
2026

PROJECT
UDYAMITA

(Women in Entrepreneurship)

Rural Women Entrepreneurs (RWE)
Baseline Need Assessment Report

Location: Sualkuchi Block, Kamrup, Assam

Partners: CSDD & SLICE Small Finance Bank CSR

Date: Feb'26 to March'26



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Executive Summary: RWE Need Assessment for Project 'Udyamita'

1. Key Demographic & Socio-Economic Insights

- **Target Group:** The cohort of 92 Rural Women Entrepreneurs (RWEs) is primarily based in the Bongshar cluster of Sualkuchi Block, Kamrup Rural. The group represents a mix of young aspirants and seasoned artisans (ages 20 to 60).
- **Education:** Literacy levels are exceptionally high; over 71% have completed at least 8th to 10th standard, with a notable segment of Higher Secondary and Degree holders. This demographic is ideally suited for advanced digital and managerial training.
- **Economic Standing:** The block shows a wide income range. While a segment earns a baseline income, 20.65% are high-growth entrepreneurs earning over INR 50,000 monthly, signaling a strong capacity for industrial-scale expansion.

2. The Enterprise Landscape

- **Sector Dominance:** Economic activity is overwhelmingly anchored in the region's heritage Handloom and Silk sector, accounting for 64% of the primary value chain activity.
- **Diversification:** Tailoring and Food Products form the secondary layer of the economy, while livestock (Goatery, Piggery, and Dairy) and niche agriculture (Mushroom and Nurseries) serve as vital household income-diversification strategies.
- **Operational Maturity:** Sualkuchi exhibits remarkable stability; 68.5% of businesses have been operational for over 5 years, with nearly a third running for over a decade. These are not just "survivor" units but established production centers.

3. Critical Gaps & Barriers

- **The Formalization Paradox:** Despite high revenues, 88% of entrepreneurs operate without legal registration (Udyam, Trade License, or FSSAI). This "informality gap" is the single largest barrier preventing them from accessing MSME benefits and government schemes like PMFME.
- **The Branding Deficit:** While production quality is high, most goods are sold unbranded. The lack of professional packaging and labeling causes these entrepreneurs to lose the "premium" margins associated with Sualkuchi Silk.
- **Digital Absence:** There is a significant lag in digital footprint. Limited use of digital payment systems and a lack of social media marketing keep these high-value enterprises restricted to traditional, middleman-heavy supply chains.

4. Financial Inclusion & "Bankability"

- **Untapped Credit Demand:** Currently, 70.7% of the cohort has no active formal debt. However, 85.9% explicitly state they require loans to scale, indicating a massive gap between the desire to expand and access to structured capital.
- **Exceptional Credit Behavior:** Among those with existing credit, 73.9% maintain a flawless repayment record. Combined with their high monthly incomes, this makes the Sualkuchi cohort prime candidates for larger, formal "Growth Loan" products from SLICE Small Finance Bank.

5. Training & Capacity Needs

The assessment highlights a transition from "Production Mastery" to "Market Mastery" as the primary need:

- **Technical Refinement:** High demand for advanced Handloom design patterns and modern Bakery/Food Processing techniques.
- **Market Readiness:** A collective 24% of training requests focus on Marketing, Packaging, and Branding, reflecting a drive to move from commodity sales to brand ownership.
- **Digital Literacy:** Training in Digital Marketing and UPI-based financial management is essential to help these entrepreneurs build the "paper trail" required for formal banking.



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.

As part of the project implementation process, a **baseline assessment** was conducted among women entrepreneurs in **Sualkuchi Block** to understand their socio-economic background, enterprise profile, financial practices, and business development needs. The assessment helps identify key gaps and opportunities that will guide the project’s training and support interventions.

All data collected was obtained with the consent of respondents and will be used strictly for project planning and programmatic purposes.

