



A FRAMEWORK FOR TRANSFORMATIVE **ACTION:** ENABLING **WOMEN** ENTREPRENEURSHIP **IN NORTHEAST** **INDIA**



The Power to Empower

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ACTION:
ENABLING
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IN NORTHEAST
INDIA



ABOUT FICCI FLO THE WOMEN'S WING OF FICCI

Founded in 1983 by a group of visionary women, FICCI FLO has grown into one of India's most influential women's organizations. With over 12,000 members across 20 chapters nationwide and its headquarters in New Delhi, FLO has been a catalyst for change, empowering women through entrepreneurship, leadership, and personal growth for over 41 years.

As India moves towards Viksit Bharat @2047, FICCI FLO aligns its mission with our Honourable Prime Minister Shri Narendra Modi's vision of women-led development. Every year, FLO impacts the lives of lakhs of women, driving transformation through its national initiatives.

With an ever-growing membership, FLO is a force of change. Every chapter works tirelessly to uplift women through grassroots initiatives, capacity-building programs, and advocacy efforts. Together, we are shaping an inclusive, progressive India where women are at the forefront of development.

At FICCI FLO, empowerment is not a one-size-fits-all approach. Women at different stages of their personal and professional journeys have unique needs, and FLO works strategically at three levels—Grassroots, Mid-level, and Senior Leadership—to ensure comprehensive impact.

1. Grassroots Level: Empowering Women at the Foundation

FLO believes that true transformation starts at the grassroots, where opportunities for education, skill development, and financial independence can break cycles of poverty and inequality. Our grassroots programs focus on:

- **Rural Livelihood & Entrepreneurship** – Helping rural women build sustainable businesses in agriculture, handicrafts, and local industries.
- **Digital Skilling & Financial Literacy** – Bridging the knowledge gap by teaching digital skills, online entrepreneurship, and financial management.
- **Handloom, Textile & Handicrafts Initiatives** – Reviving India's rich artisanal heritage by training women in weaving, embroidery, and traditional crafts, ensuring economic self-reliance.
- **Legal Awareness & Advocacy** – Educating women on their rights, legal protections, and avenues for justice.

These initiatives equip women with the skills, confidence, and resources to become self-sufficient contributors to their families and communities.

2. Mid-Level: Supporting Women Entrepreneurs & Professionals

Many women in India start businesses or enter the workforce but face challenges in scaling their ventures, accessing finance, or breaking into leadership roles. FLO supports them through:

- **FLO MSME Assist Cell** – A dedicated platform for women-led small and medium enterprises to get mentorship, funding guidance, and networking opportunities.
- **FLO Start-up Cell** – Supporting women entrepreneurs with incubation, funding access, and training in business strategy.
- **Capacity-Building & Leadership Development** – Organizing workshops, networking events, and skill enhancement programs for professionals and businesswomen.
- **Sector-Specific Mentorship** – Providing expert guidance in industries like textiles, manufacturing, technology, and retail to help women scale their businesses.

By bridging the gap between ambition and success, FLO enables mid-level professionals and entrepreneurs to grow, expand, and create more employment opportunities.

3. Senior Leadership: Advancing Women in Decision-Making Roles

Women in senior leadership often face barriers in corporate boardrooms, policymaking, and governance. FLO is committed to increasing women's representation at the highest levels of influence through:

- **FLO Women Directors Initiative** – Training and mentoring women for boardroom roles, supporting gender diversity in corporate leadership.
- **Policy & Advocacy** – Partnering with policymakers and industry leaders to shape gender-inclusive business and economic policies.
- **Leadership & Executive Training** – Empowering women in top positions with advanced leadership programs, peer networking, and access to influential platforms.
- **Representation in National & Global Forums** – Amplifying the voices of women leaders in business summits, industry panels, and international delegations.

FICCI FLO, The Women's Wing of FICCI

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Foreword



FROM THE DESK OF THE **NATIONAL PRESIDENT, FICCI FLO**

The Northeast region of India has long been a bridge between India and its eastern neighbours, offering immense potential for trade, tourism, and cultural exchange. Rich in natural resources, diverse ethnic traditions, and entrepreneurial spirit, the region is a vital part of India's growth story. Under the visionary leadership of **Hon'ble Prime Minister Shri Narendra Modi**, the Northeast is emerging as a key driver of national progress, envisioned as the 'Ashta Lakshmi'—the eightfold prosperity of Bharat.

At **FICCI FLO**, we firmly believe that the economic transformation of the Northeast cannot be complete without the active participation of **women entrepreneurs**. Women in this region have historically played a crucial role in trade, handicrafts, and agriculture, yet their full potential remains largely untapped in formal trade and logistics sectors. Structural challenges, infrastructural limitations, and societal barriers continue to restrict their ability to scale their businesses, access finance, and integrate into national and global supply chains.

This study, "**A Framework for Transformative Action: Enabling Women Entrepreneurship in Northeast India**," is a step towards understanding and addressing these challenges. It provides a **comprehensive analysis** of the current landscape of **women's participation in trade and logistics**, shedding light on key barriers while also showcasing the **resilience, innovation, and determination** of women entrepreneurs in the region.

Through this report, we aim to provide actionable insights and policy recommendations that can guide policymakers, industry leaders, and development organizations in creating a more inclusive

and enabling business environment. By strengthening **infrastructure, financial access, skill development, and cross-border trade opportunities**, we can unlock the **true economic potential** of the Northeast and position it as a robust link in India's engagement with **South Asia and East Asia**.

As the **41st National President of FICCI FLO** it is my privilege to champion this cause and take a decisive, step towards empowering women entrepreneurs in the Northeast. This report is not just a reflection of our commitment but a **call to action**—to stakeholders across industries and governance—to come together in fostering a **dynamic, inclusive, and progressive** entrepreneurial ecosystem.

By investing in the **women of the Northeast**, we are investing in **India's future**—one that is **resilient, equitable, and prosperous**. I extend my gratitude to all contributors, researchers, and policymakers who have supported this initiative, and I look forward to seeing its findings translate into tangible action.

Joyshree Das Verma

National President

FICCI FLO

2024-25

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Introduction & Context

The participation of women in the trade sector represents a vital yet underutilized opportunity for economic development and social progress in India's Northeast region. Recent research from international organizations, including the World Bank, the World Trade Organization, and International Monetary Fund, has documented the transformative potential of trade in advancing gender equality across developing regions. Trade-oriented enterprises offer enhanced employment conditions for women, including competitive compensation, comprehensive benefits packages, and increased job stability. Moreover, trade opens up entrepreneurship opportunities for women, potentially transforming their economic prospects and societal roles.

The Northeast region presents unique opportunities and challenges for women entrepreneurs in the trade and logistics sector. Tripura's strategic location, sharing international borders with Bangladesh on three sides and linked to mainland India through Assam and Mizoram, offers significant potential for cross-border trade and logistics ventures. Mizoram's position as a trade hub linking Nepal, Bhutan, and China creates opportunities for women entrepreneurs to expand into international markets. Similarly, Nagaland's proximity to Myanmar and its participation in the Act East Policy present promising prospects for trade with Southeast Asia, particularly in sectors like agriculture, handloom, handicrafts, and bamboo products.

Despite these geographical advantages, women entrepreneurs across the region face multifaceted challenges that limit their participation in the trade and logistics sector. In Sikkim, the mountainous terrain and limited connectivity make it difficult for women to

access essential trade facilities. Arunachal Pradesh's rugged landscape poses similar challenges, with women operating in remote areas who face irregular working hours and frequent travel requirements. In Meghalaya, despite its matrilineal traditions and strong entrepreneurial spirit, women continue to encounter infrastructure constraints and limited access to formal financing.

The barriers span across systemic, infrastructural, and societal dimensions. Women remain underrepresented in trade associations and are often overlooked in government consultations, leading to their voices going unheard in key decision-making processes. In Assam, women entrepreneurs face challenges in documentation and customs clearance processes, especially as these move online. The persistent gender digital divide, manifested through limited access to and usage of digital tools, further compounds these challenges across all northeastern states.

Infrastructure limitations present significant hurdles throughout the region. In Tripura, the hilly terrain and limited transportation infrastructure make logistics operations complex and costly. Nagaland faces challenges with poor road connectivity, inadequate transportation networks, and limited access to modern logistics facilities. The lack of safe and inclusive public transport, coupled with insufficient amenities like clean washrooms and proper storage facilities, particularly hinders women's participation in trade-related activities. Furthermore, deeply ingrained societal norms that position women as primary caregivers often restrict their ability to dedicate time to entrepreneurial pursuits in the trade and logistics sector.

Figure 1: Focus Group Discussion with NEWEA and Global Shapers Hub, Guwahati



1.1 Study Objectives and Scope

This report aims to provide a comprehensive analysis of the challenges and opportunities faced by women entrepreneurs in the Northeast region's trade and logistics sector. The study examines these issues through four critical pillars: factors of production, infrastructure, regulatory framework and social norms. By adopting this structured approach, the research seeks to develop actionable recommendations that can foster a more inclusive and supportive ecosystem for women entrepreneurs.

1.2 FICCI FLO's Alignment and Contribution

This study aligns seamlessly with FICCI FLO's 2024-25 theme of "Collective Vision, Collaborative Action" under the leadership of Joyshree Das Verma. As the women's wing of the Federation of Indian Chambers of Commerce & Industry, FLO has consistently worked towards encouraging and facilitating women's participation across various economic sectors. With its extensive network of 20 chapters across India and a membership base of over 12,000 women entrepreneurs and professionals, FLO is uniquely positioned to catalyze impactful change in women's entrepreneurship. The research contributes to FICCI's medium-term objectives by providing evidence-based insights that can inform policy decisions and programmatic interventions. It builds upon FLO's 40-year legacy of promoting entrepreneurship and professional excellence among women through

various capacity-building initiatives. Furthermore, this study enriches the existing knowledge base by offering a region-specific analysis of women's participation in the trade and logistics sector, filling a crucial gap in the current literature.

1.3 Methodology

The research employs a mixed-methods approach to ensure a comprehensive understanding of the complex ecosystem in which women entrepreneurs operate. This methodology combines quantitative data analysis with qualitative insights gathered through multi-stakeholder focus group discussions across the seven states of North East Region (NER) excluding Manipur. The approach allows for a nuanced examination of both the progress made and the persistent barriers that women entrepreneurs face in the trade and logistics sector.

Through this methodological framework, the study captures both the breadth and depth of challenges and opportunities, enabling the development of recommendations that are both practical and regionally tailored. The findings and recommendations presented in this report are designed to inform policymakers, stakeholders, and support organizations, ultimately contributing to the creation of a more inclusive and supportive ecosystem for women entrepreneurs in the Northeast region's trade and logistics sector.

Figure 2: Overview of Methodology and Sample Size



Source: Study Team

Women's Entrepreneurship Landscape in Northeast India

The northeastern region of India presents a unique landscape for women's entrepreneurship, characterized by the significant transformation in female labor force participation and entrepreneurial engagement over the past seven years (2017-2024). This section examines the evolving dynamics of women's economic participation across the seven sister states and Sikkim, analyzing key trends, challenges, and opportunities in the entrepreneurial ecosystem.

2.1 Female Labor Force Participation: Regional Dynamics and Trends

The Northeast has witnessed a remarkable surge in women's labor force participation, though with notable variations across states. Assam has demonstrated the most dramatic improvement, with female labor force participation rising from 13% in 2017-18 to 50% in 2023-24. Similarly, Nagaland has maintained consistently high participation rates, increasing from 50% to 58% during the same period. Tripura and Meghalaya have shown steady growth, reaching 42% and 48.1% respectively by 2023-24, while Sikkim's participation rate has grown more modestly to 35%. This regional variation reflects diverse socio-economic conditions and cultural contexts across the northeastern states.

2.1.1 Sectoral Distribution and Entrepreneurial Trends

A distinctive pattern emerges in the sectoral distribution of women's economic participation across the Northeast. The wholesale and retail trade sector has consistently been a significant employer of women, particularly in Meghalaya (26.7%) and Mizoram (20.23%). However, the manufacturing sector participation remains relatively low across most states, with Assam showing the highest engagement at 11.8%. Notably, there is low female representation in transportation, storage, and information technology sectors across all states, indicating persistent gender gaps in these industries.

2.1.2 Self-Employment and Entrepreneurship Evolution

A striking trend across the northeastern states is the significant shift towards self-employment and entrepreneurship. In Nagaland, the proportion of women working as own-account workers or employers has increased from 50% to 58%, Arunachal Pradesh has seen a dramatic rise from 17.4% to 56%, while in Assam, such participation has grown from 11.9% to 49.9%, indicating a robust movement towards entrepreneurial activities. The trend suggests

Figure 3: Workplace Setup of AVA Foundation



both necessity-driven and opportunity-based entrepreneurship, as women increasingly take control of their economic destinies.

2.1.3 Regional Support Ecosystem

The entrepreneurial landscape is supported by a comprehensive framework of national and state-level initiatives designed to foster women's economic participation. These programs address various aspects of entrepreneurial development, from financial support to skill enhancement. The Prime Minister's Employment Generation Programme (PMEGP) has been particularly impactful across all northeastern states, offering enhanced subsidies of up to 35% for women entrepreneurs in rural areas and 25% in urban area.

2.2 Government Schemes Analysis: A Thematic Assessment

The northeastern region benefits from a robust framework of government support schemes, combining national initiatives with state-specific programs tailored to regional needs. This section presents a thematic analysis of these interventions, examining their effectiveness across key parameters essential for entrepreneurial development.

2.2.1 Access to Finance Initiatives

Financial support mechanisms form the cornerstone of entrepreneurship development across the Northeast. The Prime Minister's Employment Generation Programme (PMEGP) serves as a flagship initiative, providing enhanced subsidy benefits of 35% for rural and 25% for urban women entrepreneurs across all northeastern states. This is complemented by state-specific schemes such as Assam's Women Entrepreneurs' Support Scheme (AWESS), which has allocated ₹3,900 crore to support nearly 4 million rural women entrepreneurs. Similar initiatives like Tripura's Women Entrepreneurs' Development Scheme and Sikkim's SEED Cell demonstrate the region's commitment to financial inclusion.

The implementation of these financial support mechanisms varies across states, with Assam and Tripura showing particularly strong execution through their robust distribution networks and simplified application processes. Notably, Meghalaya's approach through the PRIME initiative has created an effective model for combining financial support with incubation services, while Nagaland's State Entrepreneurship Development Program (NSEDP) has successfully integrated financial assistance with skill development.

2.2.2 Market Access and Integration

Market linkage initiatives across the Northeast demonstrate innovative approaches to addressing the region's unique geographical challenges. Mizoram's Handholding Scheme (Bana Kaih) exemplifies a comprehensive approach, combining market support with financial assistance. The scheme has been particularly effective in establishing market linkages for traditional craft sectors and agricultural products. Similarly, Arunachal Pradesh's focus on crafts and handloom promotion programs has created sustainable market channels for women artisans.

A notable trend across the region is the integration of digital marketplace solutions, as demonstrated by the adoption of the Mahila e-Haat platform. This national initiative has been particularly impactful in Assam and Meghalaya, where digital literacy programs have complemented market access initiatives. The success of these programs varies, with states like Sikkim and Tripura showing strong implementation in urban areas but facing challenges in extending reach to remote regions.

2.2.3 Skill Development and Capacity Building

The northeastern states have adopted a multi-faceted approach to skill development, combining traditional craft enhancement with modern entrepreneurial training. The Skill Development and Employment Generation

Program (SDEGP) in Nagaland represents a comprehensive model, integrating vocational training with entrepreneurship development. Similar initiatives in Assam and Tripura have focused on sector-specific skills, particularly in handicrafts, handloom, and food processing.

Implementation effectiveness varies across states, with Assam's startup ecosystem showing particular success in providing incubation and mentorship support. Meghalaya's PRIME initiative has created a replicable model for combining skill development with market exposure, while Mizoram's approach through the CM Special Category Scheme has effectively targeted skill enhancement for rural women entrepreneurs.

2.2.4 Support Services and Infrastructure

The provision of auxiliary services shows varying degrees of development across the region. Tripura's Industrial Investment Promotion Incentive Scheme (TIIPIS) offers a comprehensive support package including infrastructure access and technical assistance. Sikkim's INSPIRES program demonstrates an innovative approach to integrated service provision, while Arunachal Pradesh's focus on tourism-related support services through the Chief Minister's Paryatan Vikas Yojana shows sector-specific targeting.

2.2.5 Preferential Procurement and Supply Chain Integration

The northeastern region has made significant strides in integrating women entrepreneurs into formal supply chains, though with varying degrees of success across states. Assam leads in this domain through its structured approach to procurement policies, mandating 33% reservation for women in government market stalls and shopping complexes. This model has shown particular success in urban centers, with over 25% of government contracts in select sectors being awarded to women-led enterprises. Meghalaya's PRIME initiative has similarly

created effective supply chain linkages, particularly in the handicraft and agricultural sectors, demonstrating the potential for replication across other northeastern states.

Supply chain integration efforts show marked variation in implementation and effectiveness across the region. Sikkim's Entrepreneurship and Economic Development (SEED) Cell has successfully created vertical integration opportunities for women entrepreneurs in the organic farming sector. Meanwhile, Tripura's approach through the Swavalamban Scheme has effectively connected Self-Help Groups (SHGs) to larger market networks. However, challenges persist in remote areas across all states, where infrastructure limitations often impede effective supply chain participation.

Cross-cutting Themes and Regional Synergies

Analysis of support mechanisms across the Northeast reveals several cross-cutting themes that influence program effectiveness. Digital integration emerges as a crucial factor, with states like Assam and Meghalaya showing higher success rates in schemes that incorporate digital literacy and e-commerce components. The role of Self-Help Groups (SHGs) as implementing vehicles for various schemes shows particular strength in Tripura and Nagaland, where community-based approaches have enhanced program reach and effectiveness.

Interestingly, states that have adopted integrated approaches combining multiple support elements show higher entrepreneurship sustainability rates. For instance, Mizoram's comprehensive Handholding Scheme, which combines financial support with market linkages and skill development, demonstrates notably higher participant retention rates compared to single-focus programs. Similarly, Nagaland's NSEDP has achieved significant impact through its holistic approach to entrepreneurship development.

Implementation Challenges and Regional Variations

Implementation effectiveness varies significantly across the region, shaped by geographical, infrastructural, and socio-cultural factors. Urban-rural disparities in program access and utilization remain a consistent challenge across all states. While Assam and Tripura have made notable progress in extending services to semi-urban areas, states like Arunachal Pradesh and Sikkim continue to face challenges in reaching remote

communities. The success of mobile training units in Nagaland offers a potential model for addressing this disparity. Critical gaps persist in childcare support and mobility assistance across all states, though Meghalaya's approach through the PRIME initiative shows promising efforts to address these barriers. The variation in digital infrastructure accessibility also significantly impacts program effectiveness, particularly in remote areas where online services and digital marketing platforms remain underutilized.

Figure 4: Focus Group Discussion with Anu Mondal, Founder, Ava Foundation



Source: Study Team

Comparative Analysis of Women Entrepreneurship Challenges Across Northeast India

The analysis of women's entrepreneurship in Northeast India is based on a comprehensive framework that examines four fundamental dimensions affecting business operations and growth. The first dimension focuses on factors of production, encompassing critical elements such as access to finance, skill training opportunities, and engagement with digital technologies and marketplaces. This is complemented by the infrastructure dimension that evaluates physical connectivity, digital infrastructure, and power availability - elements that directly impact business productivity and market access. These two dimensions together provide insight into the tangible resources and physical enablers available to women entrepreneurs across the northeastern states.

The framework further incorporates two crucial contextual dimensions: the regulatory scenario and social norms. The regulatory assessment examines both the presence and implementation effectiveness of supportive schemes for women entrepreneurs, including state-specific initiatives and the local execution of central government programs. The social norms dimension, with particular focus on mobility restrictions,

acknowledges the critical role that cultural and social factors play in shaping women's entrepreneurial opportunities in the region. This multidimensional framework enables a holistic understanding of both the operational and environmental factors that influence women's entrepreneurship across Northeast India.

The insights presented in this analysis were gathered through extensive focus group discussions conducted across seven northeastern states except Manipur. These discussions engaged women entrepreneurs from diverse sectors, business scales, and

geographical locations, providing rich, ground-level perspectives on entrepreneurial challenges and opportunities. The methodology emphasized creating safe, open spaces for dialogue where participants could freely share their experiences, challenges, and aspirations. These discussions were structured to explore each dimension of the analytical framework while remaining flexible enough to capture unique regional perspectives and unexpected insights. This approach enabled the collection of nuanced, context-specific information that forms the foundation of the recommendations presented in this report.

3.1. Factors of Production

3.1.1 Access to Finance

The financial landscape for women entrepreneurs across northeastern states reveals significant disparities in access to capital and credit facilities. Across all the states, women entrepreneurs face common challenges in securing formal financing, though the severity and specific manifestations of these challenges vary by state and region. Financial constraints manifest most severely in Nagaland, where entrepreneurs often start without initial capital, relying heavily on reinvested wages for business growth. In contrast, Meghalaya has shown progress through targeted programs like PRIME Meghalaya, which has successfully provided grant funding to entrepreneurs like Lamti Hazel Pohti, enabling production expansion and revenue growth.

The role of financial institutions varies significantly across states, with unique regional challenges compounding traditional barriers to access. In Sikkim, age-based discrimination adds another layer of complexity, as evidenced by the

experiences of several women entrepreneurs facing skepticism when seeking post-retirement business loans. The state also presents unique regulatory challenges with restrictions on registering private limited companies, which limited her access to higher funding options. Meanwhile, Arunachal Pradesh entrepreneurs particularly struggle with high operational costs, especially in remote areas where expenses for transportation and logistics create additional financial burdens that must be factored into their capital requirements.

3.1.2 Access to Skill Training

Training accessibility and effectiveness show marked variations across the region, with some states demonstrating more robust support systems than others. Meghalaya exhibits a relatively stronger training ecosystem through institutions like IIE Meghalaya and various incubation centers, providing structured support for entrepreneurial development. This contrasts

sharply with the experience in states like Mizoram, where entrepreneurs report significant gaps in formal business training and mentorship opportunities, highlighting the uneven distribution of educational resources across the region.

Organizations across different states have implemented various approaches to address skill development needs. In Nagaland, NEIDA has introduced targeted training programs focusing on weaving quality, design, and market expansion, demonstrating the value of sector-specific training initiatives. However, a common thread across all states is the mismatch between available training and practical business needs, particularly in areas such as digital marketing and e-commerce. This gap between training content and market requirements suggests the need for more coordinated efforts to align skill development programs with contemporary business demands.

Figure 5: Focus Group Discussions with Women Entrepreneurs in Agartala, Tripura



Source: Study Team

3.1.3 Digital Technologies and Marketplaces

The digital landscape reveals a complex pattern of adoption and challenges across the

northeastern states, with significant variations in both access and utilization of technology. Mizoram presents an interesting generational divide, with younger entrepreneurs showing

greater digital adaptability while older business owners struggle with technology adoption. This pattern suggests the need for age-sensitive approaches to digital literacy programs. In contrast, Assam's entrepreneurs face substantial barriers in leveraging e-commerce platforms, despite the state's relatively better digital infrastructure, indicating that infrastructure alone does not guarantee successful digital adoption. Different states have approached digital integration through various initiatives and support mechanisms. Meghalaya has focused on integrating entrepreneurs with e-commerce platforms through government support programs, while Nagaland has implemented ONDC initiatives to create user IDs for entrepreneurs. Arunachal Pradesh has emphasized digital literacy training programs, and Assam has witnessed emerging e-commerce adoption through various platforms. These diverse approaches provide valuable insights into effective strategies for digital empowerment across the region.

3.2. Infrastructure

3.2.1 Physical Connectivity

Transportation infrastructure emerges as a critical challenge across all states, though with varying impacts on business operations and costs. Sikkim faces particularly severe challenges, with entrepreneurs reporting significantly poor road conditions that dramatically escalate logistics costs. The impact is quantifiable, with entrepreneurs noting transportation costs reaching ₹13,000 for truck transportation from Siliguri alone, placing a significant financial strain on businesses.

Weather-related disruptions present another significant challenge, with varying severity across states. Nagaland's entrepreneurs struggle with frequent landslides and weather-related disruptions, especially during monsoon seasons. On the other hand, Mizoram faces similar challenges in maintaining reliable transportation links during adverse weather conditions. These

infrastructure limitations not only affect day-to-day operations but also influence long-term business planning and market access strategies across the region.

3.2.2 Digital Connectivity

Digital infrastructure varies significantly across states, leading to uneven opportunities for online business operations. Urban-rural divide is particularly pronounced in this aspect, with cities like Guwahati in Assam showing relatively better digital connectivity while rural areas across all states face similar challenges of limited internet access and reliability. This disparity significantly impacts the ability of rural entrepreneurs to participate in the growing digital economy and access online marketplaces.

3.2.3 Power/Electricity

The impact of electricity related infrastructure varies across states, with some showing more resilient systems than others. The reliability of electricity supply creates varying challenges for business operations, particularly affecting production processes and digital connectivity. Meghalaya entrepreneurs report significant challenges with power outages affecting production processes. Sikkim and Assam show relatively better power infrastructure in urban areas, though rural regions in the state continue to face challenges.

3.3. Regulatory Scenario

3.3.1 Supportive Schemes

The implementation and awareness of government schemes show significant variation across the northeastern states, with each state demonstrating unique challenges and successes in program delivery. Meghalaya's PRIME program has emerged as a notable success story, providing direct support to entrepreneurs and demonstrating tangible impact on business growth. This contrasts with the experience in states like Mizoram, where limited awareness of government schemes has resulted in lower utilization of available support mechanisms.

Implementation effectiveness varies considerably across states, with some showing more robust execution than others. Nagaland has established various financial aid programs, including Mudra loans, yet faces challenges in implementation due to documentation requirements and awareness gaps. Sikkim's regulatory environment presents unique challenges, particularly in business registration processes, while Assam has developed a more diversified support system through organizations like Women's Cell ASSOCHAM, though reach and impact vary across regions.

3.3.2 Implementation of Central Schemes

The execution of central government initiatives reveals varying levels of success across states, influenced by local administrative capacity and awareness levels. Documentation requirements and procedural complexities affect scheme accessibility differently across states, creating disparate outcomes in similar programs. The effectiveness of central schemes often correlates with the strength of local support systems and the presence of facilitating organizations that can help entrepreneurs navigate application processes.

Figure 6: Focus Group Discussion with Women Entrepreneurs of Mizoram



Source: Study Team

3.4. Social Norms

3.4.1 Mobility Restrictions

Mobility constraints present a complex challenge across the northeastern states, influenced by both infrastructure limitations and sociocultural factors. The impact of these restrictions varies significantly between urban and rural areas, with rural entrepreneurs facing more limitations on their movement and business activities. In

Nagaland, some organizations have developed support systems providing vehicle access and drivers, serving as potential solutions to mobility challenges. However, the level of support is not uniformly available across states or regions.

Weather-related mobility challenges add another layer of complexity, particularly affecting states like Mizoram during monsoon seasons. Seasonal disruptions require entrepreneurs to develop adaptive strategies for maintaining business

operations. In Assam, safety concerns create additional restrictions on business hours and travel, particularly affecting women entrepreneurs' ability to participate in evening business activities or access markets outside their immediate locality.

Cross-State Learning and Future Directions

The comparative analysis of women entrepreneurship across northeastern states reveals several opportunities for cross-state learning and development. The success of Meghalaya's PRIME program offers valuable insights for developing effective financial support mechanisms in other states. Similarly, Nagaland's experience with group-based borrowing systems provides lessons for improving financial accessibility across the region.

The varying approaches to digital integration and skills development across states offer opportunities for knowledge sharing and program refinement. Successful initiatives in digital literacy and e-commerce adoption from

states like Assam and Nagaland could be adapted and implemented in regions currently struggling with digital integration. Additionally, the establishment of incubation centers and sector-specific training programs in some states provides models for comprehensive entrepreneurship support that could be replicated elsewhere.

Looking forward, the development of regional solutions to common challenges emerges as a critical priority. The creation of shared infrastructure for logistics and transportation could help address the connectivity challenges faced across states. Similarly, the establishment of regional networks for knowledge sharing and mentorship could help overcome the isolation often faced by women entrepreneurs in more remote areas. These collaborative approaches, combined with state-specific interventions addressing unique local challenges, offer the most promising path forward for strengthening women's entrepreneurship across the northeastern region.

