

PROJECT UDYAMITA

(Women in Entrepreneurship)

Rural Women Entrepreneurs (RWE) Baseline Need Assessment Report

Location: Rani Block, Kamrup, Assam

Partners: CSDD & SLICE Small Finance Bank CSR

Date: Feb'26 to March'26



Executive Summary: RWE Need Assessment for Project 'Udyamita'

1. Key Demographic & Socio-Economic Insights

- **Target Group:** The cohort of **220 RWEs** is primarily comprised of women in their prime productive years (30 to 50 years old) and belongs to two clusters: Bahupara and Kaharpara, in Rani Block, Kamrup Rural, Assam.
- **Education:** Literacy levels are encouraging, with a majority having completed 8th to 10th standard and a significant segment of Higher Secondary graduates. This indicates a high receptivity to structured, moderately technical training modules.
- **Economic Standing:** Approximately 86.8% of the entrepreneurs earn a modest monthly income between INR 5,000 and 10,000, positioning them as Nano-entrepreneurs with significant room for revenue growth through value addition.

2. The Enterprise Landscape

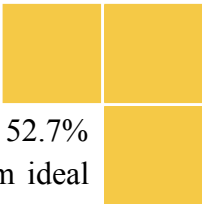
- **Sector Dominance:** Economic activity is heavily anchored in traditional, skill-based sectors. Handloom (19.2%) and Food Products (18.8%) are the leading value chains, followed closely by Tailoring (16.2%).
- **Diversification:** Livestock (Dairy, Goatery, and Piggery) serves as a secondary but vital income stream, while niche areas like Mushroom Cultivation are emerging as modern alternatives.
- **Operational Maturity:** Most businesses have survived the "startup phase" (running for 1–3 years), yet they remain at a plateau due to a lack of vertical integration (moving from production to branding/retail).

3. Critical Gaps & Barriers

- **The Formalization Deficit:** A staggering 92.7% of the entrepreneurs operate without any legal registration (Udyam, Trade License, or FSSAI). This "invisibility" prevents them from accessing government subsidies and formal scheme and banking benefits.
- **Management Gaps:** 51.8% of the women do not maintain formal business records. This absence of bookkeeping hinders their ability to assess profitability and prove creditworthiness to institutional lenders.
- **Market Isolation:** Nearly 40% lack regular market access, remaining dependent on localized, low-margin village sales rather than organized supply chains or digital marketplaces.

4. Financial Inclusion & "Bankability"

- **High Credit Demand:** While 54.1% have existing MFI loans, 73.2% (161 women) explicitly state they require new, structured capital to scale. This confirms that current micro-loans are insufficient for business expansion.

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- **Flawless Discipline:** The cohort exhibits exceptional financial integrity, with 52.7% reporting strictly timely repayments and zero reported defaults. This makes them ideal candidates for SLICE Small Finance Bank's formal credit products.

5. Training & Capacity Needs

The baseline assessment reveals a strong foundation in production, but an urgent demand for "Business Development" skills to professionalize micro-enterprises. These findings directly informed the first round of interventions conducted in the two clusters:

- **Sector Alignment:** Initial training prioritized **Handloom (84 entrepreneurs)** and **Tailoring (71 entrepreneurs)**. The successful three-day programmes in **Rani Bazar Chowk** and **Kaharpara** addressed these primary technical needs, covering advanced operations and machine maintenance.
- **Expansion & Diversification:** Beyond existing skills, there is significant interest in **Food Processing (84)** and **Candle Making (63)**.
- **Strategic Gaps:** "Market Readiness" (Marketing, Packaging, Branding) and "Digital Skills" (WhatsApp Business and social media) were identified as the most critical gaps hindering profitability and growth.
- **Technical Maintenance Self-Sufficiency:** A key priority identified was the need for troubleshooting and repair skills; the recent trainings successfully addressed this by teaching participants sewing machine and jacquard mechanism maintenance to reduce operational downtime

6. Strategic Roadmap (The Path Forward)

To move these women from subsistence to sustainability, Project Udyamita should focus on:

1. **Legal Onboarding:** Direct assistance in Udyam and FSSAI registration.
2. **Financial Professionalism:** Training in simplified bookkeeping and profit-loss tracking.
3. **Credit Linkage:** Bridging the gap between the 73.2% who need capital and formal loan products from SLICE SFB.
4. **Brand Building:** Workshops on packaging and branding to transition "village goods" into "marketable brands", along with packaging tools support
5. **Digital Integration:** Enabling UPI payments and digital marketing to break geographic sales barriers.

The Need Assessment reveals a cohort that is ready to be skill-rich and financially disciplined but structurally constrained. By addressing the formalization and marketing gaps identified in this report, Project Udyamita can effectively unlock the economic potential of rural women entrepreneurs in Rani block, Kamrup, turning home-based units into thriving, bankable enterprises.

1. Introduction

The ‘Udyamita’ (Women in Entrepreneurship) initiative aims to build and strengthen entrepreneurship among women in rural and semi-urban communities of Kamrup, Assam. As part of the project inception phase, a baseline need assessment assessment was conducted to understand:

- Socio-economic background of women entrepreneurs.
- Nature and scale of existing enterprises.
- Financial inclusion status.
- Business management practices.
- Growth aspirations.
- Training and capacity gaps.

