



Women-Led Climate Resilient Farming Operationalizing the WCRF Model and the Results Achieved





ow do you build, enable, and sustain a climate-resilient farming model with women as the central part of it? This report exactly answers that. Over the years, SSP's sector strategy in agriculture has evolved to a model where it is designed, implemented and led by local women transforming livelihoods, food security, and water security for small and marginal farming households. This document encapsulates the learnings in operationalizing the WCRF model and captures the impacts it has delivered.

The resource guide is aimed at introducing and sharing SSP's operating philosophy, on the ground approach and stakeholder engagement strategy in achieving the results with key Government departments, policy making institutions, relevant private sector partners, and any organization curious about SSP's model.

We strongly feel this report will help sector partners from different spheres in learning and appreciating what goes behind in developing a robust Women-led Climate Resilient Model and inspire them to invest and collaborate on this model.

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Most importantly, we would like to thank all the women farmers who have constantly inspired us to develop this report and bring out their stories.

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List of Abbreviations

ASHA Accredited Social Health Activist

ATMA Agriculture Technology and Management Agency

CRF Community Resilience Fund

GOI Government of India

ICAR Indian Council of Agriculture Research

KVK Krishi Vigyan Kendra

MKSP Mahila Kishan Sashaktikaran Pariyojana

MSRLM Maharashtra State Rural Livelihood Mission

NICRA National Innovations on Climate Resilient Agriculture

PMKSY Pradhan Mantri Krishi Sinchayee Yojana
PoCRA Project on Climate Resilient Agriculture

SHG Self Help Group

SSP Swayam Shikshan Prayog

WCRF Women-led Climate Resilient Farming

Executive Summary

ver the last 5 years, SSP has developed a robust model to transform marginalized rural women working as mere labourers working in their family-owned farms to changemakers in agriculture. These women are bringing in food security, improved livelihoods, and means to conserve water for their families and the community at large. But how?

The model helps an adopter farmer graduate from being an agri labour to an agri leader with focussed interventions in four agriculture seasons. To accomplish this, SSP's project and leadership team co-designs and executes the Women-led Climate Resilient (WCRF) Model with community-based facilitators. They are by design local women who are coached to become agri experts and continue to extend knowledge support even after the end of the program – embedding sustenance at the core of the operating model. The village-level community facilitators known as Krishi Samvad Sahayaks (KSS) are responsible for selecting the adopter farmers, handholding and mentoring them throughout the adoption journey. The community facilitators also acts as a nodal point in the village to engage with multiple ecosystem partners of the model. To support them, SSP has also developed a team of specialized community-based trainers who demonstrate key elements of the model, guides them to adopt and troubleshoots when required.

The community-based facilitators disseminate key interventions through a participatory approach of farmer groups which graduate into agri enterprises at the end of the project period. This approach induces peer-to-peer learning, exchange of knowledge and inputs, collectivization of activities and later sustenance of the model. The community facilitator selects two group leaders for each 20-membered farmer group who become points of contact for the group, coordinators to process and cascade information and leaders for group activities.

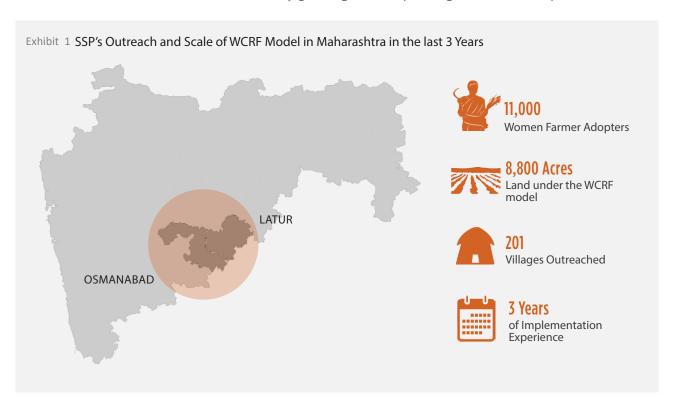
The collaborative efforts have unlocked the true potential of the model. SSP has strategically developed partnerships with Agriculture departments, ATMA, and KVK to access relevant schemes, training and knowledge for the adopter farmers. On the other hand, the key partners could reach women, farmers, more efficiently with the help of SSP. "ATMA used to work with mostly male farmers in Osmanabad. It is due to SSP that we can also transfer agriculture technology to women now", shares Nagesh Popat Ugalmole, Block Technology Officer from ATMA, Osmanabad.

With on the ground experience of working with about 11,000 women farmers, SSP has developed a Build-Empower-Sustain operating model that can be replicated, deepened and scaled up with prospective partners.



What did SSP achieve? Outreach & Scale

n the last 3 years, SSP has empowered 11,000 Women Farmers across 201 villages in Osmanabad and Latur Districts, by helping them adopt the Climate Resilient Farming Model. In this process, the program has transformed 8,800 Acres of farmland by growing food crops using exclusive bio inputs.





SSP has extended much needed cooperation in taking our schemes to the farmers. Furthermore, as 30% of the schemes are reserved for women, SSP's contribution has been pivotal for us in achieving that.

MAHESH KHEERSAGAR, Block Agriculture Officer, Latur



10 2 What was the situation?Need for a CRF Model and Women to lead it



Lower Rainfall in Marathwada than national average



Cultivable land in Marathwada is rainfed



Increase in landholding of water intensive cash crop over the last three decades

AS MALE FARMERS
ROUTINELY OPT FOR
MONO CROPPING USING
CHEMICALS, SSP'S WCRF
MODEL DEVELOPS WOMEN
TO LEAD LOW CLIMATE
RISK, FOOD & NUTRITION
SECURE, LOW COST AND
WATER EFFICIENT
FARMING

Marathwada's drought-prone agro-climate needed a farming model to address its food shortage and dependence on the use of chemicals

In Maharashtra, the landholding under food crops has shrunk by 12%1. However, the landholding for cash crops like sugarcane has almost doubled over the last three decades. But the water-stressed conditions in Marathwada make growing these crops unviable. Yet, several small and marginal farmers in this drought-hit region continue to grow water-intensive cash crops like soybean and sugarcane instead of growing food for themselves. Besides, growing these crops has created a dependence on expensive chemical fertilizers, pesticides and market bought hybrid seeds for the farmers thereby steeply increasing their cost of cultivation. With close to 80% of the cultivable land in Marathwada being rainfed, the water-intensive cash crops have a high risk of failure during a bad monsoon. Small and marginal farmers who take loans for purchasing farm inputs and grow only one variety of crops are the most affected. Moreover, women in these households are the most affected as they do not have ownership over land which limits their access to productive resources like finance, market, water and government extension services. For instance, Harshada Sapate from Chandeswar village of Latur district recalls, "During the drought in 2014, we lost all our Soybean. Later we had to manage our household expenses by taking loans from our neighbours". SSP realized its water-scarce operations area in Marathwada needed a Climate Resilient Farming model to rescue the small and marginal farming community, and especially the women from the climate risks of growing chemical and water-intensive cash crops.

SSP saw the opportunity that elements constituting climate resilient farming are well suited to transform women from agri-labourers to decision-makers in farming

Kavita Waghmare, SSP's adopter farmer from Osmanabad, puts it straight, "Men are interested only in increasing production, and so they use chemicals which leads to health problems and soil degradation". Men are naturally inclined to earn cash for the family and to do that, they select and grow a single variety of cash crop in their entire land. To increase production, they add chemical inputs. Women receive directions from the male members of the house to run errands in typically low-skill jobs in their land like sowing, weeding, applying farm inputs, and harvesting leaving no room for innovation or making decisions.

