

Rural Yudyamita

BUILDING AND ENABLING SUSTAINABLE RURAL ENTREPRENEURSHIP ECOSYSTEM

সুস্থিৰ গ্ৰাম্য উদ্যোগিতা পৰিৱেশতন্ত্ৰ
নিৰ্মাণ আৰু সক্ৰীয়কৰণ

December 12, 2025 | NEDFi Campus | Guwahati

A BRIEF REPORT



Organised & Hosted by



Co-organisers



Institutional Partner



Technical Partners



Knowledge Partners



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Executive Summary

Event Overview

- Rural Udyamita 2025 was convened on 12 December 2025 at the NEDFi Campus, Guwahati, Assam
- Organised under the overarching theme: "Building and Enabling a Sustainable Rural Entrepreneurship Ecosystem"
- Represented the second edition of Rural Udyamita, building on the 2022 edition and the broader Udyamini Collaborative Programme implemented across Assam and West Bengal

Conference Format

The daylong conference comprised the following sessions:

- Three Plenary Sessions
- An Open Town Hall
- A Rural Women Entrepreneurs (RWE) Exhibition

Participation

The conference brought together a diverse cross-section of stakeholders, including:

- Rural women entrepreneurs sharing first-hand accounts of transition from subsistence livelihoods to thriving enterprises.
- Representatives from: Ministry of Rural Development (DAY-NRLM), UNDP, ASRLM, NABARD, NERAMAC, NEHSDC, Tea Board, ONDC, Dabur India, East Mojo, SeSTA, DEF, SwitchOn Foundation, and TISS.
- Senior government officials, notably Shri Kalyan Chakravarthy, IAS, Additional Chief Secretary, PN&RD Department, Government of Assam.

Thematic Focus Areas

Institutional dialogues centred on the following themes:

- Ecosystem building for rural entrepreneurship
- Financial inclusion and access to credit
- Digital empowerment of rural women
- Market linkage and value chain integration
- Policy reform and institutional support.

Key Outcomes and Commitments

The conference yielded the following significant outcomes:

- Coordinated Ecosystem Support: Shared recognition that the transition from livelihood to entrepreneurship requires multi-stakeholder, coordinated support.
- Institutional Commitments: Renewed pledges from stakeholders to simplify access to finance, markets, and technology for rural women entrepreneurs.
- Cluster Level Federation Model: Affirmed as a critical and scalable vehicle for advancing rural women's enterprises.
- Mindset Transformation: A collective call to shift from beneficiary dependency to solution-oriented entrepreneurship — both among women themselves and within broader support systems.



1. Introduction

Rural Udyamita 2025 is the second convening under the Rural Udyamita Abhiyan, a movement dedicated to strengthening the rural entrepreneurship ecosystem in India, with a particular focus on Assam, West Bengal and the North-East region and its unique socio-economic context. The initiative is anchored in the recognition that rural women in India—despite possessing deep skills, indigenous knowledge, and entrepreneurial spirit—continue to face structural barriers that prevent them from transitioning from subsistence livelihoods to sustainable enterprises.

The 2025 conference, held at the NEDFi Campus in Guwahati on 12 December 2025, was organised and hosted by the Council for Social and Digital Development (CSDD), and the Digital Empowerment Foundation (DEF), and co-organised by the Udyamini RWE Collaborative—a coalition comprising The Goat Trust, Transform Trade, Grameen Sahara, SwitchOn Foundation, DEF, and Vrutti. The conference was supported institutionally by UNDP, Unifiers Social Ventures, the North East Development Foundation (NEDF), and, technically supported by the Grassroots Tea Corporation and ATVI.



Rural Udyamita 2025

Second National Convening · Rural Udyamita Abhiyan

A movement to strengthen rural entrepreneurship — with a focus on North-East India and the unique potential of rural women as economic agents.



12 December 2025



NEDFi Campus, Guwahati, Assam



Convened by CSDD, DEF, NEDFi & Unifiers



About Rural Udyamita

Anchored in the belief that rural women — despite deep skills & indigenous knowledge — face structural barriers to transitioning from subsistence livelihoods to sustainable enterprises.

[Rural Entrepreneurship](#)



Udyamini Programme

Worked with RWEs across Assam and West Bengal, providing training, market linkages, digital literacy, financial access, and peer support.

[Assam & West Bengal](#)



The 2025 Mission

Move beyond documenting challenges — to co-creating actionable pathways drawing on lived experiences of RWEs, policymakers, and institutional partners.

[Actionable Pathways](#)



Organised by

Council for Social and Digital Development (CSDD) & Digital Empowerment Foundation (DEF)
Co-organised by Udyamini RWE Collaborative (The Goat Trust, Transform Trade, Grameen Sahara, SwitchOn, DEF, Vrutti)

Supported by

[UNDP](#)

[Unifiers](#)

[Grassroots Tea Corporation](#)

[ATVI](#)

[NEDFi](#)



The event built directly on the Udyamini Collaborative Programme, an initiative that has worked with rural women entrepreneurs (RWEs) across Assam and West Bengal, providing training, market linkages, digital literacy, financial access, and peer support. The programme champions the idea that rural women are not merely beneficiaries of development programmes but active economic agents and engines of local growth.

The 2025 convening sought to move beyond documentation of challenges to co-create actionable pathways—drawing on the lived experiences of RWEs themselves, the insights of policymakers, and the resources and reach of institutional partners. With the COVID-19 pandemic having exposed the fragility of rural livelihoods and accelerated the need for resilient, locally rooted enterprises, Rural Udyamita 2025 arrived at a critical juncture in India’s rural development agenda.





