

2024

2nd Rural Udyamita



**Building Rural Entrepreneurship Ecosystem
and Enabling Rural Entrepreneurs as
Economic Change Agents**

September 27, 2024 | Guwahati | Assam

THE CONTEXT



The rural women in Assam and North East India are largely into livelihood / Income Generating Activities (IGAs). And very few amongst them are trying to move towards entrepreneurship and enterprise building. In this transformation process, the women entrepreneurs are / should be seeking to move towards greater formalism and compliances, enterprise building, skills and capacities, access to mainstream resources and opportunities. These are fundamental needs to build and sustain their enterprises and businesses catering to more demand and markets.

This has become more critical in a post-covid emergence for resilience building and increasing Female Labour Force Participation Rate (FLFPR) which is as low as 23.69 % in Assam; 48.7% in Meghalaya, 38.3% in Nagaland, 38.5% in Manipur, 22.4% in Tripura, 52.9% in Arunachal Pradesh, 49.5% in Mizoram: and 44.1 % in Sikkim as compared to the national average of 54.9%.

Further, the ratio of Female employees in MSMEs is low at 9% of the national average in the State. Only 0.54% of MSMEs are owned by women in Assam.

Despite all efforts in strengthening and promoting rural women entrepreneurship in the State and region, still much more needs to be done in this entrepreneurship building of especially the rural women businesses and enterprises.



Challenges in Rural Women Enterprise Building

The shift from livelihood and Income generating Activities (IGAs) to entrepreneurship involves many processes, different methods, approaches. This is a difficult pathway for rural women.

- Registration, compliances and all formalities associated which are not easily known and accessible in rural areas;
- An entrepreneurial approach to her business with a professional touch and management of her emerging enterprise;
- Issues of her enterprise management in book keeping, data management; portfolio of her enterprise, her products in an advanced manner;
- Challenges in products, quality, testing, diversification, packaging, labelling;
- Issues in promotion, visibility of enterprise and products;
- Issues in market, local and beyond; transportation of products;
- Challenges in business management in costing of products, margins of revenue;
- Issues in access to information, communication, building networks, partnerships;
- Access challenges to licenses, end services like packaging, testing as these are not available at district or block levels;
- Access to finance, skills, technology, guidance, counselling and mentoring, facilitation and other issues.





Digital Enterprise Building as a 'Core Challenge'

Traditional estimates suggest that digital technology utilization for rural women's entrepreneurship is below 30%, lacking concrete plans and support at various levels. Bridging this gap requires focused digital initiatives, enhancing women's understanding and application of digital tools. Such support can significantly amplify business opportunities and financial stability for rural women entrepreneurs in India.

Opportunities Galore for Rural Women Entrepreneurship

- Rural women are running rural economy and society to a larger extent;
- Women are driving forces across key value chains as a thriving labour force;
- Skills of rural women are complemented by their hard-working capacities and responsible behaviour;
- Rural women who have arrived to a level of business development in a sustainable manner has wider opportunities to be supported and invested upon to building rural enterprises to augment rural economy and expand participation of women in the labour force.
- Environment friendly and health-conscious rural business and products have wider place in urban markets and have potential for greater demand and market place.



1st Rural Udyamita 2022

In a significant effort to address the challenges and opportunities surrounding rural women's entrepreneurship in Assam, a one-day event titled "**DIGITAL FOR RURAL WOMEN ENTREPRENEURS ASSAM MULTI-STAKEHOLDERS CONSULTATION**" was held on November 16th, 2022. Organized by the Council for Social and Digital Development (CSDD), Digital Empowerment Foundation (DEF), and North East Development Foundation (NEDF), the event brought together a diverse range of stakeholders dedicated to fostering economic empowerment among rural women in Assam.

