

# PROJECT “UDYAMITA”

## WOMEN IN ENTREPRENEURSHIP (WIE)

RURAL WOMEN EMPOWERMENT THROUGH  
ENTREPRENEURSHIP EDUCATION, SKILLS AND  
OPPORTUNITIES IN NAMSAI ASPIRATIONAL  
DISTRICT, ARUNACHAL PRADESH



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**PHASE 2 ACTIVITY**  
**A BRIEF REPORT**

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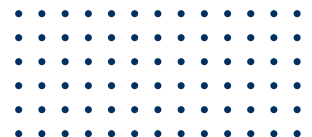


Council for  
**Social & Digital**  
Development



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# 1. INTRODUCTION

The Udyamita Pilot Project, aims to enable women empowerment through entrepreneurship in the Namsai Aspirational District, Arunachal Pradesh, by focusing on Education, Skills, and Access. It is focussing on nearly 400 Rural Women Entrepreneurs (RWEs) Women in Lekang and Namsai Block of Namsai District. The project focuses on 4 Primary Level Federations (PLFs) in the 2 blocks – Ujval PLF, Aadum PLF (both in Lekang Block), and Moya Kamko and Nang Musungtri PLF (both in Namsai Block) and additional Lolat PLF.

## 2. TRAINING OF RURAL WOMEN ENTREPRENEURS (RWES)

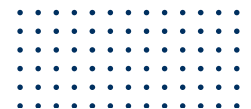
The targeted rural women are into livelihood activities in key value chains and economic activities – handloom, mushroom, traditional food products, mother kitchen, piggery, poultry, and others. These activities are not regular or consistent, except for few, which are part of traditional economic practices (integrated livelihood) like poultry, piggery, along with farming.

### ● 2.1. EDP TRAINING

The project in this activity phase focused on EDP training cum orientation of the targeted SHG women in the 4 clusters. These women lacked a basic understanding of entrepreneurship and the processes and activities involved.

As part of the EDP Training, the project focused on the Entrepreneurship Development (EDL-1) module (Entrepreneurship Information, Education, Awareness), with the following sub-modules:

- About Project Udyamita
- The transition from livelihood to entrepreneurship (business)
- Knowing your product, business idea, business plan and enterprise
- Product, production and quality
- Marketing your product
- Loan Management & Cibil Score



# PERSONAL LOAN MANAGEMENT & CIBIL SCORE

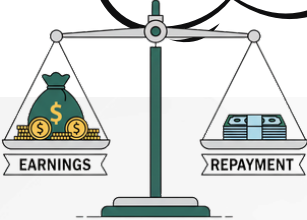
## আপোনাৰ বোজা নিৰ্বাচন কৰক (ঋণৰ প্ৰকাৰসমূহ)

### বীজ ঋণ (ভাল):

তীতশাল, চিলাই মেচিন বা আদাৰ বীজ আদিৰ দৰে সঁজুলিৰ বাবে লোৱা ধন। এইবোৰে আপোনাক অধিক উপাৰ্জন কৰাত সহায় কৰে।

### গধুৰ ঋণ (সোৱধান):

উৎসৱ-পাৰ্বন বা ক্রেডিট কাৰ্ডৰ বাবে লোৱা ধন। এইবোৰে পৰিশোধ কৰাটো অধিক কঠিন।



### সোণালী নিয়ম (The Golden Rule):

কেৱল সিমানেই ধাৰ লওক, যিখিনি আপোনাৰ ব্যৱসায়ে সহজে পৰিশোধ কৰিব পাৰে!