2. Core Objectives

Rural Udyamita 2025 was designed with five core objectives:

- To deliberate on the challenges rural women face in transitioning from livelihood activities to structured entrepreneurship.
- To map the key needs and opportunities for investing in rural women entrepreneurs, particularly in the North-East.
- To assess the role of ICT and digital integration in rural enterprise development.
- To evaluate existing policies and government programmes and identify gaps in technological and institutional support.
- To recognise and celebrate best practices and inspire wider replication of successful models of rural women entrepreneurship.

These objectives guided the design of each session—from the open townhall where RWEs spoke directly about their challenges, to the policy session which deliberated on systemic solutions and institutional reform.



Rural Udyamita 2025

Program at a glance · Five core objectives

01

Livelihood → Biz

Deliberate on transitions

Challenges women face shifting from livelihood to entrepreneurship

Townhall · RWE voices

02

North-East

Map needs & opportunities

Investment potential for rural women entrepreneurs

Investment · Mapping

03

ICT · Digital

Assess ICT & digital integration

Role of technology in rural enterprise development

Tech · Innovation

04

Policy · Gaps

Evaluate policies & programmes

Identify gaps in institutional & tech support systems

Policy · Reform

05

Best practices

Recognise & celebrate success

Inspire replication of successful RWE models

Inspire · Replicate



3. Key Stakeholders

The conference brought together a diverse cross-section of stakeholders representing government, civil society, multilateral agencies, the corporate sector, media, and—most centrally—rural women entrepreneurs themselves.

Category	Organisations / Representatives
Government	DAY-NRLM (Ministry of Rural Development, GoI), ASRLM (Assam State Rural Livelihood Mission), PN&RD Department (Govt. of Assam), NEHSDC (Ministry of DoNER), Tea Board of India, GBSIPRD (Govt. of Assam)
Multilateral & Finance	UNDP (North-East Region), NABARD, NEDFi, Swiss Philanthropy Foundation
Corporate Sector	Dabur India Limited, Samsung (via ASRLM partnership)
Civil Society & NGOs	SwitchOn Foundation, Digital Empowerment Foundation (DEF), Grameen Sahara, The Goat Trust, Transform Trade, Vrutti, SeSTA, NERAMAC, ONDC, Women in Wings
Media	East Mojo
Academia	TISS, Indian Institute of Bank Management (IIBM), Indian Institute of Entrepreneurship (IIE)
RWEs	Women entrepreneurs from Assam, West Bengal, Rajasthan, and North-East India—representing handloom, food processing, livestock, tea, and digital sectors



4. Inaugural Plenary

4.1 Opening Session

Ms. Vijayata Verma, representing the Udyamini Secretariat, delivered a warm and engaging opening welcome address, setting the tone for the day by emphasising the importance of inclusive and community-driven entrepreneurship. She welcomed participants who had travelled from West Bengal, Rajasthan, and across the North-East to be part of this collective dialogue.



Dr. Syed S. Kazi, Director, Council for Social & Digital Development (CSDD) and Convener of Rural Udyamita 2025, delivered the formal welcome address. He highlighted the objectives and vision of the programme, emphasising the growing importance of a robust rural entrepreneurship ecosystem in the aftermath of the COVID-19 pandemic. Dr. Kazi noted that the pandemic had exposed the vulnerability of rural livelihoods and reinforced the urgent need for sustainable, locally rooted enterprises.

He articulated a vision in which rural entrepreneurship is not viewed merely as an income-generation activity but as a long-term economic resilience strategy. Post-pandemic recovery, he argued, requires coordinated efforts involving financial institutions, civil society organisations, government agencies, and community-based structures to ensure the continuity and sustainability of rural enterprises.



Mr. Indranil Niyogi, Consultant – India Programme Fund, Swiss Philanthropy Foundation, offered a special welcome note on behalf of the co-organisers, acknowledging the significance of the Udyamini Collaborative Programme and the partnerships that make such convenings possible.

The introductory session concluded with a video screening showcasing the Udyamini Collaborative Programme implemented in Assam and West Bengal, highlighting the journeys and achievements of rural women entrepreneurs and setting a strong contextual foundation for the discussions that followed.



4.2 Voices from Rural Women Entrepreneurs

A central and defining feature of the Inaugural Plenary was the opportunity given to rural women entrepreneurs to share their own stories—of challenges overcome, transitions made, and aspirations held. Four women took the stage to speak, each representing a different geography, sector, and stage of enterprise development.



Sunanda Mukherjee – West Bengal (Agri Value Chain)

Sunanda Mukherjee shared experiences from West Bengal, acknowledging the role played by organisations such as the SwitchOn Foundation in enabling rural women to become financially self-sufficient. She spoke about the initial hurdles faced by women entrepreneurs, including lack of family consent, societal expectations, and self-doubt. Over time, however, family support emerged as a critical factor in improving business outcomes by enhancing confidence and skill development.

She noted that in May 2023, access to essential equipment for packaging and production significantly improved the quality and scalability of enterprises. Maintaining product quality while offering fair pricing was highlighted as a core business principle, supported by guidance from SwitchOn Foundation. Marketing assistance through platforms such as Udyamini helped entrepreneurs aspire towards a monthly income target of ₹30,000–40,000. She concluded with a collective message of solidarity, emphasising mutual support and collective progress among rural women entrepreneurs.



Suman Sharma — Assam (Digital Value Chain)

Suman Sharma discussed the integration of rural women entrepreneurs into the digital value chain, highlighting digital illiteracy as a major barrier within rural communities. She shared her personal experience of resigning from her job during the COVID-19 pandemic and transitioning into community-focused work, emphasising the dual approach of community empowerment and personal empowerment facilitated by the Digital Empowerment Foundation (DEF) team.