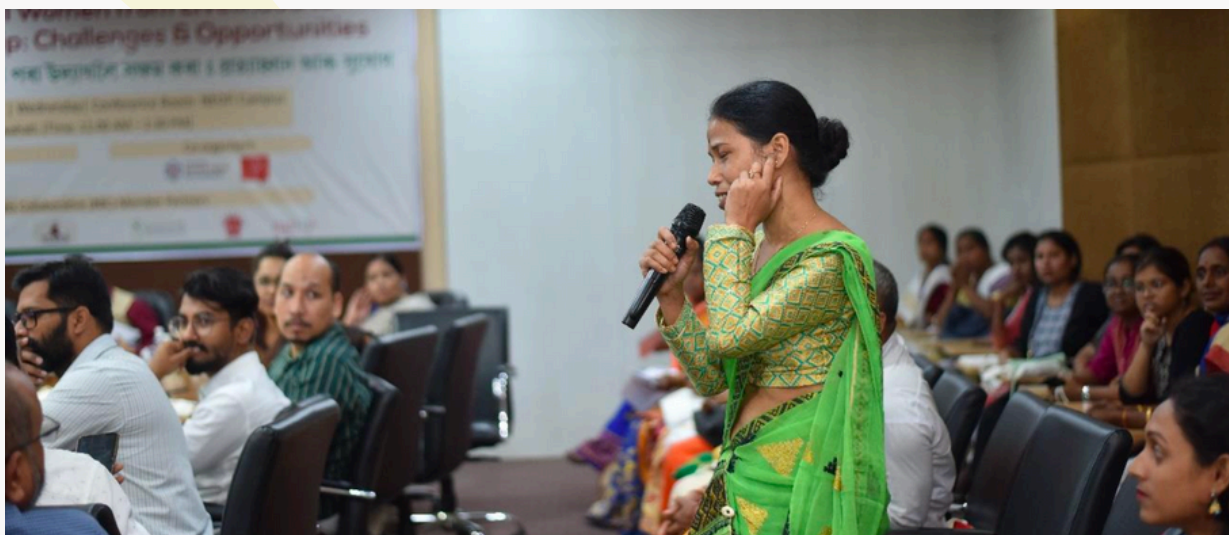
KEY INSIGHTS

- 1. Changing Landscape of Entrepreneurship:** Over the past two decades, there has been a noticeable shift in rural women's openness to entrepreneurship in Assam. While micro-enterprises have proliferated, scaling up remains a significant challenge.
- 2. Support Initiatives:** Organizations like the North Eastern Regional Agricultural Marketing Corporation (NERAMAC) have been actively engaging with rural women's enterprises (RWEs), providing support through farmer-producer organisations (FPOs) and skill training programs. However, there's a need to focus on value addition and market linkages.



3. **Financial Challenges:** Despite financiers' comfort in issuing loans to women and initiatives like those by Khadi and Village Industries Commission (KVIC), challenges persist in fund utilization and professionalism among RWEs. Bridging the gap between funding and sustainable development is crucial.
4. **Digital Adoption:** While there's a growing interest in digital marketing among RWEs, challenges such as GST registration and access to online marketplaces hinder their progress. Efforts to streamline processes and enhance digital literacy are essential.
5. **Capacity Building:** Beyond basic product training, there's a need for comprehensive capacity building programs focusing on business planning, management skills, and quality control. Long-term engagement and support are vital for sustained entrepreneurship.
6. **Collaborative Efforts:** Various institutions, including NEDFi, SIDBI, and NABARD, play pivotal roles in providing financial support, training, and market linkages. Collaboration between government agencies, NGOs, and private entities is key to addressing multifaceted challenges.

The consultation underscored the importance of creating an enabling environment for rural women's entrepreneurship in Assam. While progress has been made, concerted efforts are needed to overcome financing, digital adoption, and capacity-building challenges. By leveraging stakeholders' collective expertise and resources, Assam can unlock the full potential of its rural women entrepreneurs, driving inclusive economic growth and empowerment across the region.



2nd Rural Udyamita 2024

OBJECTIVES

- Deliberate on key issues and challenges in enabling rural women to shift from livelihood to entrepreneurship;
- Mapping the key needs, scope and opportunities to invest on rural women entrepreneurs across key value chains in various stages of enterprise developments.
- To assess the issues and challenges, need and scope in ICT / digital integration in existing key value chains for RWEs for enterprise development;
- To assess existing efforts, policies and programmes with focus on technology / digital based support in developing RWEs.
- Recognising and celebrating the best practices and examples of rural women entrepreneurship

COMPONENTS

Plenary Sessions and Discussions on key areas of rural entrepreneurship development

Rural Udyamita Award 2024: Recognising and Celebrating Best Rural Entrepreneurship

Technical Sessions / Workshops with technical agencies / financial institutions

2nd Rural Udyamita Mela: Rural entrepreneurs showcasing their work

2ND RURAL UDYAMITA 2024: KEY THEMES

- **Access and Empowerment:** Discussing strategies to improve rural women's access to resources such as finance, technology, markets, and support services. This includes exploring ways to empower women with the necessary skills and knowledge to start and sustain businesses.
- **Policy and Institutional Support:** Examining the effectiveness of existing policies and institutional frameworks in promoting rural women entrepreneurship. This involves identifying gaps and proposing recommendations for creating an enabling environment that supports women-owned businesses in rural areas.
- **Capacity Building and Training:** Highlighting the importance of capacity building and training programs tailored to the needs of rural women entrepreneurs. This could include discussions on skill development, leadership training, and mentoring initiatives aimed at enhancing entrepreneurial capabilities.
- **Market Access and Value Chains:** Exploring opportunities to enhance rural women's participation in value chains and access to markets. This entails discussing strategies for improving market linkages, promoting product diversification, and addressing challenges related to marketing, distribution, and branding.

ORGANISERS

The 2nd Rural Udyamita 2024 is organised by the Council for Social and Digital Development (CSDD), North East Development Foundation (NEDF) and AKCDP.



CO-ORGANISERS



CONTACT US



2ND RURAL UDYAMITA 2024

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