The key building blocks of SSP's climate-resilient farming model help women position themselves as innovators and transform from mere farm labours to agri-leaders. But how? The CRF model³ aims to achieve four key shifts in farm practices – the transition from cash crops to food crops, the transition from chemical to bio inputs, conservation of soil and water and diversified livelihoods through farm-allied businesses. To bring in these changes, women continuously need to use their innate wisdom of being food and nutrition managers of the family, which help them think and decide what to grow, what inputs to use and what farm allied activities to take up.

^{1.} https://mahades.maharashtra.gov.in/files/publication/ESM_18_19_eng.pdf

^{2.} http://agricoop.nic.in/sites/default/files/Maharashtra%2026-Aurangabad-3%201-12-2011.pdf

^{3.} SSP's WCRF model encourages women to gain cultivation rights from their families in a small piece of land which usually starts with half or one acre of land, where they grow 6-8 different local food crops per season for their family's consumption with self-prepared bio inputs, and using efficient irrigation methods.



13 Why Women in CRF? SSP's Solution



Men do not have the patience to work so meticulously in a small piece of land

MANISHA PAWAR, Adopter Farmer Tirth Khu Village, Osmanabad

Women are better suited to sow, nurture and harvest diverse food crops in a small piece of land

Most adopter farmers whom we met feel men neither have the tenacity nor the interest in changing their farming methods. Men at large usually opt for growing a single variety of cash crop like soybean or sugarcane in the entire land and to increase the productivity use chemicals. But, SSP's climate-resilient farming model promotes growing 6-8 food crops per season with natural inputs allocating a small piece of the family's land. This requires concentrated effort, care, commitment and time – which men do not have. Hence, SSP's climate-resilient farming model encourages women to gain cultivation rights from their families on a small piece of land – which usually starts with half or one acre, to grow local vegetables, millets, cereals and pulses for the consumption of the family. The model also promotes training and use of natural seeds, fertilizers and pesticides ensuring savings, improved health and conservation of water and soil.



Our experience tells
that men are mostly
dependent on cash
crops and chemical
intensive farming.
To implement KVK's
'Farming System for
Nutrition' women are
the best group and
that's why we have
collaborated with SSP

ANJALI GUNJAL, Scientist Krishi Vigyan Kendra, Latur

Women seamlessly bring in key shifts needed to implement and sustain Climate Resilient Farming

Women inherently understand the food and nutrition needs of the family, and hence when trained to take decisions, they choose to grow local cereals, millets, pulses and vegetables with natural farm inputs. These are short-duration crops that consume less water and are better suited for the local water-stressed climate – which means improved food availability even during adverse conditions like drought.

Traditionally, women have been the livestock managers in the household – from preparing cattle feed and milking them to drying their dung for cooking. SSP's model leverages this acquired wisdom of women in training them to prepare low-cost bio-fertilizers. Additionally, women are concerned about the health of the family members and will go that extra mile to arrange for the organic inputs. "If we need 10 varieties of leaves to prepare pesticides women will not stop till they find the tenth leaf; men may be happy with nine." – says Rupali Vikas Shendage from Tugaon, Osmanabad. Today, most farmers we met feel use of bio inputs has improved their soil quality enabling it to retain more moisture, improving their productivity and helping them use lesser water.



How does it work? WCRF Operating Model

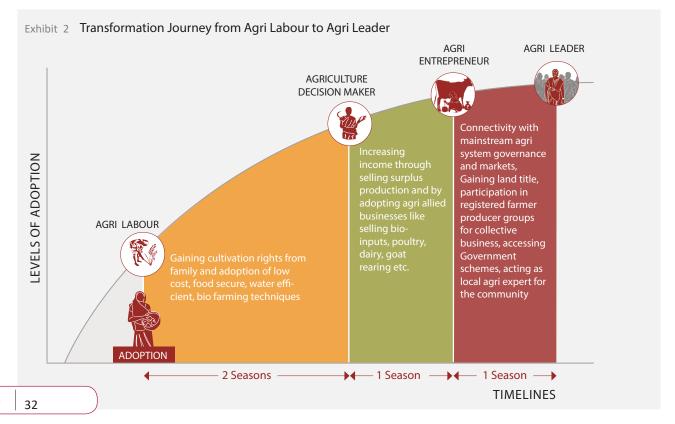
SSP helps an adopter farmer graduate from being an agri labour to an agri leader with focussed interventions in four agriculture seasons

Rural women from small and marginal farmer households have a predominant identity as agri labour and despite their immense contribution of time, labor, and knowledge, they are not recognized as farmers. While the men take decisions on what and how to grow, where to sell, the women take up low skilled jobs on the farm like weeding and harvesting taking directions from the men. With this basic premise, SSP has designed the model as an empowerment pathway for women to transform them from labourers to leaders in agriculture in four agriculture cycles. During onboarding the selected farmers, SSP clubs them into 20-membered informal groups at the village level to disseminate training, include a participatory approach to learning and later graduate them into producer groups during the final season.

In the first two seasons, a new adopter gains cultivation rights from her family on a small piece of land and acquires knowledge and skills in cultivating seasonal food crops by preparing low cost, eco-friendly, and locally available seeds, fertilizers, and pesticides. To execute this phase, she integrates livestock with her farm for bio-inputs and addresses the food and nutrition needs of the family.

In the next season, the year-old adopter typically expands the land under her control and increases her production enough to have a marketable surplus after self-consumption. Simultaneously, she is coached to start and execute farm-based enterprises in bio inputs, poultry, dairy, goat rearing etc. to increase the income for the household.

In the fourth and final season, SSP helps the adopter in gaining legal land title, which helps her to access Government schemes in her name. Additionally, the informal farmer groups created during the initiation of the program are mentored to register themselves with ATMA to continue accessing schemes. Selected groups are coached to start farmer producer companies to run collective businesses.



SSP adopts a Build-Empower-Sustain model to deliver the WCRF program

At the core of SSP's WCRF operating philosophy is a three stage model of Build, Empower and Sustain.

First, SSP builds a conducive ecosystem of community based resources, key partners, farmer adopters and refines them over time. In this stage of the operating model, SSP also creates community assets like demonstration farms in collaboration with adopter farmers and farm ponds and community tanks by

accessing Government schemes.

THE COMMUNITY BASED
RESOURCES ARE BY
DESIGN LOCAL
WOMEN-TURNED-AGRI EXPERTS
AND CONTINUE TO EXTEND
KNOWLEDGE SUPPORT EVEN
AFTER END OF THE PROGRAM

In the second stage of the operating model, SSP trains and develops the core ecosystem actors – the adopter farmers and matures them into dynamic collectives. This is done with the help of community based resources like Krishi Samvad Sahayaks and Trainers who are groomed and mentored by SSP to become local agri experts.

In the final stage, the farmer groups are enabled to sustain their operations by linking them to ATMA so that they can access Government

schemes extended to registered farmer groups. With the help of these schemes, the farmer groups expand their farm based enterprises and improve market linkages, which help them continue their operations. Moreover, the community based resources by design are local women and extend knowledge support even after the end of the program. Additionally, the core ecosystem actors including the farmer groups and the community based resources, develop themselves into adoption-ready social capital in which Government agencies and Donor organizations can invest.