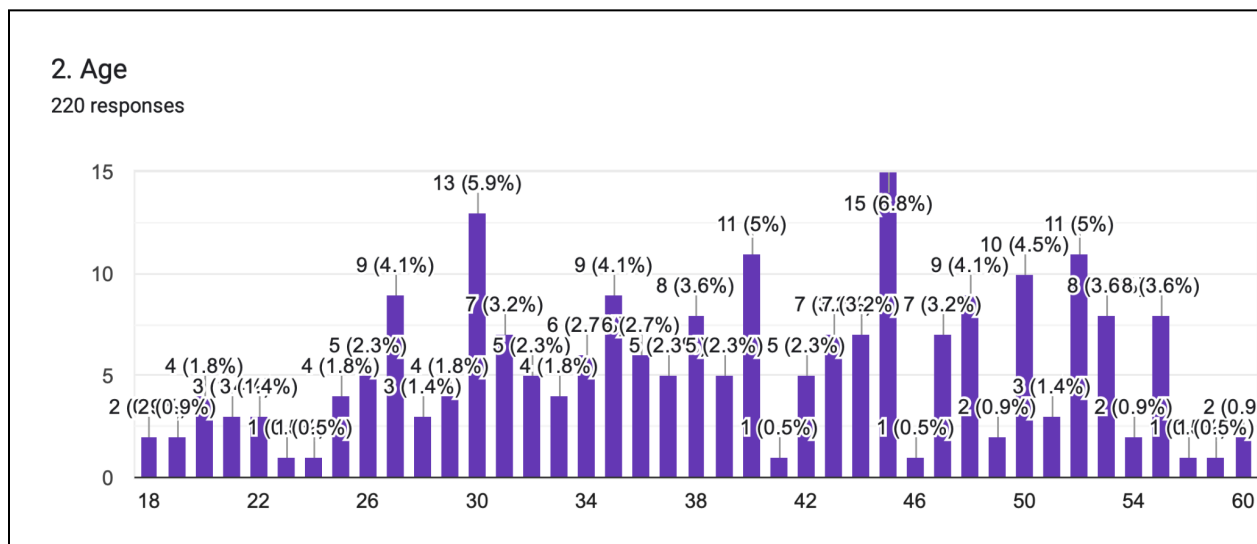
The assessment was conducted through a structured Google Form with informed consent from respondents. All collected data is confidential and used strictly for programmatic purposes.