Figure 7: Focus Group Discussion with Women Entrepreneurs in Meghalaya



Source: Study Team

Recommendations for Promoting Women Entrepreneurship in Northeast India: A Framework for Action

The development of a robust entrepreneurial ecosystem for women in Northeast India requires a comprehensive approach that addresses both systemic barriers and regional specificities. Based on extensive research and multi-stakeholder consultations across the selected states, a three-pillar framework has been developed that encompasses regulatory, infrastructural, and institutional measures. This framework recognizes the unique challenges faced by women entrepreneurs in the region while leveraging existing strengths and opportunities for growth.

The successful implementation of these recommendations requires coordinated action from multiple stakeholders. FICCI FLO, with its extensive network of over 12,000 women entrepreneurs and professionals across India, is strategically positioned to play a transformative role in this ecosystem. Their vision aligns perfectly with the needs of the region, offering potential for creating strong inclusive communities and promoting sustainable progress through collaborative efforts.

4.1 Pillar 1: Regulatory Measures

Robust regulatory frameworks create structured pathways for women entrepreneurs to access institutional support while removing systemic barriers to their business growth. The entrepreneurial landscape across Northeast India is characterized by significant structural impediments, including limited access to formal credit, inadequate institutional support, and infrastructural constraints that impact business operations. Despite women demonstrating higher financial discipline and better credit profiles, the financing gap for women-owned MSMEs remains stark at 70%, with 90% of women entrepreneurs still relying on informal financing sources.

4.1.1 Mandate Simplified Credit Access Protocols

A standardized yet flexible credit assessment system emerges as a critical need across all northeastern states. The Department of Finance in each state, working in coordination with their respective State Rural Livelihoods Missions and financial institutions, should establish simplified credit access frameworks that address the barriers faced by women entrepreneurs, particularly in rural and peri-urban areas. The frameworks should incorporate alternative data points from community-based organizations about women's household finances and income generation potential, moving beyond traditional collateral requirements that often exclude women from formal financial systems.

FICCI FLO can play a pivotal role in this transformation by leveraging its extensive network to facilitate partnerships between financial institutions and women entrepreneurs. Through its chapters across India, FICCI FLO can implement successful models like the Women Entrepreneurship Development Unit (WEDU) in Bangladesh, which has benefited over 1,000 women entrepreneurs through its Small Enterprises Refinance Scheme, expanding from Tk850 crore to Tk1500 crore to reach more women entrepreneurs in remote areas.

4.1.2 Establish Gender-Inclusive Bamboo Enterprise Networks

The integration of women-led bamboo enterprises into government procurement systems is essential for creating sustainable market opportunities across the northeastern region. This initiative should focus on mandating procurement of bamboo-based products from

women entrepreneurs for government institutions while establishing quality standards and support mechanisms. The success of such initiatives is demonstrated by the National Bamboo Mission's partnership with USAID, which has effectively promoted women's empowerment through structured market access and capacity building.

FICCI FLO can strengthen this initiative by developing standardization protocols, facilitating quality certification processes, and creating direct linkages between women entrepreneurs and government procurement channels. Their expertise in business development can be particularly valuable in helping women entrepreneurs scale their operations to meet institutional demand while maintaining product quality and consistency.

4.1.3 Establish Mandatory Institutional Support Systems

Comprehensive institutional support mechanisms could accelerate the growth

trajectory of women-led enterprises across the Northeast. State Industries & Commerce Departments should institute mandatory support quotas across business development organizations, working in conjunction with their respective Startup Cells and Skill Development Missions. This framework should integrate dedicated incubation programs, targeted skill development modules, and structured market access facilitation, with special emphasis on digital literacy and business strategy.

Drawing inspiration from successful models like CORFO (Chilean Economic Development Agency), which mandates 40% of startup incubator spaces for women-led businesses, similar quota systems should be implemented across northeastern states. FICCI FLO can enhance these efforts by establishing women-focused business incubation centers, developing mentorship networks using its nationwide membership, established and emerging women entrepreneurs.

Figure 8: Focus Group Discussions with Employees of Ava Foundation, Assam



Source: *Study Team*

State-Specific Regulatory Measures

While many regulatory challenges are common across the Northeast, certain states require targeted

interventions based on their unique circumstances and challenges:

Meghalaya and Assam: Enhanced Digital Regulatory Framework

Given their relatively advanced digital infrastructure and urban hubs, Meghalaya and Assam require specialized regulatory frameworks for e-commerce integration and digital payments. The success of PRIME Meghalaya in providing grant funding to entrepreneurs like Lamti Hazel Pohti demonstrates the potential for targeted digital support. The regulatory framework should focus on streamlining e-commerce registrations and creating special provisions for digital marketplace participation.

Sikkim: Age-Inclusive Financial Regulations

Sikkim faces unique challenges related to age-based discrimination in financial access which call upon the state to institute specific regulatory interventions to prevent age-based discrimination in lending and create special provisions for entrepreneurs starting businesses after retirement. Additionally, regulations addressing the state's unique challenges in registering private limited companies need revision to enhance access to higher funding options.

Arunachal Pradesh and Tripura: Border Trade Regulations

Owing to their strategic location, these states require specialized regulatory frameworks for cross-border trade. Regulations should focus on simplifying documentation requirements for women entrepreneurs engaging in border trade and creating special provisions for small-scale cross-border commerce. This includes streamlined customs procedures and special trading permits for women entrepreneurs in border areas.

4.2 Pillar 2: Infrastructure Development

Targeted infrastructure development emerges as a crucial catalyst for empowering women entrepreneurs across Northeast India and enabling their full participation in trade and regional value chains. The focus group discussions across states revealed significant infrastructure gaps that systematically restrict women's ability to scale their businesses and engage in cross-border trade. From limited transportation networks to inadequate business spaces and unreliable digital connectivity, these constraints create substantial barriers to growth and market access.

4.2.1 Develop Women-Centric Business Hubs

The establishment of specialized women-centric business hubs across northeastern states represents a transformative solution to the infrastructure gaps currently hindering women entrepreneurs. These dedicated facilities should provide a comprehensive ecosystem that addresses the unique challenges faced by women in starting and scaling their businesses. The Department of Industries & Commerce in each state should lead this initiative, ensuring these hubs are strategically located and equipped with essential facilities including co-working spaces, childcare services, and professional meeting rooms.

The success of such initiatives is demonstrated by models like the Women Business Centres (WBCs) in Bangladesh, which have supported over 50,000 women entrepreneurs through comprehensive resource provision and training. FICCI FLO can enhance this infrastructure development by leveraging its expertise in creating collaborative spaces and facilitating knowledge exchange between successful business hubs across India. Their network can also help establish mentorship programs and organize regular skill development workshops within these hubs.

4.2.2 Establish Accessible Marketplaces and Trade Centers

Creating dedicated marketplaces and trade centers emerges as a critical need across the northeastern region to enhance market access for women entrepreneurs. These centers should serve as focal points for trade and collaboration, addressing challenges like fragmented supply chains and high raw material costs. The initiative necessitates collaboration between state Industries & Commerce Departments and local municipalities to develop well-located facilities where women can showcase and sell their products effectively.

The Dhaka Trade and Exhibition Centre in Bangladesh provides an excellent model, demonstrating how accessible marketplaces can significantly boost women entrepreneurs' visibility and market reach. FICCI FLO can play a crucial role in this initiative by facilitating

market linkages through its national network, organizing regular trade fairs, and creating platforms for business-to-business interactions.

4.2.3 Develop Specialized Logistics Infrastructure

The establishment of specialized logistics infrastructure and cargo aggregation centers is vital to overcoming transportation and storage challenges faced by women entrepreneurs across the region. This infrastructure development should focus on creating strategically located centers that can streamline the transportation of goods, reduce costs, and mitigate delays caused by seasonal disruptions. The success of such initiatives is evidenced by the Women Entrepreneurs Logistics Hub in Rwanda, which has supported over 1,500 women-led businesses through state-of-the-art facilities and comprehensive logistics support.

FICCI FLO can strengthen this initiative by facilitating partnerships between logistics providers and women entrepreneurs, advocating for gender-sensitive infrastructure planning, and developing cost-effective logistics solutions. Their experience in creating business networks can be particularly valuable in developing efficient supply chain mechanisms that benefit women entrepreneurs across the region.

4.2.4 Create Digital and E-Commerce Support Platforms

Digital infrastructure development emerges as a critical need across northeastern states to bridge the existing digital divide and enable women entrepreneurs to participate effectively in the growing digital economy. This initiative should focus on establishing digital resource centers, creating women-friendly tech hubs, and developing mobile-based business support systems. The case of SheTrades in South Asia demonstrates how digital platforms can successfully connect women entrepreneurs to global markets while providing essential training and support services.

FICCI FLO can contribute significantly to this digital transformation by leveraging its expertise and networks to create comprehensive digital literacy programs, facilitate partnerships with

technology companies, and provide platforms for e-commerce integration. Their pan-India presence can help establish connections between northeastern women entrepreneurs and successful digital businesses across the country, fostering knowledge exchange and market expansion opportunities.

State-Specific Infrastructure Development Measures

The unique geographical and socio-economic conditions of each northeastern state necessitate targeted infrastructure interventions:

Sikkim and Arunachal Pradesh: Weather-Resilient Infrastructure Given the severe weather-related disruptions in these states, particularly affecting transportation and business operations, specialized infrastructure development is crucial. In Sikkim, the focus should be on developing all-weather roads and storage facilities. Arunachal Pradesh requires similar infrastructure enhancement, with particular emphasis on creating weather-resistant transportation networks in remote areas where business operations are frequently disrupted during monsoons.

Mizoram and Nagaland: Regional Trade Infrastructure These states require specialized infrastructure focusing on their unique border trade potential. For Mizoram, given its strategic location near Myanmar and Bangladesh, development of modern trade centers with cold storage facilities and quality testing labs is essential. Nagaland needs focused development of logistics parks near border areas, complemented by specialized storage facilities for traditional handicrafts and textiles, a sector where many women entrepreneurs are actively engaged.

Assam and Meghalaya: Urban-Rural Connectivity Infrastructure With significant urban-rural disparities in business infrastructure, these states need focused development of satellite business hubs connecting rural producers with urban markets. In Assam, particularly around Guwahati, development of women-focused industrial parks with integrated facilities for production, storage, and marketing is crucial. Meghalaya requires enhancement of its existing infrastructure networks to better connect rural handicraft producers with urban markets.

Figure 9: Focus Group Discussion with Women Entrepreneurs in Agartala, Tripura



Source: Study Team

4.3 Pillar 3: Institutional Measures

Robust institutional support emerges as a critical catalyst for nurturing and sustaining women's entrepreneurship across Northeast India. The focus group discussions revealed significant gaps in institutional support, ranging from limited networking opportunities to insufficient skill development programs and restricted access to financial services. These institutional barriers systematically constrain women entrepreneurs' ability to launch, grow, and scale their businesses. The implementation of comprehensive institutional measures can catalyze a transformative shift in women's entrepreneurship, fostering innovation, resilience, and sustainable development throughout the region.

4.3.1 Implement Sector-Specific Skill Development Programs

Targeted skill development interventions are essential to equip women entrepreneurs with industry-relevant competencies for business growth. The Skill Development Missions in each state, collaborating with their respective Departments of Industries & Commerce, should design specialized training programs that prioritize sector-specific technical skills while

integrating new-age competencies in digital marketing and e-commerce. The success of such initiatives is demonstrated by the Gender and Entrepreneurship Together (GET Ahead) program in Vietnam, which has benefited over 20,000 women entrepreneurs through comprehensive training modules combining gender awareness with practical business skills.

FICCI FLO can significantly enhance these skill development initiatives by utilising its extensive network of accomplished women entrepreneurs to create mentorship programs, organize industry-specific workshops, and facilitate knowledge transfer between established businesses and emerging entrepreneurs. Their pan-India presence enables them to bring best practices and innovative training methodologies from across the country to benefit northeastern women entrepreneurs.

4.3.2 Create Financial Literacy and Banking Support System

The appointment of specialized banking officers and the establishment of comprehensive financial literacy programs are crucial initiatives across all northeastern states. The Departments of Finance,

working in partnership with nationalized banks and state cooperative banks, should initiate support systems that provide dedicated assistance with loan applications, documentation, and financial planning. This approach is proven effective through models like the Women Entrepreneurship Development Programme (WEDP) in Tanzania, which has significantly increased women's access to formal financial services through tailored support and training.

FICCI FLO can strengthen these initiatives by facilitating partnerships between financial institutions and women entrepreneurs, organizing financial literacy workshops, and establishing platforms to share best practices in financial management. Their experience in working with various financial institutions can help develop customized financial products that address the specific needs of women entrepreneurs in the region.

4.3.3 Implement Integrated District Development Programs

The development of specialized product districts with a focus on bamboo-based industries emerges as a crucial step in creating sustainable entrepreneurial ecosystems for women in the Northeast. This initiative should concentrate on establishing end-to-end support infrastructure, including common facility centers, testing laboratories, and market linkage platforms. The successful implementation of the UGAO app demonstrates how targeted technological interventions can effectively support women entrepreneurs in traditional sectors.

FICCI FLO can contribute significantly to this transformation by facilitating partnerships between district authorities and women entrepreneurs, providing mentorship support, and developing market access strategies. Their experience in creating business networks can help establish robust supply chains and value addition opportunities within these specialized districts.

4.3.4 Develop Care Service Support Framework

The establishment of comprehensive care service support frameworks is crucial to address the challenge of helping women balance entrepreneurship with caregiving responsibilities. The success of Japan's Comprehensive Childcare Support Program demonstrates how well-structured care services can significantly increase women's workforce participation and entrepreneurial engagement. State Departments of Social Welfare should develop information portals for care service providers and promote the establishment of affordable care services, particularly in underserved areas.

FICCI FLO can enhance these initiatives by advocating for increased investment in care infrastructure, facilitating public-private partnerships for childcare services, and creating support networks that help women entrepreneurs manage their business and care responsibilities effectively. Their experience in addressing women's professional needs can help develop innovative solutions that support women entrepreneurs' success while acknowledging their multiple roles and responsibilities.

4.3.5 Develop Care Service Support Framework

The enhancement of existing missions like the National Bamboo Mission through dedicated gender inclusivity frameworks is vital for ensuring equitable access to resources and opportunities. This initiative should focus on establishing women-led decision-making committees, allocating specific funding for women entrepreneurs, and developing multilingual training programs. The success of similar gender-inclusive frameworks in agricultural missions demonstrates their potential to transform traditional sectors.

FICCI FLO can strengthen this initiative by providing expertise in gender-sensitive program

design, facilitating capacity-building workshops, and developing monitoring mechanisms. Their experience in promoting women's entrepreneurship can be particularly valuable in ensuring effective implementation of gender-inclusive policies and programs across the mission's activities.

State-Specific Institutional Measures

The institutional support requirements vary significantly across states based on their unique entrepreneurial ecosystems and challenges:

Nagaland and Mizoram: Community-Based Enterprise Support

Given the well established community networks in these states, institutional measures should focus on strengthening community-based enterprise models. In Nagaland, where traditional weaving clusters are prominent, dedicated institutional support for modernizing traditional craft sectors through technology integration and design development is crucial. Mizoram requires focused institutional support for its bamboo craft sector, with specialized training programs and market linkage support.

Meghalaya: Digital Enterprise Development

Building on the success of PRIME Meghalaya and the state's relatively stronger digital adoption, institutional measures should focus on

creating specialized digital enterprise support systems. This includes establishing digital business incubation centers and creating institutional mechanisms for e-commerce integration, particularly benefiting young entrepreneurs who show greater digital adaptability.

Tripura and Arunachal Pradesh: Cross-Border Trade Capacity Building

These states require specialized institutional support for developing cross-border trade capabilities among women entrepreneurs.

For Tripura, institutional focus should be on developing expertise in international trade procedures and quality compliance, particularly for handicraft exports. Arunachal Pradesh needs institutional mechanisms for facilitating trade with neighboring countries, including specialized training programs in international business practices and export documentation.

These state-specific recommendations recognise and address diverse challenges and opportunities across northeastern states while providing targeted solutions for each region's unique needs. Their successful implementation requires coordinated efforts between state governments, FICCI FLO, and other stakeholders, ensuring that interventions are both locally relevant and sustainable.

Figure 10: Focus Group Discussion with Anu Mondal, Founder, Ava Foundation



Source: Study Team

Conclusion

The entrepreneurial landscape for women in Northeast India presents both unique opportunities and complex challenges that require a coordinated, multi-stakeholder approach for sustainable development. The study across the Northeastern states reveals a dynamic ecosystem characterized by varying levels of progress in female labor force participation, ranging from Assam's dramatic improvement to 50% in 2023-24 to more modest gains in states like Sikkim. This regional variation underscores the need for tailored interventions that account for state-specific contexts while leveraging common opportunities for growth and development.

Infrastructure development emerges as the most critical catalyst for transforming women's participation in the trade and logistics sector across Northeast India. The study identifies significant infrastructural gaps, particularly in transportation networks, digital connectivity, and specialized business facilities, which systematically restrict women's ability to scale their enterprises and participate effectively in regional value chains. The success of initiatives like women-centric business hubs and specialized logistics infrastructure in other South Asian countries demonstrates the transformative potential of targeted infrastructure development in addressing these challenges.

Financial inclusion and institutional support mechanisms require substantial strengthening to create an enabling environment for women entrepreneurs. Despite higher financial discipline and better credit profiles among women entrepreneurs, the financing gap for women-owned MSMEs remains stark at 70%, with 90% still relying on informal

financing sources. This highlights the urgent need for simplified credit access protocols, dedicated banking support systems, and comprehensive financial literacy programs. The success of programs like PRIME Meghalaya and various state-specific initiatives provides valuable models for replication and scaling across the region.

The role of digital transformation and skill development emerges as a crucial differentiator in entrepreneurial success across the Northeastern states. There exists significant variations in digital adoption and utilization across states, with younger entrepreneurs showing greater adaptability while established business owners often struggle with technology integration. This digital divide, coupled with gaps in sector-specific skill development, necessitates focused interventions in digital literacy, e-commerce integration, and specialized training programs tailored to regional industry needs.

FICCI FLO's strategic position and extensive network present unique opportunities for catalyzing transformative change in the regional entrepreneurial ecosystem. With its network of over 12,000 women entrepreneurs and professionals, FICCI FLO is uniquely positioned to facilitate knowledge transfer, create market linkages, and advocate for policy reforms that address the specific challenges faced by women entrepreneurs in the Northeast. Their potential role in implementing the recommended three-pillar framework - encompassing regulatory, infrastructural, and institutional measures - could significantly accelerate the development of a more inclusive and supportive ecosystem for women entrepreneurs in the region.

Annexure – A

The details of the FGDs conducted are as follows:

S.No	Name of Organisation	Type of Organisation	Location	Number of participants
Assam				
1	Ava Foundation	NGO	Chakardeo Village, Guwahati, Mikir Para Chakardoi, Assam 781018	10
2	Women Entrepreneurs	Business	Virtual	4
3	Women Entrepreneurs from Associated Chambers of Commerce and Industry of India	Business	Virtual	5
4	GSC Guwahati- Women entrepreneurs	Entrepreneur Group	Guwahati	4
5	Women Entrepreneurs	Business	Maligaon, Guwahati	4
6	Wommaniaas	Women's organisation	Virtual	10
7	Women Entrepreneurs	Business	Virtual	5
8	NE women's association	NGO	Guwahati	5
Arunachal Pradesh				
9	Women Enterpreneurs	Business	Virtual	4
10	GSC Women Enterpreneurs	Business	Virtual	4
Meghalaya				
11	Women Enterpreneurs	Business	Virtual	5
12	Women Enterpreneurs	Business	Virtual	4
13	Women Enterpreneurs	Business	virtual	4
14	Black Pottery		Shillong	5
15	PRIME 1		Shillong	6
16	PRIME 2		Shillong	3
17	Meghalaya Institute of Entrepreneurship		Shillong	6

Sikkim				
18	Woolen Carpet Okhrey, West Sikkim	Registered Society	Virtual	5
19	SEED	Government Organisation	Virtual	3
20	SEED	Government Organisation	Virtual	3
21	Sikkim Women Entrepreneurs Forum	Registered Society	Virtual	4
Tripura				
22	Academy of Women Entrepreneurs 4.0 (AWE 4)- Tripura- Slot 1	Entrepreneur Group	Virtual	4
23	Academy of Women Entrepreneurs 4.0 (AWE 4)- Tripura- Slot 2	Entrepreneur Group	Virtual	4
24	Women Entrepreneurs	Business	Virtual	4
25	Women Entrepreneurs	Business	Virtual	4
26	Tripura Womens Welfare Society	NGO	Gurkhabasti Near Rajib bhavan PO- Kathalbagan, Agartala	6
27	Agartala Municipal Corporation- Tripura Urban Livelihood Mission	SHG	South Zone, AMC, Badharghat, Agartala	8
28	Bagma Agri Producer Company Limited (BAPCL)	Business	Bagma, Tripura	10
Nagaland				
29	Women Entrepreneurs	Business	Virtual	4
30	NEIDA- Slot-1	Business	Virtual	4
31	NEIDA- Slot-2	Business	Virtual	4
Mizoram				
32	Mizoram University	Entrepreneur Group	Virtual	4
33	Mizoram Start-up Mission- Group 1	Entrepreneur Group	Virtual	6

Annexure – B

CASE STUDY 1

African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade

Implementing Agency	African Union
Year	2024
Description	<ul style="list-style-type: none"> The AfCFTA Protocol on Women and Youth in Trade is dedicated to enhancing the involvement of women and youth within the African Continental Free Trade Area (AfCFTA). This protocol introduces an innovative approach to inclusivity within trade agreements by offering specific provisions geared towards enhancing women's participation in trade.
Specific Provisions	<ul style="list-style-type: none"> State Parties commit to progressively eliminating non-tariff barriers impacting women and youth in trade. Efforts include identifying and eliminating discriminatory practices, promoting education and awareness, and enhancing productive capacity. State Parties pledge to facilitate women and youth participation in policy formulation and AfCFTA implementation. Measures encompass supporting trade associations, sharing best practices, and fostering equality in trade. State Parties will enact measures ensuring access to affordable financial instruments and services for women and youth in trade, collaborating with financial providers to facilitate importing, exporting, and managing trade-related risks.
Source	AfCFTA Secretariat ¹

CASE STUDY 2

Women in Export

Implementing Agency	Australian Trade and Investment Commission (AUSTRADE)
Year	2006
Description	<ul style="list-style-type: none"> The Austrade Women in Export program aims to help women realize their full export potential. It helps overcome barriers like the perception of geographical impossibility. The program provides answers that women in business need, and offers access to experienced export advisers to increase the speed of achieving international business success.

¹ AfCFTA: Upcoming Protocol on Women and Youth in Trade a chance to empower women.” United Nations Africa Renewal. Last modified February 22, 2024.

	<ul style="list-style-type: none"> • Austrade offers scholarships tailored for women holding leadership positions in internationally focused roles. • Austrade facilitates various networking opportunities designed specifically for women in business, providing access to valuable knowledge and resources shared by other women. • Austrade actively promotes Australian women in export by sharing success stories, thereby enhancing the visibility of these businesses among international customers and partners.
Impact	<ul style="list-style-type: none"> • The Export Council of Australia supported 57 female entrepreneurs from 2017 to 2019 through training, networking opportunities, access to updated information, and mentorship. • Survey results indicated that 77% of women experienced a boost in confidence and pursued global customers after participating in the program. • 55% of participants made significant adjustments to their businesses as a direct result of the program. • Moreover, 88% of participants saw growth in their businesses ranging from 20% to 60% due to the support they received.
Source	Australian Government Department of Foreign Affairs and Trade ²

CASE STUDY 3

Mahila E-Haat

Country	India
Implementing Agency	Ministry of Women and Child Development (MWCD), Government of India
Year Started	2016
About the Model	<ul style="list-style-type: none"> • Mahila E-Haat is a unique online marketing platform designed to empower women entrepreneurs in India by providing them with a virtual space to showcase and sell their products and services. • Launched under the government's "Digital India" initiative, it offers women an opportunity to display their work without needing any intermediary, helping to overcome geographical and market barriers. It is accessible via mobile phones and PCs, facilitating easy entry for women into the e-commerce sector, especially those in rural and semi-urban areas. • Key features include: <ul style="list-style-type: none"> ○ The platform offers free registration, which allows women entrepreneurs to list their products without any upfront costs. ○ Women can sell products across a wide range of categories including textiles, handicrafts, jewelry, home décor, and more. ○ It targets women from diverse backgrounds, including rural and semi-urban entrepreneurs, providing digital access to markets they traditionally could not reach. ○ This online marketing platform facilitates direct contact between the vendors and buyers. The entire business of Mahila E-haat can be handled through a mobile, the buyers have the option of approaching the vendors physically, telephonically or through email or any other means as convenient to him/her.

² Australian Government Department of Foreign Affairs and Trade. 'Women in Export Scholarship Winner.' Last modified 2024.

