

# SSP - SWAYAM SHIKSHAN PRAYOG GROUP OF SOCIAL ENTERPRISES

## Overview

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

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

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

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

- Financial - Everyone in the value chain makes a profit.
- Environmental - All enterprises are rooted in the principles of clean, renewable energy.
- Social - All businesses fortify the development of village communities and ensure inclusion of debutant entrepreneurs in networks of financial and social capital.

## SSP Group of Social Enterprises

1. SSP has nurtured 850 women retail entrepreneurs in as many rural communities, through its *Sakhi Retail Co.* in rural Maharashtra. For the Sakhi the village level entrepreneur it has ensured more than 33% income growth in the last year alone. A social enterprise based on revenue model, it has partnered with BP Energy to co-develop stoves and clean fuel, and now sells, markets, and distributes biomass stoves to *55,000 households* across rural Maharastra.
2. Through *Sakhi Samudaya Kosh its community driven micro finance entity*, SSP has launched over 12,000 women in start up self employment in agriculture, dairy and small trades and businesses. Turnover of micro finance operations are up to Rs. 108.73 million rupees over the last two years alone.

3. Setting up a Rural B- School, building and training micro -entrepreneurs and starting an Incubator for rural enterprises to enhance opportunities for women and young girls are key goals of the new entity SSEN *Sakhi Social Enterprise Network* to be launched shortly.
4. The *Sakhi Community Health Trust Fund* an initiative for rural families with low access to affordable health to benefit from cashless health insurance and doorstep health services resulting in improved health security. SSP will foster a community driven Health Trust and partner with SIS Swasth India Services an for profit health venture to co develop both products and mechanisms that will reach out preventive health services and provide hospital cover together with insurance companies.

All operations launched by SSP are premised on 4 Cs:

- Customer- focus - Customers/Members drive the integrated value chain.
- Capacity Building - Women entrepreneurs train at all levels to be successful at business and leading social initiatives.
- Connectivity -Women entrepreneurs' are linked to their networks and are empowered
- Community Impact - Social enterprises work on lowering costs, stabilizing business models. This is done by first providing decent incomes to entrepreneurs, re-investing even minimum profits and promoting social change.

### Organizational strengths

The key strength of SSP is its close connections to and knowledge of the local communities and the social network and trust relationships with over 1,300 communities. Most of the teams are locally recruited and grassroots women are both trainers and leaders of the Federations and actively participate by investing in and providing valuable feedback for effectiveness of the enterprises.

Currently, SSP works in five districts in Maharashtra and two each in Gujarat and Tamilandu. SSP has facilitated the formation of 5,000 self-help groups, with a membership of over 60,000. It has a potential direct outreach to 300,000 households. And SSP's network is known for expertise in health, water, sanitation, and building disaster resilience. SSP women networks, in the BP Energy pilot, received specific training to act as marketers, offer after sales service and "below-the-line" advertisers in one. With strengthened training and infrastructure, the SSP network itself could be an invaluable partner to government, businesses and organizations hoping to reach households.

## Future plans

SSP is planning for significant growth in its offerings and reach to the community over the next five years. To fund this growth, the organization is looking for capital in the form of grants, debt and equity. These funds will primarily be utilized for:

- Working capital - providing loans through microfinance, buying product inventory for the retail operations
- Infrastructure development - technology, processes, physical space and transportation
- Training and development - developing Business development support services, which are going to be a key part in the overall strategy.
- Emergency funds and covering initial operating losses - SSP is adopting a strong philosophy of being self sustaining and hence breaking even with its operating revenue and expenses. But during the initial phase of the current expansion, there might be times where operating expenses will be more than anticipated. During such times, SSP will tap into external funds to cover short-term cash flow gaps.

SSP seeks to move its social business to create scaled social impact, stabilize its business model and outreach for its Group of Social enterprises. SSP plans to establish a share-holding model for the members of its network profits and to use the network as a vehicle to reach the villages of India in a way that empowers the women, communities and strengthens their effectiveness.

Currently, it seeks working capital for the SSP Group of Enterprise to improve lines of communication between villages and stabilize the business model based on social networks. Similarly, equity/ low cost loan funds are being sought for the three year old microfinance entity to scale up its operations.

As the business stabilize, SSP plans to enhance series of capacity building initiatives to strengthen the flexibility of the grassroots women's' network and for transfer of these lessons and processes to other operational areas.

## Key Partners

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

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