



From the Ground Up: Nurturing Rural Women Entrepreneurs (RWEs)

Welcome to the latest quarterly edition of Udyamini Chronicles, where we celebrate the resilience, innovation, and emerging leadership of Rural Women Entrepreneurs (RWEs) across Assam and West Bengal. This quarter, the Udyamini Program—co-implemented by five dedicated non-profit organizations and supported by technical partners—continued its efforts to build a vibrant ecosystem for women-led enterprises across diverse value chains including agriculture and allied, handloom, tea, livestock, and digital integration.

Happy Reading!

Journey to Transformation: Capacity Building Efforts

In the Digital Integration Value Chain Digital Empowerment Foundation (DEF) significantly advanced digital and entrepreneurial empowerment among Rural Women Entrepreneurs (RWEs) across six districts in West Bengal, conducting 64 training sessions that reached 900+ women. These sessions focused on digital literacy, financial education, and entrepreneurship under the SBM model, with inclusive formats and localized content. Specialized workshops enhanced skills in digital bookkeeping and operational management, while high outreach in Bankura and Purulia fostered vibrant learning ecosystems. DEF also provided ongoing handholding support, facilitated integration of digital tools into business operations, and trained SBMs in financial access services through partnerships with FINO Bank and CSC-SPV. A strategic review of the 6A's initiative further strengthened field implementation, positioning DEF as a key driver of digital inclusion and financial empowerment in rural Bengal.



SwitchOn Foundation, the implementation partner of Agri & Allied Value Chain strengthened the entrepreneurial capacity of rural women by training a total of 481 RWEs across seven blocks in Nadia, Bankura, and Purulia. Through its Basic Entrepreneurial Development Plan and 15 Entrepreneurship Development Program (EDP) sessions, RWEs were equipped with essential business skills including financial literacy, product pricing, branding, customer engagement, costing, and marketing. The training led to improved confidence, better financial record-keeping, and enhanced ability to identify and tap into local market opportunities. SwitchOn's efforts is laying a strong foundation for women-led enterprises to sustain, enabling RWEs to manage and grow income-generating businesses effectively.

Technical agency of the Tea Value Chain Grassroots Tea Corporation (GTC) focused on promoting regenerative agriculture and eco-friendly pest control among tea growers in Assam, training 99 RWEs in bio-pesticide preparation and enabling 262 RWEs to adopt yellow sticky traps for safer cultivation. These practices supported the transition to chemical-free tea gardens, enhancing the quality of artisanal green tea and improving soil health. The outreach expanded to 207 small tea growers across five villages, forming three new clusters and identifying 36 RWEs interested in green tea processing. RWEs led the construction of dryer and stove houses tailored for home-based production, and 40 solar-powered dryers are getting prepared for dispatch, marking a significant step toward sustainable infrastructure and women-led enterprise development in the tea value chain.



In the Handloom Value Chain Grameen Sahara advanced handloom entrepreneurship by training 35 RWEs through its Product Development Program (PDP) and 44 RWEs through Entrepreneurship Development Programs (EDPs) in Kamrup and Goalpara. RWEs gained technical skills in loom enhancement, design interpretation, and product innovation, resulting in new market-ready prototypes. EDPs introduced gender-sensitive business concepts, financial tracking, and costing. Mobilization efforts reached 395 weavers, fostering leadership, group cohesion, and readiness for collective marketing. The integrated approach has significantly boosted both technical and entrepreneurial capacities among rural women artisans.



Livestock Value Chain saw strong progress with The Goat Trust successfully rolling out key initiatives, including BPP and video shows that boosted community engagement and farmer learning. Regular meetings between the Program Manager and LBCs ensured smooth coordination, while goat health camps in Chamaria and Balijana improved livestock care. Infrastructure upgrades, such as CLTC fencing for demo centers and community halls, were completed, and televet services empowered rural women with timely veterinary support. Additionally, a survey app is being developed to enhance data-driven decision-making.