Suman Sharma discussed the integration of rural women entrepreneurs into the digital value chain, highlighting digital illiteracy as a major barrier within rural communities. She shared her personal experience of resigning from her job during the COVID-19 pandemic and transitioning into community-focused work, emphasising the dual approach of community empowerment and personal empowerment facilitated by the Digital Empowerment Foundation (DEF) team.

Beginning in January 2023, centralised schemes linking rural entrepreneurs to marketplaces were introduced. Suman highlighted the importance of awareness-building around government schemes, documentation, registration processes, marketing, packaging, and quality control—areas where rural communities often lack knowledge. Training in digital bookkeeping and expenditure tracking was provided alongside support for the “Lakhpati” entrepreneur vision. Her own entrepreneurial journey demonstrated growth from an initial income of ₹5,000 per month to approximately ₹25,000 per month. With support from Udyamini, she improved pickle packaging and branding, aiming not only for personal growth but also to uplift other rural women entrepreneurs.

Madhurima Dutta — Assam (Food Processing — Traditional Cuisine)

Madhurima Dutta shared her journey as one of four sisters who completed their education (BA and MA) before marriage. Despite her educational qualifications, she faced financial challenges after marriage—particularly following her husband’s retirement and employment disruptions during the COVID-19 period. To manage financial stress, the family was compelled to sell land.



She initiated her entrepreneurial journey by producing traditional Assamese cuisine items such as Kharoli and Pani Tenga, beginning with a small quantity of black mustard (2 kg). With an initial investment of ₹200 per week, she prepared and sold these products in local markets. Her narrative reflects resilience, cultural entrepreneurship, and the use of indigenous knowledge systems as livelihood strategies during economic crises.



*“If I can do this,
you can also do
it.”*

Rekha — Karbi Anglong, Assam (Tea Processing)

Rekha, from Karbi Anglong, spoke about her life in a small village where she initially worked in tea gardens, plucking tea leaves and selling them to agents at low prices. This work was characterised by economic dependency and low bargaining power, with heavy reliance on her husband’s income.

Her entrepreneurial transformation began through participation in a women’s self-help group, where she received training in tea processing and packaging. This enabled her to become financially independent, earning approximately ₹450 per kg of processed tea and generating an annual income of around ₹1,20,000. With improved packaging and quality enhancement, she aims to double her income to ₹2,40,000 annually. She emphasised the need for continued support in quality improvement and reaching beyond the limitations of small-town markets.





5. Panel Discussion

Strengthening the Ecosystem for Rural Women Entrepreneurship

Moderated by **Dr. Sriparna B. Baruah**, Development Professional, the panel discussion focused on the evolution, challenges, and future directions of rural women entrepreneurship in the North-East region. Panelists shared insights from government missions, corporate partnerships, multilateral agencies, and long-term field experience. The discussion emphasised ecosystem building, capacity development, financial inclusion, market linkage, and structural transformation from livelihood-based interventions to enterprise-led models.



Kalyan Chakravarthy, IAS, Additional Chief Secretary, PN&RD Department, Government of Assam

Shri Kalyan Chakravarthy delivered the keynote address, offering a substantive and grounded perspective on the rural entrepreneurship landscape and the pathway from livelihood to enterprise. He opened by welcoming participants who had travelled from West Bengal, Rajasthan, and across the North-East, acknowledging the significance of their presence and the diverse experiences they bring.

“You will know you have transitioned from livelihood to entrepreneurship when you are able to provide jobs to others to help run your business. You become truly powerful when you become an employer.”

He articulated what he sees as the defining distinction between livelihood and entrepreneurship: “If a woman is working by herself or with her family to get by, that is a livelihood. However, a woman becomes an entrepreneur the moment she employs two or three other people. When she hires others because her business has grown enough to require a team, she has officially stepped into entrepreneurship.” This framing—entrepreneurship defined by the ability to employ others—resonated powerfully with participants.



He drew on examples from Gujarat and Maharashtra—the Amul cooperative model and sugar cooperatives—to illustrate how collective enterprise structures can transform raw produce into high-value products while returning profits to producers. He argued that the North-East should aspire to replicate such models, where a central processing or coordination entity supports the individual efforts of women working from their homes.

He also stressed the importance of Cluster Level Federations (CLFs) as vehicles for collective action, noting that government schemes and regulations are often so complex that even officials find them difficult to navigate—making it all the more important that CLFs have members who understand finance, marketing, and institutional linkages.

Reflecting on the Rural Udyamita Programme more broadly, he acknowledged it as a transformative intervention that has addressed long-standing barriers such as language, terrain, and service delivery challenges in the North-East. He expressed confidence that with the right ecosystem—combining government support, institutional capacity, and community ownership—rural women in Assam and beyond can become genuine economic agents rather than beneficiaries.

Raman Wadhwa, Director, DAY-NRLM, Ministry of Rural Development, GoI



Raman Wadhwa highlighted the transformative role of women collectives under the National Rural Livelihood Mission (NRLM), typically comprising 10–20 women. He described the last 10–15 years as a period of revolution in rural entrepreneurship, referring to the concept of Udyamita as a movement rather than a project. He discussed the unique hurdles faced while initiating enterprises in the North-East, particularly linguistic barriers, difficult terrain, and transportation challenges, while noting that some of the best livelihood models in the country have emerged from this region.

“Rural entrepreneurship thrives by tapping into nature’s resources and transforming them into sustainable opportunities.”

He noted a significant policy shift within NRLM from subsistence livelihoods to enterprise-oriented approaches. The Lakhpati Didi initiative was highlighted, with examples of women earning ₹10 lakh or more annually. However, he cautioned that achieving higher income should not be mistaken for complete development—emphasising the need for continuous innovation, technical strengthening, and ecosystem support.