2. Methodology

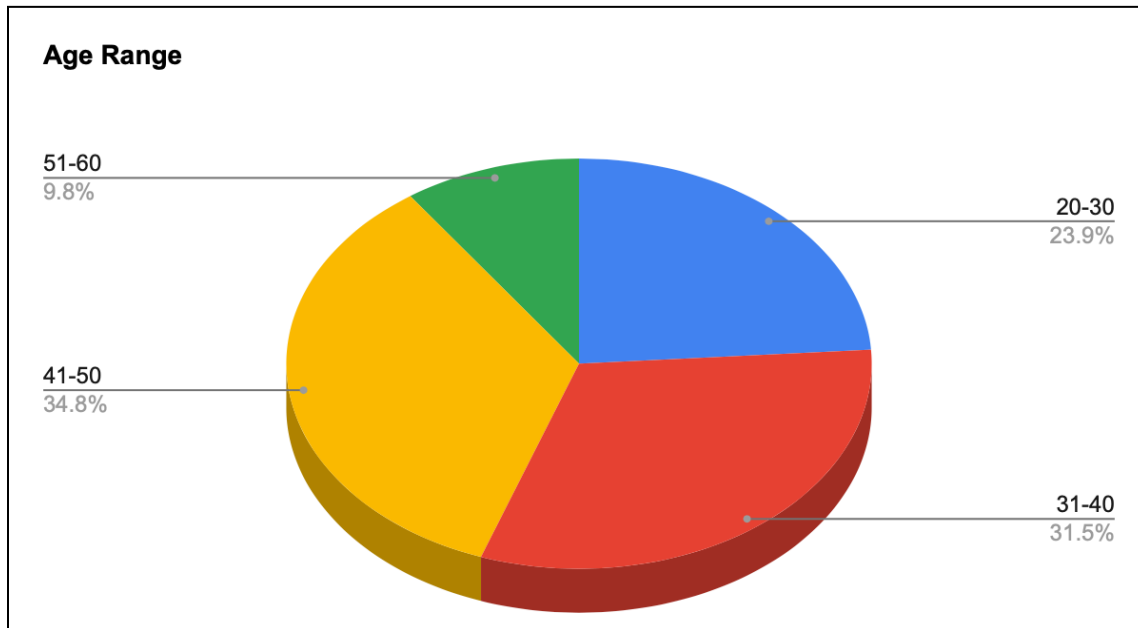
- **Tool:** Data was collected via a structured digital questionnaire (Google Form).
- **Total Respondents:** 92 women entrepreneurs
- **Coverage:** Primarily focused on **Bongshar (82 No. Bongshar)** panchayat and surrounding areas within the **Sualkuchi Block**.
- **Data Collection Mode:** Self-reported responses from active women entrepreneurs

The questionnaire captured information related to:

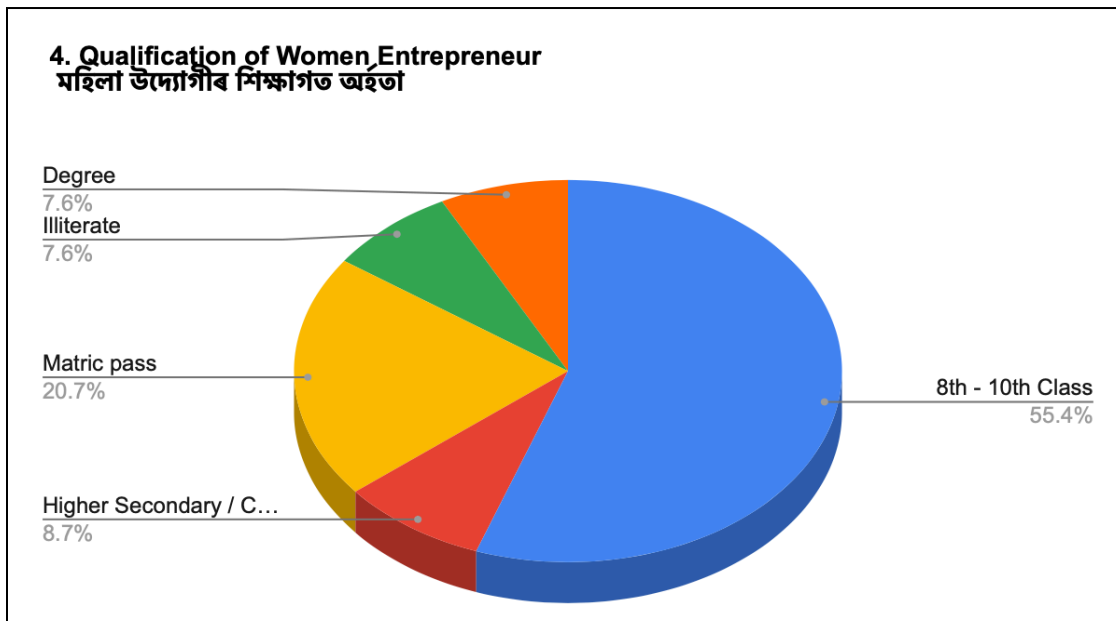
- Type of enterprise
- Income from business
- Access to finance
- Business practices
- Market access
- Training needs

3. Socio-Economic & Demographic Profile

- **Age Distribution:** The cohort features a broad range, including young adults (age 20) and established workers (up to age 60).



- **Educational Attainment:** Literacy levels are very high; most respondents (55.4%) have completed 8th–10th standard, with only 8.7% of Higher Secondary graduates and 7.6% Degree holders.

