



# Distributing Climate Resilient Futures In Rural India

# The Problem

<80%

of India's farmers are small and marginal, with less than 2 hectares of land.

→ These farmers' livelihoods are the most vulnerable to climate shocks like erratic rainfall, rising temperatures, and water scarcity.

90%

of working rural women are in the informal sector, with low wages and no social security.

→ Entrepreneurship remains out of reach due to lack of upfront capital and training

<6000000

Indian villages, bypass traditional supply chains especially for climate-smart products.

→ Hyperlocal women-led distribution fills this systemic gap.

# What we do

SURE is growing a distribution platform run by rural women who are in the forefront of deploying climate smart livelihoods technology and healthcare to the last mile

## Vision

Empowered rural women lead a movement for climate-smart livelihoods, enabling their communities to adopt sustainable products and practices—creating economically thriving and environmentally resilient rural communities.

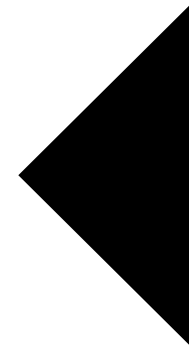
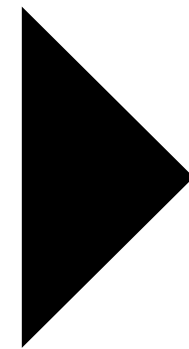
## Mission

By 2030, empower 10,000 rural women entrepreneurs to deliver clean energy, sustainable agriculture, and healthcare solutions to 2 million rural households.

# Our model

## Solution Providers

- Clean energy, agri-tech, health innovators
- Partner with SURE to test products
- Co-create localized training kits
- Use rural pilots for feedback

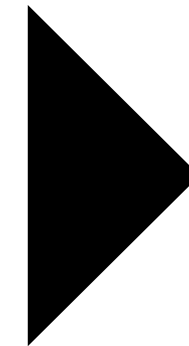


Enables access, builds capacity, connects supply & demand



## Sakhis (women entrepreneurs)

- Trained by SURE in sales, product know-how
- Pitch kits, & referral tools
- Sell in their own villages on margin
- No upfront investment



## Rural Communities

- Access affordable, climate-smart tools
- Build trust through peer demos and local influencers
- Strengthen household resilience

**SURE App & Platform**

# Our Unique Value Proposition

## Zero Investment

Women join as entrepreneurs without upfront capital through consignment/pre-order model reducing barriers to entry

## Hyperlocal Product Bundling

Product kits are tailored to local livelihoods, climate conditions, and farming patterns—ensuring high relevance and impact. SURE equips Sakhis with region-specific training and ready scripts, enabling even non-literate women to confidently explain and sell complex technologies.

## Data-Driven Expansion with SURE App

Mobile-enabled CRM tracks leads, sales, and performance, informing geo-targeted scale and transparent operations. Solution providers access real-time feedback, pilots, and adoption data—de-risking product launches in rural markets.

# Our Legacy



SURE started as Sakhi Unique Rural Enterprise in 2009.

Created a network of 2500 women in Maharashtra & some in Bihar.

Worked with British Petroleum, Godrej for co-creating products and thereafter selling portfolio across solar, agriculture, FMCG