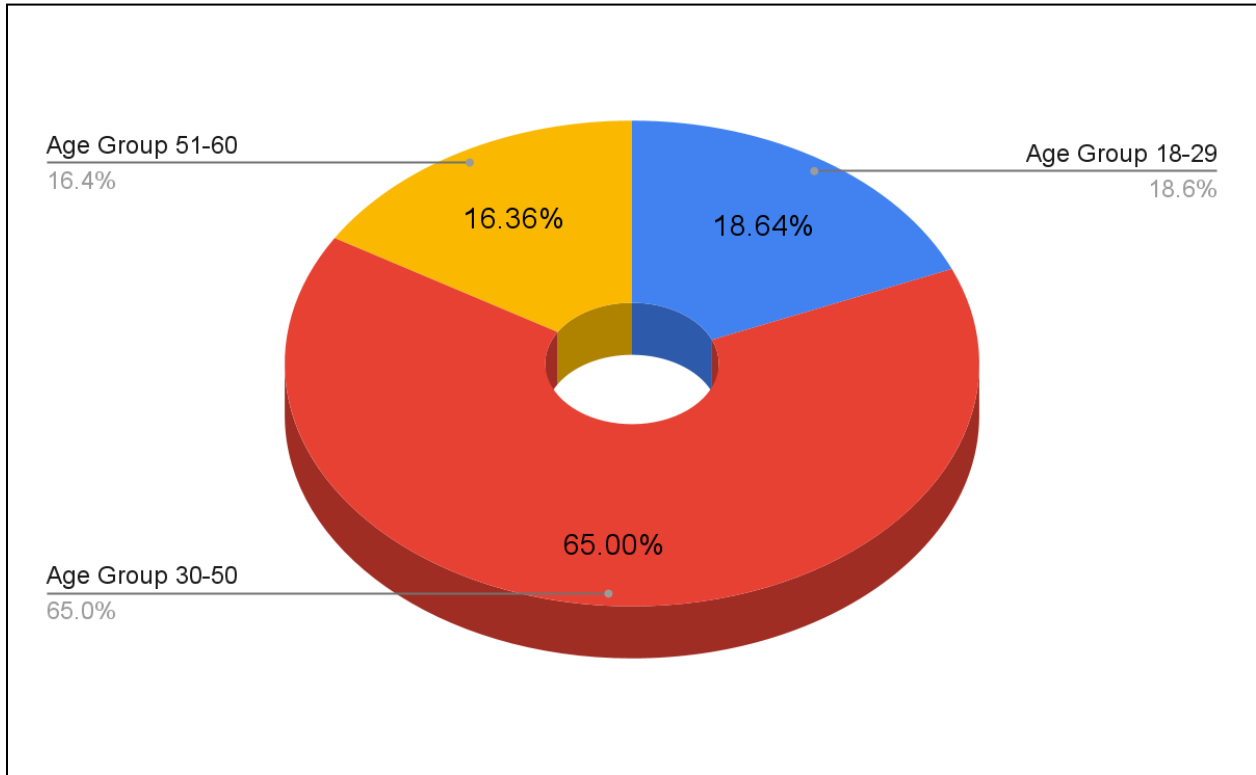
2. Methodology

- Tool: Structured digital(Google form) questionnaire.
- Total Respondents: **220 women entrepreneurs.**
- Coverage Area: Multiple Panchayats across Kamrup District (**Rani Blocks**).
- Data Collection Mode: Self-reported responses.

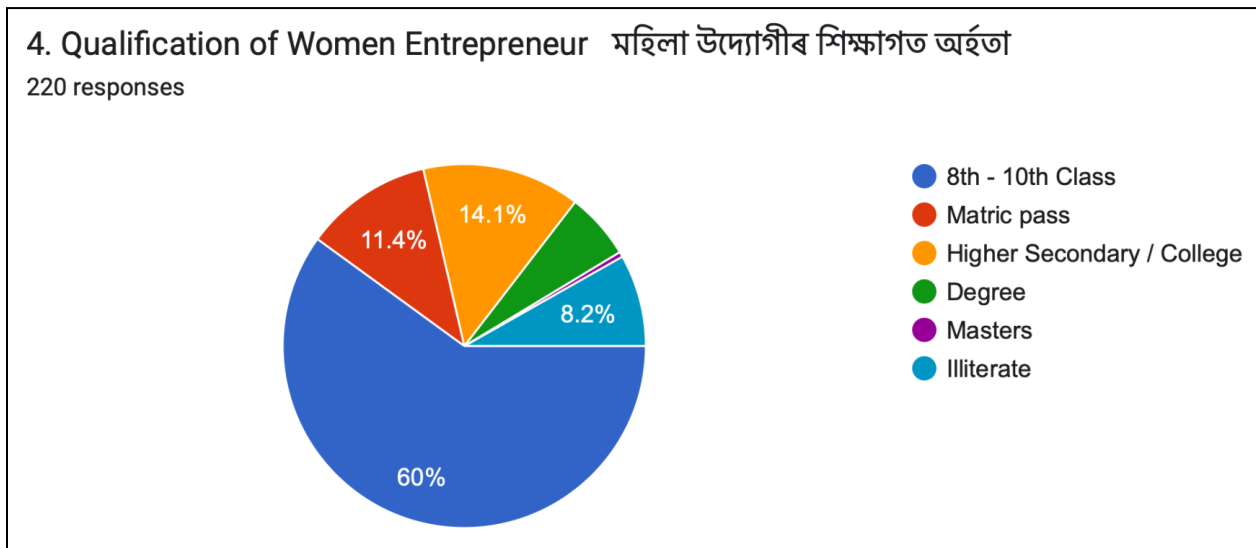
3. Socio-Economic & Demographic Profile

- **Age Distribution:** The cohort is dominated by women in the productive age group of 30 to 50 years, representing a stable workforce with existing family responsibilities.





- Educational Attainment:** The literacy rate among the group is high, with the majority having completed 8th to 10th standard. There are also a significant segment of Matric/Higher Secondary graduates, suggesting that training materials can be moderately technical.



4. Enterprise Profile: Nature and Scale

The baseline assessment indicates that the majority of women entrepreneurs are engaged in nano and home-based enterprises that require relatively low capital investment and are traditionally aligned with rural livelihoods. The enterprise landscape reflects a blend of traditional skills, agriculture-linked activities, and small-scale service businesses.

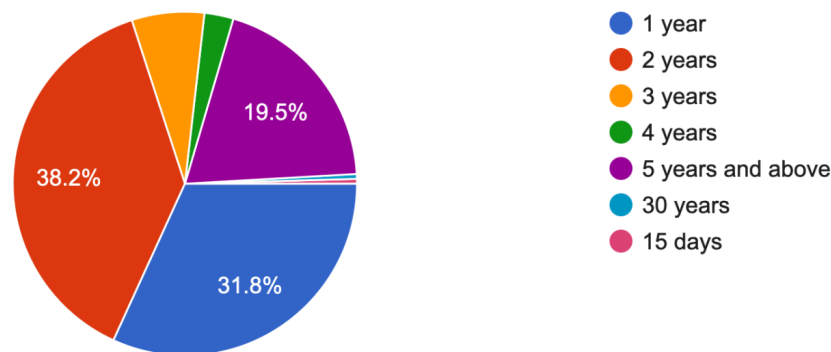
Most enterprises are individually managed, family-supported, and operate at a subsistence-to-growth transition level. The data shows a strong reliance on locally available raw materials, inherited skills, and community-level market networks.

4.1 Scale and Financial Standing

- **Enterprise Longevity:** Most businesses have been operational for **1–3 years**. This indicates these are "survivor" enterprises that have passed the initial startup hurdles but have currently hit a plateau.