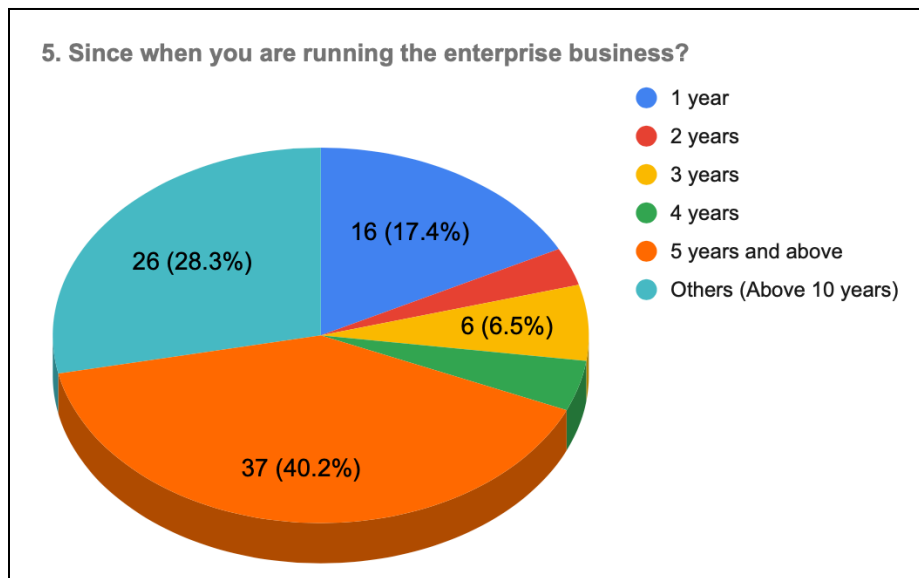


4. Enterprise Profile: Nature and Scale

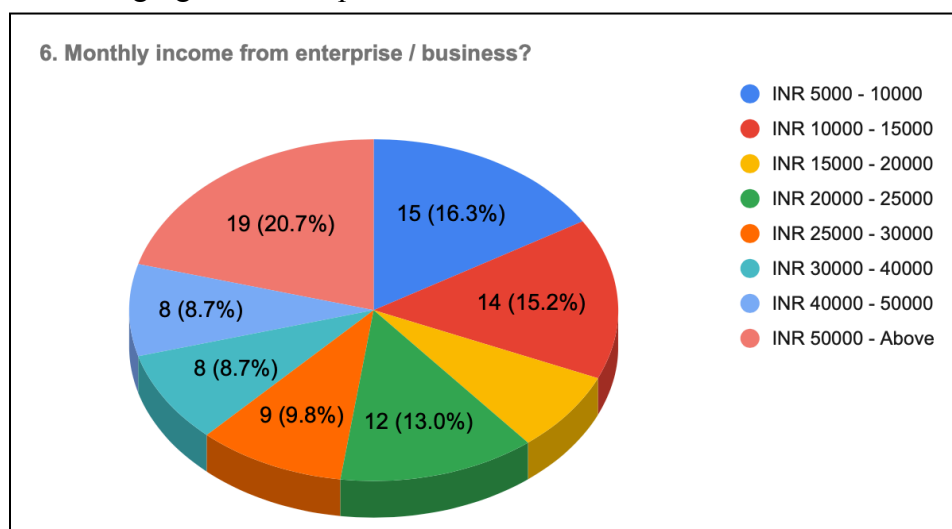
The assessment for the Sualkuchi Block indicates that the majority of women entrepreneurs are engaged in well-established, skill-heavy enterprises. Most enterprises are individually managed and demonstrate a strong reliance on inherited skills and community-based production networks. However, they are currently at a transition point where they require modernization to move from traditional production to market-led branding.

4.1 Scale and Financial Standing

- **Enterprise Longevity:** Sualkuchi enterprises show remarkable stability. A dominant **68.48% of businesses have been operational for 5 years or more** (including 28.26% that have run for over a decade). Only 17.39% are first-year startups.



- **Income Levels:** The financial profile is diverse. While **16.30% earn between INR 5,000 and 10,000**, a significant **20.65% earn over INR 50,000** monthly, highlighting a segment of high-growth entrepreneurs.



4.2 Major Value Chains (Multiple Responses)

The distribution of economic activities across the surveyed 92 respondents is as follows

Value Chain	No. of Entrepreneurs
Handloom	59
Handicrafts	7
Food products	12
Mushroom	6
Grocery	6
Garment store	10
Tailoring	17
Garden Nursery	6
Piggery	6
Poultry	6
Goatery (Goat rearing)	7
Dairy	6
Farm produce	9

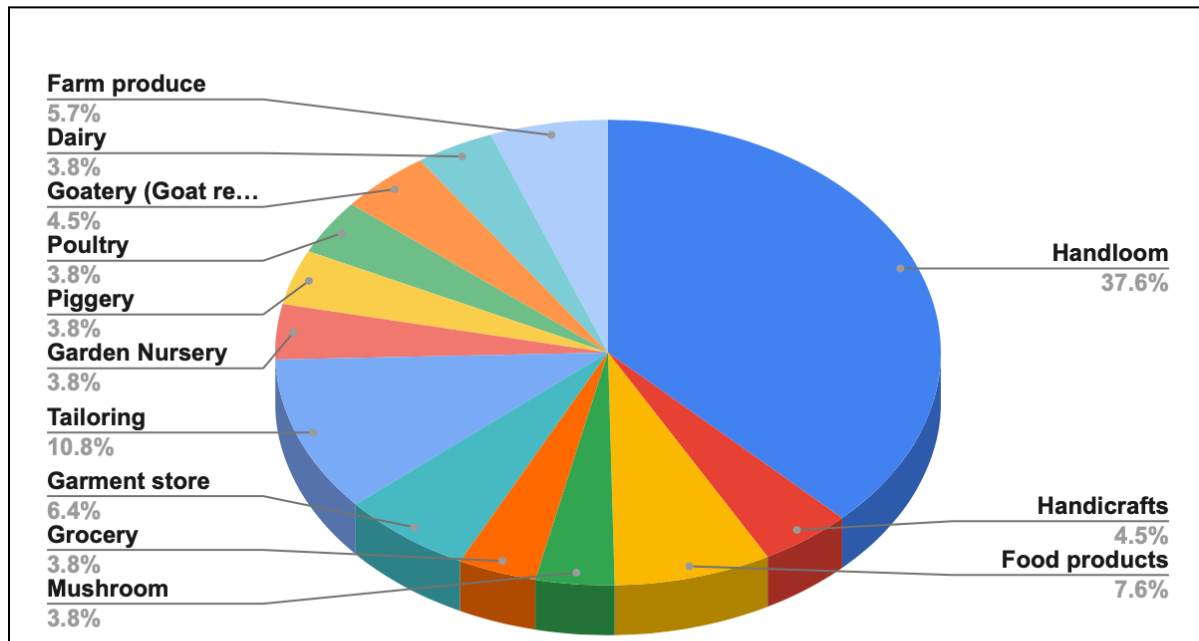
The assessment of the Sualkuchi block reveals an entrepreneurial landscape heavily centered on the **Handloom** sector, which accounts for 59 entrepreneurs. This is followed by **Tailoring** (17) and **Food Products** (12), forming the core economic activities. The presence of **Garment Stores** (10) and **Farm Produce** (9) highlights a growing interest in retail and aggregation within the community.