Raman Wadhwa also discussed large-scale ecosystem interventions, including collaboration with UN Women to provide structured financial support to around 2,500 women entrepreneurs with a total financial assistance of ₹11.4 crore. He explained how interest-based microcredit acts as an incentive mechanism within women's groups, while advocating for a gradual transition towards formal credit systems to reduce capital-related stress. On market linkage, he spoke about SS2 markets and supply chain integration, noting collaborations with over 450 corporate and private sector entities, and highlighted the ARISE initiative for bringing together multiple value-chain actors.

John Borgoyary, Regional Head, UNDP North-East

John Borgoyary focused on financial inclusion and digital empowerment as foundational pillars for rural women entrepreneurship. He emphasised the need for facilitating access to government schemes, noting that digital literacy programmes had reached nearly 800 women, enabling them to engage with formal financial systems. He highlighted persistent challenges including lack of documentation, limited understanding of digital payments, and initial resistance among women due to fear or lack of confidence.



He spoke about low-carbon and climate-resilient village initiatives that specifically target women and youth, linking environmental sustainability with livelihood development. He also referenced the North-East District Index developed for NITI Aayog, which informs financial allocation decisions and ensures region-specific planning. Importantly, he cautioned that digital payment challenges in rural contexts must be better understood before scaling.



Indrajit Das, State Project Manager – Enterprise Promotion, ASRLM

Indrajit Das outlined key focus areas for strengthening women entrepreneurship under the Assam State Rural Livelihood Mission. He highlighted the absence of adequate platforms for women entrepreneurs to showcase and scale their enterprises, despite the presence of nearly 36 lakh SHG members across the state. Capacity building was identified as a critical gap, especially for growth-oriented micro-enterprises.

He discussed the introduction of incubation projects under Phase I, which have resulted in 26 women entrepreneurs (Didis) achieving annual earnings of ₹10 lakh or more. He also highlighted cluster-level federation partnerships with entities such as Samsung, and noted that nearly 28 lakh women had been engaged through non-farm activities through the mission's outreach.



Byas Anand, Head – Corporate Communications & CSR, Dabur India Limited

Byas Anand shared insights from the corporate sector, drawing on Dabur’s 10–15 years of engagement in the North-East. He emphasised the need to move away from charity-based models towards partnership-based approaches where communities are treated as equal stakeholders. Dabur’s work with farmer collectives—particularly in honey production—demonstrated a collaborative model where training, quality control, and sampling mechanisms are managed jointly, with farmers assured that even sampled produce would be purchased.



“Distinguishing CSR and entrepreneurship from charity is crucial for their long-term sustainability.”

He stressed that ecosystem creation is primarily the responsibility of facilitating organisations, which can help communities scale from 500 to 5,000 members. He cited 90,000 members and ₹1,200 crore circulating within community institutions across India as evidence that financial capital, combined with time and trust, can catalyse sustainable development.



Saumya Omer, Programme Officer, UN Women

Saumya Omer opened by acknowledging the depth of experience in the room and reaffirming that the North-East remains a strategic focus for UN Women over the next five years. She challenged the prevailing narrative around women as risky borrowers, arguing that women are not credit-invisible due to default—but because existing systems fail to measure the economic activity they already perform. On access to finance, she described UN Women’s peer-to-peer lending model, piloted in partnership with Mandvi Foundation and Rang De.

An initial capital contribution of \$200,000 has been mobilised five times over, generating ₹11.43 crore in loans to approximately 2,500 women entrepreneurs—a significant proportion of them from the North-East, engaged in dairy, agriculture, livestock, and small rural businesses. A distinctive feature of the model is its built-in incentivisation: interest paid by borrowers is returned as micro-grants after three timely repayments, combining financial and digital literacy support with pathways to formal credit. The broader goal is to build formal credit histories that reposition women as investable entrepreneurs rather than informal borrowers.



On market access, she outlined efforts to make rural women's enterprises visible and competitive within both public and private procurement systems. UN Women is engaging with the Government e-Marketplace and the Ministry of MSME to shift public procurement away from male-dominated pipelines, while working on simplified onboarding and supplier aggregation through civil society organisations. On the private sector side, 450 companies have signed on to UN Women's Women's Empowerment Principles, and the organisation is working to ensure supplier diversity moves from board-level commitment to actual procurement decisions. A partnership with the Indian Institute of Corporate Affairs (IICA), under the Ministry of Corporate Affairs, is being formalised—with its flagship module specifically designed for North-Eastern states.

Women entrepreneurs do not fail because of lack of aspiration — there's full effort that is needed to navigate these institutions that were never really designed for them

The third pillar she outlined was a coordinated business support ecosystem, embodied in a programme called ARISE. Rather than leaving women entrepreneurs to navigate fragmented incubators, schemes, and banks alone, ARISE

proposes a closed-loop referral model—where rejection from one scheme or institution leads to a directed referral to a better-fit option, rather than a dead end. This is to be supported by offline Women Entrepreneur Support Cells at the district level, offering digital onboarding, pricing guidance, compliance support, credit preparation, and market readiness assistance. Underlying this entire architecture, she argued, is a defining insight: women entrepreneurs do not fail for lack of aspiration—they expend extraordinary effort navigating institutions that were never designed for them, and the faster systems are aligned to their realities, the faster rural enterprises will scale.

Panel Summary

The panel discussion underscored that rural women entrepreneurship in the North-East requires a holistic, ecosystem-driven approach. While financial support and livelihood programmes are essential, sustainable impact depends on capacity building, digital inclusion, institutional backing, market integration, and partnerships across government, corporate, and multilateral agencies. The transition from livelihoods to enterprises represents not just an economic shift but a structural transformation in rural development, with rural women positioned as central agents of change.





