g., water or land use) during project transitions

Approach

What is the baseline status* at the start of the activity/intervention/programs or project and at the end of the last reporting period?

**Baseline status includes situation analysis/ context description at the start*

At the start, most women in climate-vulnerable regions had limited access to productive land, sustainable farming inputs, market linkages, or government entitlements. Agricultural practices were largely rain-fed and chemical-dependent, contributing to poor soil health, low yields, and food insecurity. Women had minimal decision-making roles in community institutions.

By the end of the reporting period, over 30,000 women had adopted climate-resilient and regenerative farming, diversified livelihoods, and improved food security. Many women now hold leadership roles in local governance and farmer producer groups (FPOs), and access to public schemes and services has significantly improved through SSP's facilitation.

What has been the past performance trend? (if relevant)

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What is the solution implementation plan and the measures taken for sustainability of activity/intervention/programs or project outcomes? Has there been any material change in your implementation model in the last one year?

SSP implements through a community-led model, where grassroots women leaders are trained to serve as farmers, climate champions, and peer mentors. The approach emphasizes convergence with government schemes (e.g., MGNREGA, NRLM), access to markets, and forming self-sustaining community institutions like FPOs and women-led collectives.

To ensure sustainability:

- Women are supported to build resilient value chains.
- Community institutions are capacitated for long-term governance.
- Digital tools and climate advisory services are introduced at scale.

Changes in 2024–25:

- Greater use of digital inclusion and data systems for monitoring and advisory.
- A sharper focus on nature-based solutions and regenerative agriculture.
- Strengthened collaboration with Panchayats and line departments for systemic change.

Please brief out alignment of solutions to Sustainable Development Goals (SDGs)/national priorities/state priorities/ developmental priorities.

- **SDG 1:** No Poverty
- **SDG 2:** Zero Hunger
- **SDG 5:** Gender Equality
- **SDG 13:** Climate Action
- **SDG 6:** Clean Water and Sanitation
- **SDG 8:** Decent Work and Economic Growth

It also supports national priorities such as the **National Action Plan on Climate Change (NAPCC)**, and state-level climate adaptation and rural development goals.

d. How have you taken into consideration stakeholder feedback in this reporting period?

Feedback is collected regularly through community consultations, participatory reviews, FGDs, and reflection meetings with grassroots leaders and implementing partners. This has led to:

- More localized cropping patterns based on women's inputs.
- Inclusion of tribal women and youth as target group.
- Strengthening access to grievance redressal through peer networks.

e. In the last year, what have you seen as the biggest risks to the achievement of the desired impact? How are these being mitigated?

Key risks identified:

- Climate variability (droughts, unseasonal rains) impacting farm-based livelihoods.
- Policy shifts or delays in scheme implementation.

Mitigation strategies include:

- Promoting diversified income sources (e.g., livestock, food processing).
- Building robust community-based monitoring systems.
- Offering regular capacity building and wellness support to grassroots leaders.

Impact Indicators

What are the indicators used to evaluate the effectiveness and outcomes of programmes

SSP assesses program impact through a tiered set of indicators—tracking progress from implementation to long-term transformation:

i) Timeline specific output indicators from inception to end of project

1. Number of interventions implemented - 27 programs / interventions implemented.
2. Timeliness of intervention delivery - Six months to 36 months

% of planned vs. achieved programmes - 100%

ii) Intermediate outcomes indicators (for e.g.) - starts around mid-term and continue to end-term of project

1. Increase in awareness or knowledge among target groups
2. Changes in attitudes or perceptions (e.g., toward health, climate, gender)
3. Adoption of new behaviours or practices
4. Improved skills or capabilities (technical, entrepreneurial, leadership)

Enhanced access to resources or services (e.g., government schemes, finance, markets)

iii) Overall outcome indicators (for e.g.) towards end-term and after end of the project period (depends on project gestation period)

1. Sustained behavioural change over time
2. Improved social and economic conditions in households and communities
3. Reduction in negative outcomes (e.g., poverty, migration, malnutrition)
4. Enhanced quality of life for women and families
5. Increased community resilience to future climate or livelihood shocks

Relevance and Sustainability

Relevance: Explain with a supporting fact/ data point how the initiative aligns with the organization's values and goals and is relevant to the target audience

The organisation's initiatives align with its core mission of empowering women as climate leaders and entrepreneurs. In FY 2023–24, over 35,000 women were trained in climate-resilient farming and entrepreneurship, directly addressing their need for secure livelihoods in drought-prone regions. This reinforces SSP's commitment to gender equity, community resilience, and sustainable rural development.