5. Since when you are running the enterprise business? আপুনি কেতিয়াৰ পৰা এই ব্যৱসায়টো চলাই আছে?

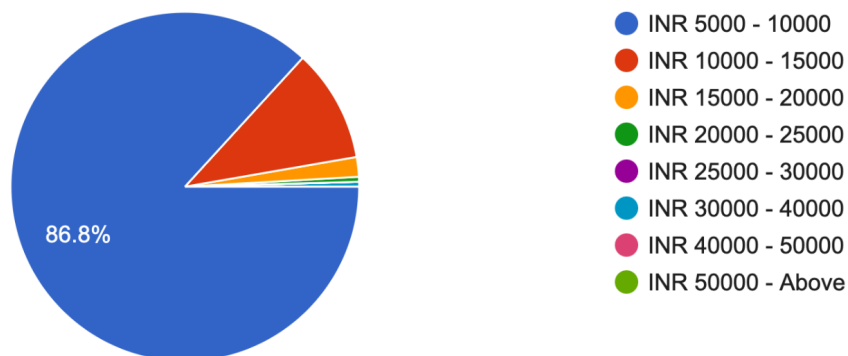
220 responses



- **Income Levels:** The average monthly income for most entrepreneurs (**approx. 86.8%**) ranges between **INR 5,000 and INR 10,000**. This relatively low revenue ceiling highlights a critical need for value-addition and better market linkages to increase profit.

6. Monthly income from enterprise / business? ব্যৱসায়ৰ পৰা আপোনাৰ বছৰি আয় কিমান?

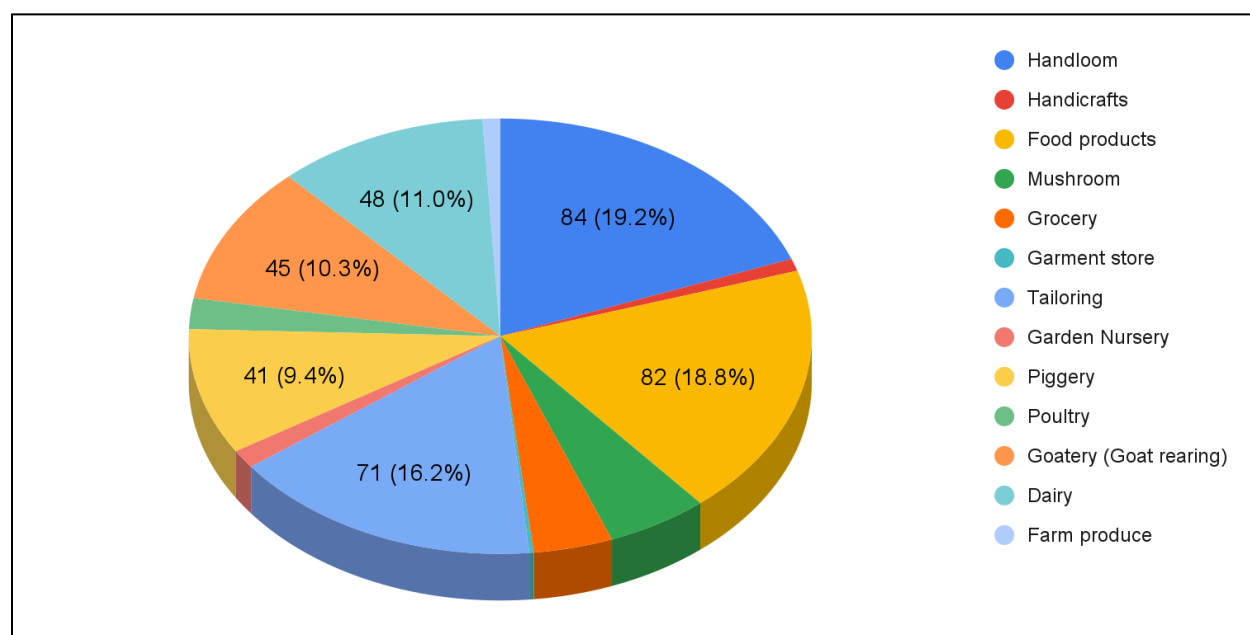
220 responses



4.2 Major Value Chains (Multiple Responses)

The distribution of economic activities across the **220** respondents is as follows:

Value Chain	No. of Entrepreneurs
Handloom	84
Handicrafts	4
Food products	82
Mushroom	23
Grocery	18
Garment store	1
Tailoring	71
Garden Nursery	6
Piggery	41
Poultry	10
Goatery (Goat rearing)	45
Dairy	48
Farm produce	4



The baseline assessment of the 220 respondents reveals a diverse entrepreneurial landscape in Kamrup, heavily anchored in traditional and skill-based sectors. **Handloom** emerges as the leading value chain with **84** entrepreneurs, closely followed by **Food Products** with **82** participants. **Tailoring** also represents a significant segment of the cohort, with **71** women engaged in garment services.