Exhibit 3 Build Empower and Sustain approach to operationalize the WCRF Model



Creating a
Conducive Ecosystem



EMPOWER
Handholding
to Collectivizing





SUSTAIN
Enabling to
Continue



Social Infrastructure

Developing community based resources as agri mentors, women farmers and farmer groups under the WCRF program at village level



Key Partnerships

Creating collaborations with relevant partners like Agriculture Department, Krishi Vigyan Kendra (KVK) and Agriculture Technology and Management Agency (ATMA)



Demonstration Farms

Developing at least two model farms with key WCRF components in each village to promote and conduct live demonstrations of the model. Additionally, with convergence of Government schemes the model builds water harvesting structures at farm and community levels



Capability Building

Seasonal training, awareness, demonstrations and handholding of farmers on adoption of key WCRF components with the help of trained community facilitators, agriculture trainers, leaders and key partners



Community Based Learnings & Resources

Village level Community
Facilitators and Trainers at cluster
or block level are the regular
touchpoints for farmers for
learning, on-farm demonstrations
and troubleshooting



Community Ownership

Led by agri leaders in the village including community based resources, farmer group leaders and progressive farmers the community takes ownership of the WCRF model and continue the adopted practices.



Farmer Groups

Disseminating key interventions through participatory approach of farmer groups the members of which engage in collective preparation and exchange of farm inputs, sharing of farm labour and starting farm based enterprises. Selected registered farmer groups graduate to become farmer producer companies.



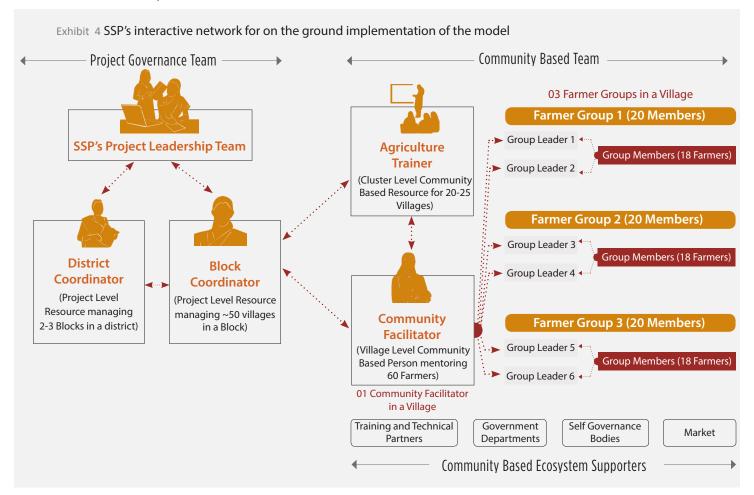
Government and Donor Support

The social capital of community based resources and network of farmer groups created by SSP under this program can be leveraged by the Government and Donor organizations to deepen or scale up the program



105 How do things move on the ground? Capabilities and Resources

he WCRF operating model is translated on the ground through SSP's interactive network of project level resources and community based resources. Both the groups are groomed and mentored to take up designated responsibilities to build, empower and sustain the model on the ground. While the project level team plan and design the interventions, the community based team is responsible to execute them at their respective levels.



Who does what in the interactive network?

Project Governance Team

- **Project Leadership Team**: Conceptualizes the program and develops strategies to disseminate interventions, constitutes of Project Director, Project Manager, and Training Coordinator
- District Coordinators: Responsible to manage operations and project outcomes at a district level, typically 2-3 Blocks
- Block Coordinators: Responsible for selecting, training and coordinating with Community Facilitators from villages under her block and managing block-level project outcomes. Reports directly to District Coordinator

Community Based Team

- Agriculture Trainer: Typically work in multiple related SSP projects simultaneously and responsible for periodic training of adopter farmers on WCRF components in a catchment area of 20 to 25 villages
- Community Facilitators: SSP's village-level frontline resource persons who are responsible for onboarding, handholding and mentoring the farmers at each level of adoption of the program, reports to Block Coordinator
- Group Leaders: Two women farmers selected by Community Facilitators from each 20-membered farmer group who become points of contact for the group, coordinators to process and cascade information and leaders for group activities

Let us find out how the community based team functions to build, empower and sustain the model on the ground.

SSP disseminates key interventions of the model through participatory approach of farmer groups which graduate into agri enterprises at the end of the project period

"It is easier to get government schemes and loans when we are in a group, which are seldom accessible for an individual farmer", shares Sarosa Padule, President of Saheli Krishi Mahila Gath from Mohtarwadi village of Osmanabad. SSP creates these groups of about 20 farmers at the inception of the program to effectively disseminate key interventions. Each group is led by two group members who are responsible for leading the group activities and coordinating with the village level community facilitator. Ranjana Panchal, community facilitator from Latur shares, "It is easier to conduct meetings, trainings and share information in groups rather than going to each of the farmer. When someone misses a particular meeting, she can meet any of the group members later and appraise herself on the key learnings." A participatory approach builds camaraderie among the farmers which SSP leverages to conduct collective preparation and exchange of seeds, bio-fertilizers and bio-pesticides. The groups are mentored by the community facilitator to start farm-based ventures and typically, during the fourth cycle of adoption, the groups register themselves with ATMA to access farmer group-specific schemes in farm inputs, agriculture machinery, market linkages etc.

A farmer group created by SSP in Shirala village of Latur under the WCRF program has developed into a Farmer Producer Group in September 2019

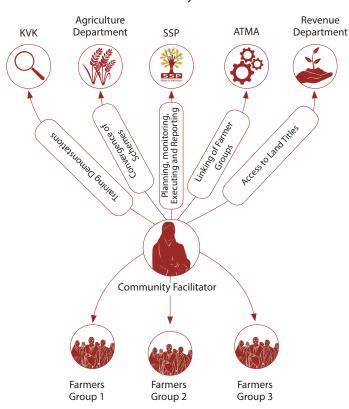


SSP firmly believes the farmer groups will be lynchpins to the sustainability of the WCRF program. By the time, the program reaches its fourth season the farmer groups gain capabilities to start their own ventures. Registered with ATMA, these groups enable themselves to access group specific schemes on farm-based businesses. Some of these collectives, graduate into farmer producer groups accessing seed fund and soft loans from Government departments and financial institutions. This approach helps them continue even without the active support of SSP. Besides, this approach catalyses collective problem solving by improving camaraderie and peer learning among women, results in their collective success and strengthens intra-family and community relationships – which enables them to negotiate better status and gender equity, respect of the community as well as recognition by the system.



600 Farmer Groups Created

Exhibit 5 Role of Community Facilitators



The community facilitators serve as village level ecosystem nodal points and local mentors for farmers for climate resilient farming

SSP's community facilitators are village-level frontline resources who are responsible for handholding and mentoring the farmers at each level of adoption of the program. With the help of the Block Coordinators, SSP selects these resource persons through village level campaigns, mapping them with standard selection criteria and running written and verbal screening tests. Once a community facilitator is selected, she is groomed through classroom and practical sessions on climate resilient farming components, training on her roles and responsibilities and leadership development. Post-training a community facilitator becomes the ambassador for SSP in disseminating the model in her village and engages with key ecosystem supporters to serve as village level nodal points. Additionally, she selects and onboards the farmers in her village, train them and becomes the first point of contact for learning and troubleshooting.