The livestock and niche agricultural sectors—including **Goatery, Piggery, Poultry, Dairy, Mushroom cultivation, and Garden Nurseries**—each support 6 to 7 entrepreneurs. This indicates that while handloom is the primary driver, women also utilize secondary income-diversification strategies to ensure household financial resilience.

4.3 Sectoral Analysis

- **Dominant Traditional Sector: Handloom** is the undisputed anchor of women's entrepreneurship in Sualkuchi. With 59 entrepreneurs (approx. 37.6% of the cohort), this sector leverages the region's world-renowned weaving heritage. It serves as the primary entry point for high-value production, although it currently lacks direct digital market integration.

- **Service & Retail Expansion: Tailoring (10.8%) and Garment Stores (6.4%)** represent a significant transition from pure production to service and retail. These segments reflect a steady local demand but are currently limited by a lack of specialized branding and modern storefront management.



- **Diversified Livelihoods:** Engagement in **Food Products (7.6%)** and **Farm Produce (5.7%)** suggests a move toward processing and trade. Additionally, the uniform participation across **Livestock (Goatery, Piggery, Poultry, Dairy)** indicates that these sectors provide a stable safety net, though they currently operate at a subsistence scale without professional veterinary or market linkages.
- **Niche Opportunities:** Moderate activity in **Mushroom** cultivation (3.8%) and **Garden Nurseries (3.8%)** suggests an emerging interest in modern, high-value agricultural practices that require smaller landholdings but offer high returns

4.4 Summary of Enterprise Landscape

Overall, the enterprise distribution in Sualkuchi suggests:

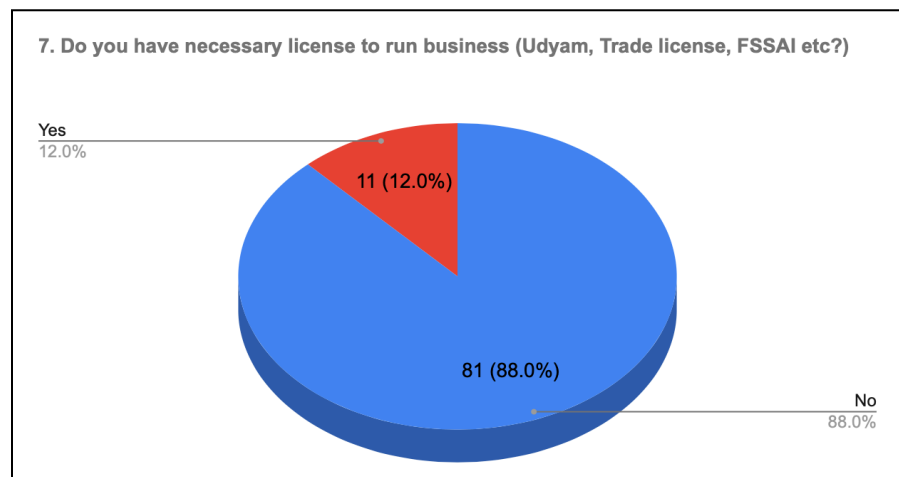
- **Established Maturity:** A vast majority of businesses are long-term operations with a high level of technical mastery.
- **High Revenue Potential:** A significant upper-tier income bracket exists, indicating that these enterprises are ready for formal banking and investment.
- **Branding and Marketing Gap:** Despite the high quality of products (especially in Handloom and Handicrafts), there is a critical need for branding, packaging, and digital storefronts to move away from unbranded commodity sales.

5. Business Formalization & Compliance

The baseline data for the Sualkuchi block reveals a distinct landscape where high operational discipline in record-keeping coexists with a significant gap in legal formalization. While the entrepreneurs demonstrate strong internal management, their businesses remain largely informal in the eyes of regulatory and financial institutions.

