

**Swayam Shikshan Prayog –SSP**  
**Sakhi Retail**  
**[www.sspindia.org](http://www.sspindia.org)**

# HYBRID MODEL

Swayam  
Shikshan Prayog  
: Learning and  
development  
NGO

- Margin to Mainstream

- 15+ years relationships with disaster/climate hit communities
- Over 75,000 women in SHGs 10 dists –Mah, guj, TNadu
- MF, MI, Health , Water Sanitation,Community Resilience,
- Create eco system of women savers, borrowers, Sakhis,micro entrepreneurs, producers, consumers and elected members
- Transform micro –credit to business ready network –partner with corporates, SSs, Banks

Empowerment  
of women on  
livelihoods,  
entrepreneurship

- E School : education ,biz counselling hubs
- Financing : Micro credit , Seed fund CRF for CCA innovation
- Networking :peer support, local advocacy
- Opportunities : livelihoods, enterprise

# CHALLENGE & OPPORTUNITY

## Challenge

- Rural women need capabilities and avenues to attain sustainable livelihoods & incomes

## Opportunity

- Rural consumers have enhanced spending power
- Under-served as far as relevant solutions for improving quality of life

# SAKHI RETAIL

## Vision

- Sakhi Retail aims to improve health and well-being of low income urban and rural communities.

## Mission

- Sakhi Retail aims to empower rural women and create wide reaching community impact by
  - Providing entrepreneurial skills & opportunities for women to attain sustainable livelihoods
  - Creating a network that reaches out socially relevant solutions

# SAKHI RETAIL MILESTONES

2005

- *Co creation* : SSP facilitates women for prototype development with BP Energy resulting in clean fuel and efficient stoves

2006

- *Establishment* : For profit entity on a grassroots business model with *women* involved from scratch awareness, taking orders, delivering the stove. Adharam Energy, became BP's exclusive partner in selling the Oorja stove and fuel was formed.