Impact	<ul style="list-style-type: none"> Mahila E-Haat has enabled women entrepreneurs, self-help groups (SHGs), and NGOs from 31 States and Union Territories to showcase over 7,000 products and services. This initiative has positively impacted over 32,000 women entrepreneurs, SHGs, and NGOs, benefiting more than 734,000 individuals in total. The platform not only facilitates market access but also enhances financial independence among women by enabling them to engage directly with consumers. Additionally, Mahila E-Haat has contributed to narrowing the gender digital divide by offering digital literacy workshops and promoting online transactions among women entrepreneurs. This initiative has played a key role in empowering women to leverage technology, boost their financial independence, and participate more fully in the economy.
Source	PIB

CASE STUDY 4

Women-only Buses and Waiting Areas

Country	Indonesia
Implementing Agency	Jakarta Government, TransJakarta
Year Started	2015
About the Model	TransJakarta, a bus rapid transit (BRT) system, introduced women-only buses and designated waiting areas to enhance the safety of women commuters. This initiative was specifically designed to address the safety concerns and cultural barriers that limit women's mobility in public transport. The women-only buses run during peak hours, while dedicated waiting areas at bus stops provide a safe space for women while they wait, reducing their exposure to potential harassment. These efforts are part of a broader strategy to create a safer, more inclusive public transportation system in Jakarta.
Impact	The introduction of women-only buses and waiting areas has significantly increased women's confidence in using public transportation. According to a study by the Institute for Transportation and Development Policy (ITDP), these gender-sensitive measures have contributed to a reduction in harassment incidents on public transport, making commuting safer and more accessible for women. The safer environment has, in turn, facilitated greater workforce participation, as more women feel comfortable commuting to work using public transport. This has particularly benefited women from lower-income households, who rely on affordable transport options like TransJakarta for daily commuting.
Source	ITDP

CASE STUDY 5

Women Entrepreneur Development Unit (WEDU)

Country	Bangladesh
Implementing Agency	Bangladesh Bank
Year Started	2014

About the Model	<ul style="list-style-type: none"> WEDU was formed at all branches of Bangladesh Bank, including the SME & Special Programmes Department of the Head Office. This unit provides business-friendly services to women entrepreneurs, addresses complaints, promotes the development of women entrepreneurs, and monitors and evaluates women entrepreneur development initiatives by Banks/Non-Bank Financial Institutions.
Impact	<ul style="list-style-type: none"> WEDU also operates the Small Enterprises Refinance Scheme to offer low-cost funds and is responsible for promoting and supporting women entrepreneurship. Beneficiaries: Over 1,000 women entrepreneurs. Amount Disbursed/Invested: The size of the Bangladesh Bank's own source fund 'Small Enterprise Refinance Scheme' has increased from Tk850 crore to Tk1500 crore to include more entrepreneurs, especially women from remote areas. Policy Initiatives: Bangladesh Bank has set policies to ensure that Banks/FIs maintain at least 10% of their total CMSME loan portfolio for women entrepreneurs, with the target to raise this to 15% by 2024. The eligibility criteria for availing CMSME Refinance Facility has been relaxed, and a lower interest rate refinance facility is being provided to encourage women entrepreneurs. COVID-19 Response: Stimulus packages of BDT Tk 20,000 crore were announced to provide working capital support to the CMSME sector at a 9% interest rate, with specific allocations for women entrepreneurs.
Source	Bangladesh Bank - Women Entrepreneur Development Unit (WEDU) ³

CASE STUDY 6

Women Exporters Development Programme (WEDP)

Country	Malaysia
Implementing Agency	Malaysia External Trade Development Corporation (MATRADE)
Year Started	2005
About the Model	<ul style="list-style-type: none"> The WEDP is a gender-specific, three-year export support program aimed at encouraging competitive and sustainable women-owned companies to expand their product and services exports. The program provides customized business coaching, skills enhancement training, international business exposure, market immersions, networking and mentoring sessions, and leadership and entrepreneurial development.
Impact	<ul style="list-style-type: none"> The WEDP has significantly contributed to the growth of women-owned SMEs in Malaysia by providing them with the necessary tools and support to enter and expand in international markets. As of 2023, the program has benefited over 1,000 women entrepreneurs, with a total investment of MYR 10 million in various support activities. The program has helped women entrepreneurs to enhance their business capabilities, increase their market visibility, and achieve sustainable growth.
Source	MATRADE - Women Exporters Development Programme (WEDP) ⁴

³ Women entrepreneur Development Unit (WEDU)
https://www.bb.org.bd/smeportal/wepolicy_updated.php

⁴ Women Exporters Development Programme (WEDP)
<https://www.matrade.gov.my/en/announcements/25-malaysian-exporters/services-for-exporters/224-women-exporters-development-programme-wedp>

CASE STUDY 7
Women-Focused Export Logistics Support Initiative

Country	South Korea
Implementing Agency	Korea SMEs and Startups Agency (KOSME)
Year Started	2021
About the Model	<ul style="list-style-type: none"> The Women-Focused Export Logistics Support Initiative aims to support women-led SMEs in South Korea by providing logistics subsidies and resources to help them expand their export capabilities. The initiative is designed to reduce export logistics costs and facilitate access to international markets, particularly for women entrepreneurs.
Impact	<ul style="list-style-type: none"> Beneficiaries: Over 3,700 women-led SMEs have benefited from the initiative¹ Amount Disbursed/Invested: The initiative has allocated up to 15 million won in logistics subsidies per company, covering approximately 70% of export expenses. The total investment in the program has facilitated over 3.7 million online exports Policy Initiatives: KOSME has partnered with Cainiao Smart Logistics Network to provide comprehensive logistics support, including real-time insights and support across warehouse inventory, order fulfillment, delivery status, billing, and anomaly rectification The initiative also aims to reduce export logistics costs by an average of 48% compared to traditional services
Source	Operational aspects of support programmes for the digital transformation of exporting small and medium-sized enterprises in the Republic of Korea ⁵

CASE STUDY 8
Women-Led Business Incubation Initiative

Country	Chile
Implementing Agency	CORFO (Chilean Economic Development Agency)
Year Started	2024
About the Model	<ul style="list-style-type: none"> CORFO legally mandates that 40% of its startup incubator spaces must be allocated to women-led businesses. This initiative aims to promote gender equality and empower women entrepreneurs by providing them with the necessary resources and support to succeed in the competitive startup ecosystem.
Impact	<ul style="list-style-type: none"> Beneficiaries: Over 50 women-led startups have been selected for the incubation program. Amount Disbursed/Invested: The initiative has allocated significant funding to support these startups, with a total budget of CLP 1.920 million. Policy Initiatives: The policy ensures that a substantial portion of startup incubator spaces is dedicated to women-led businesses, fostering a more inclusive and diverse entrepreneurial environment
Source	CORFO - Start-Up Chile ⁶

⁵ Operational aspects of support programmes for the digital transformation of exporting small and medium-sized enterprises in the Republic of Korea
<https://repositorio.cepal.org/server/api/core/bitstreams/8684d2a2-3913-4857-8d6b-83441023609b/content>

⁶ Start-Up Chile selects 50 technological ventures for its new generation
https://www.corfo.cl/sites/cpp/sala_de_prensa/nacional/22_07_2024_startup_chile

CASE STUDY 9

Brazil Women and International Business Program

Implementing Agency	Brazilian Trade and Investment Promotion Agency (ApexBrasil)
Year	2023
Description	<ul style="list-style-type: none"> The initiative aimed to increase the number of women-led Brazilian companies in exports and global value chains. The program applied a gender lens to its pillars of action: commercial intelligence, qualification, commercial promotion, international expansion, investment attraction, and country image promotion. The program included specific actions for women-owned businesses such as additional points in calls for tender, vacancies, discounts, and tie-breaking criteria for women-owned businesses.
Impact	<ul style="list-style-type: none"> With ApexBrasil's support, number of women-led companies increased by 32%, rising from 2,161 in 2022 to 2,883 in 2023, assisting nearly 700 new ventures in 2023, and facilitating active participation in over 30 program actions. 50% of leadership positions at ApexBrasil are occupied by women. ApexBrasil's statute has been changed to ensure equitable occupation of the Agency's self-management positions. Companies led by women receive an extra point when participating in an action, promoting more female leadership. In six months, over a thousand women-led companies were supported through more than 30 actions by the Agency. Of these companies, 350 have become new exporters. ApexBrasil now fulfills the federal government's requirement that 8% of the outsourced workforce be composed of women who are victims of domestic violence.
Source	G20 Brazil ⁷

CASE STUDY 10

Women Entrepreneurship Platform (WEP)

Country	India
Implementing Agency	NITI Aayog
Overview	The Women Entrepreneurship Platform (WEP) is an initiative by NITI Aayog, the Government of India's premier policy think tank, aimed at promoting and supporting women entrepreneurs across India. WEP operates as an aggregator, working through various partnerships to empower women in business.
Key Programs	<p><i>EmpowHer Udaan:</i> A nationwide, sector-agnostic program designed for all women-owned and women-led MSMEs, conducted individually in every state and union territory across India. The partners include -</p> <ul style="list-style-type: none"> A collaboration between the Ministry of Micro, Small and Medium Enterprises (MoMSME) and WEP

⁷ Women and International Business: Brazilian Program Pushes Female Entrepreneurs to Conquer the World." G20. Accessed March 31, 2024.

<https://www.g20.org/en/news/women-and-international-business-brazilianprogram-pushes-female-entrepreneurs-to-conquer-the-world>.

	<ul style="list-style-type: none"> Core Anchor Partners: Government of India, WEP, and SIDBI (Small Industries Development Bank of India) Implementing Partners: State Women's Business Associations <p><i>Karma Shakti:</i> This program showcases the power of action through handholding and support. It includes several ongoing Award to Reward (ATR) programs –</p> <ul style="list-style-type: none"> WEP-Unnati: For women entrepreneurs in the green sector (6-8 months, pan-India) Project Maitri: For women homestay owners in the North-Eastern Region (3 months) CatalyseTech EntrepreneurHer: Innovation Challenge for women-led startups (6 months, NER) Womenpreneurs for Bharat 1.0: For women-led startups (12 months, open to all states with focus on NER) WeNurture: For women micro entrepreneurs in Goa (12 months)
Partnership Approach	<p>WEP functions through three types of partnerships:</p> <ul style="list-style-type: none"> Strategic Partnerships: With foundational contributors who shape WEP's trajectory through significant resources, time, and skills. Programme Partnerships: Collaborations on specific projects, campaigns, or initiatives like ATR, providing support in funding, mentorship, skill development, or market access. Transactional Partnerships: Engage with WEP for targeted initiatives, delivering specific services like legal support or outreach to achieve distinct objectives for women entrepreneurs.
Source	WEP, NITI Aayog



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
ARUNACHAL PRADESH

JANUARY 2025

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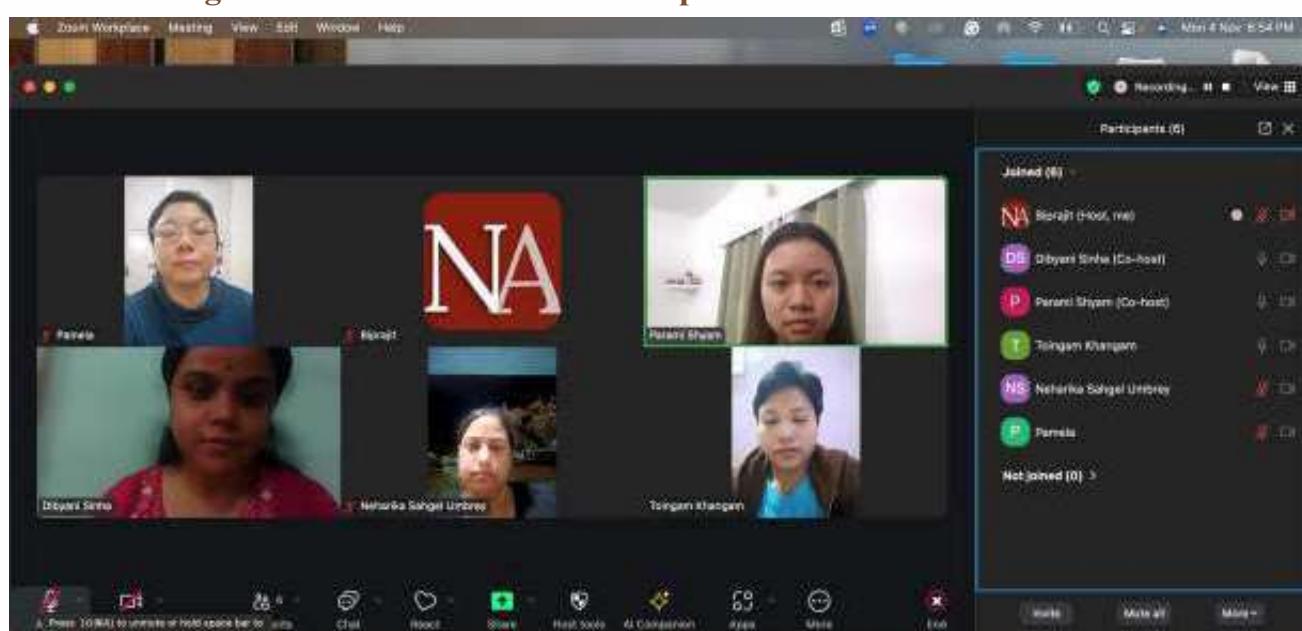
Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Arunachal Pradesh

The participation of women in the trade sector has a complex and often overlooked history, with women taking on vital roles as consumers, mediators, traders, and merchants. Recent research from organizations like the World Bank, World Trade Organization, and International Monetary Fund emphasizes the transformative potential of trade in advancing gender equality, particularly in developing regions like Arunachal Pradesh. Trade fosters opportunities for women by creating better jobs, as exporting companies typically offer higher wages, better benefits, and greater job security. Additionally, trade provides pathways for women to venture into entrepreneurship, allowing them to reshape their economic prospects and

challenge traditional societal roles.

Women in Arunachal Pradesh's trade and logistics sector face systemic barriers that limit their participation and recognition. Despite the potential benefits, women are underrepresented in trade associations and often excluded from government consultations, leaving their perspectives out of critical decision-making processes. A lack of awareness regarding documentation and customs procedures exacerbate the challenges posed by the persistent gender digital divide. Limited access to digital tools like smartphones and computers further restricts women's active involvement in Arunachal's trade sector.

Figure 1: FGD with Women Entrepreneurs of Arunachal Pradesh



Source: Study Team

The state's geographical and social landscape presents distinct challenges for women in trade. Women who are directly involved as traders, transporters, and suppliers often operate in remote, mountainous regions, face irregular working hours and undertake frequent travel. These difficulties are compounded by societal norms and family expectations that limit women's mobility and prioritize caregiving roles over professional ambitions. Such expectations constrain women's ability to engage fully in the trade sector and often result in underrepresentation.

Infrastructure limitations in Arunachal Pradesh further hinder women's participation in the trade and logistics sector. The rugged terrain and lack of connectivity make it difficult for women to access essential trade facilities like ports, warehouses, and customs offices. Additionally, the absence of safe public transportation, inadequate internet connectivity in remote areas, and insufficient amenities such as safe and clean restrooms create further deterrents for women. These infrastructural gaps, coupled with traditional social expectations, severely restrict the opportunities for women entrepreneurs to thrive.

Despite these barriers, women entrepreneurs in Arunachal Pradesh are emerging as key contributors to economic growth and innovation. The state's entrepreneurial landscape is gradually evolving, with women overcoming numerous challenges to assume roles as leaders and changemakers in the economy. This white paper examines the unique challenges and opportunities faced by women entrepreneurs in Arunachal Pradesh, with an emphasis on the trade and logistics sectors. Employing a mixed methods approach, the study highlights the complex environment in which these women operate, celebrating their achievements while addressing the persistent barriers.

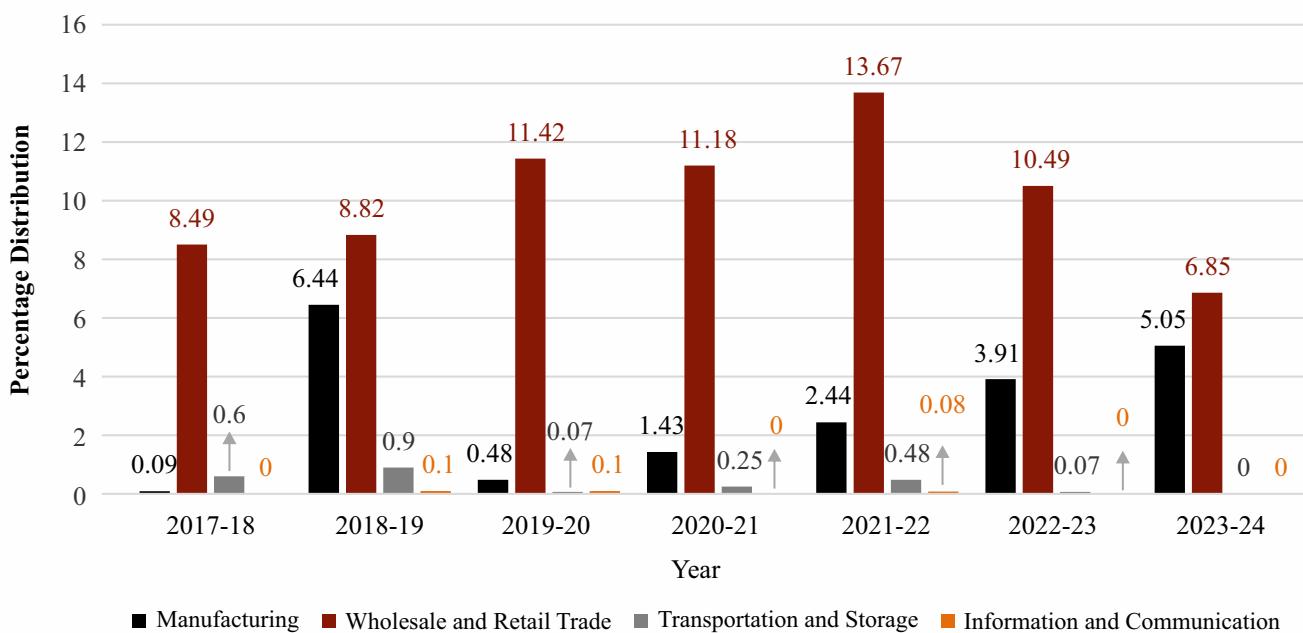
This white paper proposes actionable recommendations to strengthen Arunachal Pradesh's entrepreneurial ecosystem for women, by addressing challenges across five critical pillars:- affordability, accessibility, mobility, unpaid care work, and the gendered digital divide. This document offers guidance for policymakers, stakeholders, and support organizations. The insights and recommendations aim to create a more inclusive ecosystem, empowering women entrepreneurs to fully participate in and benefit from Arunachal Pradesh's growing trade and logistics sectors.

Female Labour Force Participation and Entrepreneurship Scenario in Arunachal

Arunachal Pradesh's female labour force has witnessed significant transformation over the years, marked by fluctuating participation across sectors and a gradual shift towards self-employment. Arunachal's Female Labour Force Participation Rate (FLFPR) has shown variability over the years, reflecting both underlying

structural challenges and opportunities in the region's economy. Women's employment in Arunachal Pradesh has been heavily skewed towards self-employment, with minimal representation in formal wage-based employment. This trend underscores the dominance of informal economic activities and entrepreneurial ventures among women.

Figure 2: Percentage Distribution of Usually Working Persons (Ps+Ss) by Industry of Work (Industry Sections of NIC-2008) for Arunachal (Rural+Urban) Female



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

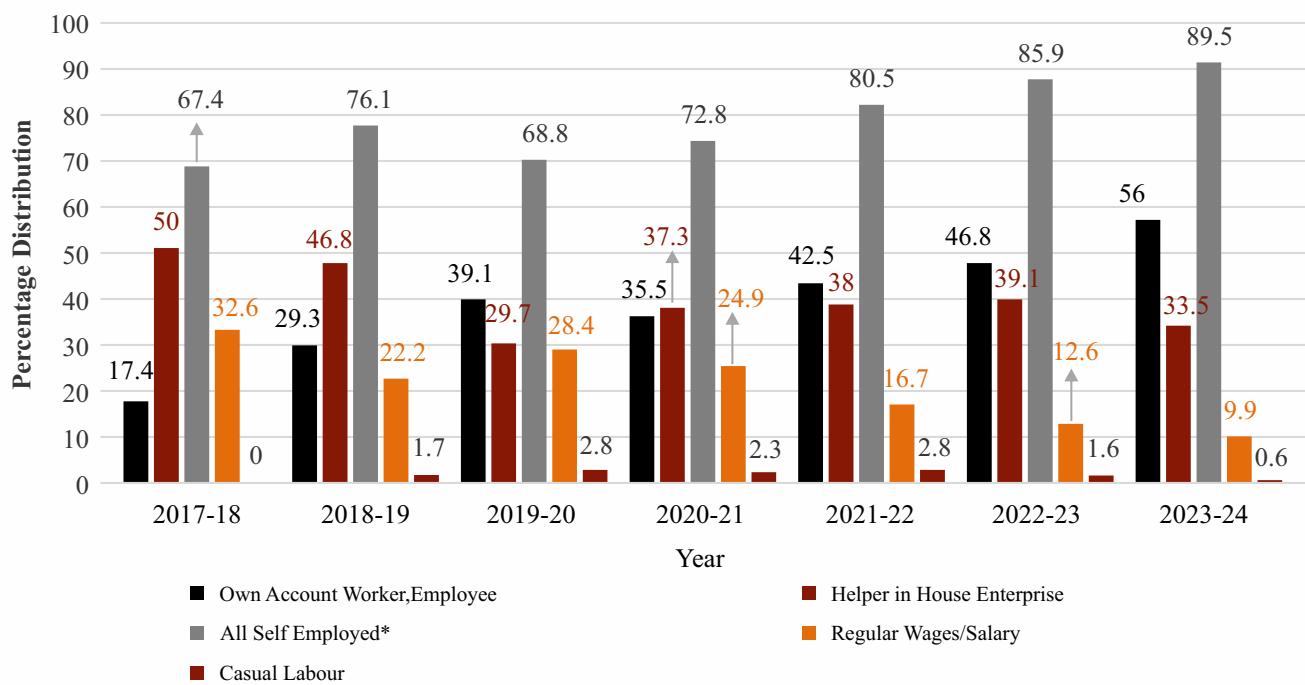
The concentration of women in trade and manufacturing reflects a focus on economic activities with lower skill and capital requirements, while minimal participation in emerging industries underscores the need for targeted interventions in skill development and technical training.

Women's participation in different industries in Arunachal Pradesh has fluctuated considerably from 2017 to 2024. The Wholesale and Retail Trade sector consistently attracted the highest female participation among industries. Participation rose from 8.49% in 2017-18 to a peak of 13.67% in 2021-22, before dropping to 6.85% in 2023-24. This

volatility indicates both opportunities and constraints in accessing stable trade-related activities. Female participation in manufacturing remained low but grew modestly in recent years, reaching 5.05% in 2022-23 before falling back to 3.91% in 2023-24. This increase, though limited, signals a gradual shift

towards skill-based work. Transportation and Storage, Information and Communication sectors saw negligible female participation throughout the years, highlighting barriers such as lack of technical expertise and challenges related to Arunachal's geographic remoteness.

Figure 3: Percentage Distribution Of Workers In Usual Status (Ps+Ss) By Broad Status In Employment For Arunachal (Rural+Urban)



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

The growing trend toward self-employment and entrepreneurship signals resilience among women in Arunachal Pradesh. However, the high prevalence of informal work underscores limited access to formal employment opportunities. Additionally, the low representation of women in technical and emerging industries points to skill gaps and systemic barriers. The proportion of women working as "Own Account Workers/Employers" rose significantly from 17.4% in 2017-18 to 56% in 2023-24, reflecting a strong entrepreneurial trend. Women are increasingly turning to self-reliant work modes, driven by necessity and opportunity. The share of

women working in household enterprises, though significant, declined from 50% in 2017-18 to 33.5% in 2023-24, indicating a gradual shift away from unpaid or informal familial roles. The share of women earning regular wages dropped from 32.6% in 2017-18 to 9.9% in 2023-24, highlighting a stark decline in access to formal employment. This decline underscores structural barriers to women's participation in wage-based jobs. Casual labour roles for women remained negligible, with only 0.6% in 2023-24, reflecting a preference for more stable or self-employed work arrangements over precarious, short-term jobs.

1.1 Existing Efforts by the State Government to Promote Women's Entrepreneurship in Arunachal Pradesh

Arunachal Pradesh has undertaken several national and state-level initiatives to promote women's entrepreneurship, focusing on addressing critical challenges such as access to finance, skill development, and market

connectivity. This section explores the key programs supporting women entrepreneurs in Arunachal Pradesh, analyzing their objectives, implementation strategies, and impact. By evaluating these initiatives, we aim to assess the existing support ecosystem for women entrepreneurs and identify opportunities for further strengthening these efforts.

Table 1: Existing National and State-level schemes for Women Entrepreneurs

Sl No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	<ul style="list-style-type: none"> Provides financial assistance for setting up new enterprises. Special benefits include a higher subsidy for women entrepreneurs to encourage participation in self-employment.
2	National	Stand-Up India Scheme	<ul style="list-style-type: none"> Aims to empower women entrepreneurs by providing loans between ₹10 lakhs and ₹1 crore for starting enterprises in manufacturing, services, or trading. Promotes inclusivity in business development by supporting women from all sections of society.
3	National	Pradhan Mantri Mudra Yojana	<ul style="list-style-type: none"> Offers microfinance support through Shishu, Kishor, and Tarun loans for women to start or expand their small businesses. Women entrepreneurs are given priority under this scheme, ensuring access to credit without collateral.
4	National	Mahila e-Haat	<ul style="list-style-type: none"> An online platform designed to empower women entrepreneurs by providing a marketplace to showcase and sell their products directly to consumers.
5	National	Skill India and Start-Up India Initiatives	<ul style="list-style-type: none"> Focus on developing entrepreneurial skills among women through training programs and workshops. Facilitates funding and incubation support for women-led startups.
6	State-Level Schemes	Deen Dayal Upadhyaya Swavalamban Yojana (DDUSY)	<ul style="list-style-type: none"> Provides financial support and interest subsidies to encourage entrepreneurship, particularly among women in Arunachal Pradesh. Focuses on enterprises related to agriculture, horticulture, handlooms, and crafts.
7	State-Level Schemes	Arunachal Pradesh State Rural Livelihoods Mission (APSRLM)	<ul style="list-style-type: none"> Supports rural women entrepreneurs through self-help groups (SHGs). Provides training, capacity-building, and access to microfinance for income-generating activities.
8	State-Level Schemes	Crafts and Handloom Promotion Programs	<ul style="list-style-type: none"> Encourages women artisans and weavers to develop and commercialize traditional crafts. Includes financial grants and market linkage initiatives to improve livelihood opportunities.
9	State-Level Schemes	Chief Minister's Paryatan Vikas Yojana (Tourism Development Scheme)	<ul style="list-style-type: none"> Supports women in the tourism and hospitality sector by providing financial aid and training to run homestays and tourism-related ventures.

Government initiatives at the national level have created a multi-layered support framework for women entrepreneurs in Arunachal Pradesh, focusing on financial inclusion and business development. The Prime Minister's Employment Generation Programme offers enhanced subsidy rates specifically for women entrepreneurs, while the Stand-Up India Scheme facilitates loans up to ₹1 crore for enterprise establishment. The Mudra Yojana's tiered structure (Shishu, Kishor, and Tarun) provides collateral-free credit access, addressing a critical barrier in women's entrepreneurship. These financial interventions are complemented by digital marketplace initiatives like Mahila e-Haat, which enables direct market access and eliminates intermediary dependencies. Additionally, Skill India and Start-Up India programs provide targeted capacity building and incubation support, creating pathways for women to enter both traditional and emerging sectors.

State-specific interventions in Arunachal Pradesh have further strengthened the entrepreneurial ecosystem through sector-focused support mechanisms and rural livelihood programs. The Deen Dayal Upadhyaya Swavalamban Yojana (DDUSY) provides tailored financial assistance and interest subsidies for ventures in agriculture, horticulture, and traditional crafts, while the Arunachal Pradesh State Rural Livelihoods Mission (APSRLM) facilitates rural women's

economic participation through self-help groups and microfinance access. The state has also recognized the potential of tourism and cultural industries, with initiatives like the Chief Minister's Paryatan Vikas Yojana supporting women-led tourism ventures and homestays. These targeted interventions, combined with craft and handloom sector support, demonstrate a strategic approach to leveraging local strengths while creating sustainable entrepreneurship opportunities for women across diverse sectors.

Figure 4: FGD with Women Entrepreneurs of Arunachal Pradesh



Source: Study Team

Insights from Focus Group Discussions with Women Entrepreneurs of Arunachal Pradesh

A comprehensive analysis of women's entrepreneurship in Arunachal Pradesh reveals multifaceted challenges across production, infrastructure, regulatory, and social dimensions that significantly impact business outcomes. A structured research initiative conducted in November 2024 engaged women entrepreneurs through Focus Group Discussions (FGDs), examining barriers to business establishment, growth, and market participation across sectors including wine production, skill development, food processing, tourism, and handicrafts. This systematic investigation provides critical insights into the complex interplay of factors affecting women's entrepreneurial success in the region.

The research methodology incorporated strategic consultations through FGDs enabling comprehensive mapping of entrepreneurial challenges. Seven entrepreneurs participated, including prominent business leaders like Tage Rita in

the wine sector and Aitoki Doley in skill development. This approach ensured representation across business sectors and operational scales, capturing varied perspectives on production constraints and infrastructural challenges in the unique geographical context of Arunachal Pradesh.

A structured analytical framework centered on four key pillars - factors of production, infrastructure, regulatory barriers, and social norms - guided the investigation of women's entrepreneurial ecosystem in Arunachal Pradesh. This framework enabled systematic examination of critical issues including access to finance, transportation connectivity, regulatory compliance requirements, and socio-cultural constraints. The findings reveal interconnected challenges across these pillars, particularly highlighting how limited access to working capital and poor infrastructure compound the impact of complex regulatory requirements and restricted mobility on women entrepreneurs.

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

SI No	Pillar	Description
1	Factors of Production	Limited access to working capital, credit facilities, raw materials, skilled workers, and high operational costs
2	Infrastructure	Inadequate physical and digital infrastructure including poor transportation connectivity, unreliable power supply, limited storage facilities, and weak market linkages.
3	Regulatory Barriers	Complex regulatory compliance requirements including business registration, licensing, and tax procedures that disproportionately impact women entrepreneurs.
4	Social Norms	Restricted mobility, limited financial autonomy, and disproportionate burden of domestic responsibilities.

2.1 Factors of Production

2.1.1 Access to Finance

The patterns of financial access among women entrepreneurs in Arunachal Pradesh reveal systematic barriers that constrain business growth potential. Financial challenges encompass high operational costs, lack of initial capital, and limited financial literacy. Survey data indicates that entrepreneurs face significant hurdles in accessing formal credit, with several participants highlighting how additional costs like high stamp duties and administrative fees associated with large loans discourage them from seeking financial aid.