The livestock and allied sectors show substantial involvement as an income-diversification strategy, led by Dairy (48), Goatery (45), and Piggery (41), with Poultry contributing an additional 10 entrepreneurs. Agricultural and niche activities are also present, including Mushroom cultivation (23), Grocery stores (18), and Garden Nurseries (6). Smaller segments of the cohort are involved in Handicrafts (4), Farm Produce (4), and Garment Stores (1). This distribution highlights a strong concentration in low-capital, home-based businesses that leverage local resources and traditional expertise.

4.3 Sectoral Analysis

- **Dominant Traditional Sectors:** The data reveals that **Handloom (84 i.e. 19.2%)** and **Food Products (82 i.e 18.8%)** are the two primary pillars of women's entrepreneurship in the region. This highlights the strong presence of traditional weaving skills and home-based food processing (such as pickles and snacks). These sectors are culturally rooted and serve as accessible entry points for women.
- **Service & Skill-Based Work: Tailoring (71 entrepreneurs i.e 16.2%)** represents a significant segment, reflecting a steady community-based demand for garment stitching. This sector carries low operational risk but often lacks the product diversification and branding and promotion required to scale beyond the village level.
- **Livestock & Income Diversification:** Combined engagement in **Dairy (48 entrepreneurs i.e 11%)**, **Goatery (45 entrepreneurs i.e 10.3%)**, and **Piggery (41 entrepreneurs i.e 9.4%)** shows that livestock acts as a vital income-diversification strategy. While these provide stable returns, they are currently limited by a lack of technical veterinary training and structured market access.
- **Niche & Emerging Areas:** Moderate participation in **Mushroom cultivation (23 entrepreneurs i.e 5.3%)** suggests a growing trend toward modern agricultural practices. However, the very low numbers in **Handicrafts (4 entrepreneurs i.e 0.9%)** and **Farm Produce aggregation (4 entrepreneurs i.e 0.9%)** indicate a gap in moving toward higher-value manufacturing or organized wholesale markets.

4.4 Summary of Enterprise Landscape

Overall, the enterprise distribution suggests:

- **High Concentration:** Most women are in traditional, low-capital, home-based businesses.
- **Horizontal Growth:** Businesses are currently "copying" existing models rather than vertically integrating (e.g., they produce cloth but do not yet brand or retail it).
- **Formalization Gap:** Despite being operational for years, the lack of formal retail presence and organized market chains keeps these businesses in the informal economy.

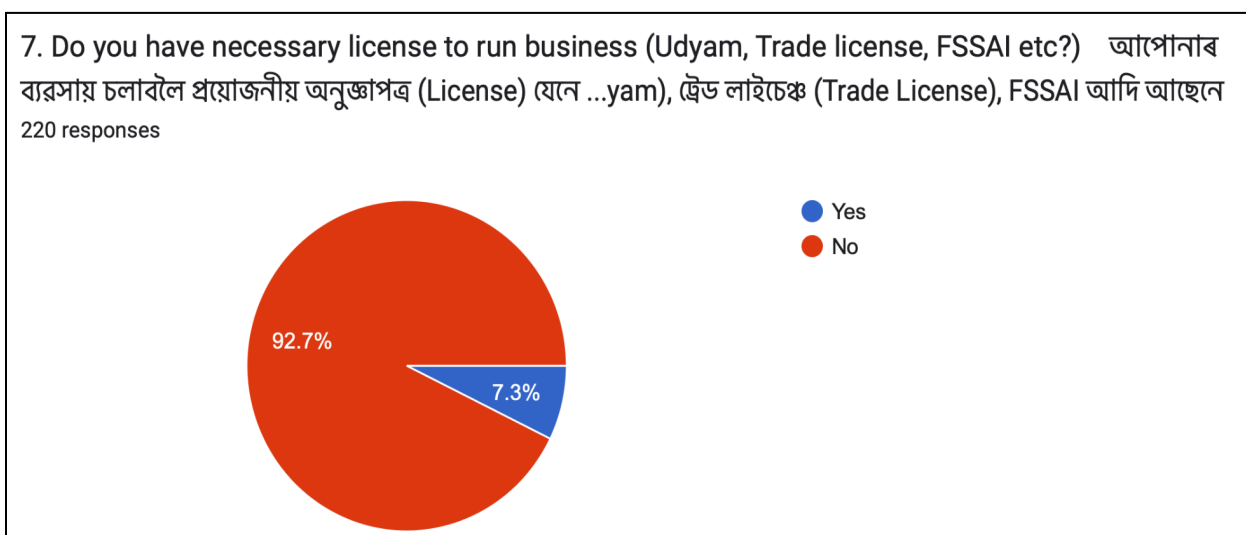


5. Business Formalization & Compliance

The baseline data reveals a significant gap between operational experience and legal formalization. While the women are active in production, their businesses remain largely informal, which restricts their growth potential.

5.1 The Licensing Gap:

- Only **16 (7.3%)** of respondents possess necessary business licenses such as Udyam, Trade License, or FSSAI. A staggering **204 (92.7%)** operate without any formal registration.



- This represents an extremely low level of formalization. This lack of documentation is the primary barrier preventing these entrepreneurs from accessing government subsidies, PMFME schemes, and larger institutional bank loans.