6. Open Townhall

Ease of Doing Business for RWEs

Moderated by **Prof. Abhijit Sharma**, Faculty at the Indian Institute of Bank Management (IIBM) and Former Director of the Indian Institute of Entrepreneurship (IIE), the Open Townhall Session brought together women entrepreneurs, development practitioners, institutional representatives, and policy stakeholders. The session was designed as a platform for RWEs themselves to articulate their challenges and needs—across backward linkages, marketing, credit, skills, technology, and ecosystem support.

6.1 Voices from Rural Women Entrepreneurs

Sharbaree Das — Handloom Sector, Assam

Sharbaree Das highlighted that women entrepreneurs face multiple and interconnected challenges rather than a single constraint. Along with enterprise responsibilities, women are burdened with household and care work, which restricts their time, mobility, and market participation. Even when demand rises for handloom items such as sarees, she explained, women face barriers including distance from markets, difficulty in communication, limited market exploration, unstable income, low investment capacity, and low confidence in marketing and negotiation. Despite the presence of online platforms, NGO support, and government schemes, her average monthly income remains limited to ₹5,000–6,000, reflecting persistent structural constraints.





Masuma Khatun — Digital Marketing & Enterprise

Masuma Khatun spoke about her entrepreneurial journey marked by learning and adaptation. Initially lacking a specific brand identity and having to travel extensively for marketing, she gained knowledge of digital marketing and began promoting her products on social media platforms, including Facebook. Initial engagement gradually converted into orders. She also learned basic bookkeeping, which strengthened her enterprise management. As a result, her income increased significantly from ₹4,000–5,000 per month to ₹30,000–40,000 per month, and she now employs 10–20 people. Challenges related to middlemen dependency, branding, and market distance continue to affect her enterprise.

RWE — Soap-making & Oil Production

Another respondent shared how job loss and livelihood insecurity during the COVID-19 period forced her to seek alternative livelihood options. In 2023, after receiving training in soap-making, goat milk products, and oil production, she was able to re-establish her livelihood. Her products are now sold regularly, and she earns an average monthly income of ₹18,000—highlighting the positive impact of skill-based training and sustained post-training support.



Collective challenges were also highlighted during the discussion. One respondent emphasised the lack of a common platform or market channel for handloom workers, expressing the need for collective selling spaces and bulk marketing opportunities. Another noted that time constraints due to household responsibilities, lack of awareness about quality threads, and limited access to quality raw materials result in products being sold at low prices despite intensive labour.



Open Townhall · Ease of Doing Business

Voices from Rural Women Entrepreneurs · Assam

SD

Sharbaree Das
Handloom · Assam

₹ 5–6k/mo

- 🏠 Dual burden: household + enterprise
- 📍 Distance, low capital & confidence
- 💎 Poor raw materials → low product prices despite intensive labour

MK

Masuma Khatun
Digital Marketing & Enterprise

₹ 30–40k/mo

- ↑ Income grew 6–8× via digital marketing
- f Facebook promotions → regular orders
- 😊 Now employs 10–20 people; middlemen remain a challenge

RW

Anonymous RWE
Soap-making & Oil Production

₹ 18k/mo

- ⚠️ COVID job loss forced livelihood change
- * Trained in soap, goat milk & oil (2023)
- ✓ Post-training support key to stable income

GR

Collective Challenges
Shared by multiple RWEs

- 🗄️ No common platform for collective selling
- 🕒 Time lost to household responsibilities
- ↓ Intensive labour, poor returns & pricing

Monthly income comparison



Key suggestions from the townhall

- 🛒 Market-oriented production
- 👥 Collective selling platforms
- 🎓 Continuous skill development
- 📄 Awareness of government schemes
- 📱 Digital marketing & online platforms
- 🔗 Direct market linkages; cut middlemen
- 💪 Build confidence & negotiation skills
- 📦 Branding, packaging & fair pricing

Moderated by Prof. Abhijit Sharma, IIBM · Indian Institute of Entrepreneurship (IIE)



6.2 Institutional and Expert Perspectives

Hirak Jyoti Baishya, Deputy Manager, NERAMAC

Hirak Jyoti Baishya discussed the importance of market-oriented production, explaining enterprise development through the 4Ps of marketing—Product, Price, Place, and Promotion—and emphasising that entrepreneurs must first identify market and consumer demand before producing goods. He highlighted challenges related to logistics costs, packaging, branding, pricing, and competition, and encouraged listing products on platforms such as ONDC, Flipkart, and Amazon. He also stressed the importance of collective negotiation with retailers to improve profit margins.



Chandamita Barua, NEHSDC, Ministry of DoNER

Chandamita Barua shared an institutional perspective on centrally sponsored skill development programmes for the handicrafts and handloom sectors, including PM-DAKSH and Samarth. These programmes focus on advanced machines, quality tools and threads, and pricing mechanisms to ensure fair returns for artisans. She explained that NEHSDC conducts need assessment surveys and gap analysis, and that earlier programmes had faced limitations due to a lack of beneficiary awareness. To address this, orientation programmes were introduced, shifting communication from a one-way to a two-way process. Initiatives such as Eri spinning, where subsidised materials were supplied across villages, were highlighted as cost-reducing interventions.