The absence of private-sector funding options in rural areas emerges as a critical constraint, forcing heavy reliance on government schemes. While some entrepreneurs have successfully accessed schemes like the Deen Dayal Swavalamban Yojana, others face delays and lack of guidance when applying for such programs. Financial sustainability often depends on personal resources or family support, especially in the early stages of business development, highlighting significant gaps in institutional financial support

“
The cost of production for traditional products like handwoven textiles is high, making the final product expensive and less competitive.
”

--Tours and Travels Owner from Arunachal

“
Initially, I faced financial challenges because expanding my business slowly with self-earned money was tough. Government schemes like the Deen Dayal Swavalamban Yojana provided much-needed support to grow faster.
”

--Guest House Owner from Arunachal

CASE STUDY 1

Women Enterprise Fund (WEF), Kenya

In Kenya, the *Women Enterprise Fund (WEF)* addressed affordability barriers for rural women farmers by providing interest-free loans tailored to agricultural needs, such as purchasing seeds, fertilizers, and irrigation equipment. By allowing group-based borrowing, the initiative eliminated the need for traditional collateral, which many women lacked due to land ownership restrictions. Additionally, WEF offered capacity-building programs to enhance financial literacy and agricultural practices, reducing operational costs and increasing productivity. This approach enabled women farmers to overcome market entry barriers, access high-value markets, and significantly improve their livelihoods.

2.1.2 Access to Skill Training

Despite entrepreneurs' eagerness to enhance their skills, training programs are reported to be infrequent and often too generic to address practical needs. Those in specialized industries express particular challenges in accessing training that combines traditional skills with modern business practices. Focus group insights reveal that training programs often fail to address practical needs like digital marketing and financial management.

The limited exposure to advanced business practices and export opportunities further reduces growth potential for women entrepreneurs in the region. While some training initiatives exist, participants noted that these are not frequent or comprehensive enough to address their evolving business needs, particularly in areas like quality improvement and export logistics

CASE STUDY 2

Digital Shakti, India

In India, the *Digital Sakhi* initiative by the L&T Financial Services Foundation addressed the gendered digital divide by training rural women entrepreneurs in digital literacy and financial management. The initiative provided training in basic computer skills, commerce tools, and basic business software. Additionally, it provided mentorship for leveraging online marketplaces to expand their businesses. By focusing on peer-to-peer learning and locally relevant content, the initiative empowered women to achieve financial independence and business growth, while fostering confidence in using digital technologies. This approach significantly enhanced women's participation in the digital economy.

2.1.3 Access to Digital Technologies and Digital Marketplaces

Digital adoption patterns reveal significant variations in entrepreneurs' ability to leverage technology for business growth. While entrepreneurs with technical backgrounds

manage to access some resources, many report gaps in understanding digital marketing strategies. The digital divide is particularly pronounced in rural areas, where limited technical expertise and formal training programs create barriers to e-commerce participation

“
Women often lag in financial literacy and digital literacy, impacting their ability to grow and manage businesses independently.
”

--Woman Entrepreneur from Arunachal

“
Despite having some digital knowledge as an engineering graduate, I lacked the specific skills for e-commerce and digital marketing, which made initial outreach difficult.
”

--Woman Entrepreneur from Arunachal

Many entrepreneurs rely on outsourcing their social media and digital marketing needs, emphasizing the need for local expertise. Those who ventured into e-commerce platforms reported finding it challenging to navigate technical complexities without professional support. This digital gap significantly impacts their ability to reach broader markets and engage with modern business platforms effectively.

2.2 Infrastructure Restrictions

2.2.1 Physical Connectivity

Limited transportation infrastructure creates significant barriers for women entrepreneurs in Arunachal Pradesh, particularly affecting those in rural areas. Participants reported poor road conditions delaying shipments and imposing additional costs through transportation networks. Long distances between rural areas and urban centers create challenges for sourcing materials, attending training, and accessing markets and accessing markets.

“Frequent travel between locations for business purposes becomes difficult without safe and direct public transport options, leading to reliance on personal vehicles.”

—Woman Entrepreneur from Arunachal

Women entrepreneurs expressed concerns about safety and time management, leading to a preference for private transport over unreliable public systems. These mobility constraints force entrepreneurs to make strategic choices about business locations

and operating hours, often limiting their market reach and business growth potential. Safety concerns, particularly for women traveling alone, further restrict their ability to participate in evening business activities or networking events.

“Frequent travel between locations for business purposes becomes difficult without safe and direct public transport options, leading to reliance on personal vehicles.”

—Woman Entrepreneur from Arunachal

2.2.2 Digital Infrastructure

Entrepreneurs highlighted significant challenges in accessing and effectively utilizing digital infrastructure. Handcraft entrepreneurs and those in traditional industries reported particular difficulties in accessing online marketplaces due to infrastructure limitations. The challenge becomes more pronounced in rural areas, where connectivity issues hinder entrepreneurs' ability to showcase products

effectively or engage with digital marketing platforms.

The limited availability of technical expertise and support services in the region compounds these digital infrastructure challenges. Entrepreneurs who have attempted to establish online presence face persistent connectivity challenges that limit their ability to leverage digital platforms for business growth, particularly affecting their capacity to participate in e-commerce and digital marketing initiatives.

CASE STUDY 3

Hinga Weze Project, Rwanda

In Rwanda, the *Hinga Weze Project*, funded by USAID, tackled accessibility challenges by bridging information gaps and addressing resource constraints for smallholder farmers, especially women. The project introduced a digital platform that provided real-time weather forecasts, market prices, and farming tips via mobile phones, empowering farmers with critical information. Additionally, it established Farmer Field Schools to offer hands-on training and foster peer learning. By linking farmers to cooperatives and financial institutions, the initiative improved access to resources like quality seeds and fertilizers. These best practices enabled marginalized farmers to make informed decisions, enhance productivity, and access wider markets.

2.3 Regulatory Challenges

2.3.1 Awareness of Support Schemes

While government schemes like DDUSY exist, entrepreneurs reported limited awareness about these opportunities and difficulty accessing them. The research reveals significant gaps between available support programs and entrepreneurs' ability to access and utilize them effectively. Many entrepreneurs, particularly in specialized industries like alcohol manufacturing, noted bottlenecks in distribution due to complex state-level regulations.

Focus group participants emphasized challenges in navigating legal and regulatory requirements, particularly in understanding documentation processes and compliance requirements. The complexity of existing support schemes often creates additional barriers, with entrepreneurs reporting that extensive paperwork and lack of guidance hinder their ability to access available resources.

2.3.2 Implementation of Support Measures

The translation of support schemes into ground-level impact reveals significant implementation gaps. While some entrepreneurs have benefited from government initiatives, others face challenges in meeting standardized documentation requirements. Several participants noted the lack of proper mentorship and expressed the need for sustained business guidance.

The implementation architecture demonstrates weakness in addressing sector-specific needs, particularly affecting traditional sector enterprises struggling to align their operational cycles with standardized program requirements. The lack of integrated implementation particularly affects rural entrepreneurs who must engage with multiple agencies to access comprehensive support.

2.4 Social Norms

2.4.1 Mobility Restrictions

Gender-based mobility constraints significantly impact women entrepreneurs' ability to fully participate in business opportunities. Time constraints due to family responsibilities compound these mobility challenges, with several participants noting that they needed to plan trips meticulously to avoid disruptions to their businesses and households. These restrictions particularly affect entrepreneurs' ability to attend business meetings, networking events, and manage supply chain logistics.

2.4.2 Time Poverty and Care Work

Entrepreneurs reported being overburdened with dual responsibilities, which impacts their productivity and personal time. Many participants emphasized the emotional toll of managing both business operations and domestic duties, leading to reduced capacity for strategic business planning or expansion. Some

entrepreneurs had to make significant personal adjustments, such as enrolling children in boarding schools, to allocate more time to their businesses.

The importance of family support, particularly from spouses, emerged as crucial in managing

childcare and domestic duties. Participants advocated for affordable childcare services and community-based support systems to ease their burden, highlighting how the lack of such support systems directly impacts their business operations and growth potential.

Balancing childcare and business management was challenging, which led me to send my child to boarding school to focus on my work.

”

--Guest House Owner from Arunachal

CASE STUDY 4

Más Tiempo para Nosotras (More Time for Us)

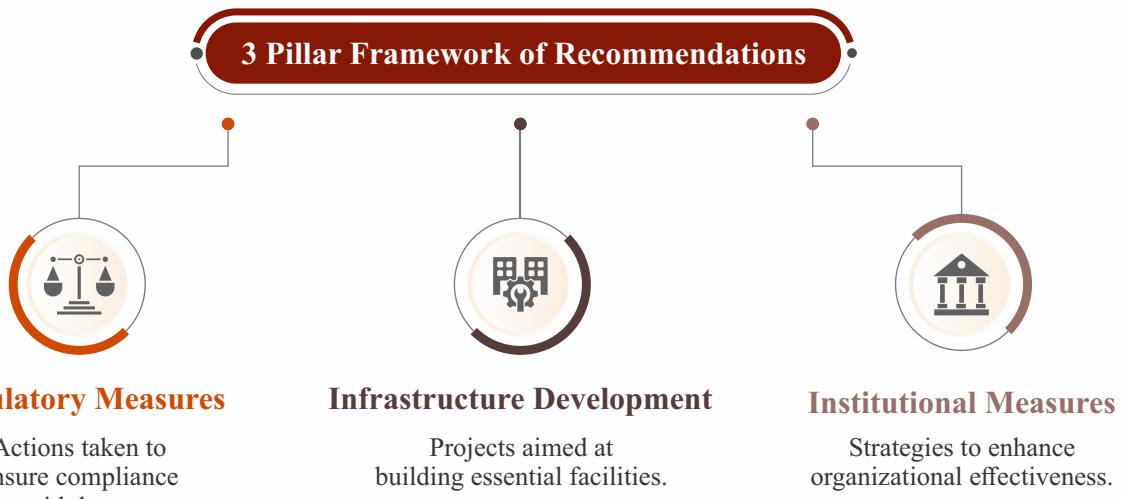
In Colombia, the *Más Tiempo para Nosotras* (More Time for Us) initiative by Fundación WWB addressed time poverty among women entrepreneurs caused by unpaid care work. The program introduced community-based childcare centers, allowing women to allocate more time to their businesses. It also offered training in time management and productivity tools tailored to their dual roles as caregivers and entrepreneurs. By promoting shared household responsibilities through family awareness workshops, the initiative reduced the disproportionate care burden. This holistic approach enabled women to focus on scaling their enterprises while maintaining a balanced work-life dynamic.

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendations

To empower women entrepreneurs in Arunachal Pradesh and facilitate their participation in domestic and cross-border trade, a comprehensive approach is necessary. Many women in the state are engaged in the production of handicrafts, organic products, and traditional textiles, but they often face challenges in accessing markets and scaling their businesses.

A collaborative effort involving the state government, private sector, and industry associations like FICCI FLO is crucial to promoting the importance of trade and logistics among women entrepreneurs. Community-Based Organizations (CBOs) can also play a vital role in integrating rural women into state-level initiatives to facilitate trade.

Figure 5: 3-Pillar Framework of Recommendations



Source: Study Team

To address the specific needs of women entrepreneurs, a three-pillar framework has been developed based on a review of best practices and insights from focus group discussions.

Regulatory Measures include streamlining the process of securing credit under existing schemes, and facilitating credit procedures at the bank level. Infrastructural Measures include enhancing connectivity through improved road and transportation networks, and establishing training centers, Common Facility Centers (CFCs), and other

infrastructure facilities in rural areas. Institutional Measures include providing targeted training programs in areas like business management, finance, and digital marketing, addressing information asymmetry through knowledge sharing and capacity-building initiatives, and facilitating networking opportunities and access to markets.

By implementing these recommendations, Arunachal Pradesh can create a more conducive environment for women entrepreneurs to thrive and contribute to the state's economic growth.

Table 3: Key Actions under the 3-Pillar Framework for Trade Promotion amongst Women Entrepreneurs

Regulatory Measures	Implementing Agency	
	State Level	National Level
Simplification of Loan Procedures	<ul style="list-style-type: none"> • Arunachal Pradesh State Cooperative Apex Bank 	<ul style="list-style-type: none"> • Ministry of Finance, Government of India
Mandatory Inclusion of Women in Digital Literacy Programs	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Information Technology 	<ul style="list-style-type: none"> • Ministry of Electronics and Information Technology (MeitY), Government of India
Subsidized Rates for Transportation and Logistics	<ul style="list-style-type: none"> • Arunachal Pradesh Transport Department 	<ul style="list-style-type: none"> • Ministry of Commerce and Industry, Government of India
Childcare Support Policies	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Social Welfare 	<ul style="list-style-type: none"> • Ministry of Women and Child Development, Government of India
Infrastructure Development	Implementing Agency	
	State Level	National Level
Improvement in Transportation Networks	<ul style="list-style-type: none"> • Public Works Department (PWD), Arunachal Pradesh 	<ul style="list-style-type: none"> • Ministry of Road Transport and Highways, Government of India
Digital Infrastructure Expansion	<ul style="list-style-type: none"> • Arunachal Pradesh State Department of IT and Communications 	<ul style="list-style-type: none"> • Bharat Broadband Network Limited (BBNL), Ministry of Communications, Government of India
Creation of Business Hubs	<ul style="list-style-type: none"> • Arunachal Pradesh Industries Department 	<ul style="list-style-type: none"> • Ministry of Micro, Small and Medium Enterprises (MSME), Government of India
Development of Public Transport Systems	<ul style="list-style-type: none"> • Arunachal Pradesh Urban Development Department 	<ul style="list-style-type: none"> • Ministry of Housing and Urban Affairs, Government of India
Institutional Measures	Implementing Agency	
	State Level	National Level
Dedicated Women Entrepreneurial Cells	<ul style="list-style-type: none"> • Arunachal Pradesh Skill Development Mission 	<ul style="list-style-type: none"> • Ministry of Skill Development and Entrepreneurship, Government of India
Support for Business Development Activities	<ul style="list-style-type: none"> • Arunachal Pradesh Industries Department 	<ul style="list-style-type: none"> • Ministry of Skill Development & Entrepreneurship, Government of India • National Skill Development Corporation
Promotion of Women-Led SHGs and Cooperatives	<ul style="list-style-type: none"> • Arunachal Pradesh Rural Development Department 	<ul style="list-style-type: none"> • National Rural Livelihood Mission (NRLM)
Childcare Support in Government Programs	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Social Welfare 	<ul style="list-style-type: none"> • Ministry of Women and Child Development

3.1 Pillar 1: Regulatory Measures

Regulatory reforms are essential to alleviate the financial and procedural barriers faced by women entrepreneurs in Arunachal Pradesh. Simplifying loan processes by reducing documentation requirements and introducing collateral-free credit options through targeted government schemes like MUDRA Yojana can enhance financial accessibility. Additionally, mandating women's inclusion in digital literacy and e-commerce training programs ensures that women entrepreneurs are equipped with the skills necessary for the digital economy. Introducing freight subsidies for businesses led by women in remote areas can reduce operational costs, making their products more competitive in the market. Moreover, policies to support affordable childcare services within entrepreneurial schemes can alleviate the dual burden of business and care responsibilities. Together, these measures can create a more supportive regulatory framework, enabling women entrepreneurs to overcome systemic financial and operational challenges.

3.1.1 Simplification of Loan Procedures

Many women entrepreneurs struggle with accessing credit due to cumbersome loan processes and the need for collateral. Simplifying loan application procedures, reducing documentation requirements, and providing collateral-free loans under targeted schemes can significantly improve financial inclusion. For example, programs like the Pradhan Mantri MUDRA Yojana can be tailored to prioritize women entrepreneurs. This can be complemented by state-level banks implementing relaxed criteria to ensure accessibility. These measures will help reduce dependency on high-interest informal loans and enable women to fund their businesses effectively.

3.1.2 Mandatory Inclusion of Women in Digital Literacy Programs

Addressing the digital gender divide requires policy intervention that ensures women are actively included in digital skill-building initiatives. Programs under the Digital India mission can mandate a certain percentage of women beneficiaries, focusing on skills like e-commerce, digital marketing, and financial technology. State-level IT departments can collaborate with local NGOs and educational institutions to deliver these programs in accessible formats. This initiative will empower women entrepreneurs to use digital tools effectively, enhancing their business visibility and competitiveness.

3.1.3 Subsidized Rates for Transportation and Logistics

Women entrepreneurs, particularly in remote areas, face exorbitant transportation and logistics costs that inflate product prices and reduce competitiveness. Introducing freight subsidies or special transportation schemes for women-led businesses can alleviate this burden. Central schemes like the "Transport and Marketing Assistance Scheme" could be extended with gender-specific components, while state transport departments provide last-mile connectivity support. These subsidies will reduce costs, enabling entrepreneurs to access broader markets and streamline operations.

3.1.4 Childcare Support Policies

Policies mandating affordable childcare services can ease the dual burden of entrepreneurship and unpaid care work. Integrating childcare facilities into workplace development schemes under programs like Maternity Benefit schemes or Startup India will directly address this challenge. State governments can establish community childcare centers, especially in rural areas, making it easier for women to focus on their businesses. These policies will help reduce time poverty and allow women to participate in entrepreneurial activities more effectively.

3.2 Pillar 2: Infrastructural Measures

Robust infrastructure is crucial for enabling women entrepreneurs to access markets, technology, and resources effectively. Improving transportation networks, particularly in rural areas, can reduce logistical costs and ensure safer mobility, addressing one of the most significant challenges in remote regions. Expanding internet connectivity under initiatives like BharatNet can close the digital divide and provide rural entrepreneurs with access to e-commerce platforms and online business tools. Establishing co-working hubs and business centers equipped with packaging, training, and digital tools can provide women with shared resources to reduce operational costs. Developing affordable and reliable public transport systems, particularly focused on connecting rural entrepreneurs to urban markets, will also enhance mobility and create new opportunities for training and networking. These infrastructural upgrades are critical to bridging the urban-rural divide and empowering women entrepreneurs to compete on a broader scale.

3.2.1 Improvement in Transportation Networks

Poor road conditions and inadequate transport facilities are major challenges for women entrepreneurs in Arunachal Pradesh. Enhancing road connectivity, particularly to remote and rural areas, will reduce logistics costs and improve market access. National initiatives like the Bharatmala Pariyojana could be aligned with state efforts to prioritize routes connecting rural hubs with urban markets. Improved roads will not only enhance business efficiency but also address mobility and safety concerns for women.

3.2.2 Digital Infrastructure Expansion

Limited internet connectivity in rural areas exacerbates the digital divide and restricts access to e-commerce platforms and online resources. Investing in robust digital infrastructure, including high-speed broadband networks under programs like BharatNet, will

bridge this gap. State governments can establish digital hubs in rural areas, providing internet access and basic training. Such infrastructure will allow women entrepreneurs to explore online markets, streamline their operations, and stay competitive in the evolving digital economy.

3.2.3 Creation of Business Hubs

Establishing co-working spaces and shared business centers equipped with facilities like packaging units, digital tools, and training rooms can reduce operational costs for women entrepreneurs. These hubs can be strategically located in district or block centers to serve multiple small businesses. They can also act as focal points for networking events and workshops. Central schemes like MSME cluster development can fund these initiatives, with the state government overseeing implementation. These hubs will create a supportive ecosystem for women entrepreneurs, fostering collaboration and innovation.

3.2.4 Development of Public Transport Systems

Limited public transportation in remote areas significantly hampers women entrepreneurs' mobility for training, market access, and networking events. Developing safe, affordable, and reliable public transport systems, such as buses and shared taxis, will address this issue. State transport departments can prioritize routes serving rural business hubs, while central support can come through programs like Smart Cities Mission for urban-rural connectivity. Improved transportation will enable women entrepreneurs to travel without fear of safety concerns or prohibitive costs, unlocking new business opportunities.

3.3 Pillar 3: Institutional Measures

Institutional support provides the framework necessary for the consistent and sustained growth of women entrepreneurs. Establishing dedicated entrepreneurial cells at the state and district levels can offer mentorship, financial

literacy programs, and advisory services tailored to women's needs. Strengthening SHGs and cooperatives can provide collective platforms for shared resources, better credit access, and marketing opportunities, fostering collaboration among women entrepreneurs. Subsidizing participation in business development activities such as trade fairs, networking events, and skill-specific training can help women gain exposure and build competitive businesses. Incorporating childcare support in government-backed entrepreneurial initiatives ensures that women can participate fully in business development without compromising on caregiving responsibilities. These institutional measures create a comprehensive support system that addresses the multifaceted challenges women entrepreneurs face, fostering inclusivity and sustainable growth.

3.3.1 Dedicated Women Entrepreneurial Cells

Establishing dedicated cells at the state and district levels can offer targeted support to women entrepreneurs, including mentorship, financial literacy training, and business advisory services. These cells can operate under schemes like Startup India and Skill India, with state-level skill development missions collaborating with local bodies. By addressing the unique challenges faced by women, these cells will provide a focused platform for skill-building, networking, and access to government schemes.

3.3.2 Support for Business Development Activities

Women entrepreneurs often miss out on opportunities for networking, trade fairs, and specialized training due to financial or logistical constraints. Subsidized participation in such

activities under programs like the National Small Industries Corporation (NSIC) and local MSME initiatives can address this gap. State departments can create directories of events and offer financial aid for travel and participation costs. This support will help women entrepreneurs gain exposure, learn new skills, and connect with potential markets or collaborators.

3.3.3 Promotion of Women-Led SHGs and Cooperatives

Strengthening self-help groups (SHGs) and cooperatives can create collective platforms for women to access credit, share resources, and market their products. Central programs like NRLM can promote SHGs, while state rural development departments focus on sector-specific cooperatives (e.g., handicrafts, agri-business). These collectives can negotiate better prices, reduce operational costs, and provide peer support, creating a stronger foundation for women's entrepreneurship.

3.3.4 Childcare Support in Government Programs

The inclusion of childcare facilities in training centers, co-working hubs, and government-backed entrepreneurial programs can significantly reduce the care burden on women. Central schemes like Anganwadi services can integrate entrepreneurial childcare programs, while state departments establish childcare centers in training venues. These provisions will enable women to participate in skill-building and business development activities without worrying about childcare responsibilities, enhancing their productivity and growth potential.

Conclusion

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive approach to address the multifaceted challenges faced by women entrepreneurs in Arunachal Pradesh's trade and logistics sector. By tackling issues such as limited access to credit, high operational costs, and mobility restrictions, these recommendations could catalyze a significant shift in women's economic participation in the region.

The proposed interventions directly respond to the key gaps identified in the Focus Group Discussions. Simplifying credit protocols and introducing transportation subsidies could help alleviate financial barriers. Additionally, establishing specialized logistics infrastructure and support centers may enhance operational efficiency, especially for women-led businesses in remote areas of Arunachal Pradesh, where constraints are often more severe.

Institutional measures, such as the development of a "Community of Practice" platform and targeted skill development programs, aim to address critical needs for networking and capacity building. These efforts, paired with financial literacy initiatives and a care service support framework, could significantly empower women entrepreneurs. By acknowledging and addressing unique challenges such as the burden of unpaid care work, these recommendations can create a more inclusive entrepreneurial ecosystem.

Implementing this holistic strategy could position Arunachal Pradesh as a leader in advancing women's economic empowerment in the Northeast. With improved access to markets, resources, and support systems, women entrepreneurs may be better equipped to scale their businesses and participate in regional and cross-border trade. This, in turn, could drive broader economic growth and sustainable development, reaping the transformative potential of empowering women in Arunachal Pradesh's trade and logistics sector.

Annexure – A

CASE STUDY 1

Overcoming Affordability Barriers in Small-Scale Farming, Kenya

Implementing Agency	Government of Kenya through the <i>Women Enterprise Fund (WEF)</i> .
Year	Established in 2007, ongoing.
Description	<ul style="list-style-type: none"> WEF supports rural women entrepreneurs, especially in agriculture, by addressing high operational costs and limited credit access.
Specific Provisions	<ul style="list-style-type: none"> Interest-free group loans with pooled collateral. Tailored financing for agricultural needs, such as seeds, equipment, and irrigation systems. Capacity-building programs for financial literacy and better farming techniques.
Source	Official website of Women Enterprise Fund, Kenya.

CASE STUDY 2

Bridging Information Gaps for Farmers, Rwanda

Implementing Agency	<i>Hinga Weze Project</i> , funded by USAID and implemented by Cultivating New Frontiers in Agriculture (CNFA).
Year	Launched in 2017, ongoing.
Description	<ul style="list-style-type: none"> The project focuses on improving agriculture productivity and access to resources by addressing information asymmetry among smallholder farmers.
Specific Provisions	<ul style="list-style-type: none"> Mobile platforms offering real-time weather updates, market prices, and farming tips. Farmer Field Schools providing hands-on agricultural training. Linkages to cooperatives and financial institutions for resources like seeds and fertilizers.
Source	USAID and CNFA Rwanda Project Reports.

CASE STUDY 3

Digital Empowerment for Women Entrepreneurs, India

Implementing Agency	<i>L&T Financial Services Foundation</i> , under the <i>Digital Sakhi</i> program.
Year	Launched in 2017, ongoing.
Description	<ul style="list-style-type: none"> The program bridges the digital literacy gap by training rural women entrepreneurs in technology and financial tools to enhance their business growth.
Specific Provisions	<ul style="list-style-type: none"> Training on using digital payment platforms, e-commerce tools, and financial management software. Mentorship programs for leveraging online marketplaces. Peer-to-peer learning and workshops tailored to local needs.
Source	L&T Financial Services Foundation Annual Reports.

CASE STUDY 4

Women's Mobility for Market Access, Bangladesh

Implementing Agency	BRAC through the <i>Empowering Women through Livelihoods and Mobility</i> project.
Year	Initiated in 2015, completed in 2020.
Description	<ul style="list-style-type: none"> This project supported rural women entrepreneurs by improving mobility to reach markets and access business opportunities.
Specific Provisions	<ul style="list-style-type: none"> Provision of subsidized bicycles and motorized transport for safe travel. Establishing rural market centers closer to women's communities. Advocacy for gender-sensitive transportation policies.
Source	BRAC Research and Evaluation Division Publications.

CASE STUDY 5

Reducing Care Burden for Women Entrepreneurs, Colombia

Implementing Agency	<i>Fundación WWB Colombia</i> , through the <i>Más Tiempo para Nosotras</i> initiative.
Year	Initiated in 2016, ongoing.
Description	<ul style="list-style-type: none"> This initiative addresses time poverty among women entrepreneurs by alleviating unpaid care work burdens.
Specific Provisions	<ul style="list-style-type: none"> Establishing community-based childcare centers for flexible and affordable care. Training on time management and productivity. Family workshops to promote shared caregiving responsibilities.
Source	Fundación WWB Colombia Reports and Publications.



Annexure – B

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Women Entrepreneurs	Business	Virtual	4
2	GSC Women Entrepreneurs	Business	Virtual	4



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
ASSAM

JANUARY 2025

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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Assam

The participation of women in the trade sector has a complex and often overlooked history, with women playing crucial roles as consumers, mediators, traders, and merchants. Recent research from institutions such as the World Bank, World Trade Organization, and International Monetary Fund highlights the potential of trade to significantly contribute to gender equality in developing nations. Trade creates better jobs for women, with exporting companies offering higher wages, improved benefits, and enhanced job security. Moreover, trade opens up entrepreneurship opportunities for women, potentially transforming their economic prospects and societal roles.

Despite these potential benefits, women in the trade and logistics sector face systemic barriers that limit their participation and recognition. Underrepresented at trade associations and overlooked in government consultations, women's voices often go unheard in key decision-making processes. They are less likely to be aware of documentation and customs clearance processes, especially when these are digital - putting them at a disadvantage due to the persistent gender digital divide. This gap in access, ownership, and usage of digital tools and devices like smartphones further exacerbates the challenges women face in fully engaging with the trade sector.

The obstacles for women in trade extend beyond systemic issues to encompass infrastructure challenges and deeply ingrained societal norms. Direct participants in trade, such as traders, freight forwarders, customs house agents, and transporters, often operate in isolated border areas, work irregular hours, and need to travel frequently. These conditions

can be particularly challenging for women, especially those from emerging economies, where family restrictions on movement and societal expectations about women's roles create significant barriers.