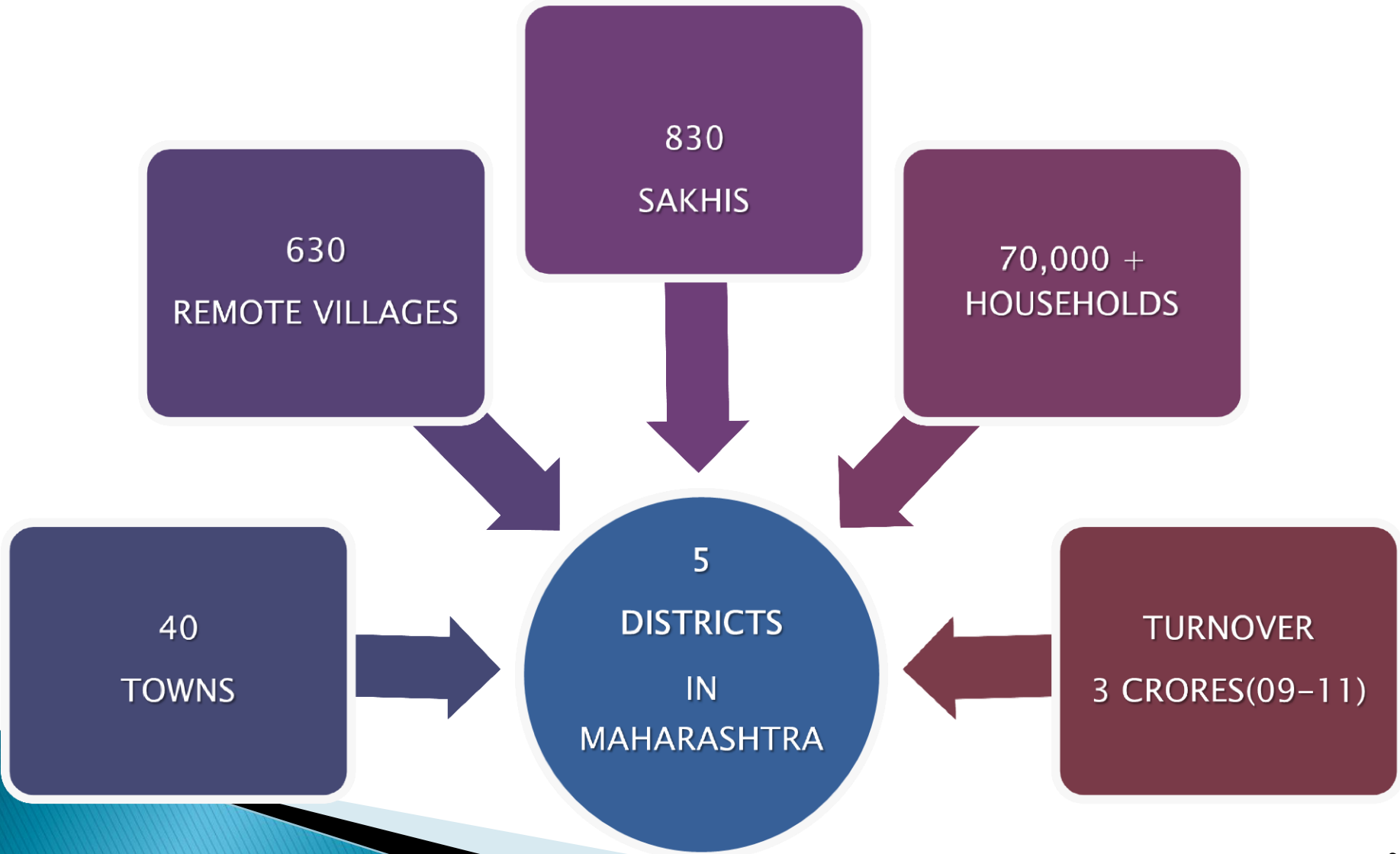
2009

- *Consolidation* : Sakhi Retail Private Limited was incorporated in January 2009 to serve as a multiple products marketing platform.

2010

- *Expansion* : Four districts and products partnerships including Godrej to co create Chotukool resulting in valuable feedback & product improvement