## বোজা পাতলোৱা (ঋণ ব্যৱস্থাপনা)

- প্ৰথমে "ডাঙৰ শিলটো" গুচাওক: যিটো ঋণত সুদৰ হাৰ আটাইতকৈ বেছি, সেইটো ঋণ প্ৰথমে পৰিশোধ কৰক। ই আপোনাৰ বহুত টকা বাহি কৰিব।
- উৎসাহৰ বাবে সৰুৰ পৰা আৰম্ভ কৰক: আপোনাৰ আটাইতকৈ সৰু ঋণটো সোনকালে পৰিশোধ কৰি শেষ কৰক। ই আপোনাক আগুৱাই যাবলৈ শক্তি আৰু সাহস দিব।



Priority 2: The Gullak

- আপদকালীন সঞ্চয়ৰ পাত্ৰ : বেমাৰ-আজাৰ বা মেৰামতিৰ দৰে জৰুৰী কামৰ বাবে এটা সৰু "গোপন" ধন সঁচি ৰাখক, যাতে আপুনি পুনৰ ধাৰ ল'বলগীয়া নহয়।



- ক্ষমতাৰ নিয়ম: আপোনাৰ মাহেকীয়া বিক্ৰীৰ পৰা যিমানখিনি টকা সহজে ওলাই আহে, তাতকৈ অধিক ধাৰ কেতিয়াও নল'ব।

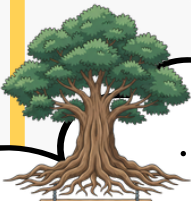
## চি বিল (CIBIL) স্ক'ৰ: আপোনাৰ "আৰ্থিক মুখচ্ছবি"



- "সুনাম"ৰ স্ক'ৰ: ৭৫০ বা তাতকৈ অধিক স্ক'ৰৰ লক্ষ্য ৰাখক। ই বেংকক জনাই দিয়ে যে আপুনি এজন বিশ্বাসযোগ্য ব্যক্তি।

সুনামৰ নিয়ম: মাত্ৰ এটা কিস্তি পৰিশোধত পলম হ'লেই আপোনাৰ "আৰ্থিক মুখচ্ছবি" ম্লান হৈ পৰে। সেয়েহে, প্ৰতিবাৰেই সঠিক সময়ত কিস্তি পৰিশোধ কৰক।

- ৩০% সুৰক্ষা কৰক : আপোনাৰ হাতত থকা ঋণ লোৱাৰ সমগ্ৰ সীমা (Credit Limit) একেলগে ব্যৱহাৰ নকৰিব। তাৰে কেৱল এটা সৰু অংশ ব্যৱহাৰ কৰিলে আপোনাৰ স্ক'ৰ উন্নত হৈ থাকে।



OLD ACCOUNTS STRENGTH AND STABILITY

- বাৰে বাৰে আমনি নকৰিব: অধিক সংখ্যক ঋণৰ আবেদন কৰিলে আপোনাক আৰ্থিকভাৱে অসহায় যেন দেখা যায়। প্ৰতিবাৰ আবেদন কৰোঁতে ইয়াৰ এক নেতিবাচক চাপ ৰৈ যায়।

- পুৰণি সম্পদেই সোণ: আপোনাৰ আটাইতকৈ পুৰণি বেংক একাউন্টটো সক্ৰিয় কৰি ৰাখক। লেনদেনৰ দীঘলীয়া ইতিহাসে গভীৰ বিশ্বাস গঢ়ি তোলে।

## সিকাৰণেই এক নিৰ্মল অভিলেখ ৰাখিব লাগে?

- দ্ৰুত গতি (Fast Track): সপ্তাহৰ পিছত সপ্তাহ অপেক্ষা কৰিব নালাগে। আপোনাৰ "সুনাম" বা ভাল স্ক'ৰে আপোনাৰ ব্যৱসায়িক ঋণ লগে লগে অনুমোদন (Approve) কৰাত সহায় কৰে।



- সন্তানৰ সপোন (Children's Dreams): সময়মতে ঋণ পৰিশোধ কৰিলে আপোনাৰ হাতত সদায় স্কুলৰ কিতাপ, ইউনিফৰ্ম আৰু মাচুলৰ বাবে পৰ্যাপ্ত ধন থাকিব।

- সুৰক্ষা (Security): এটা নিৰ্মল আৰ্থিক অভিলেখে আগন্তুক বছৰবোৰত আপোনাৰ মুৰব্বী ওপৰত ছাদ আৰু খোৱা মেজত আহাৰ সুনিশ্চিত কৰিব।



