

MULTI-STAKEHOLDERS MEETING

BUILDING & STRENGTHENING RURAL WOMEN ENTREPRENEURSHIP IN NAMSAI DISTRICT, ARUNACHAL PRADESH

A Report
January 2026

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1. INTRODUCTION

On January 22, 2026, a multi-stakeholder meeting was held at the DC Office in Namsai, Arunachal Pradesh, to discuss strengthening rural women's entrepreneurship in Namsai District (an aspirational district). Organized by Council for Social & Digital Development (CSDD) and North Eastern Development Finance Corporation (NEDFi), under its "Udyamita - Women in Entrepreneurship) project, the session addressed critical gaps such as the lack of end-to-end support in handloom and mushroom value chains and the need for better inter-departmental coordination. Key issues raised included necessity for market-specific skills like online marketing. Stakeholders recommended focusing on import substitution, product diversification, and stricter financial discipline for loan access.

2. BACKGROUND

The need to transition from livelihood to entrepreneurship for rural women has been highlighted in recent times. In this transition, the potential rural women entrepreneurs face sustained challenges in – (i) Access to sustained and meaningful entrepreneurship education, skills, capacities; (ii) Access to business / enterprise information, resources, schemes, and opportunities within their local ecosystems; (iii) Access to enterprise development and management support; (iv) Access to reliable and affordable credit and finance linkages; (v) Access to sustained relevant training, counselling, mentoring and guidance; (vi) Access to relevant digital resources, skills and support; and (vii) Access to sustained market and forward-backward linkages. In the light of these, the initiatives like the Startup Village Entrepreneurship Programme (SVEP) under Ministry of Rural Development, and private efforts like 'WiE-Udyamita' are seemed to be a step forward, in addressing barriers.



3. MEETING OBJECTIVES

The meeting aimed to:

Discuss the transition processes from livelihood to entrepreneurship and identify barriers at various levels.



Map relevant, affordable, and accessible solutions to bring enterprise support to the doorsteps of rural women.



Discuss the role of digital technology in strengthening women entrepreneurship.



4. PROCEEDINGS & KEY DISCUSSIONS

A. Challenges Faced by Rural Women Entrepreneurs

The dialogue opened with perspectives from the entrepreneurs themselves, highlighting significant gaps in the current support ecosystem:



Need for End-to-End Support: Women emphasized that training alone is insufficient. There is a critical need for value-chain specific training (particularly in areas like handloom and mushroom sectors) that includes post-training guidance.



The "What Next" Dilemma: Many trainees feel clueless after training completion due to a lack of guidance on how to utilize their new skills.



Resource & Information Gaps: There is a distinct lack of support in procuring tools, machinery, raw materials, packaging, and accessing markets. Furthermore, information regarding government schemes often fails to reach the intended beneficiaries.



Marketing Deficits: Entrepreneurs requested specific training in online marketing to expand their reach.

B. Departmental & Institutional Perspectives

Government representatives identified structural and behavioral challenges hindering the ecosystem:



Inter-Departmental Coordination: There is a lack of synergy between agencies. For instance, the agriculture office needs to coordinate better with Krishi Vigyan Kendra (KVK) Namsai to ensure mushroom training includes business handholding.



Dependency vs. Self-Reliance: It was noted that continuous support (e.g., providing raw materials indefinitely) is not feasible. Trainees must be encouraged to generate their own resources after receiving initial support.



Resource & Information Gaps: There is a distinct lack of support in procuring tools, machinery, raw materials, packaging, and accessing markets. Furthermore, information regarding government schemes often fails to reach the intended beneficiaries.



Role of ArSRLM: The Arunachal State Rural Livelihood Mission (ArSRLM) needs to perform robust groundwork. Partner agencies must move beyond "ticking checklists" and work closely with ArSRLM teams at the block and district levels to facilitate genuine impact.

C. The Role of Academic Institutes

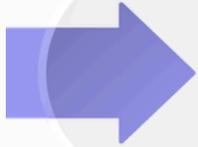
The Arunachal University of Studies (AUS) and other academic bodies were identified as key partners for future development:



Market Intelligence: Academia can support the ecosystem by conducting market surveys to identify business potential.