Deployed 10 K- 4 Lakh high value technologies through Women network

Debt free, financially bootstrapped

# Recognition

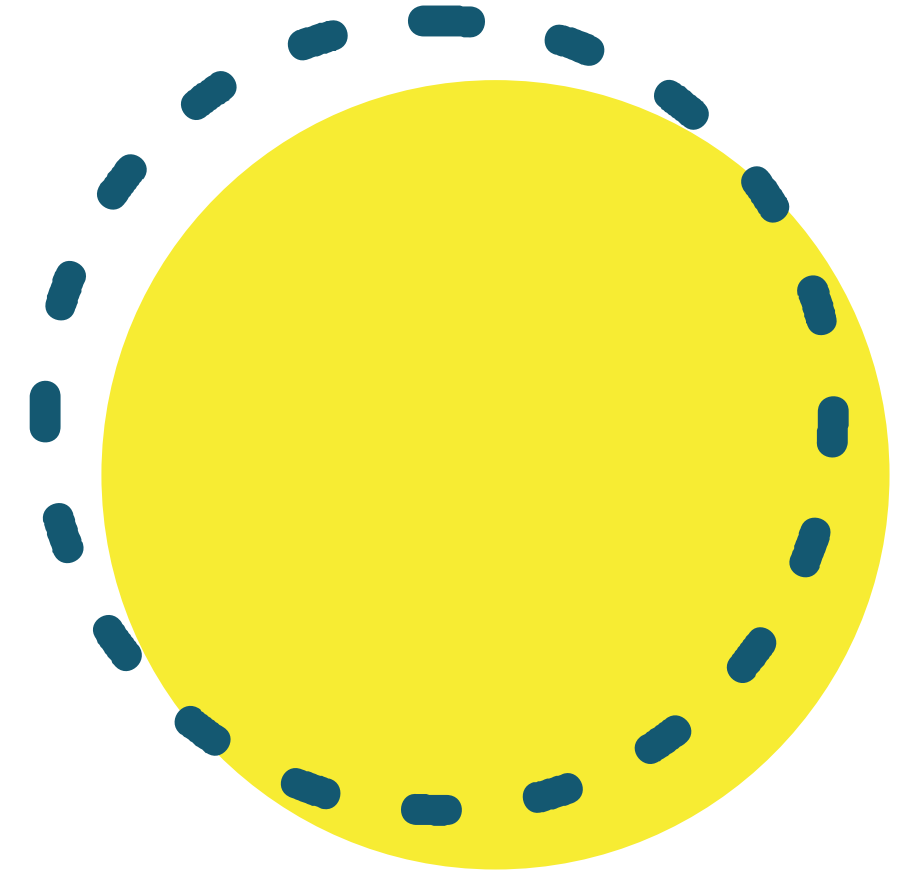
Social Entrepreneur of the year, **Shwab Foundation** 2018

Ashden – **ICICI Foundation** award 2014

**Sankalp** Award 2013

Equator prize by **UNDP** 2017

Wpower award by **USAID** 2012



## New Chapter

- This year 2025 SURE decided to start a new journey towards scale up.
- A new company with similar name has been adopted to leverage legacy & recognition.
- New company is “Sakhi Unique Resource Enterprise” (SURE).
- A smooth transition of clients, businesses partners, team has already been effected.
- Also new SURE is registered under DPIIT as a start up.

# Our Theory Of Change

## Impact:

Rural women and their communities achieve climate resilience, improved health, and economic empowerment through access to sustainable products and dignified livelihoods.

## If we...

- Identify and train rural women (Sakhis) as last-mile entrepreneurs
- Provide them zero-investment access to climate-smart and health-related products
- Equip them with localized, plug-and-play pitch kits and digital tools
- Partner with innovators to test, localize, and supply relevant technologies
- Leverage local influencers and trust networks for adoption

## Then...

- Rural women gain income, agency, and business skills
- Communities access clean energy, sustainable agri-tech, and health products
- Startups gain market-ready GTM channels and user feedback
- Product adoption grows through peer-led demos and trust
- Village households reduce carbon footprint, costs, and health risks

## Which leads to...

- 10,000 women-led businesses
- 2 million climate-resilient rural households
- Scalable, women-driven rural value chains
- Strengthened local economies and environmental sustainability

# Sakhi's in action

## GRASSROOTS NETWORK OF WOMEN

### SAKHI - Bridging Gaps, Building Future



FEATURE SSP



## BESPOKE RETAILING

Sakhi Retail is helping companies customise their products to the needs of rural India, and empowering the locals.

**Shruti Yadav**

**I**N 2005, A TEAM OF YOUNG ENTREPRENEURS descended on Maharashtra's Osmanabad district and fanned out across several of its villages. Their mission: to conceive and design an energy-based product customised to the needs of the rural area's poor. One of the organisations driving on the entrepreneurs was the learning and development organisation Swayam Shikshan Prayog (SSP), a known and trusted face in the region.

smoky and soot-filled cooking using firewood—the people required a cheap, non-smoky alternative. The result was the Oorja stove, designed by students of the Indian Institute of Science, Bangalore.

The stove was designed and re-designed several times after being tested by the locals. Its body was changed from steel to ceramic, fuel burning time extended from 30 to 75 minutes and a liquefied petroleum gas (LPG) component entirely done away with. The end result was a product that cut fuel costs by up to 40%. In addition, thanks to smoke-free biofuel, it made for healthier homes. The fuel was developed especially for the stove, in the form of pellets. It is made from agri-residue such as groundnut and cotton husk and sugarcane waste.

After the co-creation came distribution and sales. Again, rural women were involved from scratch—creating awareness, taking orders, delivering the stove. CCD and SSP formed Adhvaan Energy, which



HELP AT HAND: Customised products like ChotuKool and Oorja have eased lives in rural areas.

army of Sakhis (friends) to sell the products. A year on, the Sakhi Retail network operates in 650 villages and has 850 Sakhis on its payroll. In addition to the ChotuKool (cost: ₹3,790) and Oorja (₹950 upwards), it now sells solar lights, water purifiers and water heating systems, too.