Amar Jyoti Das, Deputy Director & Principal, ETC, GBSIPRD

With over 25 years of experience working with Panchayati Raj Institutions, Amar Jyoti Das emphasised that entrepreneurs must align production with consumer trends rather than personal preference. He shared information about a programme aimed at training 1,000 people across Assam in digital and real-time marketing in the coming financial year, and stressed the need for inclusive handloom machines and collaboration with IIT Design and Development. Suggested solutions included collective boutique models, exposure through fairs, product validation, effective branding, clear taglines, appropriate pricing, and strategic market analysis.





Moonmi Rahman, Programme Associate, UNDP North-East

Moonmi Rahman highlighted UNDP’s role in ecosystem building through government partnerships, supporting the identification of gaps related to infrastructure, services, marketing access, confidence, and training. She emphasised collective community efforts, inter-departmental convergence, and information sharing so that those unaware of schemes can also benefit. Collaboration with ASRLM, she noted, helps place community demands at the policy level.



Rupa Neog, Entrepreneur, Kharoli (Food Processing)

Rupa Neog spoke about the realities faced by first-generation rural women entrepreneurs, emphasising that entrepreneurship requires consistent hard work, patience, and continuous learning. Products must be properly tested before entering the market, with attention given to manufacturing standards, finishing, and visual appeal. She encouraged women entrepreneurs to start with small steps, learn from market feedback, and gradually scale up, and highlighted participation in fairs and exhibitions as an important strategy for gaining market exposure and business linkages.





6.3 Key Suggestions from the Townhall

Panel Recommendations — Ease of Doing Business for RWEs

- Strengthen market-oriented production aligned with consumer demand and trends
- Promote collective platforms for marketing and bulk selling
- Ensure continuous skill development and capacity building
- Improve awareness and accessibility of government schemes
- Encourage digital marketing and participation in online platforms
- Reduce dependence on middlemen through direct market linkages
- Build confidence and negotiation skills among women entrepreneurs





7. Policy & Strategy Session

Just Transition from Livelihood to Entrepreneurship : Enabling a sustainable policy and support system for the RWE”

Moderated by **Ms. Ekta Jaju**, Executive Director, SwitchOn Foundation, this session brought together successful women entrepreneurs, development practitioners, media representatives, and institutional stakeholders to discuss pathways for strengthening women-led enterprises in rural and semi-rural contexts. The session highlighted individual success stories, systemic gaps, and the role of institutions, policies, and media in enabling sustainable entrepreneurship.

7.1 Success Stories from the Field

Masuma Khatun, West Bengal — Barsha Handicraft (Katha Silk)

Masuma Khatun runs a katha silk enterprise named Barsha Handicraft. She began with significant constraints—particularly low capital—with an initial ₹20,000 loan accessed through her Self-Help Group, of which ₹10,000 was used for raw material procurement, and the remainder for wage labour and operational expenses. Starting with a team of three additional workers, she leveraged local melas as a primary marketing platform



Through participation in exhibitions and fairs, she was able to sell products worth ₹4–5 lakhs, not only promoting her own enterprise but also supporting other local entrepreneurs. Notably, she earned approximately ₹50,000 within 24 days during mela participation. Through Development Forum meetings, she gained access to marketing platforms and digital billing tools such as Mera Bill. Her enterprise has consistently supported four workers since inception, demonstrating the employment-generating potential of women-led micro-enterprises.



Gitanjali Kalita, Baliyan, Goalpara – Goat Rearing & Poultry

Gitanjali Kalita initiated her enterprise in 2023 after receiving training from Udyamita, which provided scientific knowledge on livestock management. Initially met with scepticism within the community, observable improvements in productivity led to wider acceptance. She actively disseminated knowledge within her community and conducted awareness camps, resulting in approximately 290 out of nearly 300 households in her village engaging in goat rearing. In addition to livestock, she also manages poultry activities. Her monthly income currently ranges between ₹12,000 and ₹15,000, with aspirations to increase this to ₹30,000 through further training and skill enhancement.



Bhabani Rabha, Goalpara – Handloom Sector

Bhabani Rabha represents intergenerational continuity in handloom craft. Unlike conventional market transactions, she receives looms as part of the support mechanism rather than direct cash payments. She accesses platforms such as Assam Sahitya Sabha for marketing her products and uses digital marketplaces like ZAKART. Her mother practiced handloom weaving manually, while her daughter is pursuing formal education in handloom textile technology—signifying a family tradition being modernised and sustained.

She received training from Grameen Sahara and emphasised the urgent need for a supportive ecosystem that nurtures rural entrepreneurs beyond isolated interventions.

7.2 Structural Issues & Institutional Perspectives

The panel discussion extended beyond individual stories to address broader structural challenges:

East Mojo (Media): Karma P, Editor-in-Chief, emphasised the importance of changing narratives around rural entrepreneurship—looking beyond numerical outcomes and focusing on transformative human stories. He encouraged women entrepreneurs to document and share their own journeys on social media as a tool for visibility, market access, and narrative change.



*Changing mindset,
looking beyond numbers*





SeSTA: Prakash Lakra, Team Integrator, underscored the need for insurance coverage as a critical yet often overlooked requirement for rural women entrepreneurs, particularly in agriculture and livestock-based enterprises.

“
**Needs of availability
to Insurance**
”

NABARD: Evan T Mungsong, DGM stressed the importance of understanding the entire entrepreneurial process—from production to market linkage—to communicate impact and challenges more effectively. They recommended platforms such as ONDC and participation in exhibitions to help entrepreneurs understand packaging, customer preferences, and market demand. The upcoming Gramin Bharat Mahotsav (North East), scheduled from 20–29 December, was highlighted as a key exposure opportunity.



Tea Board: D.M. Kakati, Assistant Director, stressed that government schemes must be communicated in simple, accessible formats rather than complex booklets, and that women entrepreneurs must be encouraged to proactively seek out the right officials and explore markets rather than waiting for institutional support.