Sitpani Miri, Arunachal Pradesh, India  
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## ● 2.2. TRAINING AND ORIENTATION REACHED OUT

During this activity phase, a total of 138 number of women SHG members were reached out. A total of 70 women beneficiaries from 7 SHGs were reached out with modules orientation in Moya Kamko and Nang Musungtri PLF in Manhofai Panchayat, in Namsai Block. A total of 4 SHGs and 22 members were reached out in Lolat PLF and 46 SHG members from 6 SHGs under Aadum PLF in Sitpani Miri Panchayat in Lekang Block.



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GMT+05:30





**What is Branding?**  
It is your "Promise"

Your Brand is the "Face of your Business"

**Your Signature:** Like a unique weave pattern, it shows who made the product.

**Your Good Name:** It is what people say about your work when you aren't there.

**A Promise:** It tells customers your quality will always be the best.



**Why do we need a Brand?**

- ➔ **Look Clean:** Good packaging wins hearts.
- ➔ **Same Quality:** Give the same great taste every time
- ➔ **Earn More:** People pay more for a name they trust.
- ➔ **Be the Favourite:** Stand out in a crowded market.



**YOUR BRAND'S STORY**

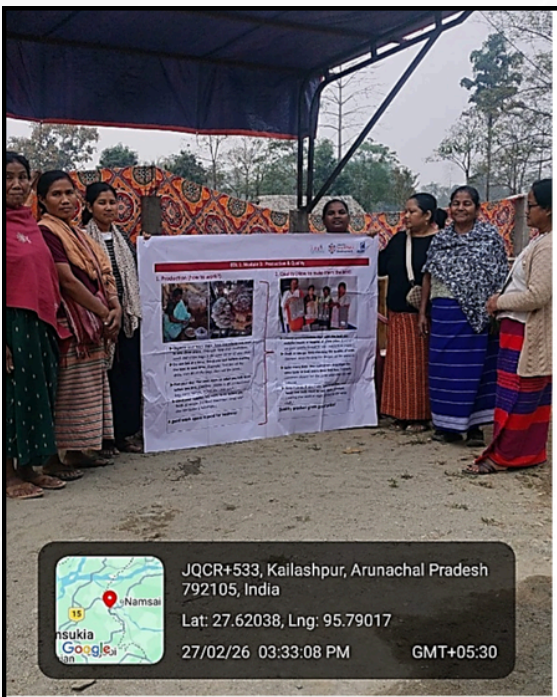
- ➔ **Local Pride:** Mention your village and your traditions.
- ➔ **Be Real:** Use your local language and heritage.
- ➔ **The Link:** Use a QR code to show a video of your hard work.

Scan For Story  
अपनी कहानी देखें



**Getting Noticed**

- ➔ **Go Digital:** Share photos on WhatsApp and Facebook groups.
- ➔ **Happy Customers:** If one person likes it, they will tell ten others!
- ➔ **Join Hands:** Work with other women to sell together.



# Market Access



## WHAT IS MARKET ACCESS?

Market access means finding buyers for your products. It can be:

- **Offline** → Local markets, fairs, shops, exhibitions
  - **Online** → WhatsApp, Facebook, Meesho, Amazon, local apps
- Goal: Reach more customers and sell more.



## OFFLINE MARKET ACCESS

- Sell in local markets, SHG fairs, weekly haats, exhibitions
- Collaborate with shops or small retailers
- Show your product to neighbors, community members, schools
- Use word-of-mouth promotion



## ONLINE MARKET ACCESS

- Start with mobile-friendly platforms: **WhatsApp, Facebook, Meesho, WhatsApp Business**
- Share photos, price, & product details with customers
- Accept orders via calls or messages
- For digital payments, use UPI, PayTM, Google Pay



## COMBINING ONLINE & OFFLINE

- Take orders online, deliver locally (bridging digital + physical)
- Promote products at fairs and social media
- Collect feedback from both offline and online customers
- Helps increase sales and reduce risks