5.1 The Licensing Gap:

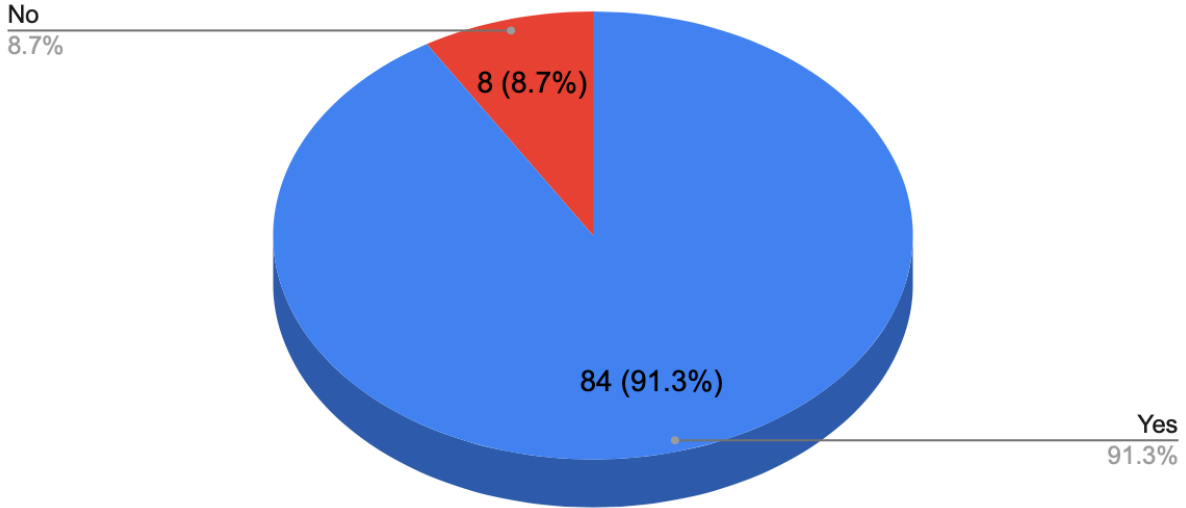
- **Status:** Only **12%** of respondents possess necessary business licenses such as Udyam, Trade License, or FSSAI.
- **Gap:** A substantial **88%** of entrepreneurs operate without any formal registration.
- This indicates that while the enterprises are stable and long-running, they are "legally invisible." This lack of formal documentation serves as the primary bottleneck, preventing high-earning weavers and producers from tapping into government subsidies, MSME benefits, and specialized credit products designed for formal small businesses.



5.2 Record Maintenance & Bookkeeping:

- **Status:** An impressive **91.3%** of entrepreneurs claim to maintain business records properly.
- **Gap:** Only **8.7%** report a lack of structured record-keeping.
- The high rate of bookkeeping in Sualkuchi is a significant strength. It suggests a professional mindset and a clear understanding of cash flows, profit margins, and inventory management. This internal "paper trail" is a critical asset that can be leveraged to build credit confidence with financial partners, provided these internal records are transitioned into standardized formats recognized by banks.

8. Do you maintain business records properly?

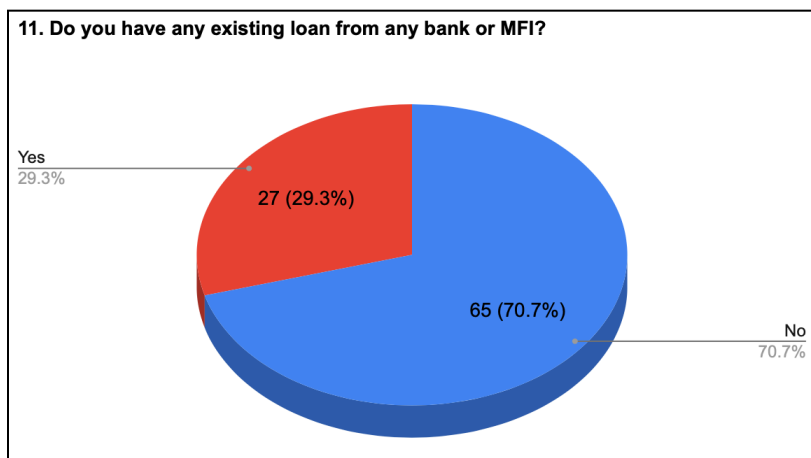


6. Financial Inclusion & Access to Finance

The financial profile of the Sualkuchi block reveals a cohort that is highly "bankable" due to strong internal financial discipline, even though they have relatively low exposure to formal institutional debt. There is a clear and urgent demand for capital that matches the operational scale and maturity of these enterprises.