Meet Geeta Chavan, a Community Facilitator from Mohtarwadi Village of Osmanabad District who has enabled 60 farmers in her village successfully adopt the model



On how Geeta thinks on her role to sustain the model even without SSP's support



"If the teacher is not there, how will the students learn?" shares Geeta on the importance of her role as a community facilitator. Geeta has always been a determined and progressive woman in the community. She has been an active SHG member and after her husband expired pre-maturely in 2012, she started sewing for a livelihood. In 2016, she came in contact with SSP for the first time and started to work in her village as a resource person for a Health program. In 2017, when Geeta came to know about SSP's program through the Block Coordinator led campaign, she identified it as an opportunity to learn about low cost, food-secure farming. She went through the selection process and in November 2017, was recruited as a community facilitator. "I was trained in how to adopt WCRF components, how to form and manage farmer groups and how to interact with Government departments", recalls Geeta. Today, Geeta coaches and mentors 60 farmers from her village and has formed three farmer groups. She feels confident that as the farmers have experienced the benefits of the model, they will continue that even when SSP reduces the level of regular support.





given point of time

SSP's pool of specialized agriculture trainers help the adopter farmers internalize key components of the model

SSP recognizes skilled women from the community, trains them, and develops them to coach women farmer adopters in resilient farming techniques. Today SSP has a cohort of versatile community-based trainers who have knowledge in multiple complementary domains like climate resilient farming, nutrition, health and WASH and can be leveraged in a range of projects simultaneously. For training farmers on the program, these specialized trainers usually have a span of control of 20 to 25 villages training about 1,500 farmers at a given point of time. Operationally, a trainer coordinates with the Krishi Samvad Sahayak of a village to schedule training with farmer groups. Selected trainers are also appointed by the Government as field resources.

Rajashree Mane from Ansurda village of Osmanabad district has been associated with SSP since the last 17 years as a community-based trainer and today is a sought after resource for Government programs



12th Standard



40 years



4 years



Rajashree has a unique way of disseminating WCRF training. She writes songs in the local language and describes the impacts of adopting the model. Additionally, she hand draws pictures, plays games and uses storytelling as a tool to effectively put across the key points to her audience. However, Rajashree was not always so eloquent from the beginning, but she had the zeal to do something in life. "I wanted to study further and take up a job after marriage but that didn't happen. So when in 2003 the opportunity of working as a village coordinator came from SSP, I immediately jumped in.", recalls Rajashree. Since then, Rajashree has been coached and groomed with domain knowledge and leadership skills and through exposure to multiple projects. In 2016, Rajashree joined the MKSP program as a trainer and took the responsibility of training farmers in 3 districts – Solapur, Osmanabad and Latur. Under the WCRF program, Rajashree handles 25 villages in Osmanabad due to her other engagements. Rajashree works as a Government resource for multiple initiatives – she is a trainer under the UMED program of MSRLM for 150 villages, functions as a community resource person for her village under UMED and works as ASHA in her village.



06 What is the Implementation Approach? Customized Village Level Strategy

nder this program SSP has developed customized village level strategies to disseminate interventions for three categories of villages based on their maturity levels.

Exhibit 6 SSP's village level wise intervention strategy



Village Level 2

- organic farming practices
- least 30-40% farmers

- Households have livestock, at least ~40%
- Government schemes
- Linking farmer groups to government departments (e.g. ATMA) for accessing schemes
- Introduction to improved farming practices like seed treatment, preparation of green fodder, preparation of vermicompost
- Participatory preparation and exchange of seeds, bio fertilizers and bio pesticides
- Support in application to access Government schemes related to water, livelihoods and
- Training and demonstration on selling surplus produce from farm
- Introduction to agri enterprises and increasing income



Village Level 1

- Lower access to water and water conservation mechanisms
- Limited Farmers with organic farming
- Low adoption in vegetable cultivation, ~20%
- Lesser farmers with agri allied businesses,
- Low participation of women in farmer groups and SHGs
- Lesser households have livestock
- Low awareness and access to Government
- Limited involvement of Gram Panchayat in community development
- Formation of farmer groups for education, training, awareness and demonstration.
- Introduction to basic improved farming practices like preparing own seeds, germination test, and diversification of seasonal food crops
- Awareness on water conservation
- Introduction to preparation, use and benefits of bio fertilizers and bio pesticides
- Awareness to Government schemes
- Meetings with Gram Panchayat to improve governance capabilities



ion Strai

=

Village Level 3 Improved access to water security

fertilizers and bio pesticides

~80% farmers have adopted local seeds, bio

At least 50% families cultivate vegetables

practicing collective businesses. Some have

graduated into farmer producer groups.

~15-20% Farmers have legal land rights

• Improving market linkages for collective

purchase and selling for farmer groups Support in accessing Government schemes

for registered farmer groups related to seed

bank, tool bank, poultry, goatery, dairy etc.

• Support in access to easy low interest loans

addition and food processing businesses

for farmer groups in agri businesses

for farmer groups

Explore partnerships to institute value

Better access to farm related Government

At least ~50% farmers with agri allied

Presence of registered farmer groups

techniques

for 2-3 cycles

businesses

- Better awareness on water conservation techniques
- ~50% farmers have adopted selected
- 1 to 2 cycles of vegetable cultivation by at
- · More Farmers with agri allied businesses,
- Participation of women in farmer groups
- Better awareness and access to
- Involvement of Gram Panchayat in community development



17 In what ways SSP financially assists adoption?

Community Resilience Fund

ommunity Resilience fund or CRF is a quicker and easier way to provide low-interest funds to SSP's network of women groups. CRF has played a leading role for farmers in accessing key Government schemes. But how? Government subsidies usually get credited to a farmer's bank account after he or she has purchased the product or service – which means the farmer must initially invest a lumpsum amount upfront from his savings. But, for small and marginal farmers, it is often difficult to invest this sum. CRF has made this possible by providing loans at 8% interest per annum, which gets credited to a farmer's account within 8 days of application.



It was difficult for us to spend INR 25,000 from own savings to purchase drip irrigation system. CRF helped in providing me the initial investment

ASHA HAJGUDE, Adopter Farmer Osmanabad

CRF Support in Water Security (from Oct '18 to Oct '19)



Sprinkler Sets 18 Farmers INR 4,10,000



Drip Irrigation 15 Farmers INR 3,39,500



Farm Ponds 01 Farmer INR 25,000 Community Resilience Fund (CRF) is a community-owned, driven and managed low-interest fund which helps farmers access the Government schemes without having to invest a large sum themselves

Asha Hajgude adopter farmer from Osmanabad was in a dilemma – she wanted to access drip irrigation under the Government PMKSY scheme but did not have the initial sum to invest. Government subsidies get credited in the account after the farmer purchases the product or service. This meant Asha needed first to invest a lumpsum INR 30,000 to purchase the drip irrigation system. This was a big sum for the family. Things became easy for Asha when she got a quick, easy, and low-interest CRF loan of INR 25,000 to purchase her drip irrigation system. "I had to invest only INR 5,000 at that time", recalls Asha.

Started in 2009, CRF is sourced through bank loans and maintained by SHG Federation Sashakt Sakhi Sangstha in Osmanabad and Tuljapur blocks. CRF is accessed by farmer groups created and disseminated to individual farmers through the group lending norms. Accessing CRF is quicker, attracts lower interest rates than bank loans, and reaches the account before purchasing a product or service. A farmer's bank account gets credited within 8 days of CRF loan application on which she needs to pay an interest of 8% per annum. CRF also helps farmers access loans for purchasing animal fodder, hydroponics, growing vegetables, etc. which they cannot access otherwise from MFIs or banks.

Community Resilience Fund (CRF) has helped 34 Adopter Farmers with INR 7,74,500 from 2018 Oct to 2019 Oct to access Government water security schemes

In the last one year, SSP has facilitated the farmers to access relevant Government schemes for water-stressed conditions—not only through awareness and knowledge but also empowering them with the initial investment via CRF loans. From 2018 Oct to 2019 Oct alone, SSP has provided CRF loans worth INR 7,74,500 to a total of 34 Farmers of which 1 Farmer constructed a farm pond, 18 could buy sprinkler sets, and 15 farmers could buy drip irrigation systems.



How have key partnerships worked? Stakeholders Engaged

t needs a collaborative effort to unlock the true potential of a model. SSP has realized that and worked with key ecosystem partners in improving the reach, impact, and effectiveness of the model. On the other hand, the ecosystem partners have leveraged SSP's collaboration in increasing the uptake of their initiatives with women.

