

Profiting from the rubble

As the Executive Director of Swayam Shikshan Prayog (SSP) or Self Education for Empowerment a learning and development organization based in Mumbai, India, Prema Gopalan has nurtured thousands of earthquake and tsunami women survivors into successful micro entrepreneurs



By Sangeeta Mansur

Social Entrepreneurs spring up in tough times. However, it takes vision to build social enterprises in the wake of natural disasters and transform disaster efforts into sustainable community development. In the 15+ years since the devastating earthquake struck Latur, followed by Gujarat earthquake in 2001 and the killer tsunami in 2004, Prema Gopalan and SSP have mastered the art of mobilizing the disaster affected and transforming them into successful micro entrepreneurs.

“Restless during my masters in social work studies, I began my work on concerns of women in urban poor and informal sector. In 1984, together with co-travelers, we started Society for the Promotion of Area Resource Center (SPARC) in Mumbai. SPARC was a quantum learning jump, providing me with the hands-on experience gathered in promoting leadership among women and men in urban poor communities in Mumbai,” Prema says.

Transforming the chaos after the Latur earthquake in 1993, into an opportunity for development, SSP expanded its operations in 6 districts in Maharashtra, and later in Gujarat and Tamil Nadu. Today, it has a member base of 60,000 women in 5,000 + self help groups SHGs. It has a combined outreach of 3,00,000 families through its social enterprises. Sakhi Samudaya Kosh an social micro-finance promoted by SSP has loaned up to Rs 83.84 million to over 10,000 women for small business/trade and agriculture.

Prema Gopalan has led innovations that have turned grant-based projects into market-based initiatives by connecting the social enterprises she has incubated to the market and partnering with private

corporations to create robust business practices.

She has taken a community approach to disaster recovery and rehabilitation. Unlike post disaster response, where agencies distribute food and medicines, SSP restores livelihoods, educates owners on safe construction and trains masons. It has gone a step further by empowering women to run community federations and enterprises in the very regions hit by these disasters.

The innovative partnership model between the bottom-of-the-pyramid markets and large corporations such as BP Energy, LIC and Godrej, has linked community needs with marketers’ needs very effectively.



The businesses launched by SSP provide sustained livelihoods & incomes. SSP established Sakhi Retail Private Limited (SRPL) - a venture to handle distribution and manage the network of village-level retail entrepreneurs or the Sakhis. Women village level entrepreneurs or Sakhis now have a 33% rise in incomes above the baseline. **These business partnerships are a win-win for large corporations as well as grassroots entrepreneurs.**

An example is how SSP joined hands with BP co-developing the grassroots business model for Oorja stoves to rural markets in the disaster hit areas in Maharashtra. Sakhis handle the sales and service of Oorja stoves and pellets and earn commissions on a month to month basis.

Clearly, companies aiming to create social impact need entrepreneurship enablers like SSP to link them to low income groups. And low income families, need them too, to access relevant products that create savings and improve quality of their lives.

The businesses promoted by SSP have demonstrated sustainability: Profits and social value creation have been balanced by the Sakhi Retail Co. with a business turnover of Rs. 11 crores while reducing indoor air pollution in 56,000 rural homes and saving Rs. 7.7 million in household monthly incomes.

Winning global recognition, Prema leads a Working Group on Disaster Resilience with GROOTS International and Huairou Commission - global networks of grassroots women’s organisations. The Chinese government recently invited her for an expert workshop on their post-earthquake reconstruction work. SSP and Prema were awarded Ashoka Change Makers award and Finalist for Entrepreneur of the Year Award by Nand and Khemka and Schwab & UNDP award in 2008.

For her the real reward is seeing her efforts turn into profitable enterprises and in turn better livelihoods and improved quality of life for the poor.