Connected for Change: Cross-Cut Synergies in the Udyamini Program

The Cross-Cut Pathway under the Udyamini Program has demonstrated strong collaborative momentum this quarter, integrating digital empowerment across diverse value chains and geographies. DEF led the initiative with targeted capacity-building sessions in West Bengal, reaching over 120 RWEs across Bankura, Purulia, and Nadia. These sessions focused on entrepreneurship, digital service delivery, and financial literacy, tailored to local needs. A strategic partnership with SwitchOn Foundation enabled a 2-day hands-on training for 13 SBMs, introducing practical digital tools like Mera App and Mera Bills to enhance financial tracking and service marketing. This collaboration significantly strengthened the digital capabilities of both RWEs and SBM centers.



In Assam, DEF and Grameen Sahara jointly explored digital integration within the handloom value chain, conducting field visits to SBM centers and handloom clusters in Kamrup and Goalpara. These visits laid the groundwork for phased digital literacy workshops aligned with business needs. DEF also launched its first digital literacy camp in Karbi Anglong through the Rongbonghat SBM center, extending cross-cut support to RWEs in the tea value chain. GTC complemented these efforts by establishing an SBM center in Rongbong Ghat and facilitating field visits with partners like SELCO and Transform Trade, which helped assess tea garden practices and green tea processing. Grameen Sahara initiated Product Development Programs in DEF-supported cross-cut villages, with DEF expected to provide post-training digital support. Working together, the partners aim to build a robust framework for digital inclusion, ecosystem convergence, and women-led enterprise development.



From Local Roots to Wider Markets: Strengthening Rural Women's Market Access



During the quarter, the Udyamini Program significantly advanced market access for over 1,500 Rural Women Entrepreneurs (RWEs) across West Bengal through grassroots engagement, institutional partnerships, and digital integration. RWEs participated in diverse platforms including local haats, state-level fairs, and digital marketplaces. Notably, 11 artisans earned an average of ₹1,000/day at the State-Level Handicrafts Fair in Siliguri, while 60 RWEs in Birbhum achieved daily earnings of ₹700+ in high-footfall markets. In Malda, 79 RWEs expanded their reach via platforms like WE HUB and T-Hub. Additionally, 10 Rural Pop-up Centres cum Incubation Outlets were established to serve as decentralized retail and inventory hubs, supporting onboarding to platforms like DigiKargha.

In parallel, SwitchOn Foundation implemented a robust market linkage strategy across Nadia, Bankura, and other districts, involving over 150 RWEs in hands-on market surveys, buyer interactions, and institutional collaborations. These efforts led to tangible outcomes such as the sale of ₹4,500 worth of spices, ₹24,085 in spice sales, ₹31,500 in mustard sales, and ₹24,240 in rice sales, along with the successful sale of 10 kg of litchi-flavored honey. Institutional linkages were also strengthened—6 RWEs secured saree orders worth ₹42,515 from Biswa Bangla, and 100 sarees were ordered by Adi Mohini Mohan Kanjilal. A dedicated Udyamini Store was launched, generating ₹7,493 in sales and offering real-time retail experience to 16 RWEs. Credit and scheme convergence played a vital role, with over ₹7.5 lakh sanctioned in enterprise loans and ₹41,000 worth of paddy seeds distributed to 141 RWEs under SCSP/STSP schemes. Additionally, 48 farmers completed crop insurance, and 10 solar light applications were submitted to support sustainable production environments.



The Livestock Business Centres (LBCs) have demonstrated strong market engagement this quarter, generating a total turnover of ₹2,20,895 in June 2025 and a cumulative turnover of ₹36,35,982.50 up to June. RWEs under the LBCs actively marketed a range of input products such as Dana Mishran, Neem Oil, Pachmola, Masala Bolus, Milk Replacer, and Liver Tonic, with Dana Mishran alone contributing over ₹8.7 lakh cumulatively. In addition to product sales, the LBCs offered essential livestock services including deworming, vaccination, castration, and treatment, with treatment services alone accounting for ₹4.96 lakh in cumulative earnings. The value chain segment also saw notable contributions, with sales of eggs, birds, and goats generating a combined turnover of over ₹9.26 lakh. These figures reflect the growing demand for both products and services offered by the LBCs and highlight the increasing entrepreneurial capacity of RWEs in the livestock sector. The integration of service delivery with product sales is not only diversifying income streams but also strengthening the rural enterprises under the Udyamini Program.