Kev Partners

Engagement Model



Government Agriculture
Department

SSP closely works with the Block Agriculture Office to access key agriculture schemes especially subsidies on water conservation and harvesting systems for the adopter farmers. In turn, SSP has been helping the department in increasing the uptake of the program for women farmers. Mahesh Kheersagar Block Agriculture Offer from Latur shared, "SSP has extended much-needed cooperation in taking our schemes to the farmers. Furthermore, as 30% of the schemes are reserved for women, SSP's contribution has been pivotal for us in achieving that".



Agriculture Technology & Management Agency (ATMA) Sharing a common goal of promoting chemical less farming, SSP has partnered with ATMA since the inception of the program. SSP has leveraged the longstanding partnership by conducting ATMA led exposure visits and training for adopter farmers, accessing special schemes on bio-inputs, fodder etc. and registering the village level farmer groups created by SSP with the district ATMA office for different schemes.



Krishi Vigyan Kendra (KVK) KVK has been a strong training partner for SSP's WCRF program and had imparted classroom and practical training sessions for key resources of SSP. Besides, KVK has conducted several farmers training on growing traditional crops, preparing bio-inputs, and key components of climate resilient farming.



Umed Maharashtra State Rural Livelihood Mission The collaboration with Umed MSRLM has helped the program in promotion and linkages to farm allied livelihoods for the adopter farmers.



Knowledge Partners

SSP has collaborated with knowledge and strategy partners to shape the operations planning, gather field insights and assess the progress of the program.



ATMA used to work with mostly male farmers in Osmanabad. It is due to SSP that we can also transfer agriculture technology to women now.

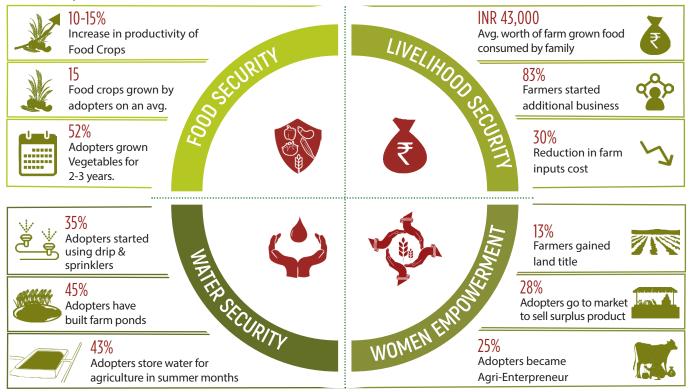
NAGESH POPAT UGALMOLE ATMA Block Technology Officer, Osmanabad



What Results have been achieved? Impacts Delivered

n the last 3 years, SSP has delivered and demonstrated impacts through the WCRF Model under four key results areas – Food Security, Water Security, Livelihood Security, and Women Empowerment. The model has leveraged the innate wisdom of women in local food crops to secure food and nutrition for the family. Today, the WCRF adopters experience a 10 to 15% increase in productivity of food crops and grow 15 different food crops on an average. Through the model, SSP has promoted and trained adopter farmers in growing local, less water-intensive crops and use naturally available bio inputs which help in retaining the moisture content of the soil. Additionally, linking farmers to Government schemes of microirrigation and water harvesting models has been a core aspect of the model, due to which today 35 to 45% of the adopter farmers have drip or sprinkler irrigation or a farm pond. The model has secured livelihoods by reducing the cost of cultivation, enabling savings on market bought food, and diversifying livelihoods. Today, 83% of the farmer adopters have started at least one additional farm based business. To empower women, the model has enabled access to land title to 13% of the adopters, and mentored 25% of the adopters to become agri-entrepreneurs.

Exhibit 7 Impacts Delivered Under Four Results Areas





We are partnering with SSP for more than 5 years now. I have seen them do an exceptional job in improving the food security, livelihoods of farmers by training women

DYANESWAR RAMRAO JADHAV Block Agriculture Officer Osmanabad

Meet Chandrakala Shivaji Kochre, an adopter farmer from Osmanabad who transformed herself from a farm labour to an agri leader in the community within 3 years of adopting SSP's model



"I did not know anything about agriculture, so did whatever my husband asked me to do", recalls Chandrakala. The Kochre family from Kajra village of Osmanabad has 4 acres of land which they have always used for growing predominantly Soybean in Kharif season and Harbara (chickpea) in Rabi season. Monocropping led to use of chemical inputs and hired labour for ploughing, sowing and harvesting. Chandrakala's husband, Shivaji shared with us, "We used to spend about INR 5,000 on hired labour each season". During this time, Chandrakala's role was limited to support the hired labour in weeding and harvesting while her husband supervised the labourers and went to the market for selling the harvest.

After adopting the WCRF program in 2016 and then the WCRF program in 2017, Chandrakala transformed herself from a farm labour to a decision maker in the family's farm practices. Chandrakala started off her journey as a farmer with 1 gunta (0.025 Acres) of land and today she has received 2 Acres of land in her name from her husband. Chandrakala has also influenced her husband in changing his farm practices and today the entire 4 acres has turned chemical free. Let us find out how the transformation happened.

Quick Facts

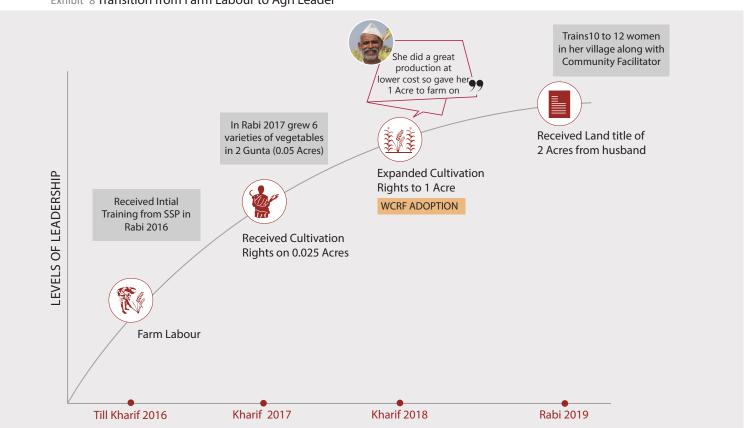








Exhibit 8 Transition from Farm Labour to Agri Leader





The Transition Story

After the initial training from SSP in Rabi 2016, it was difficult for Chandrakala to gain the right to cultivate from her husband. He was sceptical about her capabilities and feared she might end up losing money. After repeated coaxing, her husband agreed to give only 1 gunta (0.025 Acres) of land where she grew 5-6 varieties of vegetables in Kharif 2017. The next season she expanded to 2 guntas (0.05 Acres) and the production was encouraging. "I was happy with the production that she managed and that too at a lower cost. So, I allowed her to cultivate crops in 1 Acre of land in Kharif 2018.", shared Shivaji, Chandrakala's husband. Since then the Kochre family has been dedicatedly growing food for their consumption in that 1 Acre of land and Chandrakala has been leading the effort. Last year, Chandrakala had managed to grow 5 varieties of Pulses, 2 varieties of Cereals, 4 varieties of oilseeds, and 15 varieties of vegetables for the family in her 1 acre of WCRF land – all these through use of locally available fertilizers, pesticides and seeds.

The shift in farm practices have empowered the family by reducing the costs on farm inputs and hired labour, saving money on market bought food items. The couple shared the change in food habits have improved their health and no one in the family needed to visit a doctor in the last one year. "Today we get food from our farm 8 to 12 months in a year". shared a visibly contended Shivaji Kochre who has now transferred the legal rights of 2 Acres of his land to his wife.