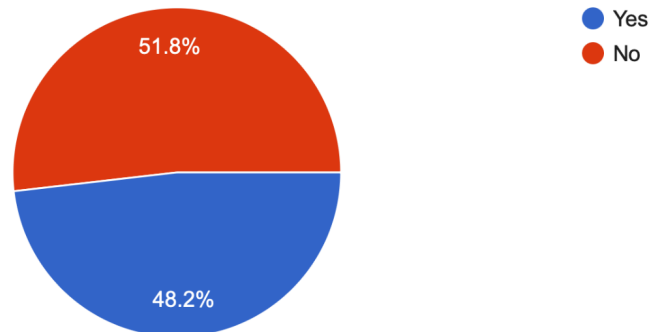
5.2 Record Maintenance & Bookkeeping:

- **106 (48.2%)** of entrepreneurs claim to maintain business records properly, while **114 (51.8%)** do not maintain structured records.
- Nearly half of the cohort lacks structured bookkeeping practices. Without proper records of sales, expenses, and profits, it is difficult for these entrepreneurs to assess their actual business health or present a "paper trail" to financial institutions for credit assessment.



8. Do you maintain business records properly? আপুনি ব্যৱসায়ৰ হিসাপ-নিকাচ ঠিকমতে ৰাখে নেকি?

220 responses



6. Financial Inclusion & Credit Behavior

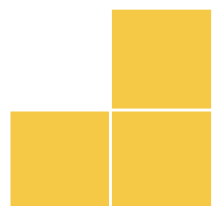
Despite the lack of formal documentation, the entrepreneurs show a high level of financial responsibility and are deeply embedded in the local micro-credit ecosystem.

6.1 Credit History & Repayment Discipline:

- **Existing Inclusion:** A large portion of the women are already active participants in the microfinance (MFI) ecosystem, demonstrating an existing familiarity with credit products.
- **Perfect Repayment Record:** The data shows a 52.7% timely repayment rate (EMI) among those with existing loans
- **"Bankability":** This flawless repayment discipline makes this cohort highly "bankable" for SLICE Small Finance Bank. Their credit behavior suggests they are low-risk candidates for formal credit products, provided they are supported in the formalization process.

6.2 Aspiration for Credit-Led Scaling:

- **Demand for Capital:** 100% of the 220 respondents expressed a requirement for loans to scale up and expand their enterprises.
- **Strategic Opportunity:** The gap between their strong desire to scale and their lack of licenses creates a clear roadmap for the 'Udyamita' project: by facilitating formalization (Udyam/Trade licenses), the project can unlock the credit they need to transition from subsistence to growth.

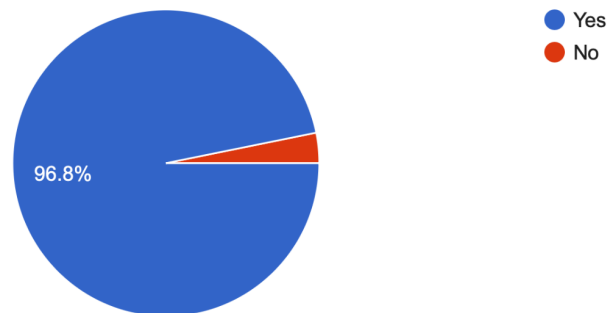


7. Growth Aspirations & Capacity Gaps

- **Scaling Ambition:** 100% of the 220 respondents expressed a strong desire to scale their business and requested loan support for expansion.

9. Do you want to scale up and expand your enterprise / business? আপুনি আপোনাৰ ব্যৱসায়টো ডাঙৰ কৰিব বা বঢ়াব বিচাৰে নেকি?

220 responses



- **Market Access:** Lack of regular market access is the #1 barrier cited. Most sales are currently restricted to local village circles.

8. Access to Finance

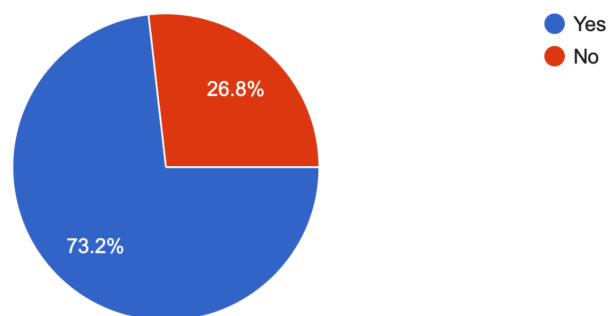
While there is an existing footprint of micro-credit, a significant gap remains between current credit and the capital required for true enterprise scaling.

8.1 Loan Requirement for Expansion:

- 161 (73.2%) of women entrepreneurs require new loans to expand.