## SIMPLE DIGITAL TOOLS

- **Phone camera** → Take clear product photos
- **WhatsApp** → Share photos & take orders
- **Google Maps** → Help buyers find you
- **UPI/QR Code** → Easy payments
- **Facebook/Meesho** → Wider reach



## Safety & Trust



- Avoid sharing passwords
- Keep track of orders and payments
- Start with known buyers first, then expand
- Build good reputation for repeat customers

## Start Small, Grow Gradually



- Choose 1 offline market + 1 online platform
- Track sales and customer feedback
- Increase products, markets, and digital tools gradually
- Patience and consistency bring long-term growth





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 Namsai, Arunachal Pradesh, India  
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 Saturday, 21/02/2026 12:11 PM GMT +05:30



NH215, JQ9M+PPH, Shipani Miri, Arunachal Pradesh 792105, India  
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JQR+533, Kallashpur, Arunachal Pradesh 792105, India  
 Lat: 27.62042, Lng: 95.79022  
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# 3. SETTING UP OF UDYAMITA KENDRA

The project in this activity phase has set up two Udyamita Kendras. The centres are expected to provide the following support to the local RWE community:

- **Information services on schemes and opportunities.**
- **Digital services.**
- **Digital training support.**
- **E-governance services with the gradual integration of the Common Services Centre (CSC) license.**
- **Banking services through Customer Services Point (CSP) services.**

The first one covers the Aadum Primary Level Federation (PLF) and Ujval PLF in Sitpani Miri Panchayat in Lekang Block. The centre will serve the information and service needs of the PLF members (covering 20 SHGs) and other community members, including women.

The second such centre is set up at Pathergaon GP covering Moya Kamko (PLF) and Nang Musungtri PLF. The centre is expected to serve various information services needs of the PLF members (covering 22 SHGs) and other members of the community, including women.





**Namsai, Arunachal Pradesh, India**

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**Namsai, Arunachal Pradesh, India**

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**Namsai, Arunachal Pradesh, India**

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**Sitpani Miri, Arunachal Pradesh, India**

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# 4. INFORMATION, SERVICES FACILITATION

In this activity phase, the project has started to provision information and services. The project has started collaborating with institutions to provide these. It has collaborated with the State Bank of India (Namsai Branch) to provide information and services on financial literacy, Mudra loan, PMEGP and KCC loans for the SHG members. It has engaged the District Agriculture Office (DAO), the District Veterinary Office, the District Horticulture Office (DHO) and the Krishi Vigyan Kendra (KVK) to provide relevant training and services.

The banner features the 'Rural Yodyamita' logo at the top center. On the left, a circular inset shows a group of people, including a man in a suit, gathered around a table with financial documents. The main text reads 'FINANCIAL SCHEMES & SERVICES CAMP' in large blue letters, with the Hindi equivalent 'वित्तीय योजना एवं सेवा शिविर' below it. At the bottom, there are three informational boxes: a website link 'http://csddindia.in/', the organizing body 'Council for Social & Digital Development' and 'NEDFI', and the association 'SBI NAMSAI, ARUNACHAL PRADESH'.





Rural  
यूयामिता

Awareness Program on

# Atma Nirbhar Yojana

Empowering Our Farmers, Strengthening Our State

**THE "45-45-10" FORMULA**

- 45% GOVT. SUBSIDY (FREE GRANT)
- 45% BANK LOAN (LOW INTEREST)
- 10% YOUR CONTRIBUTION ONLY

ORGANISED BY: Council for Social & Digital Development, neDPI

IN ASSOCIATION WITH: GOVT. OF ARUNACHAL PRADESH



## 4.1. RWES REACHED OUT

A total of 112 SHG members were reached out during this activity phase with:

- Access to information and opportunities on Mudra Loan and KCC loans.
- Access to Atma Nirbhar Krishi Yojana of the Govt. of Arunachal Pradesh, administered by the District Agriculture Office (DAO), Namsai.
- A total of **20** SHG members received scientific piggery training support in Manhofai Panchayat under the Moya Kamko PLF.
- A total of **21** SHG members were engaged in an SBI camp in Moya Kamko PLF.
- A total of **11** SHG women have registered for KCC loans, and application are in process.
- A total of **25** SHG members from Aadum PLF in Lekang Block has registered for Mushroom based enterprise training on March 6, 2026 at Krishi Vigyan Kendra (KVK) in Namsai. The training is provided under Tribal Sub Plan (TSP) of Ministry of Tribal Affairs (Govt. of India).