Field Support: Universities can deploy students and interns for fieldwork relevant to rural business development.



Promotion: Collaboration on exhibitions and market development strategies was proposed.

D. Financial Linkages and Banking Support

Representatives from various banks (ICICI, SBI, Bank of Baroda, Apex Bank, etc.) affirmed their readiness to support, provided specific criteria are met:



Available Products: Loans are available through schemes like PMEGP, KCC, and Mudra.



Financial Discipline: Banks emphasized the importance of credit scores (CIBIL) and the repayment of loans (EMIs).



Group Lending: Self Help Groups (SHGs) are encouraged to approach banks as a group for easier approval and disbursement, after which funds can be distributed internally.



Diversion of Funds: A critical issue discussed was the diversion of loan funds (e.g., taking a large loan for a project but using it for small personal works), which leads to failed projections and defaulting.



Technical Compliance: Basic requirements, such as filing IT returns, are necessary for availing loans beyond a certain limit.

5. KEY RECOMMENDATIONS & SUGGESTIONS

Based on the deliberations, the following recommendations were put forward:

- **Encourage Specialisation:** Rural women should focus on specialising in a specific trade rather than attempting multiple diverse activities, which dilutes marketability.
- **Import Substitution:** Businesses should focus on producing goods that are currently imported into the district from outside, thereby catering to local demand.
- **Product Diversification:** In sectors like handloom, products should be diversified to appeal to markets and people outside the traditional local demographic.
- **Outcome-Based Approach:** Training programs must shift their focus from "outputs" (the number of people trained) to "outcomes" (businesses established and sustained).
- **Enhanced Coordination:** Greater cooperation is required between line departments, agencies, and ArSRLM to bridge information and technical collaboration gaps.



6. OUTCOME

- Improved and better understanding of barriers and issues in this transition from livelihood to entrepreneurship for rural women.
- Mapping of relevant, affordable, and accessible solutions and strategies to enable solutions that reach women entrepreneurs.



7. STAKEHOLDERS PARTICIPATED

- **From the District Administration**, Namsai, the meeting was attended by: Ms. Kalyani Namchoom: Additional Deputy Commissioner, Namsai; Mr. Keshab Sharma: District Planning Officer (DPO); Mr. Nondo Doko: Deputy Director, Dept. of Industries; Ms. Rupa Mannow: District Agriculture Officer (DAO); Mr. Mardo Mannow: District Horticulture Officer; Mr. Dasu Tatu: Cluster Superintendent, Textiles and Handloom; Mr. Senong Namchoom: District and Cluster Head, Arunachal State Rural Livelihood Mission (ArSRLM); Mr. Ronald Dkhar Baghwar: Block Manager, ArSRLM BMMU Namsai Block; Mr. Tage John: ArSRLM;
- **From Financial Institutions:** Mr. Swaroop Das: Branch Manager, ICICI Bank, Mr. Hilton Hazarika: Branch Manager, SBI, Namsai; Mr. Pintu Nayak: Joint Manager, Bank of Baroda; Mr. Biswaji: Branch Manager, Apex Bank; Ms. Hage Munya: Branch Manager, Central Bank of India, Namsai.
- **From Academic & Research, the participants included** - Dr. Utpal Baruah: Head, ICAR, KVK Namsai; Dr. Soumitra Dixit: Arunachal University of Studies (AUS), Namsai; Dr. Prachurjya Sarmah: AUS; Dr. Bipul Bezbaruah: AUS; Dr. Surabhi Baruah: AUS, Namsai.
- **Civil Society & Development Agencies:** included representatives from Bethel Life Care Charitable Trust; and Piramal Foundation.
- **Community Structures (CLFs/PLFs/CRPs):** Representatives from Umang Cluster Level Federations (CLF); Representatives from Aadum, Ujval, Nang Musungtri, and Moya Kamko Primary Level Federations (PLF); Representatives of Cluster Resource Person - Enterprise Promotion (CRP-EP).

GALLERY