Sustainability: Explain with a supporting fact/ data point how the initiative is sustainable and if it can continue to make a positive impact in the future.

a) Briefly include narratives of Social, Environmental, Cultural and Economic impact on target segment(s) in the reporting period.

SSP's Women-led Climate Resilient Farming (WCRF) model attempts to reposition women as farmers, leaders and change agents who adopt food security and climate smart practices on their farms. In the last year, SSP has scaled up the implementation of the WCRF model in Maharashtra and Kerala, creating awareness on sustainable farming methods, provided in-depth training and

handholding support to women farmers to enhance food crop cultivation, prioritising ecosystem sustainability, and facilitated linkages with local government departments for access to inputs and schemes.

Highlights:

- SSP trained 200,000 women farmers in one acre farming and other climate resilient best practices in Maharashtra and Kerala. These included both theoretical and on-field demonstrations. Out of these women, 165,000 women have adopted the WCRF model.
- SSP built advanced capacities through Training of Trainers (ToTs) sessions, with 386 trainers and Community Resource Persons (CRPs), with the aim of scaling up implementation of the WCRF model.
- Women leaders (Sakhis) delivered 'Crop Advisory' IEC materials to farmers in the form of videos, digital leaflets and WhatsApp messages. They also organised meetings with Farmer Groups to share this information within their villages.
- SSP partnered with local government departments, including Krishi Vigyan Kendras (KVKs), Regional Agricultural Research Station (RARS), Integrated Farming Systems Research Station (IFSR) and the ATMA department to organise joint trainings for women farmers in Maharashtra and Kerala.
- Distributed seed kits to over 6,304 women farmers to promote the cultivation of vegetables and millets in Maharashtra and Kerala.
- Grassroots women leaders started a seed bank with the support of SSP in Wayanad, with various indigenous seeds of pea, beans, pumpkin, lady's finger, and bitter gourd, with the vision of conserving indigenous seeds and promoting their cultivation. Leaders provided indigenous seeds to dedicated and interested women farmers on the agreement of its multiplication. They also started to maintain a record book to collect the names and details of the seed donors and receivers.
- Leaders provided support and facilitated the creation of 753 'Model Farms' across eight districts of Maharashtra and Kerala to demonstrate best practices in implementing the WCRF model. Farmers were given necessary guidance, and Sakhis conducted frequent field visits to support them in setting up demonstration plots.
- In response to drought conditions, extensive efforts were made to equip women farmers with essential skills for managing fodder effectively. Through targeted training sessions, a total of 2,645 women farmers from Maharashtra received training on hydroponics and azolla cultivation. The training sessions focused on imparting practical techniques and strategies tailored to the specific needs of farmers facing water shortages.
- As a result of government scheme linkages, 7,808 women farmers were able to access inputs worth Rs.2,51,86,760 from various government departments.
- Under Dr. Panjabrao Deshmukh's Natural Farming Mission, 718 women from six blocks of Osmanabad District were chosen for specialised training in the government's organic farming initiative. Over a 3-year period, these women farmers will transition to fully organic farming, aiming for certification upon completion.

Women's Entrepreneurship and Value Chain Development: SSP's training and mentorship ecosystem provides women business skills, financial literacy, marketing support and links to large

companies through a last mile distribution network, and start-up capital. In the last year, SSP focused on its Entrepreneurship and Value Chain Development initiatives in eight Districts of Maharashtra, Bihar and Kerala. This training to rural women as part of SSP's Entrepreneurship Development Program (EDP) included, hand holding and mentorship support from advanced women entrepreneurs and leaders, dialogue workshops for learning and reflection between entrepreneurs, local government officials and the private sector, as well as linkages to government schemes and bank loans, improving access to finance and inputs. SSP also facilitated the creation and scaling up of women-led Farmer Producer Organisations (FPOs) through capacity building and linkages to new producers and markets.