Impacts Delivered at a Glance

24



Additional Food Crops Grown in WCRF Land per Annum

INR 800 to 1,000



Savings on Market Bought Food per month for 8 to 12 months

INR 8,900



Savings on Fertilizers, Pesticides and Seeds on WCRF land per

INR 2.500



Savings on Hired Labour on WCRF land per Annum



Seeing her I have now stopped the use of chemicals on the other 3 acres of land. This has brought down my cost of cultivation, increased productivity and improved the quality of soil

SHIVAJI KOCHRE, Husband of Chandrakala

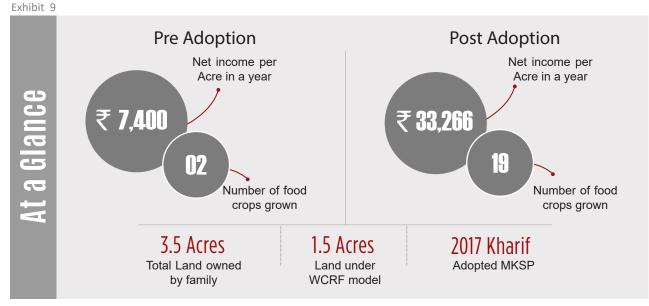
Chandrakala's Role as an Agri Leader

"I want to share my learnings with other women in the community", Chandrakala told us on her goals as a recognized farmer in her village. So, she has started to support the Krishi Samvad Sahayak in delivering trainings to other women and till now has trained 10 to 12 women in her village.

At household level, Chandrakala is leading the shift in the way the family has been practicing farming. Motivated with the results produced with the use of bio inputs her husband has converted the remaining 3 acres of their farmland chemical free. Additionally, by cultivating Azolla Chandrakala has improved the quality and quantity of milk from the cows owned by the family and generating an additional income of INR 14,580 per annum.

After gaining legal rights on 2 Acres of land, Chandrakala used the opportunity to help the family become water secure. Taking support from the community facilitator, she received a subsidized sprinkler set from the Government and had applied for a subsidized Farm Pond.





I got to know about the program in 2016 September from SSP's Krishi Sakhi and immediately wanted to join it. I understood this will help the health and nutrition of my family, lower the cost of cultivation and increase our income.

How it all started

It took almost two months of repeated convincing for Babita to gain cultivation rights from her husband on 10 gunta (0.25 Acres) of land. In her first attempt, Babita grew groundnuts, garlic, coriander, fenugreek, onion, and two kinds pulses. When her husband saw the results, he was really happy and allowed her to farm on 1 Acre the next season. Since then, Babita has never looked back and last year has expanded the land managed by her to 1.5 Acres. Babita has started to influence her husband Bhaskar in changing his farming methods who has started to use bio fertilizers on the 2 acres of land he manages.

After I shifted to bio farming the family has gained a better immunity towards cough, cold and fever. We seldom go to the doctor now.

Transformation in Farm Practices

The More family has always mono-cropped with Soybean in Kharif for their farm income and Jawar and Wheat in Rabi for their own consumption. But, with the use of chemicals and purchased seeds they have experienced limited net earnings. Moreover, the family of four used to spend INR 600 a month in buying vegetables and pulses from the market. Today, Babita uses homegrown farm inputs from naturally available ingredient and have lowered the cost of cultivation by INR 12,600 in a year. Moreover, with trainings from SSP, she grows primarily local short food crops in her 1.5 acre land serving dual purpose for the family - reduces dependency on market bought food items and strengthens the food and nutrition security for the family. In the last 3 years, Babita has developed herself into a local advisor on bio farming methods for the community and has taken a leadership role in the farmer group created by SSP and now registered with ATMA.

Post Transformation Impacts Realized



Food & Nutrition Security

- By growing 17 additional food crops in a year including 3 cycles of vegetables, three kinds of pulses
- 10 to 12 months of food available from own farm
- Improved health of the family through chemical less farming



Livelihood Security

- Savings on market bought food items by consuming more farm grown food
- Savings on fertilizers, pesticides and seeds by using local self-prepared inputs
- Increased income from selling surplus farm produce and diversifying livelihoods through milk business



Water Security

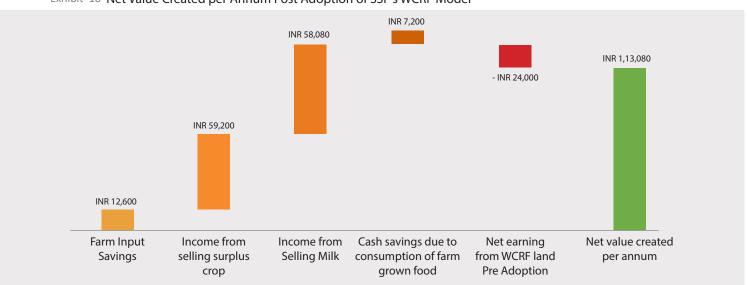
- Accessed subsidized sprinkler systems under Government scheme in 2018 assisted by SSP's village level resource, Krishi Samvad Sahayak
- Improved moisture retention ability of the soil by using bio fertilizers



Women **Empowerment**

- Works as the Secretary of the farmer group created by SSP in her village and now registered with ATMA
- Recognized as a progressive farmer in the village and is sought for giving advice to women on bio farming
- Recently started a wheat flour milling business and helping the household in generating additional income

Exhibit 10 Net Value Created per Annum Post Adoption of SSP's WCRF Model



"More production and less cost now ": Learn how Tanhaji Veer from Bhadi village of Latur has converted the entire 2.5-acre family owned land chemical free after realizing the benefits from his adopter farmer wife, Dhondubai

Male farmers like Tanhaji are learning and replicating the good practices of SSP's model and the impacts are realized beyond the designated WCRF land managed by the women adopters



2018 Kharif



WCRF Adopted

1 Acre



Land under WCRF

2.5 Acre



Total Land owned by Family

INR 26.000



Savings on Fertilizers, Pesticides and Seeds on Non-WCRF Land per Annum

When adopter farmer Dhondubai implemented the WCRF model in an acre of land by growing vegetables and pulses, her husband Tanhaji was growing sugarcane in the rest of the land with chemicals. Tanhaji is a graduate and he knew the risks of his farming method. "It takes 18 to 24 months for growing sugarcane. I knew the risks, but I had to fund the education of my children", he shared. But when he saw his wife successfully growing food crops with the help of locally available bio inputs, he followed his heart and changed his farming methods. It paid back.

Today, Tanhaji is a changed man. He opted for growing local food crops which he can sell and use the surplus at home. He now supports his wife in preparing vermicompost and Neem ark (biopesticide) and uses them in growing his crops. "More productivity, lesser pests and reduced cost of cultivation" – Tanhaji puts crisply when asked his reason for changing his farming methods. Last year he grew Jawar (Sorghum) and cattle feed in Rabi season and Corriander in Kharif season which earned him INR 81,500 without any expenses on inputs. Today, Tanhaji earns in a year almost the same as what he used to earn from sugarcane but without running the risk of crop failure. Additionally, he feels the family is healthier than ever due to chemical less nutritious food they are consuming from their farm. "The family did not feel the need to visit a doctor in the last one year", smiled the contented Veer couple.