10. Do you require loans to scale up your business? আপোনাৰ ব্যৱসায় বঢ়াবলৈ আপোনাক ঋণ বা লোনৰ দৰকাৰ নেকি?

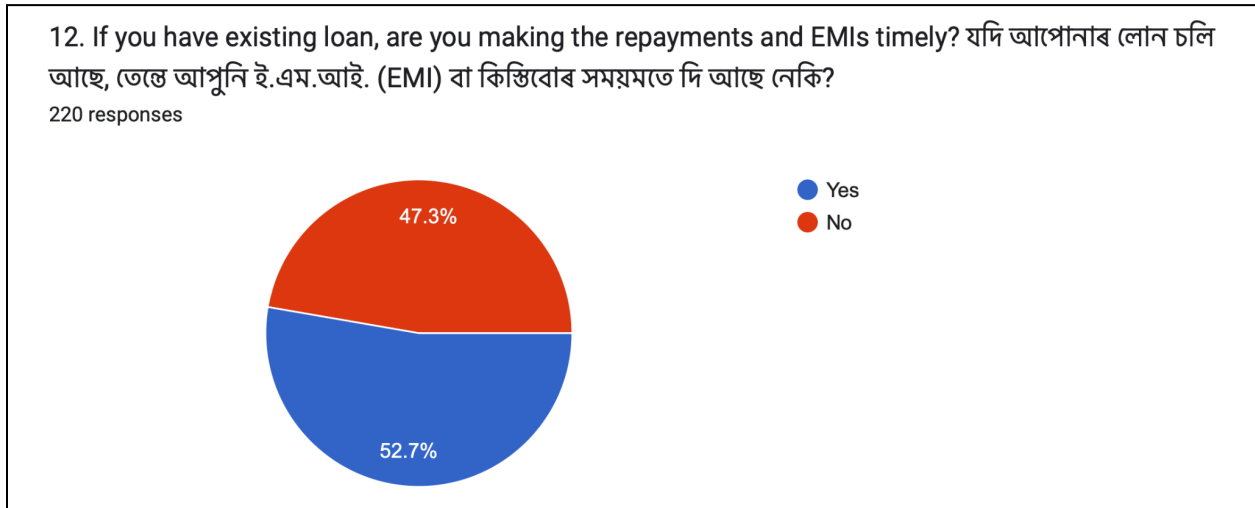
220 responses



- 59 (26.8%) do not currently require additional loans.

8.2 Existing Credit Status and Repayment Behavior:

- **Current Inclusion:** 119 (54.1%) currently have active loans, primarily sourced from Microfinance Institutions (MFIs).
- **No Active Debt:** 101 (45.9%) have no active loans at the time of the survey.
- **Repayment Discipline:** Among those with existing debt, 52.7% reported making their repayments and EMIs timely.



The data indicates moderate financial inclusion but a high dependence on credit for survival. There is a strong, untapped demand for additional working capital that is more structured than typical micro-loans.

9. Market Access

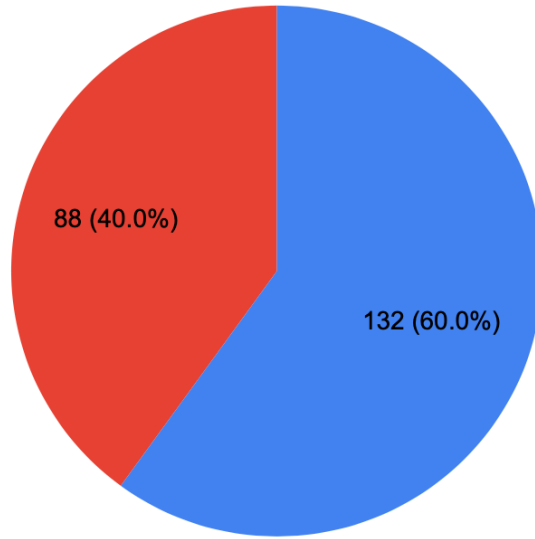
The ability to reach customers consistently is a dividing factor for the success of these businesses.

- 131 (approx. 60%) have regular market access.
- 89 (approx. 40%) lack regular market access.
- Market linkage remains a major constraint for nearly 40% of entrepreneurs, keeping them restricted to small-scale, village-level sales.



13. Do you have regular market access to sell your products?
আপোনাৰ সামগ্ৰীসমূহ বিক্ৰী কৰিবলৈ নিয়মীয়া বজাৰৰ সুবিধা আছেনে?