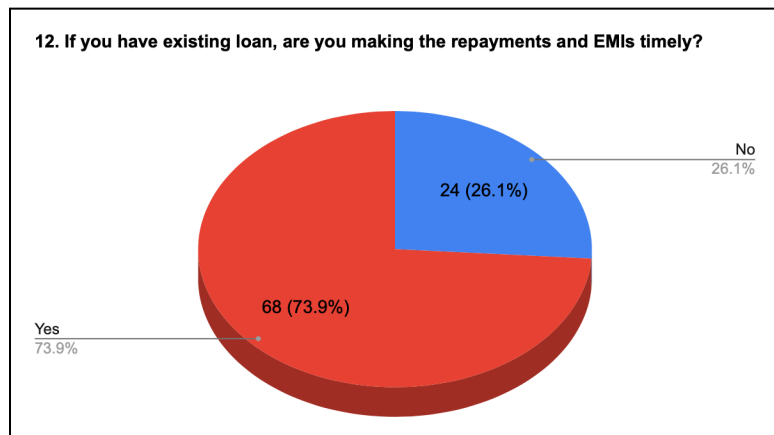
6.1 Credit History & Repayment Discipline

- **Existing Inclusion:** Currently, only **29.3%** of respondents have active loans from banks or Microfinance Institutions (MFIs), while a significant **70.7% have no active debt**. This indicates that the majority of Sualkuchi's high-potential



entrepreneurs are currently operating solely on their own savings or informal capital.

- **Strong Repayment Ethics:** Among those who have availed of credit, **73.9% report timely repayments of EMIs.** This high rate of financial responsibility, combined with the block's high-income tiers, makes this cohort an ideal target for formal credit products.

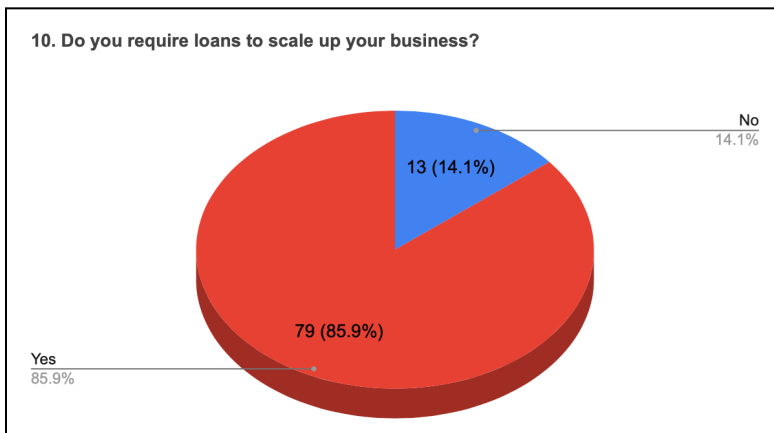


- **"Bankability" Potential:**

The combination of seasoned business experience (68% in business for 5+ years) and a solid repayment track record suggests that these women are low-risk candidates for transition from micro-credit to formal MSME banking.

6.2 Demand for Credit-Led Scaling

- **High Capital Requirement:** A vast majority—**85.9% of entrepreneurs**—explicitly stated that they **require loans to scale up** their business operations.



- **Expansion Intent:** Only 14.1% do not currently seek additional capital, leaving a large majority ready for investment in raw materials (silk yarn), machinery upgrades, or expanded production units.

6.3 Strategic Financial Gap

The data indicates a significant "Credit Gap." While 91.3% of the women maintain disciplined business records and 20.6% earn over INR 50,000 monthly, the **88% lack of formal licensing** (as noted in Section 5) acts as the primary barrier to accessing the formal capital they desire.