IMPACT THROUGH AGRI-ENTERPRISES

In 2020, SSP has institutionalized more than 1,800 farmers across four key agribusiness value chains and turned COVID-19 crisis into an opportunity

Rizwana Pathan from Savleshwar village in Solapur District recalls, "Even till 2019 I used to get INR 5 for a bundle of spinach I used to sell in our block market in Mohol". Rizwana's income per bundle of Spinach has doubled to INR 10 now. How? Today through SSP's interventions Rizwana is a member of Krushikanya Bhajipala Sangh a Block Level Committee enabling more than 200 farmers across 10 villages to improve the quality and productivity of their food crops through bio-inputs and sell their surplus produce directly at the Agriculture Produce Market Committee (APMC) in Solapur. Besides vegetables, SSP has developed three more agribusiness value chains – Pulses, Dairy and Vermicompost by institutionalizing around 1,800 farmers across 60 villages.

For Pulses, Vegetables and Vermicompost – the marketing and distribution activities are led by a Cluster Committee at Block level which is formed by federating farmer producer groups from 10 villages per cluster. 02 Farmers from each village level producer group becomes a committee governing member making the committee a 20-membered nodal organization. At village level, each farmer member needs to make a one-time payment of INR 200 to become a member which is used by the cluster committee in providing access to extension services. Farmers sell their produce through the Cluster Committee who in turn maintains the record at farmer level and is responsible to process the individual farmer payments. The cluster committee retains 2% from the sales for training and capacity building of the farmers. In the Dairy value chain, SSP along with private sector partner, Promethean Power Systems has set up village level collection centres run by a local woman entrepreneur enabling the farmer to get the right prices for their quality of milk.

Exhibit 11 Impact and Scale of Agri Enterprises

Delivering Impact by Institutionalizing Agri-entrepreneurs

More than INR 33 Lakhs generated by engaging 1800 Farmers in 04 Agri Value Chains over 7 to 8 months.

				201	
		Farmers Benefited	Producer Groups	Villages Covered	Total Revenue
Chains	Vegetables	200	10	10	INR 10,00,000
s Value Cha	Dairy	1188	82	29	INR 23,00,000
Agribusiness Value Chains	Pulses	300	20	10	INR 40,000
Ä	Vermicompost	103	10	10	INR 1,00,000

The Vegetable Cluster Committee has played a significant role in implementing quality control throughout the value chain from production to delivery thereby getting better prices for the farmers

DYANESHWAR NAWADKAR Block Coordinator, Mohol Swayam Shikshan Prayog Krushikanya Bhajipala Sangh, a Block Level Committee from Solapur District is enabling 200 Women in Mohol Block to improve the quality of vegetables they were growing and helping them increase their income through effective market linkages



Growing with chemical inputs and selling at the nearby market, earlier farmers used to get INR 5-7 for a bundle of Fenugreek (methi). Today with improved quality and being able to sell directly at APMC the farmers are getting INR 10-20 for the same volume of Fenugreek.

SHABANA PATHAN, President Krushikanya Bhajipala Sangh

The Situation Before

The agro-climatic conditions in Mohol Block of Solapur District facilitate the farmers in growing vegetables better than the drought-prone regions of Osmanabad and Latur. Yet, due to the use of chemical fertilizers the farmers have been experiencing lower productivity and quality. Rizwana Pathan, an SSP WCRF Adopter recalls, "As we used chemical fertilizers then, it required more water and I could then grow vegetables in only 0.5 acres of land for only 1 cycle per year." Moreover, if she stored the harvested vegetables for 1 or 2 days they would turn pale which made it difficult for her to sell them at a good price. Under these circumstances, Rizwana and many farmers from the community had to sell their produce at a much lower price in the nearby market. Additionally, the nearest APMC – which potentially could have given the farmers better prices was 40 Km away and it was difficult for the farmers to leave their work in the field and take our time to travel.



I have worked with other organizations before in transporting vegetables, where the vegetables go mostly in gunny bags loaded one over the other. So by the time the vegetables reach the market they turn bad. But the Sangh takes meticulous care ensuring all vegetables go in crates – this makes them stay fresh and farmers get better prices.

AMBURE GAHININATH, Tempo Driver

Operating Model and Impacts Delivered

In March 2020, Krushikanya Bhajipala Sangh was formed by federating 10 Village Level Farmer Producer groups through SSP's interventions. 200 member farmers were trained in preparing and using bio inputs for growing vegetables which improved the quality of the vegetables and enabled them to store the harvested vegetables for 1 or 2 days. Additionally, the committee made logistics arrangements which picks up the harvested vegetables from the farm, loads them systematically in crates and transports them to the Solapur APMC. The Committee is also responsible for collecting the money from APMC through the transporter, maintaining farmer-wise records and disbursing the money to the farmers within 02 Days of making the sale. The committee retains 2% of the revenue for training and capability building of the farmers. On scaling up, committee president Shabana Pathan shared, "We have plans to enroll more farmer members and establish market linkages with supermarkets like Big Bazaar and Dmart. We have already started to work on a plan for processing tomatoes to make chutney and sauce."

Impacts Delivered at a Glance

2X



Approximate Increase in Monthly Income of Member Farmers by Selling Vegetables

INR 4 Lakhs



Gross Revenue in January 2021 from Vegetables

200



Farmers enrolled as members

IU



Farmer Producer Groups Federated

Case in Point: Vegetable Cooler - Grassroots Innovation to Catalyse the Impact



I have been able to restrict wastage of INR 2,000 worth of vegetables since I have started using Vegetable Cooler.

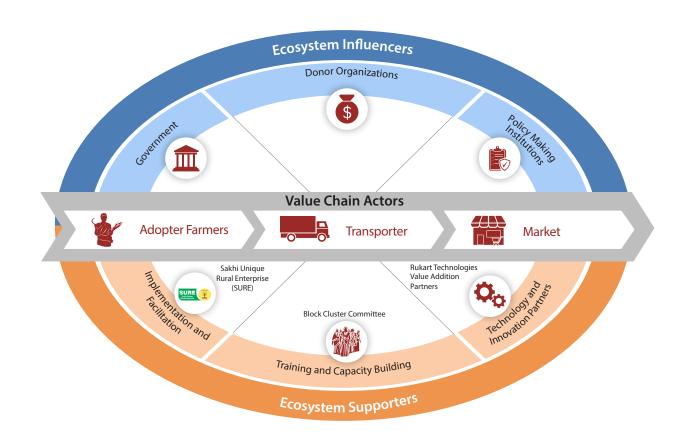
shared an excited VARSHA GAVDE

Vegetable Coolers enable farmers to store leafy greens for 3 days and other vegetables like tomato, lemons, chillies, brinjal, carrots etc. for 6 days without the use of any external energy. One vegetable cooler can contain sixteen 1ft x 2ft Vegetable crates or 100 kilograms of vegetables. In partnership with Rukart Technologies, SSP has installed 10 such Vegetable Coolers across five villages in Mohol Block of Solapur District. Varsha Gavde, SSP Adopter Farmer from Savleshwar Village says, "I have been able to reduce 30 to 40% of wastages from my harvest and can earn upto INR 2,500 more per month." A vegetable cooler costs INR 33,500. To make it affordable for the farmers SURE purchases it from Rukart and sells it at a subsidized rate of INR 11,000 to the farmers.

Vegetables Agri-business Ecosystem

while other vegetables up to 6 Days

Exhibit 12 Ecosystem Created to Connect Small Farmers to the Market





Impacts Delivered at a Glance

1000 +



Farmers Impacted through the Milk Collection Centres

2X



Average Increase in Income per Litre of Milk sold by small dairy farmers

INR 5000-10,000



Monthly Income generated by village level women entrepreneurs who run the Lakshmi Milk Collection



Lakshmi - Milk Collection Centre Women Entrepreneurs Developed



Earlier my husband used to sell milk, so I was not aware of the prices. Now I know about the rates as the money is directly credited to my bank account.