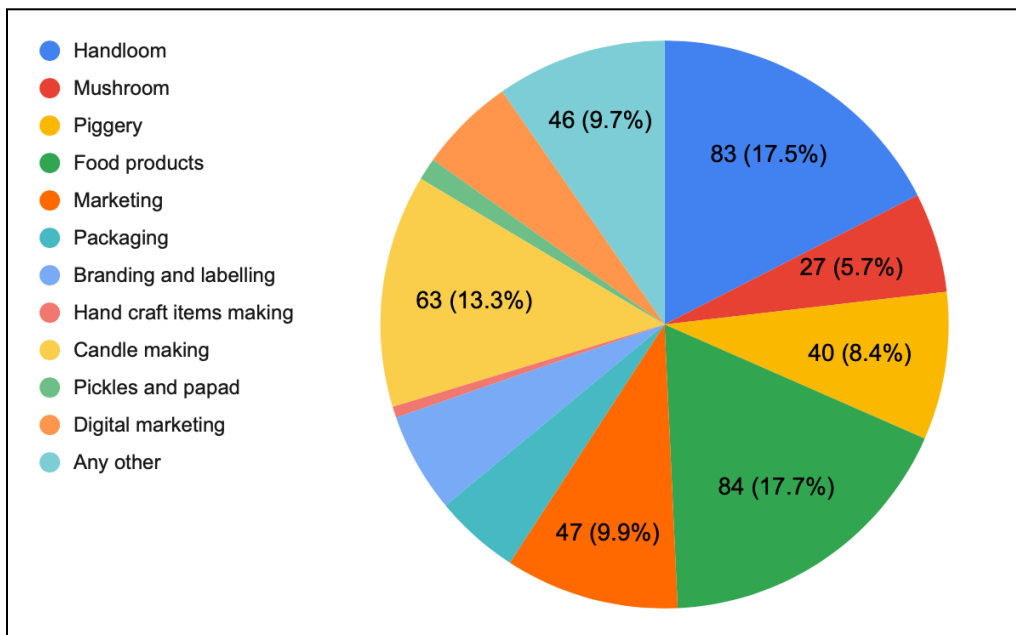
- yes
- No



10. Training & Capacity Gaps

The assessment reveals that while many women already possess foundational production skills, there is a significant gap in the professionalization of their businesses. The demand for training is split between enhancing technical output and acquiring modern business management tools.

10.1 Demand for Training



- **High Interest in Diversification:** The high demand for Food Products (84) and Candle Making (63) suggests that entrepreneurs are looking for low-cost, high-demand goods that can be produced from home to supplement their primary income.
- **The Business Development Gap:** While production-heavy areas like Handloom, Tailoring and Food are the most popular, there is a critical collective demand for Business Development Skills. Combined, over 120+ requests were made for Marketing, Digital Marketing, Packaging, and Branding.
- **Technical Value Chains:** There is steady interest in specialized rural livelihoods such as Piggery (40) and Mushroom Cultivation (27), indicating a need for technical veterinary and agricultural training to minimize mortality rates and increase yields.

Production skills (the "how to make") are relatively strong and established in the community. However, the Business Development skills (the "how to sell and scale")—specifically Marketing, Branding, and Digital Presence—are the largest gaps currently hindering higher profitability and market competition.

11. Strategic Gaps Identified

The baseline assessment reveals several structural and operational bottlenecks that limit the growth potential of women-led enterprises in the Kamrup district:

- **The Formalization Barrier:** With only **7.3%** of respondents possessing necessary licenses (Udyam, FSSAI, etc.), the vast majority of enterprises are "invisible" to the formal economy. This restricts access to institutional credit, government subsidies, and formal supply chains.
- **Weak Financial Documentation:** Over **51%** of entrepreneurs do not maintain structured records. This lack of bookkeeping affects their ability to track actual profits, manage cash flow, and demonstrate creditworthiness to formal banking institutions.
- **The "Credit Gap":** While **54.1%** have active MFI loans, a much higher **73.2%** require additional capital to expand. This indicates that existing micro-loans are likely serving "survival" needs rather than "growth" needs.
- **Market Isolation:** Approximately **40%** of entrepreneurs lack regular market access. Dependence on local village circles limits their exposure to higher-value buyers, digital marketplaces, and urban consumers in nearby Guwahati.
- **Skill Imbalance:** While production skills (weaving, rearing) are culturally rooted and strong, there is a severe deficit in **Business Development Skills** (Marketing, Branding, Packaging, Use of Social Media). Without these, products remain "commodities" rather than "brands," leading to lower profit margins.



12. Recommendations for Project Design

To transition these enterprises from "survival" to "growth" models, the Udyamita initiative should adopt a five-pronged strategy:

1. Enterprise Formalization Drive

- Organize "Registration Camps" to facilitate Udyam and Trade License applications.
- Provide targeted support for FSSAI certification for the 82 entrepreneurs in the food products sector.

2. Financial Literacy & Systems

- Introduce simple, vernacular-based bookkeeping tools (physical registers or mobile apps).
- Conduct workshops on "Calculating True Profit" and "Working Capital Management."
- Leverage the 52.7% timely repayment rate to build confidence in transitioning to formal banking.

3. Market Linkage & Value Addition

- Branding Workshops: Help entrepreneurs move from selling loose products to branded, packaged goods.
- Collective Marketing: Explore the creation of a "Kamrup Women's Brand" or cooperative model to aggregate produce from Handloom and Food sectors.
- Organize Buyer-Seller meets with urban retailers and hotel chains.

4. Credit Linkage with SLICE SFB

- Design a "Growth Loan" product specifically for the 161 women seeking expansion capital.
- Use the baseline data to create "Alternative Credit Scoring" for those who lack formal history but show strong production capacity.

5. Digital Empowerment

- Training on WhatsApp Business and basic social media marketing.
- Promotion of digital payment acceptance (UPI) to build a digital financial footprint for future lending.



13. Conclusion

The baseline study of 220 women entrepreneurs in Kamrup reveals a landscape of high aspiration but structural constraint. These women are financially disciplined, possess traditional skills, and have a universal desire to scale. However, they are currently trapped in a low-value, informal cycle.

The 'Udyamita' initiative is well-positioned to serve as the catalyst for change. By bridging the gaps in licensing, branding, and formal credit, CSDD and SLICE SFB can transform these home-based micro-units into sustainable, growth-oriented businesses that drive the rural economy of Assam.