The lack of safe and inclusive public transport, limited connectivity to trade facilities such as ports and warehouses, and inadequate amenities like clean washrooms compound these difficulties. Moreover, enduring social norms that cast women as primary caregivers limit the time available for paid work, particularly for those aspiring to be entrepreneurs in trade and trade-related service sectors. Addressing these multifaceted barriers is crucial for promoting the participation of women entrepreneurs in the trade and logistics sector, particularly in regions like Northeast India where such initiatives can drive significant economic and social progress.

Women entrepreneurs in Assam are emerging as a powerful force for economic growth and innovation, reshaping the state's entrepreneurial landscape. This white paper examines the unique challenges and opportunities faced by women entrepreneurs in Assam, with a particular focus on their participation in the trade and logistics sectors. Following a mixed methods approach, this study provides insights into the complex ecosystem in which these entrepreneurs operate, highlighting both the progress made and the barriers that persist.

The purpose of this white paper is to offer a nuanced understanding of the entrepreneurial environment for women in Assam and to propose actionable recommendations for its improvement. By analyzing challenges across five critical pillars - affordability,

accessibility, mobility, unpaid care work, and the gendered digital divide - this document aims to inform policymakers, stakeholders, and support organizations. The insights and recommendations presented here are designed to foster a more inclusive

and supportive ecosystem that empowers women entrepreneurs to fully participate in and benefit from Assam's growing economy, particularly in the trade and logistics sector

Figure 1: FGD with Women Entrepreneurs of Assam



Source: *Study Team*

Female Labour Force Participation and Entrepreneurship Scenario in Assam

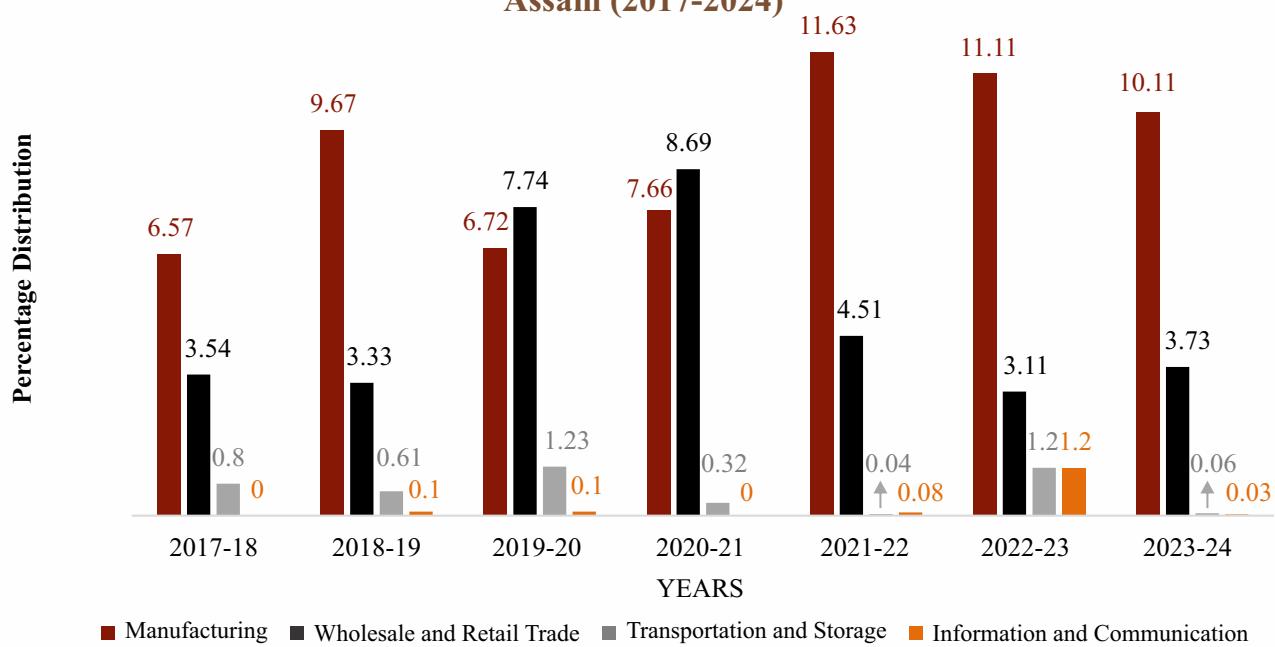
Assam's female labour force has undergone a significant transformation, marked by a substantial increase in participation and a shift towards entrepreneurship. This section provides a comprehensive analysis of the Female Labour Force Participation Rate (FLFPR) and entrepreneurship trends in Assam from 2017 to 2024. It examines the dramatic rise in FLFPR, explores sectoral shifts in women's employment, and investigates the growing trend of self-employment and entrepreneurship among women.

Assam has witnessed a surge in female labour force participation over the past six years. from 13% in 2017-18 to 50% in 2023-24. This significant growth reflects structural changes in the economy, evolving societal factors, and adaptations in response to the COVID-19 pandemic. Despite historically lower FLFPR compared to the national average due to barriers such as limited formal employment opportunities and traditional gender roles, recent data indicates a positive shift driven by the rise of self-

employment and entrepreneurship among women.

Women's participation across various industries in Assam has shown notable fluctuations, with a trend towards increased self-employment. From 2017 to 2023, women's involvement in the manufacturing sector gradually increased from 6.57% to 11.8%, indicating an increase in possible growth opportunities in this sector. The wholesale and retail trade sector saw volatile participation, peaking at 8.69% in 2020-21 before declining, then spiking again to 13.56% in 2023-24, this can be likely attributed to economic fluctuations and pandemic-induced disruptions. Transportation, storage, and information technology sectors continue to show lower female representation, highlighting persistent gender gaps in these industries. Notably, the proportion of women as own-account workers or employers rose substantially from 11.9% in 2017-18 to 49.9% by 2023-24, indicating a significant shift towards entrepreneurship and self-reliance among women in Assam.

Figure 2: Sectoral Analysis of Women Labor Force Participation In Assam (2017-2024)

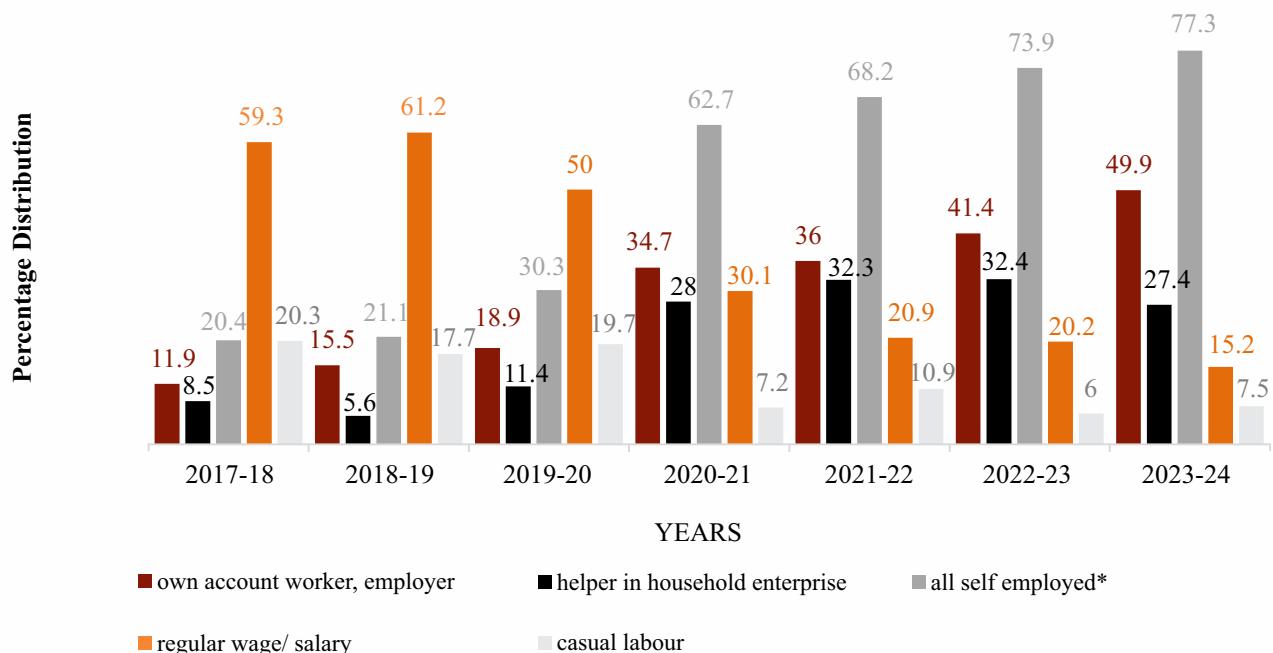


Source: Study Team

Women's employment in Assam has shifted significantly towards informal and home-based work, while formal employment has declined sharply. The proportion of women engaged as Helpers in Household Enterprises rose markedly around 8.5% in 2017-18 to 32.4% in 2022-23, before decreasing slightly to 27.4% in 2023-24. This increase and subsequent slight decline indicate a fluctuating but overall greater reliance on informal, home-based economic activities among women. This trend may reflect either limited availability of formal employment opportunities or a preference for work that aligns with domestic responsibilities.

Concurrently, the share of Regular Wage/Salary earners among females decreased dramatically, from 59.3% in 2017-18 to 15.2% in 2023-24, signaling a substantial move away from formal employment. The casual labor sector also experienced a notable decline, with female participation reducing from around 20.3% in 2017-18 to 7.5% in 2023-24, suggesting a transition away from precarious, short-term work arrangements and possibly towards more stable or self-employed roles. This shift underscores the increasing trend of women in Assam turning towards informal and self-employment options.

Figure 3: Broad Usual Employment Status Of Women In Assam (2017-2024)



Source: Study Team

1.1 Existing Efforts by the State Government to Promote Women's Entrepreneurship

Assam has implemented a strategic array of national and state-level initiatives to foster women's entrepreneurship, addressing key barriers to business growth and economic empowerment. This section provides a critical analysis of seven key programs (refer to Table 1) designed to support women entrepreneurs in

Assam. It examines the objectives, mechanisms, and impacts of these initiatives, focusing on their effectiveness in addressing fundamental challenges such as access to capital, market linkages, and skill development. By dissecting these multifaceted approaches, this section aims to provide a comprehensive understanding of the current support ecosystem and identify areas for potential enhancement.

Table 1: Existing National and State-level Schemes for Women Entrepreneur

SI No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets
4	State	Assam Women Entrepreneurs' Support Scheme (AWESS)	Provides financial assistance and grants to rural women entrepreneurs, particularly those in SHGs
5	State	Assam Startup Policy	Offers incubation, mentorship, and funding support for startups, with a focus on women-led businesses
6	State	Mukhya Mantri Mahila Udyamita Asoni	Aims to transform rural women into micro-entrepreneurs through financial support and skill development
7	State	Women Enterprise Development Scheme (WEDS) by NEDFi	Provides credit and training assistance to women entrepreneurs in the Northeast region

The Prime Minister's Employment Generation Programme (PMEGP) offers substantial support to women entrepreneurs in Assam, particularly in rural and semi-urban areas. Overseen by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the PMEGP aims to generate employment opportunities by encouraging the establishment of micro-enterprises. Women entrepreneurs, classified under a "special category," can receive subsidies of up to 25% for urban projects and 35% for rural projects. Since its inception, women have established approximately 138,000 projects, constituting 30% of the total projects nationwide. The program addresses affordability by offering financial support and promotes accessibility by facilitating women's entry into formal markets through self-employment.

The Assam Women Entrepreneurs' Support Scheme (AWESS) represents a significant state-level

initiative to empower women-led enterprises, particularly in rural areas. Launched in 2024 with a budget of ₹3,900 crore, AWESS aims to provide financial assistance to almost 4 million rural women entrepreneurs, focusing on those associated with Self-Help Groups (SHGs). The scheme offers a grant of ₹35,000 per woman over three years to kickstart or expand businesses. It combines grants and low-interest loans to enhance accessibility to entrepreneurship. The program's phased approach, starting with a ₹10,000 grant and followed by additional funding, promotes economic self-reliance and contributes to Assam's broader development goals.

Assam's Startup Policy has been crucial in nurturing women's entrepreneurship through comprehensive support and strategic partnerships. The policy, in collaboration with the Assam Startup-Nest incubation centre, provides training, mentorship,

and funding support to budding entrepreneurs. It has forged partnerships with international entities and national-level incubators, focusing on women-led businesses. Since its inception, the initiative has supported over 600 startups, with over 25% led by women entrepreneurs. The program has significantly contributed to empowering women in sectors such as agri-business, textiles, and handicrafts by facilitating access to incubation, mentorship, funding, and market linkages.

Additional national and state-level initiatives further enhance the support ecosystem for women entrepreneurs in Assam. The Udyam Sakhi initiative under the MSME Ministry focuses on building a network of women entrepreneurs, providing them with learning tools, incubation support, and technical assistance. The Mukhya Mantri Mahila Udyamita Asoni, launched in 2024, aims to transform 4 million women into rural micro-entrepreneurs over three years, offering financial support and fostering

entrepreneurial skills. Other programs like the Northeast Development Finance Corporation's Women Enterprise Development Scheme (WEDS) and the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme provide additional credit and training assistance.

While these initiatives address key challenges, there is room for improvement in areas such as mobility support and care work assistance. Many women in Assam, especially in rural areas, continue to face mobility issues that restrict their access to markets and training opportunities. Programs specifically addressing care work, such as childcare facilities or flexible workspaces, are still limited. To enhance the effectiveness of existing schemes, stronger market linkages, improved digital literacy programs, and a focus on tracking outcomes through gender-disaggregated data are essential.

Figure 4: FGD with Women Entrepreneurs of Assam



Source: Study Team

Insights from Focus Group Discussions with Women Entrepreneurs of Assam

A comprehensive analysis of women's entrepreneurship in Assam reveals multifaceted challenges across production, infrastructure, regulatory, and social dimensions that significantly impact business outcomes. A structured research initiative conducted between September and October 2024 engaged 50 women entrepreneurs through Focus Group Discussions (FGDs), examining barriers to business establishment, growth, and market participation. This systematic investigation provides critical insights into the complex interplay of factors affecting women's entrepreneurial success in the region.

The research methodology incorporated strategic consultations with diverse stakeholder groups including NGOs, business enterprises, and women's associations, enabling comprehensive mapping of entrepreneurial challenges. Nine FGDs were conducted across multiple locations in Assam, with significant participation from organizations like Ava

Foundation, Women's Cell ASSOCHAM, and the NE Women's Association. This approach ensured representation across business scales, sectors, and geographical locations, capturing varied perspectives on production constraints and infrastructural challenges.

A structured analytical framework centered on four key pillars - factors of production, infrastructure, regulatory barriers, and social norms - guided the investigation of women's entrepreneurial ecosystem in Assam. This framework enabled systematic examination of critical issues including access to finance, market linkages, regulatory compliance requirements, and socio-cultural constraints. The findings reveal interconnected challenges across these pillars, particularly highlighting how limited access to production factors and infrastructural gaps compound the impact of regulatory barriers and social constraints on women entrepreneurs.

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

Sl No	Pillar	Description
1	Factors of Production	Limited access to working capital, credit facilities, raw materials, skilled workers, and high operational costs
2	Infrastructure	Inadequate physical and digital infrastructure including poor transportation connectivity, unreliable power supply, limited storage facilities, and weak market linkages.
3	Regulatory Barriers	Complex regulatory compliance requirements including business registration, licensing, and tax procedures that disproportionately impact women entrepreneurs.
4	Social Norms	Restricted mobility, limited financial autonomy, and disproportionate burden of domestic responsibilities.

2.1 Factors of Production

2.1.1 Access to Finance

The patterns of financial access among women entrepreneurs in Assam reveal systematic barriers that constrain business growth potential. Initial capital requirements show stark

variations across sectors, ranging from ₹25,000 for creative services to ₹25 lakhs for established jewelry businesses. This wide spectrum reflects not just different business needs but also barriers to entry that disproportionately affect women entrepreneurs with limited access to collateral or family support.

“
I took the Pradhan Mantri Mudra Yojana loan to open my boutique, but after the lockdown, I couldn't pay back the loan. When I asked the bank for another loan to keep my business afloat, they rejected me because I hadn't repaid the previous loan. If they had helped me at that time, I wouldn't be facing so many difficulties today.

”

--Woman Entrepreneur from Guwahati

“
The entire process of getting loans from banks is tiresome and not very beneficial. So, we chose to fund the business ourselves using our savings.

”

--Woman Business Owner from Guwahati

Women entrepreneurs' engagement with formal financial institutions demonstrates a complex interplay between operational needs and institutional rigidity. This is particularly evident in the handloom sector, where extended production cycles create working capital

challenges that standard financial products fail to address. Meghalee Das's experience of struggling to secure additional financing after COVID-19 related PMMY loan repayment difficulties illustrates how temporary setbacks can create long-term barriers to accessing formal credit.

CASE STUDY 1

African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade

The AfCFTA Protocol on Women and Youth in Trade is a pioneering initiative designed to boost participation of women and youth in African trade. Through targeted measures, State Parties commit to removing trade barriers, eliminating discrimination, and ensuring access to financial services. The protocol emphasizes inclusive policy-making and implementation, while supporting trade associations and knowledge sharing to promote equal trade opportunities across the continent.

2.1.2 Access to Skill Training

The acquisition and application of business skills shows distinct patterns that influence entrepreneurial success trajectories. While urban entrepreneurs benefit from specialized business management training, those in traditional sectors struggle to access programs that effectively combine heritage skills with modern business practices. Survey data indicates that successful adaptation typically requires sustained engagement with training resources over 3-5 years, alongside substantial initial capital investment.

Training infrastructure gaps create particular challenges for entrepreneurs seeking to scale their operations. The journey of several entrepreneurs in scaling production from 400 to 9,000 units monthly demonstrates how access to appropriate skill development resources directly impacts growth potential. However, the current training ecosystem often fails to provide the specific combinations of technical, managerial, and market-oriented skills needed for sustainable business expansion.

2.1.3 Access to Digital Technologies and Digital Marketplaces

Digital adoption patterns reveal significant variations in how entrepreneurs leverage technology for business growth. Survey responses indicate that while service sector entrepreneurs show higher digital integration, traditional sector businesses face compound challenges in technology adoption.

Successful cases demonstrate how digital tools can transform business capabilities - from expanding market reach to streamlining operations - though such transitions require both infrastructure investment and skill development.

The intersection of digital infrastructure and market access creates distinct entrepreneurial trajectories. Rita Harlalka's successful combination of online and offline channels illustrates how digital platforms can help overcome physical market limitations. However, many traditional sector entrepreneurs struggle with basic digital literacy and platform access, restricting their ability to communicate product value and reach broader markets effectively.

“
In most cases, we prefer male employees for programming work, but women employees excel in communication and client approach. The new generation is showing equal ability, though.”
”

--Technology Business Owner, Assam

“
We face a digital skills gap because colleges don't adequately prepare students for corporate demands. Graduates need additional courses and training to stay current with trends.
”

--Woman Entrepreneur, Technology Sector

The resulting exclusion from online marketplaces and digital business networks significantly constrains the growth potential of women-led businesses in the region. As e-commerce and digital marketing become

increasingly central to business success, addressing this digital divide becomes crucial for ensuring the competitiveness and sustainability of women-led enterprises in Assam.

CASE STUDY 2

Mahila E-Haat

Mahila E-Haat is an innovative online marketplace launched under India's "Digital India" initiative to empower women entrepreneurs. This free platform enables women, particularly from rural and semi-urban areas, to showcase and sell products ranging from textiles to handicrafts directly to buyers through mobile phones and PCs, eliminating the need for intermediaries. The platform's success is evident in its reach across 31 States and Union Territories, featuring over 7,000 products and services, and benefiting more than 32,000 women entrepreneurs, self-help groups, and NGOs. Through digital literacy workshops and direct market access, Mahila E-Haat has not only bridged the gender digital divide but has also fostered financial independence for over 734,000 individuals.

2.2 Infrastructure Restrictions

2.2.1 Physical Connectivity

Limited mobility infrastructure creates significant barriers to women entrepreneurs' market participation and business expansion capabilities in Assam. Transportation challenges particularly affect entrepreneurs in traditional

sectors, where poor road conditions and inadequate public transport options restrict their ability to source materials and reach customers. Anita Chetia's experience highlights how inadequate footpath infrastructure and unsafe public transportation options force entrepreneurs to limit their business operating hours and rely on private transportation, increasing operational costs.

“Initially, we had to frequently visit clients in secluded and remote areas, which sometimes led to uncomfortable or even unsafe situations. Some clients used inappropriate language, and our families urged us to come home early or avoid certain clients, which was challenging for the business.”

--Woman Entrepreneur from Rural Assam

The absence of reliable last-mile connectivity particularly impacts women entrepreneurs' ability to scale operations beyond local markets. Evening mobility restrictions due to safety concerns prevent participation in crucial networking events and business meetings,

creating systematic disadvantages in business relationship building. This mobility constraint leads entrepreneurs to either limit their operational scope or incur significant additional costs for private transportation arrangements.

“We prefer business meetings to be in the daytime, as dinner meetings are not possible after dark in NE.”

--Women Business Owners from Global Shapers Hub Guwahati (GSC Guwahati) Chapter

Limited mobility directly impacts business growth and competitiveness. Many entrepreneurs reported having to turn down business opportunities or networking events due to these restrictions, directly impacting their

business growth and competitiveness. The issue is further compounded in rural areas, where transportation infrastructure is often inadequate, and social norms regarding women's mobility are more restrictive.

CASE STUDY 3

Women-only Buses and Waiting Areas

TransJakarta's BRT system implemented a pioneering initiative to enhance women's safety through women-only buses and designated waiting areas during peak hours. This gender-sensitive approach addresses critical safety concerns and cultural barriers affecting women's mobility in Jakarta's public transport. According to the Institute for Transportation and Development Policy (ITDP), these measures have successfully reduced harassment incidents and increased women's confidence in using public transportation, particularly benefiting lower-income women commuters who rely on affordable transport options for their daily commute, ultimately supporting greater workforce participation.

2.2.2 Digital Infrastructure

Inconsistent digital connectivity creates distinct patterns of business advantage and exclusion across Assam's entrepreneurial landscape. While urban entrepreneurs benefit from relatively stable internet access, those in semi-urban and rural areas face persistent connectivity challenges that limit their ability to leverage digital platforms for business growth. Several women entrepreneurs' shift to digital marketing demonstrates how reliable digital infrastructure can transform business reach, while simultaneously highlighting how infrastructure gaps create digital divides.

The quality of digital infrastructure directly influences entrepreneurs' ability to participate in emerging market opportunities. Unstable internet connectivity particularly affects traditional sector entrepreneurs attempting to establish online presence, limiting their ability to showcase products effectively or engage with digital marketplaces. These limitations become especially critical during economic disruptions, as demonstrated during COVID-19 when digital presence became essential for business continuity.

2.2.3 Power Infrastructure

Unreliable power supply emerges as a critical constraint affecting business productivity and digital engagement capabilities. Power infrastructure inadequacies particularly impact manufacturing and handloom sectors, where production schedules depend on consistent electricity access. The challenges extend beyond direct production impacts, affecting entrepreneurs' ability to maintain digital presence and engage with online platforms effectively.

The analysis reveals how infrastructure limitations create compounding barriers for women entrepreneurs in Assam, particularly affecting their ability to scale beyond local markets and participate in digital commerce. The interplay between physical, digital, and power infrastructure suggests the need for integrated infrastructure development approaches that specifically consider women entrepreneurs' operational requirements and safety concerns.

2.3 Regulatory Challenges

2.3.1 Presence of Supportive Schemes

The regulatory landscape for women entrepreneurs in Assam reveals a complex web

of support mechanisms that often fail to address ground realities of business operations. While schemes like PMMY and Assam Startup Policy exist, their design reflects limited understanding of women entrepreneurs' needs. Survey data from entrepreneurs like Sangeeta Bhattacharjee reveals how regulatory requirements often misalign with business realities - particularly evident in lengthy documentation processes that divert crucial time from core business activities.

The structure of existing support schemes demonstrates inherent biases that limit their effectiveness for women entrepreneurs. Financial regulations, particularly those governing credit access, often fail to account for women's limited asset ownership and collateral availability. Sector-specific challenges emerge prominently in traditional industries - for instance, handloom sector entrepreneurs face particular difficulties in meeting standardized documentation requirements that fail to account for their unique operational models.

2.3.2 Presence of Supportive Schemes

The translation of national schemes into local impact reveals significant implementation gaps that affect scheme effectiveness. While PMEGP and Udyam Sakhi offer robust frameworks for entrepreneurial support, their ground-level implementation often fails to account for local business ecosystem realities. The challenge becomes particularly evident in credit-linked programs, where standardized national guidelines sometimes conflict with state-specific business operation patterns.

State-level execution of central initiatives shows varying degrees of effectiveness across different business segments. Traditional sector enterprises face particular challenges in meeting documentation requirements designed primarily for formal sector businesses. The implementation architecture demonstrates weakness in addressing sector-specific needs - for instance, handloom enterprises struggle to align their operational cycles with standardized loan disbursement and repayment schedules.

The interaction between various support mechanisms reveals critical coordination gaps that affect overall regulatory effectiveness. While Assam's entrepreneurial support ecosystem includes both state and national schemes, their fragmented implementation creates compounding challenges for entrepreneurs navigating multiple support systems. The lack of integrated implementation particularly affects rural entrepreneurs who must engage with multiple agencies to access comprehensive support.

2.4 Social Norms

2.4.1 Mobility Restrictions

Gender-based mobility constraints create systematic barriers that affect women entrepreneurs' ability to fully participate in market opportunities. Despite Assam's relatively higher female labor force participation compared to national averages, entrepreneurs face significant mobility challenges. Traditional expectations about women's movement, particularly after dark, directly impact business operations - survey responses reveal how entrepreneurs must limit their business hours and forgo evening networking opportunities, creating distinct disadvantages in business relationship building.

Safety concerns compound mobility restrictions, forcing entrepreneurs to make strategic choices about business location and operation timing. Focus group insights reveal how these constraints particularly affect entrepreneurs in traditional sectors who need to source materials from multiple locations. Business owners like Sapna Ganeriwal highlight the compounding effect of these restrictions - the need to choose office spaces near home or limit travel affects their ability to access wider markets and business opportunities.

2.4.2 Time Poverty and Care Responsibilities

The burden of unpaid care work creates systematic time constraints that shape women's entrepreneurial trajectories in Assam. Focus

group discussions reveal how entrepreneurs must constantly negotiate between business demands and domestic responsibilities, leading to what economists term "time poverty." This dynamic particularly affects business expansion decisions - entrepreneurs report making strategic choices to limit growth to manage competing time demands.

The societal expectation of women's primary responsibility for elderly care and childcare

directly impacts business operations. Survey data indicates that entrepreneurs often structure their businesses around care responsibilities, choosing sectors and operational models that allow flexibility but potentially limiting growth potential. These patterns reveal how deeply embedded social expectations about women's care roles continue to shape entrepreneurial possibilities.

“It makes me emotionally tired; I get zero space back home and have to attend to care work for my grandmother while at work at the same time.

”

--Woman Entrepreneur from GSC Guwahati, Assam

“Apart from work, women also have household responsibilities, and culturally, the family always comes first for us. We're fortunate if we have supportive partners, but not everyone does. A major shift in societal attitudes is needed to address this.

”

--Woman Business Owner from Guwahati

2.4.3 Professional Credibility and Recognition

Gender-based perceptions about business leadership create distinct challenges for women entrepreneurs seeking to establish market presence. Traditional sector entrepreneurs face particular challenges in being taken seriously in

business negotiations, often experiencing what focus groups termed "expertise skepticism." This credibility gap becomes especially pronounced in male-dominated sectors or when dealing with financial institutions.

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendations

Bridging the gap between women entrepreneurs and trade participation can significantly enhance the growth of women-owned businesses. Women entrepreneurs in Assam are predominantly engaged in the production of handloom, handicrafts, and processed food items. However, their access to trade mediums is hindered by a relatively weaker logistics network, limiting their market reach and economic potential.

A holistic approach involving multiple stakeholders is essential to promote women entrepreneurs in the trade sector. The State Government, private sector, and industry associations such as FICCI FLO play a critical role in providing networking platforms and resources. Additionally, Community-Based Organisations (CBOs) are vital in integrating rural women entrepreneurs into the state's efforts to facilitate the trade of goods and services.