DAY-NRLM: Dr. Vivek Kunj, Project Management highlighted the Mission as a major platform currently working with approximately 10 crore rural women across 51 lakh SHGs. NRLM's Start Up Village Entrepreneurship Programme (SVEP) was discussed as a vehicle for upgrading skills, promoting entrepreneurship over beneficiary status, and facilitating timely access to credit.



The panel was moderated by Ms. Ekta Jaju, SwitchOn Foundation. Nandita Sharma (ONDC) participated virtually.



7.3 Key Suggestions from the Policy Session

Panel Recommendations – Just Transition from Livelihood to Entrepreneurship

- Change mindset: look beyond numbers, focus on transformative stories (East Mojo)
- Ensure availability of insurance for agriculture and livestock enterprises (SeSTA)
- Understand the whole process of market linkage and customer needs (NABARD)
- Simplify government scheme communication – accessible language, not complex booklets (Tea Board)
- Identify the right government contacts; develop entrepreneurial mindset and approach
- Align production to market demand and emerging trends
- Encourage women to find solutions themselves rather than waiting for grants or support



The panel was moderated by Ms. Ekta Jaju, SwitchOn Foundation. Nandita Sharma (ONDC) participated virtually.



8. Key Recommendations

Drawing from all sessions of Rural Udyamita 2025, the following cross-cutting recommendations emerged:

8.1 Ecosystem Building & Institutional Support

- Strengthen Cluster Level Federations (CLFs) with dedicated capacity in finance, marketing, and institutional linkages so that women can navigate complex support systems collectively.
- Foster convergence across government departments—ASRLM, NRLM, NABARD, NEHSDC, Tea Board—to create integrated, non-duplicative support for RWEs.
- Transition from charity and grant-based models to partnership-based, market-integrated approaches where communities are treated as stakeholders, not beneficiaries.

8.2 Finance & Credit

- Facilitate access to formal credit systems through a gradual transition from informal microcredit within SHGs to bank linkages and formal financial institutions.
- Ensure insurance products are made accessible and affordable for rural women entrepreneurs, particularly those engaged in agriculture, livestock, and allied sectors.
- Simplify documentation requirements and increase awareness of existing government financial schemes.

8.3 Market Linkage & Value Chain Integration

- Support rural women in adopting market-oriented production—understanding consumer demand and trends before producing, rather than producing and then searching for markets.
- Create and sustain collective platforms for marketing and bulk selling—including cluster boutiques, cooperative models, and shared exhibition spaces.
- Encourage and support listing of products on digital platforms such as ONDC, Flipkart, and Amazon, and reduce dependence on middlemen through direct market linkages.
- Replicate successful cooperative models (such as Amul in Gujarat) in the North-East, adapting them to local contexts and value chains.



8.4 Skills, Capacity Building & Technology

- Invest in continuous, sector-specific skill development programmes—not one-time training—with sustained handholding, mentoring, and exposure to markets.
- Expand digital literacy programmes to enable women to use digital payments, maintain digital bookkeeping, and engage with e-commerce platforms.
- Collaborate with design and technical institutions (such as IIT Design) to improve product quality, finishing, and brand appeal.

8.5 Policy & Communication

- Simplify communication of government schemes: replace complex booklets with accessible, vernacular language materials and conduct orientation sessions rather than one-way dissemination.
- Recognise and formalize the definition of entrepreneurship to include employment generation as a threshold—a woman who employs two or more people should be classified and supported as an entrepreneur.
- Develop a North-East specific policy framework that accounts for the region's unique challenges: terrain, language diversity, transportation costs, and limited market access.

8.6 Mindset & Narrative Change

- Invest in confidence building and mindset transformation among rural women—shifting self-perception from that of a beneficiary to that of an economic agent and employer.
- Leverage social media and storytelling to amplify authentic narratives from the grassroots: women entrepreneurs documenting and sharing their own journeys build visibility and inspire others.
- Media organisations such as East Mojo have a critical role in changing public and policy narratives about rural women entrepreneurship beyond numbers to human transformation.



Rural Udyamita 2025 — Key Recommendations

Cross-cutting recommendations for rural women entrepreneurship



Ecosystem & Institutional Support

- Strengthen CLFs with dedicated finance & marketing capacity
- Shift from grants to market-integrated partnerships



Finance & Credit

- Move from SHG microcredit to formal bank linkages
- Simplify documentation & expand scheme awareness



Market Linkage & Value Chain

- Produce based on market demand, not the other way around
- List on ONDC & e-commerce; build cooperative models



Skills, Capacity & Technology

- Sustained, sector-specific training with mentoring & market exposure
- Expand digital literacy for payments & e-commerce



Policy & Communication

- Use vernacular, accessible formats for scheme communication
- Build a North-East specific policy framework



Mindset & Narrative Change

- Shift self-image from beneficiary to economic agent
- Amplify authentic grassroots stories through media & social platforms





9. Conclusion

Rural Udyamita 2025 was more than a conference—it was a declaration of intent. By placing rural women entrepreneurs at the centre of the agenda, the convening affirmed that sustainable rural development cannot be achieved without recognising, investing in, and empowering women as economic leaders.

The stories shared by women like Rekha from Karbi Anglong, Masuma Khatun from West Bengal, Gitanjali Kalita from Goalpara, and Madhurima Dutta from Assam were not simply inspiring anecdotes. They were evidence: evidence that with the right support—training, finance, market access, digital tools, and peer networks—rural women can and do transform their lives and the lives of their communities.