# MARKET OUTREACH

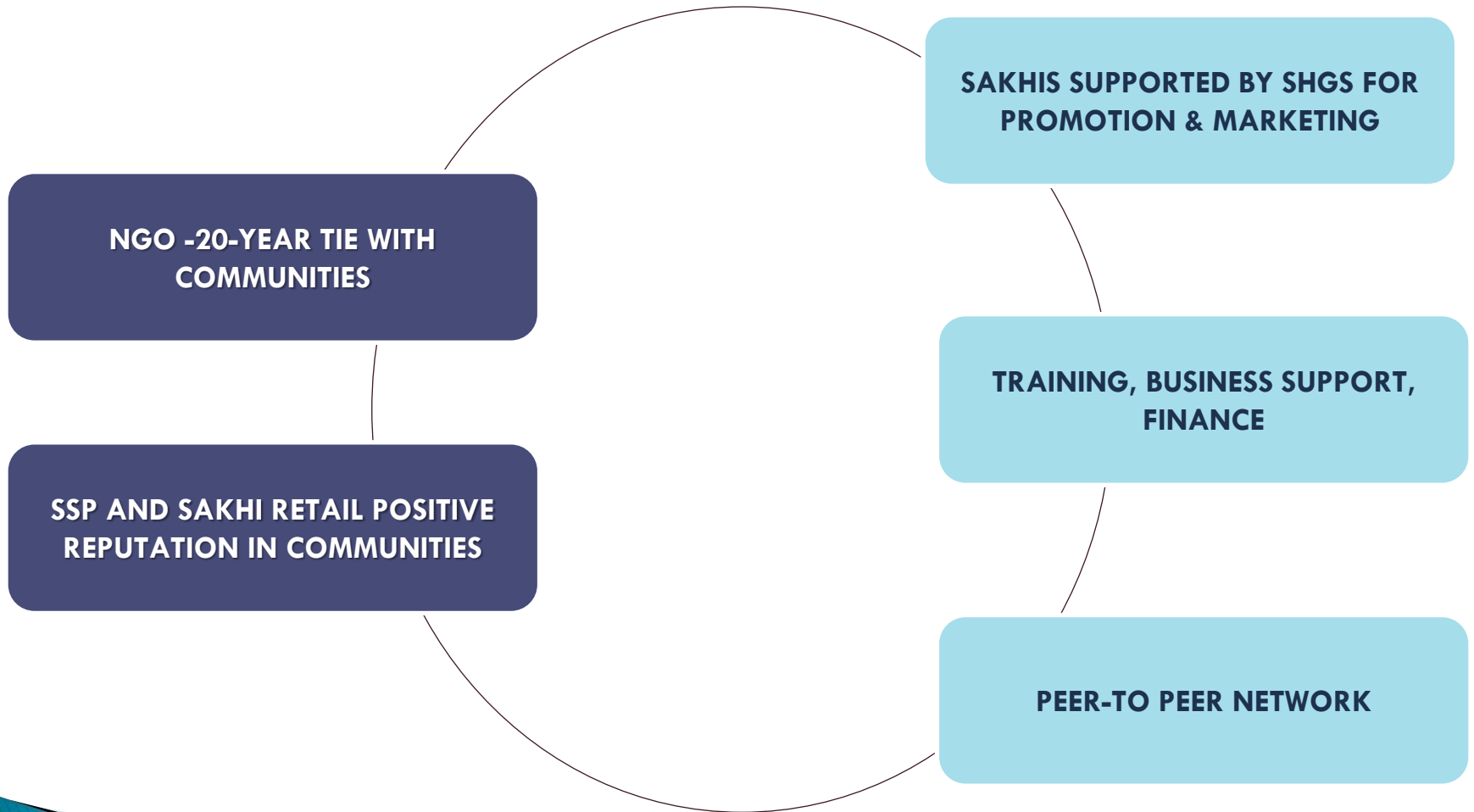


# Sakhis

- ▶ Sakhis are the front line entrepreneurs
- High school education, self motivated, nominated by self help groups and trusted by communities
- Cash and carry retailers and early adopters of products
- Communicate product benefits effectively to their customers /communities.
- Invest and earn incomes by marketing products (on a revenue sharing model).



# Sakhi Retail Network



# SAKHI RETAIL DISTRIBUTION CHAIN

Sales in rural markets by Sakhi network

Sales in the semi-urban areas by Sakhis & Showrooms.



# MISSION DRIVEN PRODUCTS

Biomass Stove & Pellets :First Energy

Water Purifiers : Unilever, Medentech

Mini fridge : Godrej & Boyce

Solar Water Heaters : Honeywell

Solar home lighting solutions : SELCO

Portable LED lanterns :D.Light

Organic Growth Promoters, Fertilizers

# IMPACT TO DATE

Over Rs. 1000 –1500 rise in monthly incomes of Sakhis

- Over 65 % acquired health/life insurance
- Over 25% reinvested in Sakhi Retail

Over one crore rupees saved month on month on fuel, reduced indoor air pollution, better health & productivity for women, girls and families

Reduction in water borne illnesses impacting 15,000 persons through preventive education & sale of water purifiers

# UNIQUENESS

**Women's Empowerment** : Training, peer mentoring & networking, business support

**Direct Sourcing** : From suppliers cutting down many layers in rural distribution

**Outreach of Products** : Direct to Sakhis. Direct to the doorstep of customers. Traditionally, customers travel to shops and retailers are expected to travel to wholesaler stock point.

**Consumer Education** : on “clean & green” solutions in water , solar energy etc

**After Sales Service** : In house team for servicing of products



**THANKS !**