A 3-pillar framework has been developed to recommend measures for trade promotion in Assam, based on best practices and consultations with women entrepreneurs. This framework, informed by a comprehensive review of best practices across India, South Asia, and other regions, as well as Focus Group

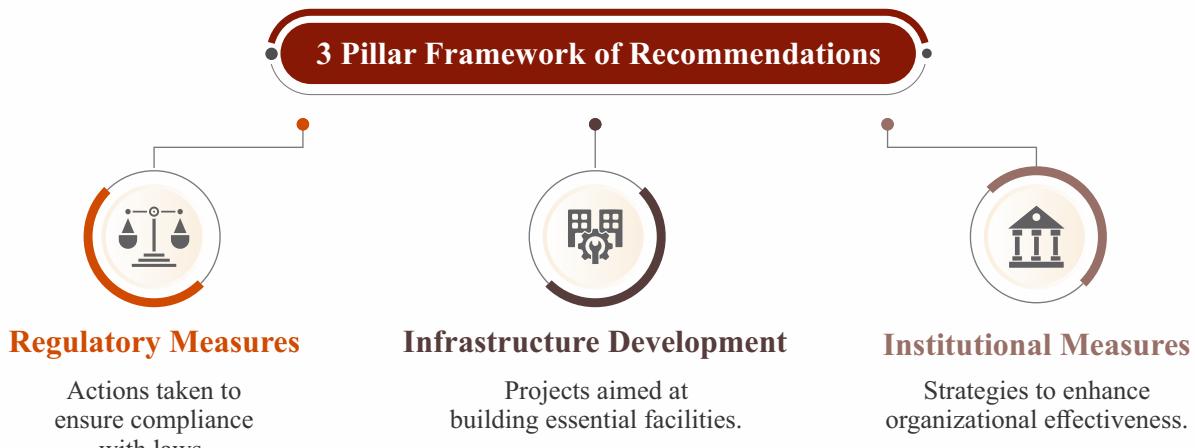
Discussions with over 50 women entrepreneurs, outlines regulatory, infrastructural, and institutional measures.

Regulatory measures focus on streamlining credit access and simplifying procedures for women entrepreneurs. Recommendations include improving the process of securing credit under existing schemes and facilitating credit procedures at the bank level to ensure easier access to financial resources.

Infrastructural measures aim to enhance connectivity and establish essential facilities to support women entrepreneurs. **Key recommendations include improving physical connectivity, setting up training centres, Common Facility Centres (CFCs), and other necessary infrastructure to bolster the trade capabilities of women entrepreneurs.**

Institutional measures address the critical gaps in training, information asymmetry, and networking opportunities for women entrepreneurs. The recommendations emphasise the need for targeted training programs, reducing information gaps, and creating platforms for women entrepreneurs to network, collaborate, and develop their businesses effectively.

Figure 5: 3-Pillar Framework of Recommendations



Source: Study Team

Table 3: Key Actions under the 3-Pillar Framework for Trade Promotion amongst Women Entrepreneurs

Regulatory Measures	Implementing Agency	
	State Level	National Level
Mandate Simplified Credit Access Protocols to facilitate quick grants and timely disbursal of loans	<ul style="list-style-type: none"> Department of Finance, Government of Assam Assam State Rural Livelihoods Mission 	Ministry of Finance, Government of India
Institute Transportation Subsidy Framework for Enhanced Access to Logistics Services and Regulated Pricing for Women	<ul style="list-style-type: none"> Transport Department, Government of Assam Assam State Transport Corporation 	Ministry of Road Transport & Highways, Government of India
Establish Mandatory Institutional Support Systems through Startup Hubs and Industry Associations	<ul style="list-style-type: none"> Industries & Commerce Department, Government of Assam Assam Startup Cell 	
Infrastructure Development	Implementing Agency	
	State Level	National Level
Establish Women Entrepreneur Support Centers which are One-stop centers providing training, mentorship, and networking facilities	<ul style="list-style-type: none"> Assam Skill Development Mission 	
Develop Specialized Logistics Infrastructure especially Women-focused cargo aggregation centers	<ul style="list-style-type: none"> Assam Industrial Development Corporation Industries & Commerce Department, Government of India 	
Safe and Gender-Inclusive Public Transportation System to Foster Women's Entrepreneurship	<ul style="list-style-type: none"> Transport Department, Government of Assam Assam State Transport Corporation 	<ul style="list-style-type: none"> Ministry of Women and Child Development, Government of India
Establish Common Facility Centers (CFCs) with a focus on Shared packaging units and Common procurement centers	<ul style="list-style-type: none"> MSME Department, Government of Assam 	<ul style="list-style-type: none"> Small Industries Development Bank of India
Institutional Measures	Implementing Agency	
	State Level	National Level
Create a "Community of Practice" Platform which acts as a Digital & physical networking platform connecting entrepreneurs, trainers, and investors	<ul style="list-style-type: none"> Industries & Commerce Department, Government of Assam 	<ul style="list-style-type: none"> Ministry of Electronics & IT, Government of India Ministry of Women and Child Development, Government of India

Establish Comprehensive Skill Development Programs which focus on sector-specific and new-age skill training	<ul style="list-style-type: none"> Assam Skill Development Mission 	<ul style="list-style-type: none"> Ministry of Skill Development & Entrepreneurship, Government of India National Skill Development Corporation
Create Financial Literacy and Banking Support System through Banking liaison officers specifically for women entrepreneurs	<ul style="list-style-type: none"> Industries & Commerce Department, Government of Assam Assam Financial Corporation 	
Develop Care Service Support Framework through Information portal for care service providers	<ul style="list-style-type: none"> Department of Women & Child Development, Government of Assam Department of Social Welfare, Government of Assam 	<ul style="list-style-type: none"> Ministry of Women & Child Development, Government of India

The recommended measures are spread across regulatory, infrastructural, and institutional measures. The regulatory aspect focuses on recommending measures to streamline the process of securing credit under existing schemes and facilitation of credit procedures at the level of banks. The infrastructural aspects focus on enhancing connectivity and establishing units of training centers, Common Facility Centres (CFCs), and other similar physical inputs. Lastly, the institutional measures cater to the crucial gap in training programs, information asymmetry, and lack of platforms for women entrepreneurs to network and develop.

3.1 Pillar 1: Regulatory Measures

Robust regulatory frameworks are essential for creating structured pathways that enable women entrepreneurs to access institutional support while eliminating systemic barriers to business growth. The entrepreneurial landscape for women in India is marked by significant structural challenges, including limited access to formal credit, inadequate institutional support, and infrastructural constraints that hinder business operations. Regulatory measures are crucial in addressing these challenges by establishing standardized protocols that require financial institutions, support organizations, and service providers to create women-centric business environments. These measures ensure that policy intentions are translated into

actionable support mechanisms through clearly defined guidelines and compliance requirements.

Effective regulations can transform ad-hoc support initiatives into sustainable, scalable systems that systematically address the needs of women entrepreneurs. Targeted regulatory interventions can systematically address the challenges faced by women entrepreneurs, moving beyond isolated initiatives. Successful programs like MUDRA and Stand-Up India demonstrate how regulatory frameworks can facilitate simplified credit access and institutional support. However, despite women's high financial discipline and better credit profiles, regulatory gaps continue to perpetuate gender bias in formal lending, creating a cycle of financial exclusion.

The stark 70% financing gap faced by women-owned MSMEs in India highlights systemic failures in regulatory frameworks. Despite initiatives like the Pradhan Mantri Jan Dhan Yojana, which have improved women's access to bank accounts, women still receive only 27% credit against their deposits, compared to 52% for men. Institutional biases further exacerbate this gap, as women-led enterprises are often perceived as high-risk investments, leading to higher loan rejection rates despite evidence of women being more disciplined borrowers. Current regulatory measures, while well-

intentioned, have resulted in limiting women to small-ticket loans, with 88% of women borrowers under government schemes restricted to loans under ₹50,000, underscoring the urgent need for comprehensive regulatory reforms.

Affordable logistics and transportation services remain a critical barrier for women entrepreneurs, particularly in rural areas. High logistics costs deter rural women entrepreneurs from accessing domestic and cross-border markets, while gaps in affordable training programs and exhibitions further limit their growth opportunities. Women entrepreneurs who participated in Focus Group Discussions (FGDs) highlighted challenges in securing loans and accessing affordable logistics services and training programs. For instance, loan disbursals from banks have taken over two years despite timely sanctions under schemes like the Mudra Loan scheme and PMEGP. Additionally, private logistics service providers often deny services to rural entrepreneurs, and the lack of affordable and safe transportation restricts their ability to sell products beyond local markets.

3.1.1 Mandate Simplified Credit Access Protocols

Streamlined credit assessment protocols and alternative documentation systems could significantly enhance financial access for women entrepreneurs in Assam. The Department of Finance, Government of Assam,

could establish simplified credit access frameworks through coordinated efforts with the Assam State Rural Livelihoods Mission and financial institutions. This initiative would address the critical barriers faced by women entrepreneurs, particularly in rural and peri-urban areas, who often lack collateral and financial history. The framework could incorporate alternative data points from community-based organizations about women's household finances and income generation potential. A standardized assessment system might facilitate quicker loan processing, while partnerships with NBFCs could expand the lending network.

A community-anchored implementation approach would ensure effective credit delivery and risk mitigation. The implementation of this framework would benefit from grassroots partnerships, with the Assam State Rural Livelihoods Mission coordinating with local CBOs for data verification and the Department of Finance, Government of Assam, providing policy oversight. The system could build on successful models from organizations like SEWA Bharat, incorporating their learnings in community-based credit assessment. The Reserve Bank of India might provide regulatory guidance, while SIDBI could extend refinancing support through specialized schemes. Regular assessment of credit flow patterns and repayment behaviors could help refine the assessment frameworks, drawing inspiration from successful models in Bangladesh and Indonesia.

CASE STUDY 4

Women Entrepreneur Development Unit (WEDU)

The Women Entrepreneurship Development Unit (WEDU) in Bangladesh Bank is a comprehensive initiative supporting women entrepreneurs through business-friendly services and financial support. Operating through multiple branches, it manages the Small Enterprises Refinance Scheme, which has expanded from Tk850 crore to Tk1500 crore to reach more women entrepreneurs, particularly in remote areas. The program has benefited over 1,000 women entrepreneurs and implemented progressive policies requiring banks to maintain at least 10% of CMSME loans for women entrepreneurs, aiming to increase to 15% by 2024. During COVID-19, the program demonstrated its commitment by providing stimulus packages of Tk 20,000 crore with special consideration for women entrepreneurs.

3.1.2 Institute Transportation Subsidy Framework

A structured transportation subsidy mechanism could significantly reduce logistics costs and expand market reach for women entrepreneurs across Assam. The Transport Department, Government of Assam, could develop a comprehensive subsidy framework through coordinated efforts with the Department of Industries & Commerce, Government of Assam, and logistics service providers. This initiative would address the critical challenge of high transportation costs, which particularly impacts women entrepreneurs in remote regions. The framework could incorporate regulated pricing mechanisms for different distance slabs, enhanced coordination with India Post services, and transparent cost structures. Digital platforms might facilitate subsidy disbursement, while partnerships with multiple logistics providers could ensure competitive service delivery.

A systematic implementation approach through district-level coordination could ensure equitable access and efficient delivery. The operationalization of this framework would benefit from multi-stakeholder engagement, with Government of Assam leading the implementation and District Industries Centers facilitating last-mile coordination. The system may prioritize home-based women entrepreneurs and those from remote areas to maximize impact. The Ministry of Road Transport & Highways might provide technical guidelines, while the Department for Promotion of Industry and Internal Trade could facilitate integration with logistics policies. Regular monitoring of cost reduction impact and market expansion patterns could help optimize the subsidy structure.

3.1.3 Establish Mandatory Institutional Support Systems

Comprehensive institutional support mechanisms could accelerate the growth trajectory of women-led enterprises in Assam. The Industries & Commerce Department, Government of Assam, could institute mandatory support quotas across business development organizations, working in conjunction with the Assam Startup Cell and Assam Skill Development Mission. This framework could integrate focused incubation programs, skill development modules, and market access facilitation, with special emphasis on digital literacy and business strategy. A time-bound mentorship program may connect entrepreneurs with sector experts, while quarterly skill workshops could build core business competencies.

Implementation could be streamlined through clear institutional mandates and partnerships. The Assam Startup Cell may coordinate the incubation components, while the Skill Development Mission facilitates targeted training programs. Mandatory participation quotas across support institutions could ensure dedicated resources for women entrepreneurs. This approach directly addresses concerns from Focus Group Discussions, where entrepreneurs emphasized the lack of proper mentorship and expressed the need for sustained business guidance. Integration with national enterprise development programs could enhance service delivery and reach, adapting Startup India's methodologies and the Ministry of Skill Development's frameworks to local contexts. Quarterly progress reviews and entrepreneur feedback could guide program refinements, enabling women entrepreneurs in Assam to build viable, scalable enterprises.

CASE STUDY 5

Women Exporters Development Programme (WEDP)

The Women Exporters Development Programme (WEDP) in Malaysia is a targeted three-year initiative designed to boost women-owned companies' international trade presence. Through comprehensive support including business coaching, skills training, market immersion, and networking opportunities, the program has successfully aided over 1,000 women entrepreneurs by 2023. With an investment of MYR 10 million, WEDP has proven instrumental in enhancing business capabilities and market visibility for women-owned SMEs, facilitating their sustainable growth in international markets.

CASE STUDY 6

Women-Focused Export Logistics Support Initiative

The Women-Focused Export Logistics Support Initiative in South Korea provides targeted assistance to women-led SMEs through comprehensive logistics subsidies. The program has successfully supported over 3,700 women-led businesses by offering up to 15 million won per company, covering 70% of export expenses. Through a strategic partnership with Cainiao Smart Logistics Network, the initiative provides end-to-end logistics support, resulting in a significant 48% reduction in export costs compared to traditional services, while facilitating over 3.7 million online exports.

CASE STUDY 7

Women-Led Business Incubation Initiative

CORFO (Chilean Economic Development Agency) has implemented a progressive policy mandating 40% of startup incubator spaces for women-led businesses, demonstrating a concrete commitment to gender equality in entrepreneurship. The initiative has successfully supported over 50 women-led startups with a substantial investment of CLP 1.920 million. This targeted approach ensures women entrepreneurs receive essential resources and support, creating a more inclusive startup ecosystem in Chile through strategic space allocation and dedicated funding.

CASE STUDY 8

Brazil Women and International Business Program

ApexBrasil's initiative has successfully boosted women's participation in Brazil's international trade landscape by implementing gender-focused strategies across various business pillars. The program offers specific advantages for women-owned businesses, including preferential points in tenders and discounts. Its impact is evident in the 32% increase in women-led companies (from 2,161 to 2,883) between 2022-2023, with 350 new exporters emerging in just six months. The organization demonstrates its commitment to gender equality through internal policies, maintaining 50% women in leadership positions and meeting federal requirements for employing women affected by domestic violence.

3.2 Pillar 2: Infrastructure Development

Infrastructure development emerges as a fundamental catalyst for enabling women's entrepreneurial participation in Assam's trade and regional value chains. Focus group insights reveal how infrastructure gaps create systematic barriers for women entrepreneurs, particularly affecting their ability to scale operations and access broader markets. From transportation constraints to limited access to modern business

facilities, these challenges shape distinct patterns of business development and market engagement.

Strategic infrastructure investments could transform women's entrepreneurial possibilities in Assam, particularly supporting their integration into formal market systems. Targeted development of physical and digital infrastructure, combined with appropriate support services, could help overcome

entrenched barriers while creating new pathways for market participation. The following recommendations outline key focus areas for infrastructure development that could enhance women's entrepreneurial engagement in the region.

3.2.1 Establish Women Entrepreneur Support Centers

Comprehensive business support infrastructure emerges as a critical enabler for transforming women's entrepreneurial capabilities in Assam, particularly addressing systematic knowledge and resource gaps that limit business growth potential. The proposed establishment of one-stop business support centers through collaborative efforts between the Department of Industries & Commerce and State Skill Development Missions could directly respond to

the information asymmetries and capability gaps identified in focus group discussions. The initiative's design could reflect growing recognition that women entrepreneurs require integrated support systems that combine training, mentorship, and market linkage facilities.

The operational framework for these support centers could demonstrate careful attention to accessibility and sustained engagement needs of women entrepreneurs. A decentralized implementation approach through district-level coordination might enable recognition of diverse local business ecosystems and entrepreneur needs. The proposed collaboration between District Industries Centers and Skill Development Missions could enable tailored support delivery while maintaining standardized quality through national curriculum frameworks and training standards.

CASE STUDY 9

Women Entrepreneurship Platform (WEP)

The Women Entrepreneurship Platform (WEP) by NITI Aayog is a comprehensive initiative supporting women entrepreneurs across India through strategic partnerships and targeted programs. Through its flagship initiatives - EmpowHer Udaan and Karma Shakti - WEP provides sector-agnostic support to women-owned MSMEs nationwide. The platform operates through three partnership levels: Strategic, Programme, and Transactional, collaborating with key organizations like MoMSME and SIDBI. Notable programs include WEP-Unnati for green sector entrepreneurs, Project Maitri for homestay owners in the Northeast, and various regional initiatives like WeNurture in Goa, all designed to provide tailored support through funding, mentorship, and skill development.

CASE STUDY 10

Mahila Shakti Kendra (MSK) Scheme

The Mahila Shakti Kendra scheme, launched in 2017, aims to empower rural women by fostering community participation and creating an environment for them to reach their full potential. The initiative has established over 20,000 centers at village, block, and district levels, offering services such as skill development and digital literacy training. Thousands of rural women across India have benefited, gaining enhanced skills and economic opportunities. The scheme has also strengthened community participation and social inclusion, contributing to the broader goal of women's social and economic empowerment.

CASE STUDY 11

SheTrades

The SheTrades initiative in Sri Lanka connects women entrepreneurs to global markets, offering training, networking, and market intelligence to improve their participation in international trade. Through a digital platform, women can showcase their products and services, overcoming barriers to market access and capacity-building in sectors like textiles, handicrafts, and agriculture. The initiative has helped numerous women expand their exports, boosting their economic contributions. With a focus on business management, marketing, and export readiness, SheTrades enhances skills and fosters collaboration, empowering women to establish successful businesses and achieve financial independence.

3.2.2 Develop Specialized Logistics Infrastructure

Strategically located cargo aggregation centers could revolutionize market access and reduce logistics costs for women entrepreneurs across Assam. The Government of Assam may establish specialized cargo aggregation centers through coordinated efforts between the Industries & Commerce Department and the Assam Industrial Development Corporation. This initiative would address critical logistics barriers faced by women entrepreneurs, particularly in rural areas, who have reported significant challenges in accessing affordable transportation services for their products. The centers could integrate consolidation facilities for small shipments, temperature-controlled storage units, and documentation support services. A digital management system might streamline operations and enable real-time tracking, while specialized staff could provide guidance on export procedures and compliance requirements.

A collaborative framework between state and industry stakeholders would potentially ensure efficient service delivery and utilization. The implementation of these centers would benefit from a multi-stakeholder approach, with the Assam Industrial Development Corporation potentially leading the infrastructure development and the Industries & Commerce Department providing policy support and

oversight. The centers may operate in partnership with established logistics providers and the Indian Railways to ensure seamless connectivity to major markets. This structure would address the concerns raised in Focus Group Discussions, where entrepreneurs emphasized that "transportation costs and limited access to broader markets significantly impact their business growth."

National-level expertise and resources could strengthen the initiative's scope and sustainability. The Ministry of Commerce & Industry's Logistics Division might provide technical expertise and funding support, while SIDBI could facilitate specialized credit linkages for logistics services. Regular assessment of service utilization and feedback from women entrepreneurs could help adapt the facilities to evolving business needs. This integrated approach would address the logistics constraints currently limiting market access, as evidenced by FGD participants who highlighted the challenges of cargo movement and high transportation costs. Through such systematic implementation, these centers could significantly enhance the competitiveness of women-owned businesses in Assam, enabling their integration into broader market networks and value chains.

CASE STUDY 12

Women-Friendly Logistics Facilities at Land Ports

Supported by the Asian Development Bank (ADB), an initiative in Bangladesh aims to enhance women's participation in cross-border trade by establishing women-friendly logistics facilities at land ports. These facilities feature separate customs processing areas for women traders, along with childcare and rest areas, fostering a more inclusive environment for women in trade. This initiative particularly benefits women traders involved in cross-border activities, leading to a significant increase in their participation, greater economic empowerment, and improved gender equality. Additionally, it enhances community support for women traders, promoting a more inclusive trade ecosystem.

3.2.3 Safe and Gender-Inclusive Public Transportation System to Foster Women's Entrepreneurship

Gender-responsive transportation infrastructure emerges as fundamental for enabling women's full participation in Assam's entrepreneurial ecosystem. A comprehensive public transportation system, developed through coordination between the Assam State Transport Corporation and Transport Department, could address critical mobility barriers that currently restrict business activities to daylight hours. Integration of security features like GPS tracking, well-illuminated stops, and increased women personnel deployment might transform how entrepreneurs engage with market opportunities.

The implementation framework could benefit from systematic coordination between state authorities to ensure sustainable service delivery. The Assam State Transport Corporation's operational expertise combined with the Transport Department's policy framework might create effective service models. Collaboration with the Assam Police could enhance security measures, potentially addressing the safety concerns highlighted in focus groups that currently prevent entrepreneurs from participating in evening business activities.

3.2.4 Establish Common Facility Centers (CFCs)

Shared infrastructure facilities emerge as crucial for enhancing production capabilities

and market competitiveness of women-owned enterprises in Assam. Common Facility Centers with specialized packaging and procurement services could significantly reduce operational costs while improving product quality standards. Integration of modern equipment with technical training programs might enable entrepreneurs to enhance their market positioning without requiring substantial individual investments.

The cluster-based implementation model could maximize resource utilization through strategic industry partnerships. Coordination between the MSME Department and District Industries Centers might ensure effective facility management while maintaining quality standards. Regular monitoring of usage patterns and quality improvements could help optimize services, potentially transforming how small-scale entrepreneurs engage with broader markets.

3.3 Pillar 3: Institutional Measures

Robust institutional support is crucial for creating an enabling ecosystem that nurtures and sustains women's entrepreneurship in Northeast India. The focus group discussions revealed significant gaps in institutional support for women entrepreneurs in the region. From lack of networking opportunities to inadequate skill development programs and limited access to financial services, these institutional barriers hinder women's ability to start, grow, and scale their businesses. Addressing these gaps through targeted institutional measures is essential for

fostering a vibrant entrepreneurial ecosystem that empowers women and drives inclusive economic growth in the Northeast.

Implementing comprehensive institutional measures can catalyze a transformative shift in women's entrepreneurship, fostering innovation, resilience, and sustainable development in the region. By developing strong institutional frameworks tailored to the unique needs of women entrepreneurs, policymakers can unlock tremendous potential for economic diversification and regional integration. Strategic interventions in areas such as networking, skill development, financial support, and care services can help overcome entrenched barriers and create pathways for women to thrive in the entrepreneurial landscape. The following recommendations outline key focus areas for institutional measures to promote women's entrepreneurship in the region.

3.3.1 Create a "Community of Practice" Platform

An integrated digital-physical networking platform can effectively address business isolation challenges faced by women entrepreneurs in Assam through coordinated institutional support. The Industries & Commerce Department, Government of Assam should develop this platform through strategic partnerships with the IT Department and established business associations. The interface should feature peer discussion forums, mentor-

matching services, and virtual product showcases, complemented by scheduled physical meetups to facilitate direct business connections. A comprehensive resource library should provide market intelligence and business development tools.

Physical networking hubs at district levels can amplify digital engagement and strengthen local business ecosystems in underserved areas.

District Industries Centers should coordinate regular entrepreneurship meets and skill-sharing sessions, with particular emphasis on rural areas having limited digital access. Business associations and successful entrepreneurs should lead thematic discussions and structured mentorship programs. This approach directly addresses networking gaps highlighted in Focus Group Discussions where entrepreneurs emphasized the "absence of platforms for seeking mentorship."

Regional business networks can be strengthened through sustained interaction between entrepreneurs, mentors, and market stakeholders. Local chambers of commerce and industry associations should facilitate investor connections and market linkage programs through the platform. Regular thematic sessions should address sector-specific challenges and opportunities, while success stories inspire and guide emerging entrepreneurs. This model responds to the demonstrated need for a 'Community of Practice' expressed by women entrepreneurs seeking market expansion.

CASE STUDY 13

World Bank We-Fi Program

The World Bank Group's We-Fi program in Bangladesh, in collaboration with the IFC, aims to empower women entrepreneurs by promoting their businesses and enhancing access to corporate supply chains. This initiative educates larger corporations on the benefits of diversifying their supply chains and encourages sourcing from Bangladeshi women-led SMEs. The program addresses business regulations that hinder these enterprises and organized the "Corporate Connect: Strengthening Market Access Conference" to connect WSMEs with 16 corporate partners committed to sourcing from them. Key achievements include establishing a Supplier Diversity Advisory Committee and securing commitments from 16 corporations to diversify their supplier bases, fostering gender-inclusive sourcing strategies in Bangladesh.

3.3.2 Establish Comprehensive Skill Development Programs

Market-aligned skill development interventions can enhance business capabilities of women entrepreneurs through targeted technical and managerial training.

The Assam Skill Development Mission should design specialized programs in collaboration with the Department of Industries & Commerce, Government of Assam. The initiative should prioritize sector-specific technical skills for high-potential industries like food processing and handloom, while integrating digital marketing and e-commerce competencies. These programs should adopt modular approaches enabling progressive skill development.

Customized learning pathways based on business maturity levels can maximize skill absorption and practical application. Implementation should follow a stage-based approach, with District Skill

Development Centers coordinating training delivery. Industry experts and successful entrepreneurs should conduct specialized sessions, supported by ongoing mentorship. This framework addresses skill gaps identified in Focus Group Discussions where entrepreneurs noted challenges with "basic operational knowledge" and expressed need for practical business skills.

Industry collaboration and market-aligned curriculum development can strengthen entrepreneurial outcomes through relevant skill certification. Partnerships with sector skill councils and industry associations should ensure curriculum relevance and certification value. Programs should incorporate regular assessments and post-training support to monitor effectiveness. This systematic approach responds to evolving skill needs highlighted by women entrepreneurs, particularly in adapting to digital business environments.

CASE STUDY 14

Gender and Entrepreneurship Together (GET Ahead) Training Program

The GET Ahead training program is a gender-sensitive entrepreneurship initiative aimed at empowering women entrepreneurs in Vietnam by combining gender awareness with practical business skills. Tailored to address barriers like lack of entrepreneurial knowledge, low confidence, and gender norms, the program has benefited over 20,000 women. It includes training modules on business management, essential soft skills, and gender considerations, along with active learning, peer support, and post-training coaching. Participants have reported an average profit increase of 26%, improved business literacy, and enhanced gender knowledge, leading to greater control over their lives and increased bargaining power within households. To ensure sustainability, the program employs a multiplier strategy by training and certifying local trainers

3.3.3 Create a Financial Literacy and Banking Support System

A specialized banking liaison system can create direct pathways for women entrepreneurs to access institutional finance through dedicated support mechanisms. The Department of Finance, Government of Assam should initiate this system in partnership with nationalized

banks and the Assam Financial Corporation. The program should designate specialized officers at district levels to assist with loan applications, documentation, and financial planning. These officers should conduct regular financial literacy workshops and facilitate connections with formal lending institutions.

District-level banking services can reduce

procedural complexities while improving financial product awareness through localized support. The initiative should operate through a hub-and-spoke model with lead banks in each district coordinating with liaison officers. Regular rural outreach and financial literacy camps should ensure wider coverage. This structure addresses challenges highlighted in Focus Group Discussions regarding "unawareness about basic banking procedures" and difficulties accessing formal credit.

Integration of digital banking solutions with personalized guidance can accelerate financial inclusion through technology-enabled support. Collaboration with RBI's financial inclusion programs and banking partners should expand the initiative's scope. Banks should introduce customized financial products while liaison officers facilitate uptake through personalized guidance. Monthly reviews of credit disbursement and entrepreneur feedback should help refine support mechanisms.