At the same time, the conference was honest about what remains unfinished. Structural barriers—household care burdens, digital exclusion, market distance, policy complexity, and entrenched self-doubt—continue to hold back millions of women who possess the skills, knowledge, and determination to succeed. Addressing these barriers requires not piecemeal interventions but an integrated, ecosystem-driven approach that brings together government, civil society, financial institutions, the corporate sector, and media in sustained, coordinated action.

The transition from livelihood to entrepreneurship is ultimately a shift in power—the power to employ, to invest, to negotiate, and to lead. Rural Udyamita 2025 committed all its stakeholders to building the conditions in which that shift becomes not the exception but the norm across rural India.







Annexure I

Conference Agenda

Time	Session / Activity
9:00 – 10:00 AM	Registration
10:00 – 10:30 AM	Opening Welcome – Ms. Vijayata Verma, Udyamini Secretariat Welcome Address – Dr. Syed S. Kazi, Director, CSDD & Convener, Rural Udyamita 2025 Video Screening: Udyamini Collaborative Programme (Assam & West Bengal) Special Welcome Note – Mr. Indranil Niyogi, Swiss Philanthropy Foundation
10:30 AM – 12:00 PM	Inaugural Plenary: Voices from RWEs Jonaki Terangpi, Sushmita Mukherjee, Madhurima Dutta, Suman Sharma Panel Discussion: “Building & Enabling Sustainable Rural Entrepreneurship Ecosystem” Moderator: Dr. Sriparna B. Baruah Panelists: John Borgoyary (UNDP), Raman Wadhwa (DAY-NRLM), Saumya Omer (UN Women, Virtual), Loken Das (NABARD), Byas Anand (Dabur), Indrajit Das (ASRLM) Keynote: Kalyan Chakravarthy, IAS, Additional Chief Secretary, PN&RD, Govt. of Assam
12:00 – 1:00 PM	RWE Udyamini Mini Exhibition Walkthrough Led by Jyoti Halder & Purnima Ghosh, SwitchOn Foundation
1:00 – 2:00 PM	Lunch Break & Exhibition Walk
2:00 – 3:30 PM	Open Townhall: “Ease of Doing Business for RWEs” Chair: Prof. Abhijit Sharma (IIBM) Panel: Rupa Neog, Sharik Hussain (NEHHDC), Moonmi Rahman (UNDP), Amar Jyoti Das (GBSIPRD), Hirak Jyoti Baishya (NERAMAC)
3:30 – 3:45 PM	Tea Break
3:45 – 5:00 PM	Voices from RWEs: Gitanjali Kalita, Masuma Khatun, Bhabani Rabha Policy & Strategy Session: “Just Transition from Livelihood to Entrepreneurship” Moderator: Ms. Ekta Jaju, SwitchOn Foundation Panel: Dr. Vivek Kunj (DAY-NRLM), Nandita Sharma (ONDC, Virtual), D.M. Kakati (Tea Board), Prakash Lakra (SeSTA), Karma P (East Mojo)
5:15 – 5:30 PM	Closing Remarks – Ms. Vijayata Verma, Udyamini Secretariat



Annexure II

Key Speakers & Invitees

Name	Designation	Organisation
Kalyan Chakravarthi	IAS, Additional Chief Secretary	PN&RD Dept., Govt. of Assam
Dr. Syed S. Kazi	Director & Convener	CSDD / Rural Udyamita 2025
Vijayata Verma	Representative	Udyamini Secretariat
Indranil Niyogi	Consultant – India Programme Fund	Swiss Philanthropy Foundation
Raman Wadhwa	Director, DAY-NRLM	Ministry of Rural Development, Gol
John Borgoyary	Regional Head, North-East	UNDP
Saumya Omer	Programme Officer – Entrepreneurship	UN Women ICO (Virtual)
Loken Das	Chief General Manager	NABARD
Byas Anand	Head – Corporate Comms & CSR	Dabur India Limited
Indrajit Das	State Project Manager – Enterprise	ASRLM, Assam
Dr. Sriparna B. Baruah	Moderator / Development Professional	–
Prof. Abhijit Sharma	Faculty & Former Director	IIBM / IIE
Ekta Jaju	Executive Director	SwitchOn Foundation
Hirak Jyoti Baishya	Deputy Manager	NERAMAC
Moonmi Rahman	Programme Associate	UNDP North-East



Name	Designation	Organisation
Amar Jyoti Das	Deputy Director & Principal, ETC	GBSIPRD, Govt. of Assam
Rupa Neog	Entrepreneur (Food Processing)	–
Chandamita Barua	Representative	NEHSDC, Ministry of DoNER
Dr. Vivek Kunj	National Mission Manager	DAY-NRLM, MoRD
Nandita Sharma	Lead, Social Sector	ONDC (Virtual)
D.M. Kakati	Assistant Director	Tea Board, Zonal Office, Guwahati
Supriya Kapoor	Director	Women in Wings
Pallab Goswami	State Project Manager – Non-Farm	ASRLM, Assam
Prakash Lakra	Program Director	SeSTA
Karma P	Editor-in-Chief	East Mojo
Sunanda Mukherjee	Rural Women Entrepreneur	West Bengal (SwitchOn Foundation)
Suman Sharma	Rural Women Entrepreneur	Assam (DEF)
Madhurima Dutta	Rural Women Entrepreneur	Assam (Food Processing)
Rekha	Rural Women Entrepreneur	Karbi Anglong, Assam (Tea)
Masuma Khatun	Rural Women Entrepreneur	West Bengal (Barsha Handicraft)
Gitanjali Kalita	Rural Women Entrepreneur	Balijan, Goalpara, Assam
Bhabani Rabha	Rural Women Entrepreneur	Goalpara, Assam (Handloom)
Sharbaree Das	Rural Women Entrepreneur	Assam (Handloom)