Highlights:

- Leaders carried out awareness raising activities at the village level, reaching out to over 23,012 women farmers in Maharashtra and Kerala on the importance of livelihood diversification, entrepreneurship and rural value chains.
- Trained a total of 29,070 grassroots women as part of SSP's basic and advanced Entrepreneurship Development Program (EDP) in Maharashtra, Bihar and Kerala. • Identified and provided training for 734 Community Resource Persons (CRPs), Sakhi Leaders and Mentors to build their capacities and improve impact on the field.
- SSP's team mapped women entrepreneurs business profiles, and carried out quantitative and qualitative surveys with women from Osmanabad and Latur District to understand the credit needs of women entrepreneurs.
- Partnered with institutions like Krishi Vigyan Kendras (KVKs), RSECTI (Rural Self Employment Training Institute) to provide domain specific entrepreneurship training, which were attended by a total of 35 women entrepreneurs.
- Leaders supported 1223 women entrepreneurs in accessing government schemes, which amounted to a total of Rs. 2,00,82,040.
- Leaders facilitate linkages with private and public banks, microfinance institutions and their own SHGs, with over 4,320 women entrepreneurs accessing loans amounting to a total of Rs.8,45,93,400.
- In Jalna District of Maharashtra, SSP partnered with the Maharashtra State Rural Livelihood Mission UMED to create two Block Resource Centres for supporting women entrepreneurs in developing business plans and linking them to government schemes and financial institutions.
- Facilitated the creation of a Community Resource Centre in Osmanabad District to support rural women entrepreneurs to access credit and finance from financial institutions like banks and DIC.
- A total of 2,578 grassroots women began small-scale businesses as a result of SSP's Entrepreneurship Development Program (EDP) training.
- SSP's team conducted data collection on production from 3,494 farmers to gain insights into their productivity levels and market trends. This data analysis aimed to identify patterns in production volumes and understand the selling structures adopted by farmers.
- Provided capacity and skill building for 9,382 FPO and producer group members across Maharashtra and Kerala to strengthen and improve their functioning. SSP facilitated further development of 6 value chains through provision of essential machinery to the seven FPOs in

Osmanabad District to enhance productivity and efficiency. These included Khowa-making (milk product) machines, Spice grinding machines, turmeric powder machine, stitching machine, and weighing scale, packaging machines, packaging trays, gradation machine.

Clean Energy: SSP has collaborated with donor organisations and private sector partners to improve access to clean energy products among rural consumers, by integrating women entrepreneurs with the clean energy technology supply chain. In the last year, SSP focused on training clean energy entrepreneurs on technologies like biogas units, subjee coolers, and solar energy products like lamps and cookers in Maharashtra and Bihar. SSP also organised dialogues with local government officials and other partners to demonstrate grassroots women's work in the clean energy sector and conducted mobilisation and awareness raising activities in communities.

- SSP trained 500 grassroots women in the operation, sale and marketing of biogas units, subjee coolers and solar products.
- SSP's leaders conducted awareness raising and mobilisation activities in 2,327 villages across Maharashtra and Bihar, reaching out to 10,541 farmers on clean energy products.
- Women leaders promoted agri-allied clean-energy alternatives, as a result of which 4,298 biogas plants and 20 subjee coolers were installed in 77 villages across Maharashtra and Bihar.
- In the last year, micro-entrepreneurs earned a cumulative income of Rs. 59,60,000 from the sale of clean-energy products.
- SSP organised a dialogue with the District Collector of Osmanabad to orient them on grassroots women's work in promoting clean energy solutions. As a result, the Subjee Cooler has been connected to the District Industries Centre (DIC) scheme, giving farmers a subsidy of 35% on the purchase of the products.

Water Conservation: SSP is working to improve household water security and promote sustainable water management initiatives at the farm and village-level in the drought-prone Marathwada region of Maharashtra. In the last year, SSP conducted awareness raising activities, trained women farmers in sustainable water use and management, linked farmers to government schemes linked to irrigation and water management, and organised local dialogues with government officials for facilitating greater scheme linkages. SSP also provided financial and technical support in the creation of water harvesting structures and built the capacities of grassroots women leaders to advocate for better water management practices at the Gram Panchayat level.