CASE STUDY 15

Women Entrepreneurship Development Programme (WEDP)

The Women Entrepreneurship Development Programme (WEDP) aims to promote productive employment and gender equality by empowering women entrepreneurs in Tanzania, particularly those involved in small and medium-sized enterprises (SMEs). The program features a financial literacy and support initiative that trains local bank officers to provide tailored financial advice and support to women entrepreneurs. It includes training on financial literacy, business skills development, and personalized financial guidance, resulting in a significant increase in women accessing formal financial services, which has led to business growth and improved incomes. Additionally, the program enhances community support and fosters a more inclusive and supportive business environment for women.

3.3.4 Develop Care Service Support Framework

Expanding access to quality, affordable care services is crucial for enabling women's entrepreneurship in Assam and overall in Northeast India. To address the challenge of balancing business responsibilities with unpaid care work, it is recommended that the Ministry of Women and Child Development (MWCD) develop a comprehensive care service support framework. This should include an information portal for care service providers, serving as a centralized resource for information on childcare, eldercare, and other support services available in different localities. The framework should also promote the establishment of affordable care

services, particularly in underserved areas of the Northeast.

Increased public investment in care infrastructure can significantly enhance support for women entrepreneurs. Building on the Palna Scheme, which aims to establish Anganwadi cum creches, it is suggested that the MWCD consider increasing targets for establishing these facilities in the Northeast region. Additionally, the introduction of a new centrally sponsored scheme for multipurpose care facilities could help cover a wider range of care requirements, including childcare for differently abled children and elderly care facilities. These initiatives could be particularly impactful in supporting women entrepreneurs in both urban and rural areas of the Northeast.¹

¹ Formulating a Strategy for India's Care Economy: Unlocking Opportunities
<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

Public-Private Partnerships (PPPs) can be leveraged to expand care infrastructure rapidly. To mobilize private sector investment in care infrastructure, the MWCD should consider developing policy and regulatory frameworks for PPPs in the care sector. This could include creating model concession agreements for care infrastructure facilities that can be used across Northeastern states. Such PPP models could also involve agreements where private sector entities, Self-Help Groups (SHGs), or NGOs operate government-funded care facilities, potentially accelerating the expansion of care services in the region.

Increased investment in care infrastructure aligns with global best practices for supporting women's economic participation. While India's current budget allocation for care infrastructure and services stands at about 0.73% of the total budget expenditure, many G20 countries invest between 1%-4.1% in this sector. By enhancing public and private investment in care infrastructure, particularly through centrally sponsored schemes, India can work towards building a more robust care ecosystem in the Northeast. This investment would not only support women entrepreneurs but also contribute to overall economic growth and social development in the region.²

CASE STUDY 16

Child Care Institutions (CCIs) in Mizoram

The Child Care Institutions (CCIs) in Mizoram, part of the Integrated Child Protection Scheme (ICPS), are designed to provide care and protection for children in need. These institutions, which include observation homes, special homes, and one-stop centers, offer a safe environment alongside education and rehabilitation services. Facilities within these institutions feature observation homes, classrooms, libraries, IT rooms, and administrative buildings, all equipped with proper security measures. For example, the Lunglei Observation Home and Lunglei Special Home can accommodate 40 boys and 10 girls, fostering a structured environment for their growth and development. Furthermore, local communities and government officials actively engage in the development and maintenance of these institutions, ensuring a supportive atmosphere for the children.

CASE STUDY 17

“Womenomics” Policy in Japan

Womenomics is a vital part of Japan's economic growth strategy, aimed at enhancing women's participation in the workforce by addressing unpaid care work challenges. Key initiatives include expanding childcare facilities, with approximately 535,000 new spaces created between 2013 and 2019, encouraging paternal leave to promote shared childcare responsibilities, and implementing flexible work arrangements to help balance work and family life. Additionally, proposed reforms in tax and social security systems seek to remove disincentives for married women to work full-time. As a result, the employment rate of women aged 25-44 increased from 68% in 2012 to 76% in 2019, while the number of female board members in listed companies more than doubled during the same period.

² Formulating a Strategy for India's Care Economy: Unlocking Opportunities
<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

Figure 6: FGD with Women Entrepreneurs of Assam



Source: *Study Team*

Conclusion

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive approach to address the multifaceted challenges faced by women entrepreneurs in Assam's trade and logistics sector. By tackling issues such as limited credit access, high operational costs, and mobility restrictions, these recommendations could potentially catalyze a significant shift in women's economic participation.

The proposed interventions directly respond to key gaps identified in the Focus Group Discussions. Mandating simplified credit protocols and instituting transportation subsidies could alleviate financial barriers, while specialized logistics infrastructure and support centers may enhance operational capabilities. These measures, if implemented effectively, could transform the landscape for women-led businesses, particularly in rural areas where constraints are often more pronounced.

Institutional measures, including the "Community of Practice" platform and targeted skill development

programs, address the critical need for networking and capacity building. Coupled with financial literacy initiatives and a care service support framework, these interventions could significantly bolster women entrepreneurs' ability to navigate and thrive in the trade sector. By acknowledging and addressing the unique challenges faced by women, including the burden of unpaid care work, these recommendations have the potential to foster a more inclusive entrepreneurial ecosystem.

Implementing this holistic strategy could position Assam at the forefront of women's economic empowerment in the region. As women gain improved access to markets, resources, and support systems, they may be better equipped to scale their businesses and engage in cross-border trade. This, in turn, could drive broader economic growth and regional development, underscoring the transformative potential of empowering women entrepreneurs in the trade and logistics sector.

Annexure – A

The details of the FGDs conducted are as follows:

CASE STUDY 1

African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade

Implementing Agency	African Union
Year	2024
Description	<ul style="list-style-type: none"> The AfCFTA Protocol on Women and Youth in Trade is dedicated to enhancing the involvement of women and youth within the African Continental Free Trade Area (AfCFTA). This protocol introduces an innovative approach to inclusivity within trade agreements by offering specific provisions geared towards enhancing women's participation in trade.
Specific Provisions	<ul style="list-style-type: none"> State Parties commit to progressively eliminating non-tariff barriers impacting women and youth in trade. Efforts include identifying and eliminating discriminatory practices, promoting education and awareness, and enhancing productive capacity. State Parties pledge to facilitate women and youth participation in policy formulation and AfCFTA implementation. Measures encompass supporting trade associations, sharing best practices, and fostering equality in trade. State Parties will enact measures ensuring access to affordable financial instruments and services for women and youth in trade, collaborating with financial providers to facilitate importing, exporting, and managing trade-related risks.
Source	<i>AfCFTA Secretariat</i> ³

CASE STUDY 2

Women in Export

Implementing Agency	Australian Trade and Investment Commission (AUSTRADE)
Year	2006
Description	<ul style="list-style-type: none"> The Austrade Women in Export program aims to help women realize their full export potential. It helps overcome barriers like the perception of geographical impossibility. The program provides answers that women in business need, and offers access to experienced export advisers to increase the speed of achieving international business success. Austrade offers scholarships tailored for women holding leadership positions in internationally focused roles. Austrade facilitates various networking opportunities designed specifically for women in business, providing access to valuable knowledge and resources shared by other women.

³ AfCFTA: Upcoming Protocol on Women and Youth in Trade a chance to empower women.” United Nations Africa Renewal. Last modified February 22, 2024.

	<ul style="list-style-type: none"> Austrade actively promotes Australian women in export by sharing success stories, thereby enhancing the visibility of these businesses among international customers and partners.
Specific Provisions	<ul style="list-style-type: none"> The Export Council of Australia supported 57 female entrepreneurs from 2017 to 2019 through training, networking opportunities, access to updated information, and mentorship. Survey results indicated that 77% of women experienced a boost in confidence and pursued global customers after participating in the program. 55% of participants made significant adjustments to their businesses as a direct result of the program. Moreover, 88% of participants saw growth in their businesses ranging from 20% to 60% due to the support they received.
Source	<i>Australian Government Department of Foreign Affairs and Trade⁴</i>

CASE STUDY 3

Mahila E-Haat

Country	India
Implementing Agency	Ministry of Women and Child Development (MWCD), Government of India
Year Started	2016
About the Model	<ul style="list-style-type: none"> Mahila E-Haat is a unique online marketing platform designed to empower women entrepreneurs in India by providing them with a virtual space to showcase and sell their products and services. Launched under the government's "Digital India" initiative, it offers women an opportunity to display their work without needing any intermediary, helping to overcome geographical and market barriers. It is accessible via mobile phones and PCs, facilitating easy entry for women into the e-commerce sector, especially those in rural and semi-urban areas. Key features include: <ul style="list-style-type: none"> The platform offers free registration, which allows women entrepreneurs to list their products without any upfront costs. Women can sell products across a wide range of categories including textiles, handicrafts, jewelry, home décor, and more. It targets women from diverse backgrounds, including rural and semi-urban entrepreneurs, providing digital access to markets they traditionally could not reach. This online marketing platform facilitates direct contact between the vendors and buyers. The entire business of Mahila E-haat can be handled through a mobile, the buyers have the option of approaching the vendors physically, telephonically or through email or any other means as convenient to him/her.
Impact	<ul style="list-style-type: none"> Mahila E-Haat has enabled women entrepreneurs, self-help groups (SHGs), and NGOs from 31 States and Union Territories to showcase over 7,000 products and services. This initiative has positively impacted over 32,000 women entrepreneurs, SHGs, and NGOs, benefiting more than 734,000 individuals in total. The platform not only facilitates market access but also enhances financial independence among women by enabling them to engage directly with consumers.

⁴ Australian Government Department of Foreign Affairs and Trade. 'Women in Export Scholarship Winner.' Last modified 2024.

	<ul style="list-style-type: none"> Additionally, Mahila E-Haat has contributed to narrowing the gender digital divide by offering digital literacy workshops and promoting online transactions among women entrepreneurs. This initiative has played a key role in empowering women to leverage technology, boost their financial independence, and participate more fully in the economy.
Source	PIB

CASE STUDY 4

Women-only Buses and Waiting Areas

Country	Indonesia
Implementing Agency	Jakarta Government, TransJakarta
Year Started	2015
About the Model	TransJakarta, a bus rapid transit (BRT) system, introduced women-only buses and designated waiting areas to enhance the safety of women commuters. This initiative was specifically designed to address the safety concerns and cultural barriers that limit women's mobility in public transport. The women-only buses run during peak hours, while dedicated waiting areas at bus stops provide a safe space for women while they wait, reducing their exposure to potential harassment. These efforts are part of a broader strategy to create a safer, more inclusive public transportation system in Jakarta.
Impact	The introduction of women-only buses and waiting areas has significantly increased women's confidence in using public transportation. According to a study by the Institute for Transportation and Development Policy (ITDP), these gender-sensitive measures have contributed to a reduction in harassment incidents on public transport, making commuting safer and more accessible for women. The safer environment has, in turn, facilitated greater workforce participation, as more women feel comfortable commuting to work using public transport. This has particularly benefited women from lower-income households, who rely on affordable transport options like TransJakarta for daily commuting.
Source	ITDP

CASE STUDY 5

Women Entrepreneur Development Unit (WEDU)

Country	Bangladesh
Implementing Agency	Bangladesh Bank
Year Started	2014
About the Model	<ul style="list-style-type: none"> WEDU was formed at all branches of Bangladesh Bank, including the SME & Special Programmes Department of the Head Office. This unit provides business-friendly services to women entrepreneurs, addresses complaints, promotes the development of women entrepreneurs, and monitors and evaluates women entrepreneur development initiatives by Banks/Non-Bank Financial Institutions. WEDU also operates the Small Enterprises Refinance Scheme to offer low-cost funds and is responsible for promoting and supporting women entrepreneurship.

Impact	<ul style="list-style-type: none"> Beneficiaries: Over 1,000 women entrepreneurs. Amount Disbursed/Invested: The size of the Bangladesh Bank's own source fund 'Small Enterprise Refinance Scheme' has increased from Tk850 crore to Tk1500 crore to include more entrepreneurs, especially women from remote areas. Policy Initiatives: Bangladesh Bank has set policies to ensure that Banks/FIs maintain at least 10% of their total CMSME loan portfolio for women entrepreneurs, with the target to raise this to 15% by 2024. The eligibility criteria for availing CMSME Refinance Facility has been relaxed, and a lower interest rate refinance facility is being provided to encourage women entrepreneurs. COVID-19 Response: Stimulus packages of BDT Tk 20,000 crore were announced to provide working capital support to the CMSME sector at a 9% interest rate, with specific allocations for women entrepreneurs.
Source	<i>Bangladesh Bank - Women Entrepreneur Development Unit (WEDU)⁵</i>

CASE STUDY 6

Women Exporters Development Programme (WEDP)

Country	Malaysia
Implementing Agency	Malaysia External Trade Development Corporation (MATRADE)
Year Started	2005
About the Model	<ul style="list-style-type: none"> The WEDP is a gender-specific, three-year export support program aimed at encouraging competitive and sustainable women-owned companies to expand their product and services exports. The program provides customized business coaching, skills enhancement training, international business exposure, market immersions, networking and mentoring sessions, and leadership and entrepreneurial development.
Impact	<ul style="list-style-type: none"> The WEDP has significantly contributed to the growth of women-owned SMEs in Malaysia by providing them with the necessary tools and support to enter and expand in international markets. As of 2023, the program has benefited over 1,000 women entrepreneurs, with a total investment of MYR 10 million in various support activities. The program has helped women entrepreneurs to enhance their business capabilities, increase their market visibility, and achieve sustainable growth.
Source	<i>MATRADE - Women Exporters Development Programme (WEDP)⁶</i>

⁵ Women entrepreneur Development Unit (WEDU)
https://www.bb.org.bd/smeportal/wepolicy_updated.php

⁶ Women Exporters Development Programme (WEDP)
<https://www.matrade.gov.my/en/announcements/25-malaysian-exporters/services-for-exporters/224-women-exporters-development-programme-wedp>

CASE STUDY 7
Women-Focused Export Logistics Support Initiative

Country	South Korea
Implementing Agency	Korea SMEs and Startups Agency (KOSME)
Year Started	2021
About the Model	<ul style="list-style-type: none"> The Women-Focused Export Logistics Support Initiative aims to support women-led SMEs in South Korea by providing logistics subsidies and resources to help them expand their export capabilities. The initiative is designed to reduce export logistics costs and facilitate access to international markets, particularly for women entrepreneurs.
Impact	<ul style="list-style-type: none"> Beneficiaries: Over 3,700 women-led SMEs have benefited from the initiative Amount Disbursed/Invested: The initiative has allocated up to 15 million won in logistics subsidies per company, covering approximately 70% of export expenses. The total investment in the program has facilitated over 3.7 million online exports Policy Initiatives: KOSME has partnered with Cainiao Smart Logistics Network to provide comprehensive logistics support, including real-time insights and support across warehouse inventory, order fulfillment, delivery status, billing, and anomaly rectification The initiative also aims to reduce export logistics costs by an average of 48% compared to traditional services
Source	<i>Operational aspects of support programmes for the digital transformation of exporting small and medium-sized enterprises in the Republic of Korea</i> ⁷

CASE STUDY 8
Women-Led Business Incubation Initiative

Country	Chile
Implementing Agency	CORFO (Chilean Economic Development Agency)
Year Started	2024
About the Model	<ul style="list-style-type: none"> CORFO legally mandates that 40% of its startup incubator spaces must be allocated to women-led businesses. This initiative aims to promote gender equality and empower women entrepreneurs by providing them with the necessary resources and support to succeed in the competitive startup ecosystem.
Impact	<ul style="list-style-type: none"> Beneficiaries: Over 50 women-led startups have been selected for the incubation program. Amount Disbursed/Invested: The initiative has allocated significant funding to support these startups, with a total budget of CLP 1.920 million. Policy Initiatives: The policy ensures that a substantial portion of startup incubator spaces is dedicated to women-led businesses, fostering a more inclusive and diverse entrepreneurial environment
Source	<i>CORFO - Start-Up Chile</i> ⁸

⁷ Operational aspects of support programmes for the digital transformation of exporting small and medium-sized enterprises in the Republic of Korea

<https://repositorio.cepal.org/server/api/core/bitstreams/8684d2a2-3913-4857-8d6b-83441023609b/content>

⁸ Start-Up Chile selects 50 technological ventures for its new generation

https://www.corfo.cl/sites/cpp/sala_de_prensa/nacional/22_07_2024_startup_chile

CASE STUDY 9

Women Exporters Development Programme (WEDP)

Implementing Agency	Brazilian Trade and Investment Promotion Agency (ApexBrasil)
Year	2023
Description	<ul style="list-style-type: none"> The initiative aimed to increase the number of women-led Brazilian companies in exports and global value chains. The program applied a gender lens to its pillars of action: commercial intelligence, qualification, commercial promotion, international expansion, investment attraction, and country image promotion. The program included specific actions for women-owned businesses such as additional points in calls for tender, vacancies, discounts, and tie-breaking criteria for women-owned businesses.
Impact	<ul style="list-style-type: none"> With ApexBrasil's support, number of women-led companies increased by 32%, rising from 2,161 in 2022 to 2,883 in 2023, assisting nearly 700 new ventures in 2023, and facilitating active participation in over 30 program actions. 50% of leadership positions at ApexBrasil are occupied by women. ApexBrasil's statute has been changed to ensure equitable occupation of the Agency's self-management positions. Companies led by women receive an extra point when participating in an action, promoting more female leadership. In six months, over a thousand women-led companies were supported through more than 30 actions by the Agency. Of these companies, 350 have become new exporters. ApexBrasil now fulfills the federal government's requirement that 8% of the outsourced workforce be composed of women who are victims of domestic violence.
Source	<i>G20 Brazil</i> ⁹

CASE STUDY 10

Women Entrepreneurship Platform (WEP)

Country	India
Implementing Agency	NITI Aayog
Overview	The Women Entrepreneurship Platform (WEP) is an initiative by NITI Aayog, the Government of India's premier policy think tank, aimed at promoting and supporting women entrepreneurs across India. WEP operates as an aggregator, working through various partnerships to empower women in business.
Key Programs	<p>EmpowHer Udaan: A nationwide, sector-agnostic program designed for all women-owned and women-led MSMEs, conducted individually in every state and union territory across India. The partners include -</p> <ul style="list-style-type: none"> A collaboration between the Ministry of Micro, Small and Medium Enterprises (MoMSME) and WEP Core Anchor Partners: Government of India, WEP, and SIDBI (Small Industries Development Bank of India) Implementing Partners: State Women's Business Associations

⁹ Women and International Business: Brazilian Program Pushes Female Entrepreneurs to Conquer the World." G20. Accessed March 31, 2024. <https://www.g20.org/en/news/women-and-international-business-brazilianprogram-pushes-female-entrepreneurs-to-conquer-the-world>.

	<p>Karma Shakti: This program showcases the power of action through handholding and support. It includes several ongoing Award to Reward (ATR) programs –</p> <ul style="list-style-type: none"> • WEP-Unnati: For women entrepreneurs in the green sector (6-8 months, pan-India) • Project Maitri: For women homestay owners in the North-Eastern Region (3 months) • CatalyseTech EntreprenueHer: Innovation Challenge for women-led startups (6 months, NER) • Womenpreneurs for Bharat 1.0: For women-led startups (12 months, open to all states with focus on NER) • WeNurture: For women micro entrepreneurs in Goa (12 months)
Partnership Approach	<p>WEP functions through three types of partnerships:</p> <ul style="list-style-type: none"> • Strategic Partnerships: With foundational contributors who shape WEP's trajectory through significant resources, time, and skills. • Programme Partnerships: Collaborations on specific projects, campaigns, or initiatives like ATR, providing support in funding, mentorship, skill development, or market access. • Transactional Partnerships: Engage with WEP for targeted initiatives, delivering specific services like legal support or outreach to achieve distinct objectives for women entrepreneurs.
Source	<i>WEP, NITI Aayog</i>

CASE STUDY 11

Mahila Shakti Kendra (MSK) Scheme

Country	India
Implementing Agency	Ministry of Women and Child Development, Government of India
Year Started	2017
About the Model	<ul style="list-style-type: none"> • The Mahila Shakti Kendra scheme was launched in 2017 with the aim of empowering rural women through community participation and creating an environment where they can realize their full potential. • The scheme establishes centers at village, block, and district levels to provide various support services, including skill development, digital literacy training, and other social and economic empowerment initiatives.
Impact	<ul style="list-style-type: none"> • Beneficiaries: Thousands of rural women across India have benefited from the scheme. • Support Centers: Over 20,000 centers established at village, block, and district levels. • Skills Development: Significant improvement in digital literacy and skill development among rural women, leading to increased economic opportunities. • Community Participation: Enhanced community participation and social inclusion, fostering a supportive environment for women's empowerment.
Source	<i>Ministry of Women and Child Development, Government of India - Mahila Shakti Kendra</i> ¹⁰

¹⁰ Ministry of Women and Child Development, Government of India - Mahila Shakti Kendra
https://socialwelfare.assam.gov.in/sites/default/files/swf_utility_folder/departments/sw_webcomindia_org_oid_3/menu/document/guideline_of_mahila_shakti_kendra_scheme.pdf

CASE STUDY 12
SheTrades

Country	Sri Lanka
Implementing Agency	International Trade Centre (ITC), in collaboration with the Ministry of Industry and Commerce of Sri Lanka and various local partners.
Year Started	2015
About the Model	<ul style="list-style-type: none"> SheTrades aims to connect women entrepreneurs to global markets and improve their participation in international trade. In Sri Lanka, the initiative provides women-led businesses with access to training, networking opportunities, and market intelligence. The program focuses on enhancing women's capacity in areas such as export readiness, financial literacy, and digital marketing. SheTrades leverages a digital platform that allows women entrepreneurs to create profiles and showcase their products and services to potential buyers globally. This model helps address barriers related to market access, trade information, and capacity-building for women in sectors like textiles, handicrafts, and agriculture.
Impact	<ul style="list-style-type: none"> SheTrades has helped numerous women entrepreneurs in Sri Lanka connect with international buyers and expand their market reach. This has led to increased exports from women-led businesses, boosting their economic contribution. The initiative provides training and mentorship that enhances the skills of women entrepreneurs, particularly in business management and marketing, leading to improved business practices and productivity. By creating platforms for networking, SheTrades fosters collaboration among women entrepreneurs and provides them with essential contacts in the trade sector, enhancing their business visibility and opportunities. SheTrades has contributed to the economic empowerment of women in Sri Lanka by helping them establish successful businesses and achieve financial independence.
Source	<i>SheTrades: Promoting SME Competitiveness in Sri Lanka</i> ¹¹

CASE STUDY 13
Women-Friendly Logistics Facilities at Land Ports

Country	Bangladesh
Implementing Agency	Asian Development Bank (ADB) under the South Asia Subregional Economic Cooperation (SASEC) program
Year Started	2017
About the Model	<ul style="list-style-type: none"> The initiative, supported by the ADB, aims to enhance women's participation in cross-border trade by establishing women-friendly logistics facilities at land ports in Bangladesh. These facilities include separate customs processing areas for women traders, childcare facilities, and rest areas, creating a more inclusive and supportive environment for women engaged in trade.
Impact	<ul style="list-style-type: none"> Beneficiaries: Women traders in Bangladesh, particularly those involved in cross-border trade.

¹¹ SheTrades: Promoting SME Competitiveness in Sri Lanka
<https://www.intracen.org/resources/publications/shetrades-promoting-sme-competitiveness-in-sri-lanka>

	<ul style="list-style-type: none"> Facilities: Separate customs processing areas, childcare facilities, and rest areas at land ports. Enhanced Participation: Significant increase in women's participation in cross-border trade, leading to greater economic empowerment and gender equality. Community Support: Improved support for women traders, fostering a more inclusive trade environment.
Source	<i>Asian Development Bank - Women-Friendly Logistics Facilities</i> ¹²

CASE STUDY 14

World Bank We-Fi Program

Country	Bangladesh
Overview	<ul style="list-style-type: none"> The World Bank Group's We-Fi program in Bangladesh combines the efforts of the World Bank and IFC to leverage both public and private sector initiatives, aiming to empower women entrepreneurs to launch and grow their businesses. This comprehensive approach extends beyond conventional entrepreneurship training, encompassing a range of strategic interventions. The program educates larger corporations about the advantages of diversifying their supply chains, actively promotes sourcing from Bangladeshi women-led SMEs, and is developing an online procurement platform to facilitate these connections. Additionally, it addresses business regulations that may inadvertently hinder the growth and participation of women-led SMEs in the economy.
Program for Women Entrepreneurs	<ul style="list-style-type: none"> In Bangladesh, with implementation support from WEConnect International, World Bank Group teams organized the “Corporate Connect: Strengthening Market Access Conference” to improve business and networking practices of WSMEs and introduce them to 16 corporate partners that had committed to use WSMEs as suppliers. The World Bank and IFC have initiated collaborative efforts with corporate clients and women-led small and medium enterprises (WSMEs) to foster inclusive supply chains in Bangladesh. In fiscal year 2020, significant progress was made in partnership with WEConnect International to demonstrate the business advantages of sourcing from WSMEs. Key achievements include the establishment of a Supplier Diversity Advisory Committee, comprising representatives from prominent companies such as Apex Footwear, BRAC Bank, DBL Group, Gemcon Group, and Knit Asia Group. This committee aims to promote supplier diversity among private sector entities. Additionally, 16 corporations have formally committed to diversifying their supplier bases through signed pledges. The World Bank Group organized the Corporate Connect conference in Dhaka, bringing together WSMEs, corporate leaders, and sourcing professionals to explore strategies for gender-inclusive sourcing and supply chain financing in Bangladesh.