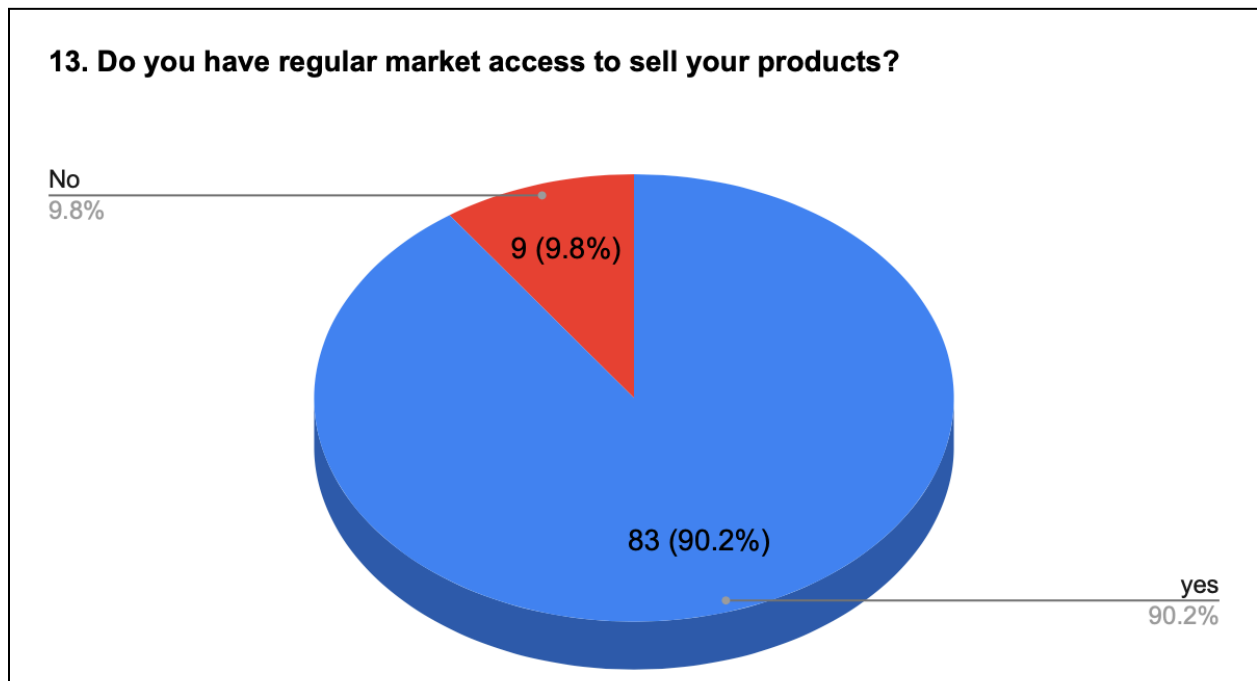
7. Growth Aspirations & Capacity Gaps

- **Scaling Ambition: 100% of the respondents** expressed a definitive desire to scale and expand their current business operations. This unanimous ambition reflects a confident cohort that views their current activities not merely as a means of survival, but as established businesses with the potential for significant growth.

8. Market Access

The ability to reach customers consistently is a fundamental driver for enterprise growth, ensuring that production translates into steady cash flow. In the Sualkuchi block, the data indicates a very strong existing market connection for the majority of the entrepreneurs.

- **Established Market Presence:** An overwhelming **90.2% of respondents** report having **regular market access** to sell their products. This high level of connectivity is largely attributed to Sualkuchi's status as a commercial hub for handloom, where established supply chains and trader networks are already in place.
- **The Access Gap:** Only **8.8% of entrepreneurs** report a **lack of regular market access**. While this group is small, they represent the most vulnerable "subsistence-level" businesses that remain restricted to small-scale, village-level sales or irregular local orders.

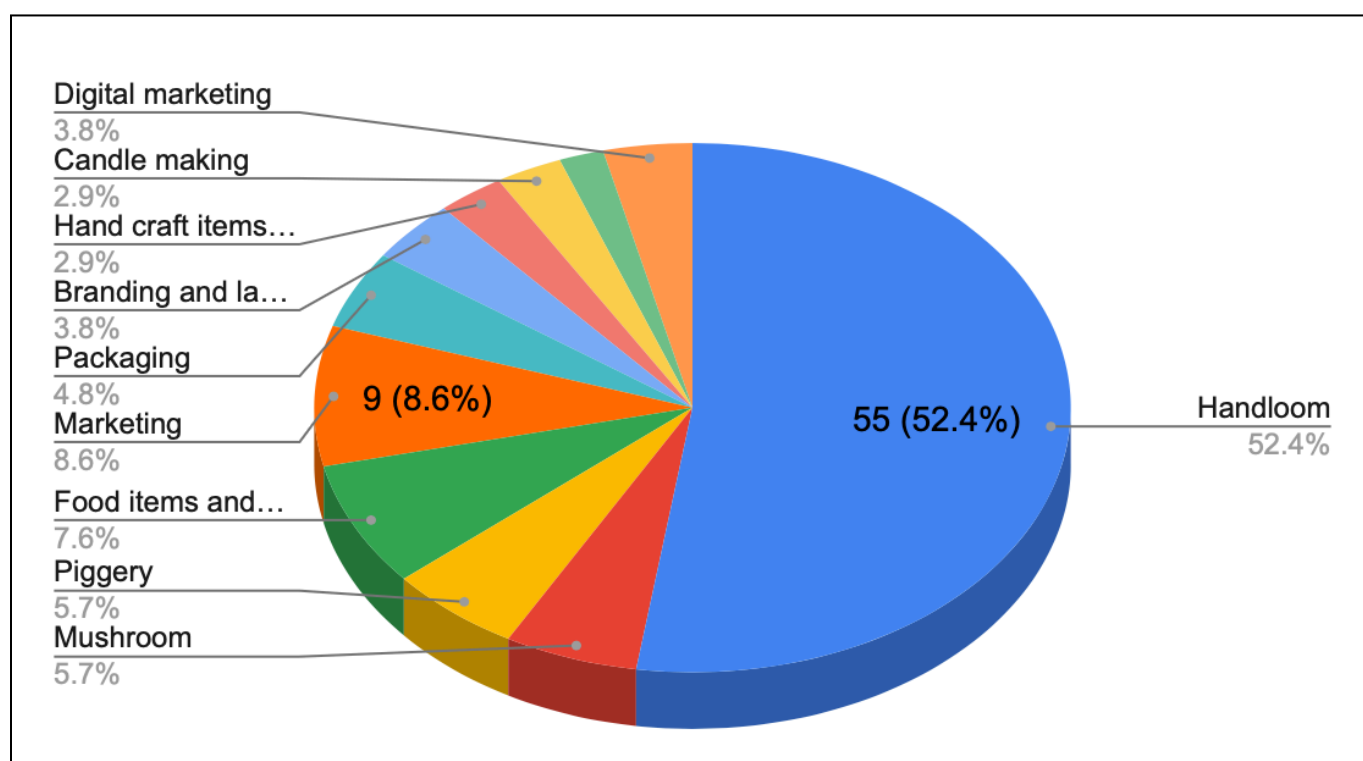


9. Training & Capacity Gaps

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.