Highlights:

- The outcomes of the initiative of water conservation through community participation were significant, with each village successfully constructing a water conservation structure and thereby conserving a substantial amount of water.
- Conducted water conservation workshops in 150 villages, where more than 6,000 women and men came together to plan water projects and demand 14,000 water structures through the Gram Panchayat Development Plan (GPDP).
- A total of 80 farm ponds were constructed. Continuous Contour Trench: This method was used in almost 23 Villages. The total size of the trenches constructed was 271 cubic meters, conserving approximately 271,000 litres of water. The Nala Desilting method was used in three villages. The total size of the structures created was 51 cubic meters, conserving approximately 51,000 litres of water. Compartment banding method was used in five villages. The total size of the structures

created was 132 cubic meters, conserving approximately 132,000 litres of water. The Loose Boulder Structure method was used in Sarati village, where a structure of 15 cubic meters was constructed, conserving approximately 15,000 litres of water. The cumulative impact of these efforts is substantial, contributing to the sustainability of these communities and the preservation of their natural resources.

- SSP created eight demonstration villages in Osmanabad District which implemented best practices in watershed management.
- 150 Sakhis participated in Gram Panchayat proceedings, advocating and lobbying for water conservation initiatives to be implemented in their village, generating demand for water harvesting work under the MGNREGS, and collaborating with the Agriculture Department, with the support of the Sarpanch and Gramsevak.
- Sakhis supported 16 farmers from Osmanabad district in applying for the Chief Minister Sustainable Agriculture Irrigation Scheme through the Department of Agriculture, which received pre-sanctions from the government for construction of farm ponds.

Government Schemes Convergence: SSP collaborated with the Department of Soil and Water Conservation for implementation of the Galmukt Dharan Galyukt Shivar Yojana of the Government of Maharashtra in Osmanabad district. As a result, out of the 14 village pond desilting applications submitted, 5 applications received technical and administrative sanctions from the government. Through this initiative, communities will conserve 4.2 crore litres of water and 200 acres of 14 land will be brought into cultivation.

Health and Nutrition: SSP's work on health and nutrition focuses on increasing the resilience of communities threatened by drought in the Marathwada region of Maharashtra. In the last year, SSP focused on creating awareness amongst rural women on issues surrounding family health, nutrition, sanitation and hygiene, particularly amongst adolescent girls and pregnant women. SSP also trained Community Resource Persons (Arogya Sakhis) and government frontline workers like Anganwadi staff and ASHA workers and partnered with them to improve on-ground implementation.

Highlights:

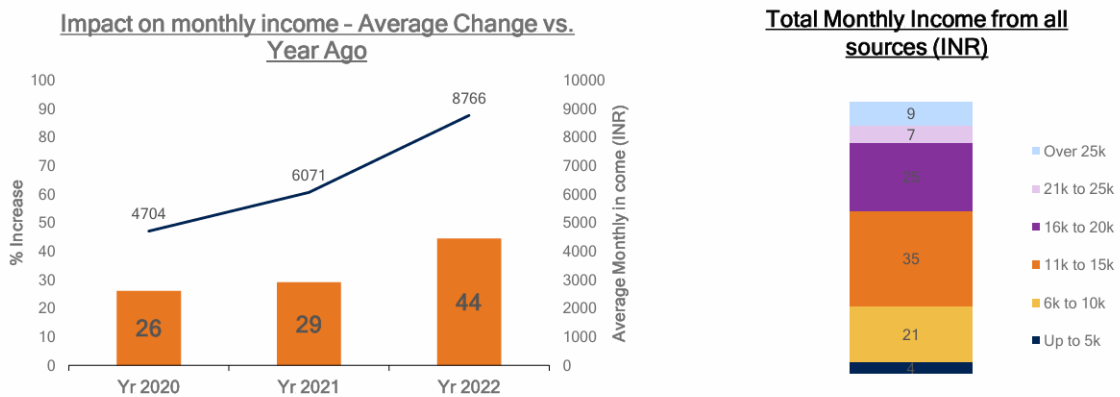
- Leaders conducted Training of Trainers sessions on the themes on Nutrition Participatory Learning & Action (N-PLA) approach with 2,199 Anganwadi Workers from Maharashtra.
- Organised a Master Trainer Training with 25 facilitators and resource persons from Maharashtra and Gujarat, focused on the LANN+ PLA (Linking Agriculture and Natural Resource Management towards Nutrition Security plus WASH and Participatory Learning and Action) methodology, developed by Welthungerhilfe
- Organised training with 107 grassroots leaders from Maharashtra and Gujarat on topics such as malnutrition, child growth monitoring, and community engagement strategies, and the Nutrition Sensitive Integrated Farming Systems (NSIFS) model.
- SSP developed a strong network and relationship with the district and block level Integrated Child Development Services (ICDS) Department through participation in various joint programs, meetings and workshops. SSP also partnered with the ICDS department to organise orientation sessions on Health and Nutrition in Washim District, attended by a total of 17 ICDS supervisors.