The Sakhis either get orders and place them with the company or buy products and sell them to the end customer. The latter enables them to earn substantially more. Pranita Prayag, 32, who was a housewife, has been a Sakhi (friend) for the last four years and is part of the small but growing network. She sells products worth around ₹15,000-20,000 every month and earns up to ₹1,500. Though she has been bargaining for better commissions, she appreciates the independence and mobility the job has

one-to-one relationship, while increasing trust, also leads to high expectations. Sakhi Retail tries to live up to these by providing constant feedback to the manufacturers, so that consumer requirements can be incorporated into product designs.

However, even as its stable of products expands, the element of co-creation has declined. That there is a need for it is evident from the fact the Oorja stove is still the network's best-selling product. It has sold over 64,000 of them, while the response to other products has been slow.

creating demand for the product. Gopalan also insists that Sakhi Retail isn't giving up on co-creation. It is now looking at creating products for farmers to improve their productivity and income. The only condition is that the products need to be environment friendly.

But though the NGO is ready, a change in the mindset of the corporates is required. As Gopalan says, it requires "a partnership between the social and private sector to make products affordable while connecting them with people's aspirations".

**Sakhi Retail provides constant feedback to the manufacturers, so that consumer requirements can be incorporated into product designs.**

# Current Portfolio



Powering Livelihoods is a CEEW-Villgro initiative that aims to boost India's rural economy by scaling up the penetration of clean energy-powered appliances for livelihoods. SURE is a channel partner for 6 technologies in Maharashtra and Madhya Pradesh



RAIN is a villgro initiative that offers a suite of services for market ready startups seeking to commercialise. SURE is playing a vital role in providing commercialisation for Climate Smart Agriculture enterprises.



The ClimaFi Alliance is designed to catalyse this change. By selecting a dynamic cohort of SMEs or startups focused on sectors like Food, Agriculture & Allied, Waste Management , and Textiles, the program will drive sustainable growth in these key areas.

# On the horizon

## Built to Last

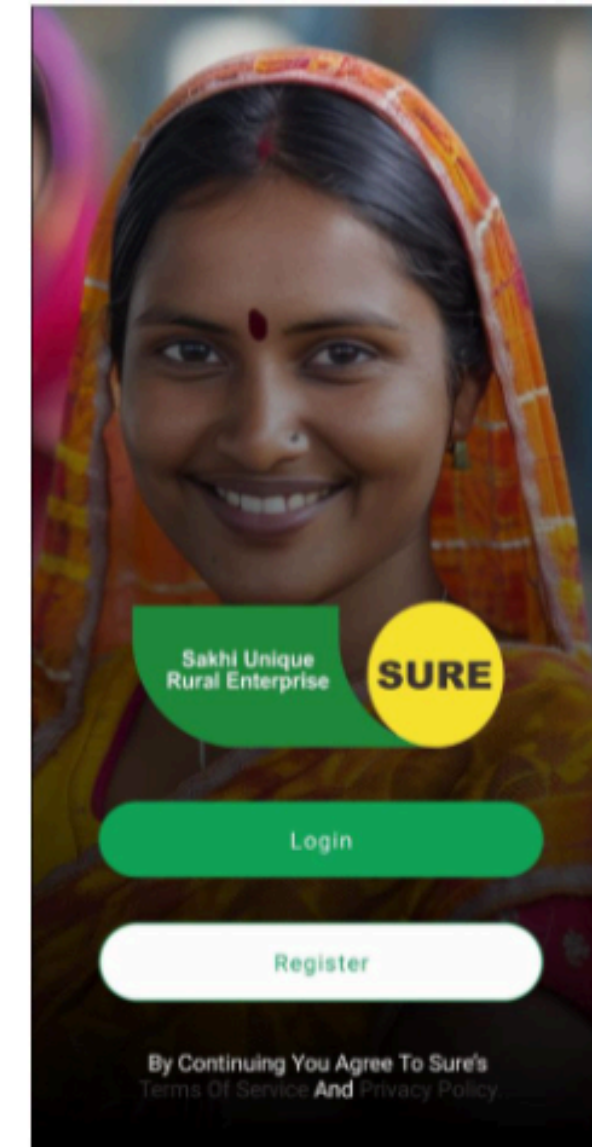
We've proven the model in Maharashtra—now it's time to grow. SURE is no longer a pilot. It's a platform ready to scale across India's most underserved geographies.