9.1 Demand for Training

The assessment reveals that while the women of Sualkuchi possess exceptional foundational skills—particularly in high-value weaving—there is a significant gap in the professionalization and modernization of their enterprises. The demand for training is strategically split between mastering complex traditional crafts and acquiring the "new-age" business tools required for the digital economy.



Based on the responses from the 92 entrepreneurs, the following priority areas for support were identified:

- **Dominance of Specialized Technical Skills: Handloom (55)** remains the most requested area for training. This indicates that even seasoned weavers are looking for advanced technical support, likely in modern design patterns, jacquard techniques, or computerized textile design to stay competitive.

- **The Business Development Gap:** While technical skills are the primary focus, there is a clear collective demand for **Business Development Skills**. A total of **22 requests** were made across **Marketing (9)**, **Packaging (5)**, **Digital Marketing (4)**, and **Branding and Labelling (4)**. This suggests a growing realization that production alone is not enough; professional presentation is key to scaling.
- **Diversification into Allied Sectors:** There is steady interest in secondary livelihoods such as **Food Items and Bakery (8)**, **Mushroom Cultivation (6)**, and **Piggery (6)**. This highlights a need for technical veterinary and food processing training to ensure these diversification strategies are commercially viable.
- **Niche Crafts:** Smaller segments are interested in **Handicrafts (3)**, **Candle Making (3)**, and **Pickles/Papad (2)**, indicating an appetite for low-cost, home-based production that can complement household income.

10. Strategic Gaps Identified

The baseline findings highlight several critical bottlenecks that limit the growth potential of women entrepreneurs in Sualkuchi. Despite the region's strong entrepreneurial culture and high technical expertise, the following gaps persist:

- **The Formalization Paradox:** There is a significant disconnect between operational experience and legal status. Most enterprises remain informal, with **88% lacking official business licenses** (Udyam, FSSAI, or Trade Licenses). This "legal invisibility" restricts their ability to access institutional credit, participate in government schemes (like PMFME), and enter organized retail markets.
- **The "Premium" Value Loss:** Sualkuchi is famous for high-quality Silk and Handloom products. However, because these are often sold unbranded and without professional packaging, the entrepreneurs lose out on the "premium" margins. They currently function as production units rather than brand owners.
- **Credit Accessibility vs. Requirement:** While **85.9% require loans to scale**, most are currently outside the formal banking fold. The lack of a "paper trail" (formal licenses and digital footprints) makes it difficult for traditional banks to assess their high-earning potential.
- **Traditional Market Dependency:** Although market access is relatively strong (90.2%), it is heavily reliant on local buyers and traditional middlemen. There is a glaring lack of engagement with wider regional markets, structured supply chains, or modern e-commerce platforms.
- **Skills Gap in Value Addition:** There is a documented deficit in the "business side" of the enterprise. Specifically, skills in **branding, packaging, marketing, and digital promotion** are missing, which are essential for increasing competitiveness in an increasingly digital economy.

11. Recommendations for Project Design

To transition Sualkuchi's entrepreneurs from traditional production to modern, branded enterprises, the 'Udyamita' project should focus on the following strategic interventions:

1. Mass Legal Formalization Drive

- Organize "Registration Camps" to facilitate **Udyam and Trade License** applications for the 88% of unlicensed businesses.
- Provide specialized assistance for **FSSAI registration** for those in the Food and Bakery sectors to enable them to sell in formal retail outlets.

2. Brand-Led Value Addition

- **Branding & Packaging Workshops:** Move beyond "how to weave" to "how to sell." Implement training on professional product presentation, including the use of labels, tags, and specialized packaging that highlights the "Sualkuchi Silk" origin.
- **Technical Skill Upgradation:** Enhance foundational production in Handloom and Food Processing to meet urban quality standards and export-ready designs.

3. Strategic Credit Linkage

- Partner with financial institutions (like SLICE SFB) to design "**Growth Loans**" specifically for Sualkuchi's high-income segment (the 20.6% earning over 50k).
- Utilize the entrepreneurs' strong manual record-keeping habits to help them build formal credit scores.

4. Digital Empowerment & Footprint Building

- **Digital Onboarding:** Train entrepreneurs on **UPI and WhatsApp Business**. This will not only expand their market reach but also create a verifiable digital financial history for future lending.
- **Digital Marketing:** Create a basic digital presence for these clusters to bypass middlemen and reach urban consumers directly.

5. Market Expansion & Linkage

- Facilitate buyer-seller meets between Sualkuchi weavers and urban boutique owners or e-commerce aggregators.
- Provide technical training in **Livestock and Agriculture** for those using these sectors as diversification strategies, focusing on veterinary best practices to ensure higher yields.



12. Conclusion

The baseline study of the Sualkuchi Block underscores a significant opportunity to transform traditional heritage skills into modern, scalable economic powerhouses. The women entrepreneurs here are seasoned producers with deep technical mastery and proven financial discipline.

The ‘Udyamita’ initiative must serve as the catalyst for a structural shift: moving these women from being price-takers in traditional markets to becoming price-setters through independent branding and digital integration. By bridging the gaps in licensing and modern marketing, the project will ensure that these high-potential entrepreneurs lead sustainable, growth-oriented businesses that drive the rural economy of Assam.