Converging for Change: Building Institutional Support for Rural Women Entrepreneurs

The Udyamini Program has made significant progress this quarter in forging strategic partnerships with government departments and ecosystem stakeholders to strengthen institutional support for Rural Women Entrepreneurs (RWEs). In West Bengal, DEF facilitated multi-level engagements across districts—Birbhum saw validation from MSME officials, while Bankura and Purulia initiated coordination with a wide range of stakeholders including ATMA, Horticulture, Women Development Offices, and local governance bodies. These efforts are enabling RWEs to access schemes, technical training, and market opportunities. In Nadia, collaboration with the Directorate of Handloom and Textiles is paving the way for structured marketing and branding of handloom products, while in Malda, visits from DIC, DRDC, and PRI members have catalysed support for digital tools and entrepreneurship skilling.



DEF also participated in national-level platforms such as the National Conference on Women's Cooperatives, organized by SEWA Cooperative Federation and VAMNICOM, where the Udyamini model was showcased as a scalable solution for women-led enterprise development. In Assam, DEF and RSETI launched a Free Beautician Training Program with public sector bank support, offering skill development, lodging, and food to RWEs.



SwitchOn Foundation held strategic meetings with the Departments of Handloom, Horticulture, and the Central Silk Board, resulting in improved access to schemes, inputs, and machinery for RWEs. Additional engagements with NHDC Ltd., Panchayat leaders, and educational institutions have strengthened market linkages and formalisation efforts, including Udyam registration and advanced training for women weavers.



GTC advanced ecosystem engagement in Assam through high-level interactions with NABARD, where the Udyamini-RWEP initiative was introduced and a follow-up meeting was scheduled to explore collaboration. GTC also co-hosted a Multistakeholder Consultation on Energy Security for the Tea Sector with the Tea Board of India and SELCO Foundation. The workshop emphasized the role of solar energy in reducing costs and enhancing climate resilience for Small Tea Growers (STGs), building consensus for future renewable energy initiatives. Collectively, these engagements reflect Udyamini's transition from a grassroots initiative to a policy-aligned, multi-stakeholder model for inclusive rural development.



A. Planting Change: RWEs Unite for a Plastic-Free Future

On 5th June, World Environment Day 2025, Rural Women Entrepreneurs (RWEs), Social Business Mentors (SBMs), and community members across Assam united to promote environmental sustainability through tree plantation and plastic waste clean-up drives. Aligned with the global theme "Putting an End to Plastic Pollution," DEF's SBMs led awareness and action campaigns, while GTC's RWEs in Kaipani village took proactive steps by cleaning plastic waste from tea gardens and planting trees around their homes. These grassroots initiatives not only reinforced the commitment to eco-friendly practices but also showcased the leadership of women entrepreneurs in driving community-based environmental change.



B. Udyamini Store: A Hands-On Marketplace for Rural Women Entrepreneurs

The Udyamini Store, launched by SwitchON Foundation, provided a hands-on retail platform for 16 Rural Women Entrepreneurs (RWEs) from various producer groups to sell agri-allied products such as pulses, oil, and processed food. Inaugurated with the presence of officials from Bankura DRDC and PNB, the store generated ₹7,493 in sales on its first day, offering RWEs real-time experience in product handling, customer interaction, and cash management. Operated on a rotational basis, the store promotes equal participation and leadership, while serving as a valuable learning ground for market exposure and enterprise development.