- SSP collaborated with the local government for organising village level health, nutrition and sanitation workshops, as well as block-level dialogues and an awareness rally on World Environment Day held on June 5, 2023.
- In August 2023, Food Festivals were also organised in 30 villages of Sonkhed PHC in Nanded District of Maharashtra, focusing on maintaining a healthy diet and nutrition for women and children in the postnatal period, and how to recognise abnormality in infants. These sessions were attended by a total of 483 lactating mothers.
- Organised sensitisation and awareness raising sessions on concepts of nutrition, and its links to health and agriculture in 67 villages, reaching farmers, across Maharashtra and Gujarat.
- Twenty-five Arogya Sakhis from SSP in Nanded district were facilitated by their local Gram Panchayats, receiving the 'Punyashlok Ahilyadevi Holkar Puraskar'.

b) Beneficiary/Stakeholder Validation through surveys and other feedback mechanism

IMPACT ON INCOMES

On average, income has increased steadily year-on-year - 26%, 29% and 44%, as also reflected in the increase in average monthly incomes in absolute terms. Income was reported to have almost doubled between 2020 and 2022.



IMPACT ON INCOMES

Average monthly incomes in absolute terms increased for those in the higher age groups across all years. Percentage increases were higher than average during the 2024 period overall.

	(Figures in %)							
		Age				Education		
	Total	18-25 yrs	26-35 yrs	36-45 yrs	46+ yrs	Less than 9 th Std	10 th Standard	Diploma/ Graduate
AVERAGE MONTHLY INCOME								
Base	376	13*	134	188	41	160	78	138
2022	4074	3706	4016	4982	5905	5082	3817	4704
2023	6071	5176	5377	6221	7888	6156	5208	6389
2024	8766	6676	7510	9350	10664	9397	7505	8661
% INCREASE IN MONTHLY INCOME								
Base	376	13*	134	188	41	160	78	138
2022	26%	10%	16%	30%	43%	26%	21%	28%
2023	29%	40%	34%	25%	34%	21%	36%	36%
2024	44%	29%	40%	50%	35%	53%	44%	36%

Base: 549 | Q. What is the average monthly income from primary business, Please give details of last 4 years? | Q. What is the total monthly income from all business?

26
* Caution low base

IMPACT OF EDP

Impact of EDP was seen to be uniformly high across demographic subgroups.

	(Figures in %)				
	Total	Total family Income			
		Up to 10000	10000-20000	20000-30000	More than 30000
IMPACT OF EDP					
Base	376	54	185	108	29
Yes	100%	100%	99%	100%	100%
IMPACT ON MONTHLY INCOME					
Base	376	54	185	108	29
Increased	98%	98%	97%	99%	100%
Remained the same	2%	2%	3%	0%	0%
Decreased	1%	0%	1%	1%	0%

Base: 376 | Q. After EDP training, has your life changed since you started your primary business year in _____? | Q. Compared to before, at present your overall average monthly income...

Activat
Go to Set
* Caution low base

The EDP has impacted virtually every facet of the beneficiary's life, from helping to *retire liabilities*, build *productive assets*, acquiring other assets and growing working capital.

NATURE OF IMPACT

RETIRED LIABILITY	I have repaid / reduced my loans	81
PRODUCTIVE ASSET	I have bought livestock (animal) - cow, buffalo, goat, chicken	66
ACQUIRED ASSET	Purchased home appliances	62
GREW WORKING CAPITAL	I have more working capital to conduct my business	54
ACQUIRED ASSET	I have purchased Jewellery	34
PRODUCTIVE ASSET	I have purchased Bike, Car, Auto, Tempo	32
INVESTED IN EDUCATION	I now send my child/ children to English medium school	28
GREW SAVINGS	I have saved money in bank FD	28
PRODUCTIVE ASSET	I have organized irrigation facility - well, sprinkle, borewell	24
FAMILY	I have conducted a marriage in family	19
PRODUCTIVE ASSET	I have bought machine - Mirchi Kandap, Atta Chakki	17
ACQUIRED ASSET	I have built house (kaccha to Pucca) added rooms	17
PRODUCTIVE ASSET	I have purchased land	5

Base: 376 | Q. If yes, Please indicate in what ways has your life been changed?