SANGEETA PASLE, Adopter Farmer Tirth Bk Village, Osmanabad





I collect 130 to 150 litres of milk daily and, earn up to INR 4,000 per month. I am using this additional income for the education of my son

> PRIYANKA PASLE, Lakshmi Tirth Bk Village, Osmanabad

The Transformation Story

"Earlier I used to get INR 35 per litre for my buffalo milk. After I have started to sell it in the Lakshmi Milk Collection Centre I receive INR 50 to 52 per litre", shares an excited Sushma Kadam from Chinchuli village of Osmanabad. Like Sushma, several other farmers from Washi, Kallamb and Tuljapur blocks of Osmanabad used to sell cow and buffalo milk to local milkmen who had a blanket pricing irrespective of the quality. While a litre of Cow milk was priced at INR 19 to 20, the price of buffalo milk ranged somewhere between INR 28 to 35 a litre. If the farmers wanted to earn a bit more they had to travel to the nearest large dairy, however, this meant spending on transportation. Moreover, the farmers had limited awareness on quality parameters, measures for increasing productivity of milk, and what to do if the animals fall sick.

Swayam Shikshan Prayog in partnership with Promethean Power Systems Private Limited have set up 29 village-level Milk Collection Centres in Osmanabad District intending to increase the income of the farmers. This meant measuring the quality and ensuring the farmers get right prices for the milk they sell. To execute this, Sakhi Unique Rural Enterprise (SURE), sister concern of SSP has identified, trained and developed Lakshmis - village level women entrepreneurs to operate the centres. Additionally, SURE has also improved the access to services by establishing linkages to high-quality cattle feed and veterinary doctors.

As a result, the income from milk has doubled for farmers - around INR 38-40 per litre of Cow Milk and INR 50-52 per litre of Buffalo Milk depending on the quality parameters. Additionally, women entrepreneurs from the village running the collection centres earn INR 0.75 per litre of milk securing an income of INR 5,000 to 10,000 per month.



SSP's widespread rural network of women farmers has helped us in deepening our outreach and financially including them in the Dairy Value Chain by transferring money directly into their bank accounts

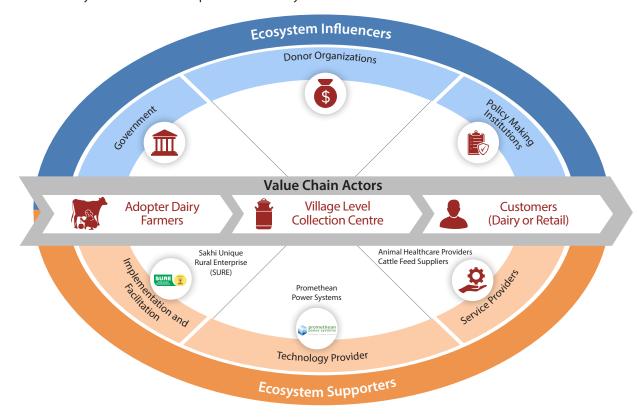
JOFI JOSEPH Managing Director, Promethean Power Systems Case in Point: Kalpana Madhukar Kadam started the Milk Collection Centre with 5 Litres/Day of Milk in the first month and went on to collect more than 500 litres/Day in her third month earning INR 12,000 per month



Kalpana had worked with SSP for 8 years as an Arogya Sakhi and understands the community well. Moreover, having a small garment business of her own, her entrepreneurial acumen developed over time. So when the opportunity of running a Milk Collection centre came, she readily grabbed it. "When I started people in the village themselves did not know the potential productivity. I ran a survey and identified my village can have a collection centre." Kalpana started the Collection Centre in November 2020 and could collect 5 litres of milk everyday from one farmer. Today she collects milk from 43 Farmers twice a day totalling to about 520 litres of milk. Kalpana is now planning to reach out to more farmers targeting 1000 litres of milk per day in the next 3 months.

Dairy Agri-business Ecosystem

Exhibit 13 Ecosystem Created to Empower Small Dairy Farmers





What is the way forward? Scaling up and Deepening Opportunities

n the recent years, the State Government of Maharashtra and the Government of India have heavily invested in bringing women into mainstream agriculture systems. This is through a host of programs and initiatives like the GOI's directive of reserving 30% of the funds for agri-schemes for women and the Maharashtra Government's flagship Mahila Kisan Sashaktikaran Pariyojana (MKSP) program. Besides, there has been an increasing focus of Climate Resilient Farming (CRF) models. GOI's National Innovations on Climate Resilient Agriculture (NICRA) under the Indian Council of Agriculture Research (ICAR), and the Maharashtra Government's Project on Climate Resilient Agriculture (PoCRA) are making concentrated efforts towards design and implementation of CRF models.

SSP firmly believes its program is adaptable, replicable and ready to be scaled up in the thriving ecosystem for climate resilient farming.

Way Forward

How?



Scaling Up & Replication Opportunities

- SSP invites Government and Donor agencies to scale up the model in existing program areas with additional farmers
- The model is designed to be replicated in drought prone areas and SSP will explore knowledge and implementation partnerships with Government to pilot this model in new geographies



- Build and improve strong market linkages for organic farm produce, valueadded commodities, and bio inputs like seeds, fertilizers and pesticides
- Partner with relevant stakeholders to train and initiate value addition activities with registered farmer groups
- Transform informal farmer groups to agri-business collectives through ATMA linkages, trainings and access to low interest easy loans



11 How can sector partners collaborate? Partnership Opportunities

ver the last 3 years, SSP has created social infrastructure of a network of farmers, farmer groups, community-based resources, which can be leveraged by like-minded ecosystem partners. We present tailormade partnership opportunities in a high impact credible model.

Partners	How?			
	 Leverage SSP's existing farmers or farmer groups in the implementation of programs with similar objectives 			
<u> </u>	 Knowledge and implementation partnership in similar Government programs 			
Government	 Access to schemes, skill-building, and training related to farm allied businesses for registered farmer groups created by SSP 			
/ca)	 Collaborations in the marketing of organic farm produce and value-added commodities 			
m_h	 Partnering in social responsibility opportunities in Women-led Climate Resilient Farming 			
Corporates	 Technology transfer related to water-efficient, low drudgery farm practices 			
Financial Institutions	 Support in access to easy low-interest loans for farmer groups for business ventures 			
₹	 Invest in scaling up or deepening the model in existing program areas Support in replicating the model in newer geographies 			
Donor Organizations	 Adopt farmer groups created by SSP and support them in starting and scaling their ventures 			
Policy Making Institutions in Women and Climate Change	 Invest in SSP's knowledge and experience of Women led Climate Resilient Farming and co-design policy frameworks 			



Swayam Shikshan Prayog

Swayam Shikshan Prayog (SSP) stands for self-education for empowerment and aims to bring grassroots women from margin to mainstream to achieve inclusive, sustainable development. By choice, SSP work in and has scaled to 16 climate-threatened rural districts across India. In the last two decades, SSP has built robust ecosystems - community level federations, associate non-profit companies, producer companies and social enterprises that enhance women's access to their rights, entitlements, skills, and health-enhancing opportunities. Since 2009, SSP has partnered with private, public stakeholders to spawn a generation of over 145,000 empowered women.



Re-emerging World

Re-emerging World (ReW) is SSP's program and knowledge partner for the Women-Led Climate Resilient Farming Model program. ReW has taken up the responsibility of documenting this Resource Guide.

We are a global strategic advisory firm with one goal: inclusive and sustainable growth in emerging markets. We work with our clients to assess new growth opportunities, design and pilot models that deliver innovation, social and environmental impact.

In the last 12 years, we have delivered 75+ projects in 11 countries and 12 sectors.

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