## ● MUSHROOM TRAINING 1ST BATCH

1. Rupa Morang
2. Sangeeta Morang
3. Minakhi Morang
4. Purnima Sungkurang Morang
5. Maloti Morang
6. Amboti Morang
7. Unsai Morang
8. Nameswari Morang
9. Luni Boro
10. Punam Tamang
11. Padmeswari Taye
12. Mononti Region
13. Abha Region
14. Pornami Region
15. Nijora Region
16. Joymoti Region
17. Indra Meach
18. Tulawati Region
19. Moni Region
20. Jonali Sungkurang
21. Bonti Sungkurang
22. Monjurani Sungkurang
23. Sonita Sungkurang
24. Sarika Morang
25. Jyotimoni Marak

## ● LIST OF SBI CAMP

Activity Name: Financial Literacy & Savings Camp  
 Alimandira yojana

Date: 27-02-26 Location: Manohari Community Hall

#	Name	Organisation	Mobile Number	Signature
1	Shilpa Sharma	Bent, DDM	9954122126	[Signature]
2	Sunita Chowpo	G.P.C	6009684175	[Signature]
3	Pranika Choudhary	G.P.C		[Signature]
4	Mokhija Choudhary	G.P.C		[Signature]
5	Chiranjeev Kumar	Villar	8774768472	[Signature]
6	M. Lata Gupta	Star a..	7863908600	[Signature]
7	M. Rina Khandharia	Star v	702622070	[Signature]
8	M. Dolly Choudhary	Star 2		[Signature]
9	M. Pukhraj Singh	STER		[Signature]
10	M. Khetani Chowpo		8974768472	[Signature]
11	Miss Rubi Goyal		8837451565	[Signature]
12	Mang Mohan Proutke	OKTER	8974568304	[Signature]
13	Miss Omiya Sural			[Signature]
14	Mang Chikha Choudhary		6009471856	[Signature]
15	Miss Kanchha Kaur		7005958045	[Signature]
			7005958045	[Signature]
			7005958045	[Signature]

#	Name	Organisation	Mobile	Signature
16.	Mang Monika Pangyok	Gautam SHG	8787760402	[Signature]
17.	Mang Lila Choudhary	Gautam SHG	9612559504	[Signature]
18.	Ms Neha Lata	Gautam ..	8099749703	[Signature]
19.	Ms Anju Goyal	Moan Lig. SHG	7308248007	[Signature]
20.	Ms. Anjales Choudhary	Gautam (S.H.G)	9612559504	[Signature]
21.	M. Bibha Pangyok	Star 7	8132896525	[Signature]
22.				[Signature]
23.	M. Purnima Pangyok			[Signature]
24.	M. Anju Choudhary	Gautam	-9366307624	[Signature]
25.	M. Purnima Choudhary	Udyami Sakhi	9366380371	[Signature]
26.				

# ANNEXURE

	NAME	SHG	SIGNATURE	MOBILE
1	Nang Milani Langran	Star	M Langran	7005237352
2	Nang Rita Langran	"	Rita	9034708430
3	Nang Bina Kamthong	"	BK	7085222070
4	Nang Sakani Mungyat	"	Sakani	9612767525
5	Nang Momani Kamthong	"	Momani	98813289747
6	Nang Puspa Chowlu	"	Puspa Chowlu	9863408600
7	Nang Biva Pangyak			8132896525
8	Nang Bisti Chowpoo			9366398071
9	Nang Anika Chowlu			938332476
10	Nang Chikhim doihni			879839071
11	Nang Dolly Chowpoo			936241381