C. Learning by hands-on insights: RWEs Explore Silk and Millet Enterprise Models

SwitchON Foundation organized two impactful exposure visits for Rural Women Entrepreneurs (RWEs), enhancing their technical knowledge and enterprise vision. In Birmhum, six RWEs from Bankura visited a Cocoon Bank registered under the MSME Department of Textiles, gaining hands-on experience in post-cocoon yarn processing, quality grading, and marketing strategies. The visit inspired them to envision broader market linkages and improve product standards in silk production. In a separate visit to Bhubaneswar, Odisha, six RWEs from Sonamukhi explored millet processing under the Millet Shakti initiative. They learned about hygienic packaging, branding, and urban market strategies, while observing operations at the Millet Shakti Café. These visits strengthened their understanding of value chains, inspired ideas for millet-based enterprises, and built confidence to scale their group businesses.

“This workshop not only increased our technical knowledge but gave us confidence and recognition. I now feel part of a bigger movement,” as shared by one of the RWEs marks a step toward inclusive development, grounded in local realities and driven by grassroots leadership.



D. Workshop on Building Resilient Livelihoods: Pro-Poor Approaches in Small Ruminant Value Chains

The Goat Trust organized a vibrant workshop in Guwahati focused on pro-poor approaches to small ruminant-based livelihoods, bringing together over 55 participants, including 30 rural women entrepreneurs (RWEs), technical experts, funders, and institutional partners. The workshop was graced by Hon’b CGM NABARD Mr. Loken Das, Chief Guest Dr. Manoj Goswami, Manager, ALDA, Guest of Honour Dr. D. Dutta, Prof. and HoD, College of Vet Science and our Special Guest Mr. Indranil Niyogi, India Representative SPF for Udyamini Program with other dignitaries, Udyamini Partners, Representatives of Development organisations, Bankers and like-minded peoples with our RWEs, LBC- Pashu Sakhi, CLMs. The event emphasized sustainable goat value chains, market linkage models, breed management, and the role of women-led collectives.

Challenges faced

Monsoon & Mobility: Tackling Access Barriers in Remote Villages

Intense monsoon rains in Karbi Anglong severely disrupted field operations. Overflowing rivers and poor road conditions made remote villages inaccessible, halting regular scooty-based travel. Despite these challenges, the team adapted by rescheduling visits based on real-time weather updates, maintaining contact with RWEs via mobile and WhatsApp, and using shared transport or walking where possible. These proactive measures ensured continuity in engagement and field activities, minimizing disruption during a critical phase of the program.



From Data to Impact: Enhancing MEL Frameworks Across Partners

A. Strengthening MEL Systems and Partner Alignment

Vrutti made significant progress in institutionalizing a robust MEL framework across the Udyamini program. Through intensive consultations with five partner organizations—DEF, TGT, GTC, SwitchON, and Grameen Sahara—Vrutti finalized shared output indicators tailored to each partner’s context. These consultations helped unpack field-level MEL practices, identify gaps in verification standards, and co-develop a roadmap for streamlined data tracking. A major milestone was the development of a standardized interpretation tool and uniform Means of Verification (MoVs), ensuring clarity and consistency in progress measurement.

B. Dashboard Innovation and Field Validation

Vrutti launched the second iteration of the Udyamini dashboard, a modular and interactive tool offering real-time insights into programmatic progress. It integrates both quantitative indicators and qualitative pathways of change, enabling strategic planning and policy influence. Field visits across West Bengal and Assam validated dashboard metrics against ground realities, revealing discrepancies and deeper narratives of change—such as increased mobility, income, and confidence among RWEs. These visits emphasized the need for MEL systems that reflect lived experiences, not just numbers, and led to collaborative efforts to strengthen documentation and data validation protocols.

C. Way Forward

The longitudinal study is set to enter its implementation phase with training for data collectors scheduled in early August, focusing on ethical protocols and qualitative techniques. Field data collection will take place between 20 August and 20 September 2025, covering all geographies. Concurrently, the MEL team will verify indicators and prepare the next dashboard update. Post-fieldwork, Vrutti and partner MEL teams will collaboratively analyse findings to inform adaptive programming and strengthen long-term impact tracking.