## Next Stop: 3 States, 4,000 Women, 50,000 Households

We're expanding to Madhya Pradesh, Chhattisgarh, and Rajasthan—activating 4,000 rural women to deliver bundled climate-tech, health, and agri solutions

## Scaling Tech as Our Force Multiplier

Our new mobile app enables real-time onboarding, training, sales tracking, and geo-tagged expansion—making scale auditable, efficient, and transparent.



# Team - Founder & Director



Ratnamala Hude, Director at SURE, drives initiatives in women's health, empowerment, and sustainable agriculture. With a pharmacy background, she integrates health and livelihoods to uplift rural communities.



Dr. Mamata Kalyani, Director at SURE, leads health and nutrition programs, leveraging her expertise as a pathologist and experience in SHG capacity building. She drives community health awareness, training, and outreach for rural women.



Sunita Hude, Director at SURE, leverages her expertise in digital technology and rural entrepreneurship to drive women-led agri enterprises and digital inclusion. Her leadership strengthens scalable programs that empower rural communities through market access and capacity building.



Priyanka Patil, Director at SURE, combines her commerce background and farming roots to lead financial literacy and women-focused rural livelihood initiatives.

# Team - Advisory Committee



Upmanyu Patil, a senior advisor, brings over 30+ years of experience in rural development, disaster resilience, water, sanitation, and community systems. He has contributed to award-winning models for disaster recovery, resilient agriculture, and women's empowerment. His guidance ensures that SURE's model aligns with broader resilience-building and policy frameworks.



Pooja Ravindra A former agritech entrepreneur, she has over nine years of experience in capital markets and enterprise growth. She has also worked extensively in impact investing, lead fundraising activities, user growth, and market expansion for impact-driven ventures. Passionate about sustainable livelihoods, she builds strategic partnerships to enhance market access and economic empowerment at the last mile.

# Team - Management



Prashant Mandke (CEO) is a veteran in rural marketing (30+ years) with unmatched expertise in behavior change communication, experiential marketing, and scaling demand-driven solutions. He has led campaigns supported by the Bill & Melinda Gates Foundation, European Union, and others. His leadership ensures SURE's model is not just socially impactful but market-responsive.



Rahul Hude (COO) specializes in early-stage startup growth, women's entrepreneurship, and FPO ecosystems. With 10+ years of grassroots program experience and partnerships with Samhita and SSP, Rahul ensures operational excellence and stakeholder collaboration across sectors.

# Case Study



Swati Gaikwad's Journey

📍 Location: Paratapur,  
Kalamb Taluka, Dharashiv  
District

Profile: 35-year-old farmer |  
10th-grade education | 7-acre  
diversified farm

## The Challenge

Green fodder shortages in summer led to increased costs & poor cattle health and dependency on external fodder threatened dairy income

## The SURE Intervention

Connected via Sakhi Anjali Kadam and received hands-on training in sustainable practices Introduced to hydroponic fodder tech—year-round, nutrient-rich solution

## Results:

- Healthier cattle, better digestion, Higher milk quality & prices, Reduced fodder costs, Boost in dairy income

## Quote from Swati

"This hydroponic unit has brought a real change to our dairy business... milk quality has improved, and our income has gone up."

## Why It Matters?

Swati's story shows how hyperlocal trust, tech adoption, and zero-risk support from SURE can transform women into resilient rural entrepreneurs.

# Case Study



## Swati Kulkarni's Journey

📍 Location: Massa village,  
Kalamb Taluka,  
Dharashiv District

👤 Profile: 52-year-old farmer  
| 10th-grade education | 4-acre  
land | 20+ years of rural  
entrepreneurship

## The Challenge

Limited livelihood opportunities and seasonal income made it difficult for rural women like Swati Kulkarni to grow their businesses or generate local employment.

## The SURE Intervention

Swati connected with Sujata Patil from SURE during a solar tech promotion. Inspired by the solar dryer, she received product orientation, hands-on training, and post-installation support to launch a home-based drying unit.

## Results:

- Processed and sold dried tomato and ginger with strong profits
- Plans to scale up and create jobs for 4–5 local women
- Recognized as a role model by neighboring SHG members
- Sparked local interest and adoption of solar drying technology

## Quote from Swati

“This solar dryer gave me a new path. I’ve started earning and guiding other women to become entrepreneurs too.”

## Why It Matters?

Swati’s journey shows how access to clean technology, SHG networks, and SURE’s grassroots mentorship can spark sustainable livelihoods and women-led enterprise in rural India.

# Thank You...



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