S.No.	NAME	SHG NAME	MOBILE NO.
1.	Nang Etiwa Chowlu	Moon Light	7005107475 = Etiwa
2.	Ng Lat Chowlu	"	6009466678 = Lat
3.	Andu gogai	"	7308248007 = Anju
4.	Jyoti lama	"	8787830975 = J. Lama
5.	Rumina Chowpoo	"	8787653895 = R. C
6.	Ng. Morngan Namchoom	"	8014313384 = M. Namchoom
7.	Omiga Sonuwal		
8.	Ng Anita Pangyak		

Name	SHG Name	Sig	MOBILE
Sumita Chowpoo	Mokenu		6009684175
Heukham Chowhai	"	Heukham	9863923567
Jitumoni Thamong	"	Jitumoni	7085933735
Hunta Maan	"		NIL
Hom Manpong	"	Hom	9862957718
Siyung Mounglang	"	Siyung	6009756856
Monika Mossong	"	m. m	
Menuka Longkan	"		8787702635

DATE - 25/1/2025

## Mailing Self Help Group Manfaiseng

Members Name:	phone NO:
1. Ng. Khonkham Maulong	- 8730058520
2. Ng. Neru Manchey	- 9366636689
3. Ng. Omseng Namchoom	- 7630823522
4. Ng. Wekanti Manpang	- 9233982142
5. Ng. Melon Maulong	- 7628924627
6. Ng. Monika choudhary	- 9615164031
7. Ng. Lutiya Lougchol-	- 6009926719

Date-25/1/2025

NAME	SHG NAME	SIGNATURE	MOBILE
Kum manpang	Semrise	<i>[Signature]</i>	986339578
Mumu Namphun	"	Mumu	700543418
Sukanti Singkai	"	Suk	813184269
Rupa Namphun	"	Rupa	9863677956
Anita Manpang	"	Anita	873102611
Yenchey Chowhai	"	YENCHEY	69091721
Devosom gogoi	"	N.D.G	9366180
Ronita chawhai	"	Ronita	8822945

Udyamita SHG Orientation  
at Pathar Gaon AVIGNA SHG

Date: 22/2/20


Name	SHG	Signature	Mobile
1) Nang Kinchana Chaurang	AVIGNA	Kinchana	7085869404
2) " Soumini Mungyaz		Suwani	9863941592
3) " Mkhani Chawhai		M. Chokhai	9863036236
4) " Wala Thaman		Walit	8413072342
5) Champa Mandau		<del>Nura</del>	7085159220
6) " Kisanali namchaom		KISNALI	762986507
7) Binda Sora		B.S.	6909172612
8) " Kantita Langnon		<del>Sora</del>	986295735
9) " Sukhali Maulang		Devanti	600990267
10) " Devanti Mandau			

Udyamita :- Prigay including      18/02/2020

Name	Mobile	SHG/PFF Name	Signature
1) Nang Etiwa chowlu	7005107475	Moon Light	Ethowlu
2) Nang Pasla Chowlu	9863408600	Star	P
3) Nang Sinyang munglang	6009786856	MOKENU	Sinyang
4) Nang Hom menpoeng	9862957718	MOKENU	Hom
5) Nang Freukham Chowhai	9863923567	MOKENU	Freukham
6) JLOTI LAMA	8787830995	MOON LIGHT	J. Lama
7) Nang Karabita Kurni	7005958045	Gatum	K. Kurni
8) Nang Pallabi wailong	6003097229	UKTOR	Pwailong
9) Nang Anju chowlu	9866307624	Gatum	Chowlu
10) Nang Rita Langnon	8971708472	STER	Rita
11) Nang Lama	8099749703	MOON LIGHT	N. Lama
12)			
13)			

---

 5th Floor, Babylon Palace,  
Girijananda Chowdhury Ln,  
Bagheswari Than, Guwahati,  
Assam 781005

 +91 98182 92524  
+91 70024 74178

 csddindia2030@gmail.com

 <https://csddindia.in>