¹² <https://www.adb.org/where-we-work/bangladesh>

CASE STUDY 15

Gender and Entrepreneurship Together (GET Ahead) Training Program

Country	Vietnam
Overview	<ul style="list-style-type: none"> The GET Ahead training program is a gender-sensitive entrepreneurship training initiative designed to combine gender awareness with practical business skills training. The program is tailored to the needs of women entrepreneurs and aims to address barriers such as lack of entrepreneurial knowledge, low confidence, and gendered norms and roles
Impact	<ul style="list-style-type: none"> Beneficiaries: Over 20,000 women entrepreneurs in Vietnam Training Content: The program includes modules on business management, essential soft skills, and gender considerations in entrepreneurship It also incorporates active learning, peer support, and post-training support such as coaching Results: Participants reported an average increase in profits of 26%, improved business literacy, and enhanced gender knowledge Women also reported greater control over their lives and increased bargaining power at the household level Sustainability: The program uses a multiplier strategy, training and certifying local trainers to ensure the sustainability of the initiative
Source	<i>International Labour Organization - GET Ahead</i> ¹³

CASE STUDY 16

Women Entrepreneurship Development Programme (WEDP)

Country	Tanzania
Implementing Agency	International Labor Organization (ILO) in partnership with the Small Industries Development Organization (SIDO)
Year	2004
Overview	<ul style="list-style-type: none"> The Women Entrepreneurship Development Programme (WEDP) aims to promote productive employment and gender equality by empowering women entrepreneurs. The program includes a financial literacy and support initiative that trains local bank officers to serve as liaisons for women entrepreneurs, providing tailored financial advice and support.
Impact	<ul style="list-style-type: none"> Beneficiaries: Women entrepreneurs in Tanzania, particularly those involved in small and medium-sized enterprises (SMEs). Training Content: The program includes financial literacy training, business skills development, and personalized financial advice to help women entrepreneurs access formal financial services. Results: A significant increase in women entrepreneurs accessing formal financial services, leading to business growth and improved incomes. Community Support: Enhanced financial literacy and access to financial resources, fostering a more inclusive and supportive business environment for women.
Source	<i>Women's Entrepreneurship Development In Tanzania: Insights And Recommendations</i> ¹⁴

¹³ Gender and Entrepreneurship Together
https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed_emp/@emp_ent/@ifp_seed/documents/publication/wcms_867452.pdf

¹⁴ Women's Entrepreneurship Development In Tanzania: Insights And Recommendations
<https://www.ilo.org/media/445761/download>

CASE STUDY 17
Child Care Institutions (CCIs) in Mizoram

Country	India
Implementing Agency	Mizoram Social Welfare Department, Government of Mizoram
Year Started	2015
About the Model	<ul style="list-style-type: none"> The Child Care Institutions (CCIs) in Mizoram are part of the Integrated Child Protection Scheme (ICPS) and are aimed at providing care and protection to children in need. These institutions include observation homes, special homes, and one-stop centers, which offer a safe environment, education, and rehabilitation services for children.
Impact	<ul style="list-style-type: none"> Facilities: Observation homes, special homes, classrooms, libraries, IT rooms, and administrative buildings with proper security measures. Capacity: Institutions like the Lunglei Observation Home and Lunglei Special Home have the capacity to house 40 boys and 10 girls, providing a structured environment for their growth and development. Community Support: The local community and government officials actively participate in the development and maintenance of these institutions, ensuring a supportive environment for the children.
Source	<i>Mizoram State Commission for Protection of Child Rights</i> ¹⁵

CASE STUDY 18
“Womenomics” Policy in Japan

Country	Japan
Implementing Agency	Government of Japan, led by the Cabinet Office
Year Started	2013 (as part of Abenomics economic policy)
About the Model	<p>Womenomics is a key pillar of Japan's economic growth strategy, aiming to boost women's participation in the workforce. While it covers various aspects of women's empowerment, a significant focus is on addressing the burden of unpaid care work, which often prevents women from fully participating in the labor market.</p> <p>Key initiatives related to unpaid care work include:</p> <ol style="list-style-type: none"> Expanding childcare facilities: The government aimed to eliminate childcare waiting lists by creating 400,000 additional childcare spaces by 2017. Encouraging paternal leave: The policy promotes fathers taking childcare leave to share the burden of child-rearing. Promoting flexible work arrangements: This includes shorter working hours and telecommuting options to help balance work and family responsibilities. Reforming the tax and social security system: Changes were proposed to remove disincentives for married women to work full-time.
Impact	<ul style="list-style-type: none"> Childcare capacity increased significantly, with about 535,000 new childcare spaces created between 2013 and 2019. The percentage of men taking childcare leave, while still low, has been gradually increasing. The employment rate of women aged 25-44 increased from 68% in 2012 to 76% in 2019. The number of female board members in listed companies more than doubled between 2012 and 2019.
Source	<i>Womenomics Is Pushing Abenomics Forward</i> ¹⁶

¹⁵ Mizoram Social Welfare Department - Child Care Institutions
<https://mscpcr.mizoram.gov.in/page/mscpcr-leh-child-care-institutions-ccis-hotuten-inkawmhone-nei>

¹⁶ Woman Play an Increasingly Active Role in Japan

Annexure – B

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Ava Foundation	NGO	Chakardeo Village, Guwahati, Mikir Para Chakardoi, Assam 781018	10
2	Women Entrepreneurs	Business	Virtual	4
3	Women Entrepreneurs from Associated Chambers of Commerce and Industry of India	Business	Virtual	5
4	GSC Guwahati- Women entrepreneurs	Entrepreneur Group	Guwahati	4
5	Women Entrepreneurs	Business	Maligaon, Guwahati	4
6	Wommaniaas	Women's organisation	Virtual	10
7	Women Entrepreneurs	Business	Virtual	5
8	NE women's association	NGO	Guwahati	5



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
MEGHALAYA

JANUARY 2025

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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Meghalaya

The participation of women in the trade sector has a complex and often overlooked history, with women playing crucial roles as consumers, mediators, traders, and merchants. Recent research from institutions such as the World Bank, World Trade Organization, and International Monetary Fund highlights the potential of trade to contribute to gender equality in developing nations significantly. Trade creates better jobs for women, with exporting companies offering higher wages, improved benefits, and enhanced job security. Moreover, trade opens up entrepreneurship opportunities for women, potentially transforming their economic prospects and societal roles.

Despite these potential benefits, women in the trade and logistics sector face systemic barriers that limit their participation and recognition. Underrepresented at trade associations and overlooked in government consultations, women's voices often go unheard in key decision-making processes. They are less likely to be aware of documentation and customs clearance processes, especially when these are digital – putting them at a disadvantage due to the persistent gender digital divide. This gap in access, ownership, and usage of digital tools and devices like smartphones further exacerbates the challenges women face in fully engaging with the trade sector.

The obstacles for women in trade extend beyond systemic issues to encompass infrastructure challenges and deeply ingrained societal norms. Direct participants in trade, such as traders, freight forwarders, customs house agents, and transporters, often operate in isolated border areas, work irregular hours, and need to travel frequently. These conditions can be particularly challenging for women, especially

those from emerging economies, where family restrictions on movement and societal expectations about women's roles create significant barriers.

The lack of safe and inclusive public transport, limited connectivity to trade facilities such as ports and warehouses, and inadequate amenities like clean washrooms compound these difficulties. Moreover, enduring social norms that cast women as primary caregivers limit the time available for paid work, particularly for those aspiring to be entrepreneurs in trade and trade-related service sectors. Addressing these multifaceted barriers is crucial for promoting the participation of women entrepreneurs in the trade and logistics sector, particularly in regions like Northeast India where such initiatives can drive significant economic and social progress.

Female entrepreneurs in Meghalaya are gradually making strides in the trade and logistics sectors, driven by the state's entrepreneurial spirit and matrilineal traditions. Women in Meghalaya have long been involved in local markets, selling agricultural produce, handicrafts, and textiles, which form the backbone of the state's trade activities. Recently, some women have expanded into logistics, leveraging opportunities around Meghalaya's position as a gateway to Southeast Asia and its thriving border trade with Bangladesh. However, challenges remain, including limited access to formal financing, infrastructure constraints, and lack of digital skills training. Addressing these barriers could significantly enhance the impact of women entrepreneurs in the region's trade and logistics landscape, paving the way for greater economic empowerment.

The purpose of this white paper is to offer a nuanced

understanding of the entrepreneurial environment for women in Meghalaya and to propose actionable recommendations for its improvement. By analyzing challenges across five critical pillars - affordability, accessibility, mobility, unpaid care work, and the gendered digital divide - this document aims to inform policymakers, stakeholders, and support organizations. The insights and recommendations

presented here are designed to foster a more inclusive and supportive ecosystem that empowers women entrepreneurs to fully participate in and benefit from Meghalaya's growing economy, particularly in the trade and logistics sectors.

Figure 1: FGD with Women Entrepreneurs of Meghalaya



Source: *Study Team*

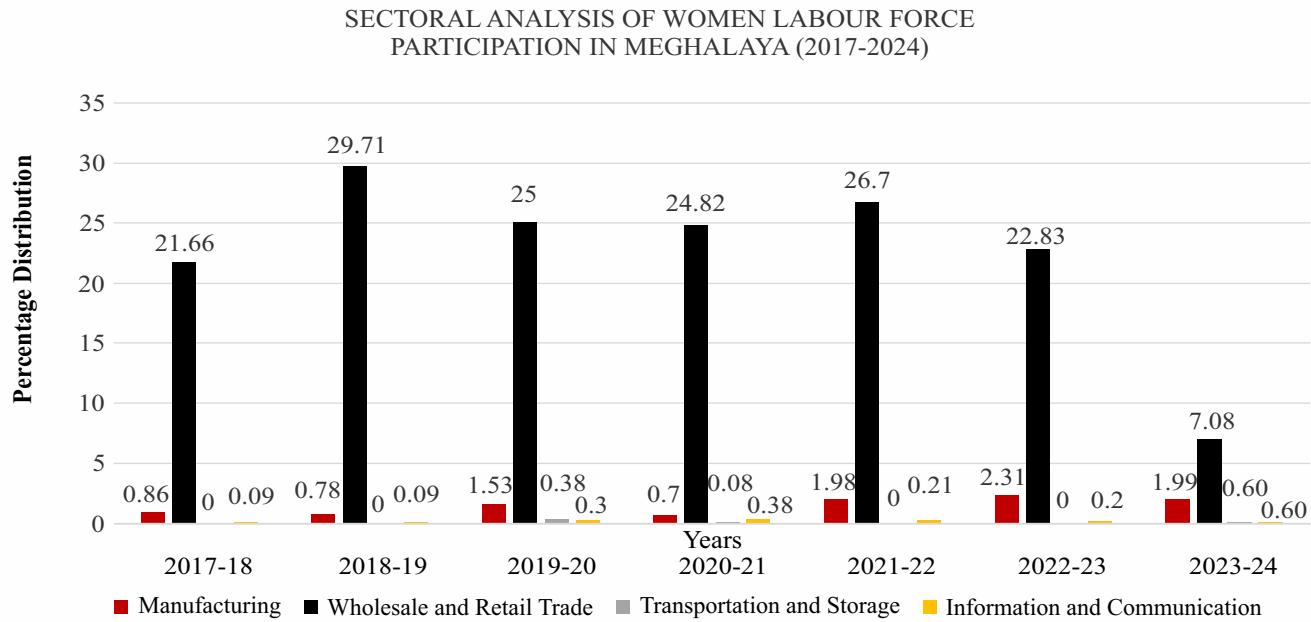
Female Labour Force Participation and Entrepreneurship Scenario in Meghalaya

Female Labour Force Participation (FLFP) in India has been notably low despite significant economic growth and improvements in women's educational attainment. Factors such as social norms, household responsibilities, safety concerns, and lack of suitable job opportunities have contributed to this decline. Moreover, many women in rural areas engage in unpaid family work, which, while essential, isn't captured in official statistics, leading to an underestimation of their economic contributions.

In Meghalaya, the scenario is distinct within the Indian context, as women have historically had a

more active role in both economic and social spheres due to the state's matrilineal cultural practices. In this region, women are key players in agriculture, small businesses, and handicrafts, contributing significantly to the local economy. However, despite this cultural advantage, structural issues, such as limited access to higher-paying jobs and fewer opportunities in formal employment, still affect women's overall economic engagement. Consequently, while FLFP in Meghalaya is comparatively higher than in many other Indian states, women's participation remains concentrated in specific sectors, often without formal recognition or equitable remuneration.

Figure 2: Sectoral Analysis Of Women Labour Force Participation In Meghalaya



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

The wholesale and retail trade sector in Meghalaya has consistently had the highest percentage of women's participation. However, the fluctuations are notable. Starting at 21.66% in 2017-18, this sector saw a peak of 29.71% in 2018-19, followed by some

volatility and reaching 26.7% in 2021-22. By 2023-24, participation in this sector has decreased to 7.08%, which may reflect economic adjustments post-pandemic or a shift towards other industries.

Women's participation in manufacturing in Meghalaya has remained relatively low throughout the years, although there was a noticeable increase from 0.78% in 2018-19 to 1.53% in 2019-20 and further to 1.98% in 2021-22. This gradual rise suggests growing opportunities or interest in manufacturing, albeit on a smaller scale compared to other sectors.

In Meghalaya, women's representation in the information and communication sector remains minimal, showing no significant increase across the years. This sector accounts for less than 0.1% consistently, highlighting persistent gender gaps in technology-driven industries.

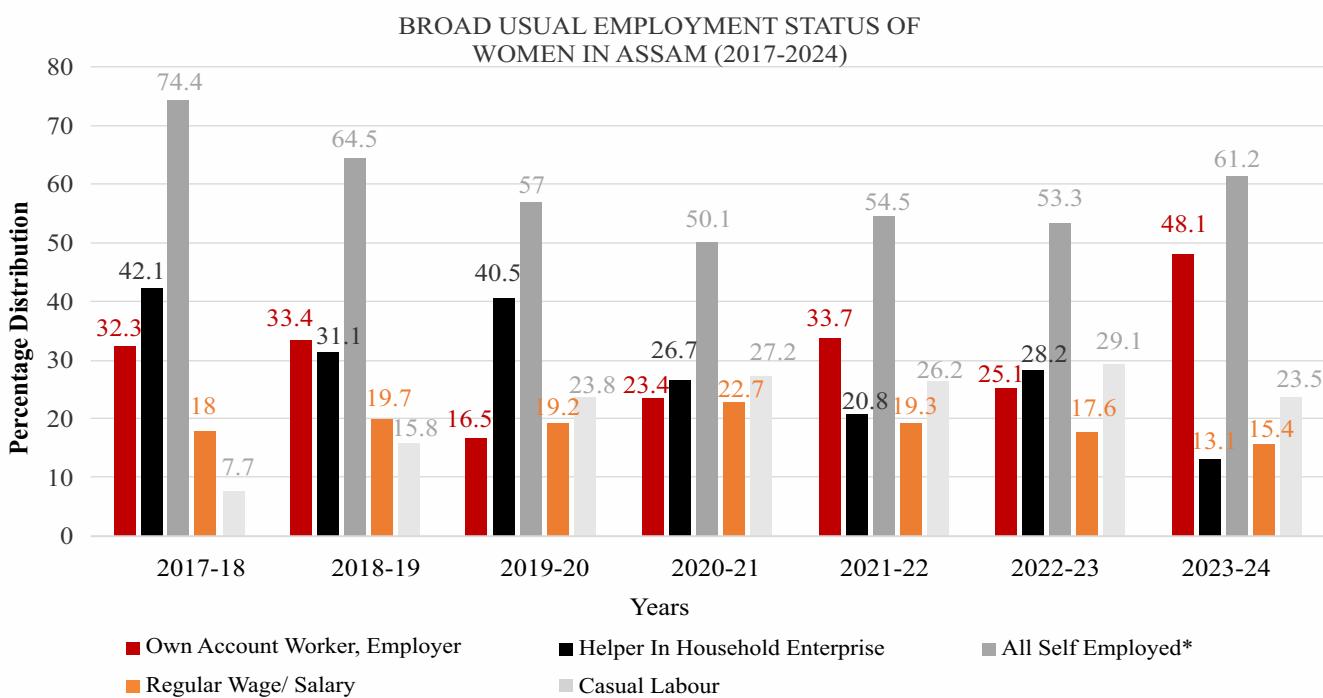
Participation in transportation and storage is almost negligible, with values remaining close to zero across the years. This indicates that, traditional gender roles or lack of accessible opportunities might limit women's engagement in this sector in Meghalaya.

The sharp decline in wholesale and retail trade participation in the final year (2023-24) from

previous highs could indicate a transition towards self-employment and entrepreneurial activities among women in Meghalaya. This is in line with broader trends of women shifting away from established industries towards self-employment options.

Overall, women's employment in Meghalaya exhibits a trend towards diversification across different sectors, with wholesale and retail trade experiencing the most significant fluctuations. The increasing participation in manufacturing might suggest emerging opportunities in that sector. Minimal participation in sectors like transportation, storage, and information technology emphasizes the ongoing need to address barriers to entry for women in these industries. This analysis reflects a dynamic transition in women's employment preferences and opportunities in Meghalaya, with indications of a growing shift towards self-reliance and entrepreneurial initiatives.

Figure 3: Sectoral Analysis Of Women Labour Force Participation In Meghalaya



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

The employment patterns of women in Meghalaya from 2017 to 2024 reveal a significant shift towards self-employment and entrepreneurship, accompanied by a decline in formal and casual employment. The "Own Account Worker/Employer" category saw a marked increase from 32.3% in 2017-18 to 48.1% in 2023-24, highlighting a growing trend of women pursuing self-reliance and business ownership. Concurrently, the "Helper in Household Enterprise" category initially saw high participation at 42.1% in 2017-18, which later decreased to 13.1% by 2023-24, reflecting a reduced reliance on informal, home-based economic activities, possibly as women transitioned to more autonomous roles. Formal employment in the form of regular wage or salary positions fell sharply, from 18% in 2017-18 to 15.4% in 2023-24, indicating a move away from stable jobs, likely due to limited availability or a preference for flexible, independent work arrangements. The casual labour sector also experienced a decline, with female participation dropping from 7.7% in 2017-18 to 23.5% in 2023-24, suggesting a shift away from temporary, low-paying work towards more

sustainable employment options. Overall, these trends underscore a broad transition among women in Meghalaya toward self-employment and economic independence, reflecting adaptability to evolving economic opportunities.

1.1 Existing Efforts by the State Government to Promote Women's Entrepreneurship

Meghalaya has implemented a strategic array of national and state-level initiatives to foster women's entrepreneurship, addressing key barriers to business growth and economic empowerment. This section provides a critical analysis of seven key programs (refer to Table 1) designed to support women entrepreneurs in Meghalaya. It examines the objectives, mechanisms, and impacts of these initiatives, focusing on their effectiveness in addressing fundamental challenges such as access to capital, market linkages, and skill development. By dissecting these multifaceted approaches, this section aims to provide a comprehensive understanding of the current support ecosystem and identify areas for potential enhancement.

Table 1: Existing National and State-level schemes for Women Entrepreneurs

Sl. No	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets
4	National	National Rural Livelihoods Mission (NRLM)	It aims to organize rural households into self-help groups (SHGs) and link them to financial services, enabling them to access credit for economic empowerment.
5	State	Meghalaya State Rural Livelihoods Society (MSRLS), Prime Hub Project	The Government of Meghalaya launched the Prime Hub Project under the Meghalaya State Rural Livelihoods Society (MSRLS) to encourage entrepreneurship and livelihood generation in rural areas.
6	State	Entrepreneurship Promotion through PRIME (Promotion and Incubation of Market-Driven Enterprises)	The PRIME initiative is designed to foster entrepreneurship across Meghalaya by providing incubation, financial support, and training to budding entrepreneurs, with a special focus on women and youth
7	State	Meghalaya Women Economic Empowerment Through Financial Inclusion (MEWETFI)	This scheme aims to empower women by enhancing financial literacy and providing access to credit through self-help groups (SHGs).

The Prime Minister's Employment Generation Programme (PMEGP) offers substantial support to women entrepreneurs in Assam, particularly in rural and semi-urban areas. Overseen by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the PMEGP aims to generate employment opportunities by encouraging the establishment of micro-enterprises. Women entrepreneurs, classified under a "special category," can receive subsidies of up to 25% for urban projects and 35% for rural projects. Since its inception, women have established approximately 138,000 projects, constituting 30% of the total projects nationwide. The program addresses affordability by offering financial support and promotes accessibility by facilitating women's entry into formal markets through self-employment.

Prime Hub Project: The Government of Meghalaya launched the Prime Hub Project under the Meghalaya State Rural Livelihoods Society (MSRLS) to encourage entrepreneurship and livelihood generation in rural areas. This initiative provides training, skill development, and incubation support to rural entrepreneurs, including women. It focuses on nurturing talent, enhancing capacity, and providing access to resources like financial assistance and mentorship, especially for women-led enterprises

in sectors like agriculture, handloom, and handicrafts.

Entrepreneurship Promotion through PRIME (Promotion and Incubation of Market-Driven Enterprises): The PRIME initiative is designed to foster entrepreneurship across Meghalaya by providing incubation, financial support, and training to budding entrepreneurs, with a special focus on women and youth. Through PRIME hubs set up across districts, the government offers mentorship, networking opportunities, and funding assistance. Women entrepreneurs benefit from targeted workshops and events aimed at capacity building and connecting them with markets for their products and services.

Meghalaya Women Economic Empowerment Through Financial Inclusion (MEWETFI): This scheme aims to empower women by enhancing financial literacy and providing access to credit through self-help groups (SHGs). MEWETFI works to enable women entrepreneurs to secure low-interest loans, develop business skills, and expand their enterprises. By offering both financial and technical support, the program helps women strengthen their businesses, particularly in rural and semi-urban areas, fostering long-term economic independence and growth.

Figure 4: FGD with Women Entrepreneurs of Meghalaya



Source: Study Team

Insights from Focus Group Discussions with Women Entrepreneurs of Meghalaya

A comprehensive analysis of women's entrepreneurship in Meghalaya reveals multifaceted challenges across production, infrastructure, regulatory, and social dimensions that significantly impact business outcomes. A structured research initiative conducted through Focus Group Discussions (FGDs) engaged women entrepreneurs, examining barriers to business establishment, growth, and market participation. This systematic investigation provides critical insights into the complex interplay of factors affecting women's entrepreneurial success in the region.

The research methodology incorporated strategic consultations with diverse stakeholder groups including women entrepreneurs from various sectors including black pottery, bamboo crafts,

fashion, and e-commerce. Multiple FGDs were conducted across locations in Meghalaya, enabling comprehensive mapping of entrepreneurial challenges. This approach ensured representation across business scales, sectors, and geographical locations, capturing varied perspectives on production constraints and infrastructural challenges.

A structured analytical framework centered on four key pillars - factors of production, infrastructure, regulatory barriers, and social norms - guided the investigation of women's entrepreneurial ecosystem in Meghalaya. This framework enabled systematic examination of critical issues including access to finance, market linkages, regulatory compliance requirements, and socio-cultural constraints.

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

Sl. No	Pillar	Description
1	Factors of Production	Limited access to working capital, credit facilities, raw materials, skilled workers, and high operational costs
2	Infrastructure	Inadequate physical and digital infrastructure including poor transportation connectivity, unreliable power supply, limited storage facilities, and weak market linkages.
3	Regulatory Barriers	Complex regulatory compliance requirements including business registration, licensing, and tax procedures that disproportionately impact women entrepreneurs.
4	Social Norms	Restricted mobility, limited financial autonomy, and disproportionate burden of domestic responsibilities.

2.1 Factors of Production

2.1.1 Access to Finance

The patterns of financial access among women entrepreneurs in Meghalaya reveal systematic barriers that constrain business growth potential.

Focus group discussions highlighted significant financial challenges, particularly in acquiring essential equipment. Even with government subsidies covering 60-70% of costs, many entrepreneurs find the remaining investment unaffordable. The limited availability of funds

affects their ability to hire workers or expand operations, while difficulties in investing in modern technologies and infrastructure improvements further constrain growth potential.

Women entrepreneurs' engagement with formal financial institutions demonstrates a complex interplay between operational needs and institutional rigidity. Many participants express a preference for self-funding over loans, citing concerns about repayment obligations and lengthy processing times. This reluctance to engage with formal credit systems often results in limited scale and scope of business operations.

2.1.2 Access to Skill Training

Access to skilled labor presents distinct challenges for women entrepreneurs in the region. The limited availability of workers with specialized skills in traditional crafts significantly impacts production capabilities. Entrepreneurs face substantial costs associated with training and retaining skilled workers, particularly in labor-intensive traditional processes. The difficulty in maintaining consistent production quality due to workforce constraints affects their ability to meet market demands and expand operations.

2.1.3 Access to Raw Materials and Equipment

The procurement of raw materials and equipment emerges as a critical challenge for women entrepreneurs in Meghalaya. Black pottery entrepreneurs face particular difficulties in accessing quality clay and other raw materials essential for their craft. The limited availability of locally sourced materials drives up production costs significantly. Furthermore, entrepreneurs must contend with high costs when importing materials from outside the region, which affects their business viability. The lack of essential equipment such as electric kilns and heating facilities impacts both production quality and efficiency.

2.2 Infrastructure Barriers

2.2.1 Physical Infrastructure

Infrastructure limitations create significant barriers to business operations in Meghalaya. Women entrepreneurs struggle with inadequate workspaces that often can only store products but lack facilities for indoor work. The limited availability of storage facilities affects their ability to manage inventory effectively, while poor transportation connectivity increases operational costs substantially. Many entrepreneurs face additional challenges due to weather-dependent production processes, as the lack of indoor facilities leaves them vulnerable to seasonal disruptions. Unreliable power supply further complicates production schedules and affects overall business efficiency.

2.2.2 Digital Infrastructure

Digital infrastructure gaps significantly impact market access and business growth potential for women entrepreneurs in Meghalaya. Many entrepreneurs express limited knowledge of online selling platforms and digital marketing tools, which constrains their ability to reach broader markets. The integration into e-commerce markets poses particular challenges due to insufficient training and support. Entrepreneurs face substantial costs associated with website development and maintenance, while difficulties in digital payments integration and online business management further complicate their digital transition.

2.2.3 Transportation and Logistics

Transportation challenges profoundly affect business operations for women entrepreneurs in the region. High shipping costs, regardless of destination, create significant barriers to market expansion. The limited availability of quality packaging materials locally forces entrepreneurs to source from distant markets at higher costs. Poor road conditions consistently affect product transportation, while weather-related disruptions to transportation services create additional uncertainties in business operations.

2.3 Regulatory Barriers

2.3.1 Infrastructure Barriers

The research reveals significant gaps in scheme awareness and accessibility among women entrepreneurs in Meghalaya. Many entrepreneurs demonstrate limited knowledge about available government subsidies and support programs that could benefit their businesses. Complex documentation requirements often deter potential beneficiaries from utilizing these schemes effectively. Entrepreneurs frequently cite insufficient guidance on scheme application processes as a major hindrance, while delays in subsidy disbursement affect their ability to plan and execute business strategies effectively.

2.3.2 Compliance Requirements

Regulatory compliance poses distinct challenges for women entrepreneurs in the region. Complex business registration procedures often create barriers to formalization, while limited understanding of tax obligations and compliance requirements adds to their operational challenges. Many entrepreneurs struggle with maintaining required documentation, and the lack of support in navigating regulatory frameworks further complicates their business operations.

2.4 Social Norms

2.4.1 Unpaid Care Work Burden

The burden of unpaid care work significantly impacts business operations for women entrepreneurs in Meghalaya. Women consistently face the challenge of managing household chores, caregiving, and production work simultaneously. Their typical workday extends from early morning to late evening, significantly affecting work-life balance. Within families, children often need to take on household duties at a young age to support their mothers' business activities. The minimal assistance from family members in domestic responsibilities, coupled with the absence of childcare facilities, forces women to constantly balance multiple roles.

2.4.2 Mobility Constraints

Social norms create distinct mobility challenges for women entrepreneurs in the region. Their movement to other regions or markets faces limitations due to prevailing societal expectations. Many entrepreneurs must rely on inadequate local centers, which hampers their productivity and market reach. Traditional roles often restrict their ability to travel for training or market exploration opportunities. Additionally, safety concerns frequently limit their business operation hours, affecting potential growth and market access.

Figure 5: FGD with Women Entrepreneurs of Meghalaya



Source: Study Team

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendations

To boost the growth of women-owned businesses in Meghalaya, it's essential to bridge the gap in women entrepreneurs' participation in domestic and cross-border trade. Currently, many women in Meghalaya produce high-quality goods, such as handloom, handicrafts, and processed food items. However, significant challenges in accessing reliable networks and digital infrastructure limit their ability to engage in trade effectively. In rural areas, weak internet connectivity prevents these entrepreneurs from accessing digital marketplaces, online resources, and training programs, thus stifling their growth and reach.

Promoting the importance of the trade sector among

women entrepreneurs requires a collaborative approach involving the State Government, the private sector, and industry associations like FICCI FLO, which can provide crucial networking and visibility platforms. Additionally, Community-Based Organizations (CBOs) are instrumental in helping rural women entrepreneurs overcome connectivity challenges by integrating them into state-led trade facilitation efforts. Based on a comprehensive review of best practices in India and South Asia, alongside insights from Focus Group Discussions with several women entrepreneurs facing connectivity limitations, a 3-pillar framework has been designed to recommend actionable measures for promoting trade in Meghalaya.

Figure 6: 3-Pillar Framework of Recommendations



Source: Study Team

The recommended measures are spread across regulatory, infrastructural and institutional measures. The regulatory aspect focuses on recommending measures on streamlining the process of securing credit under existing schemes and facilitation of credit procedures at the level of banks. The infrastructural

aspects focus on enhancing connectivity and establishing units of training centres, Common Facility Centres (CFCs) and other similar physical inputs. Lastly, the institutional measures cater to the crucial gap in training programs, information asymmetry and lack of platforms for women entrepreneurs to network and develop.

Table 3: Key Actions under the 3-Pillar Framework for Trade Promotion amongst Women Entrepreneurs

Regulatory Measures	Implementing Agency	
	State Level	National Level
Simplification of Loan Procedures	<ul style="list-style-type: none"> • Arunachal Pradesh State Cooperative Apex Bank 	Ministry of Finance, Government of India
Mandatory Inclusion of Women in Digital Literacy Programs	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Information Technology 	Ministry of Electronics and Information Technology (MeitY), Government of India
Subsidized Rates for Transportation and Logistics	<ul style="list-style-type: none"> • Arunachal Pradesh Transport Department 	Ministry of Commerce and Industry, Government of India
Childcare Support Policies	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Social Welfare 	Ministry of Women and Child Development, Government of India
Infrastructure Development	Implementing Agency	
	State Level	National Level
Improvement in Transportation Networks	<ul style="list-style-type: none"> • Public Works Department (PWD), Arunachal Pradesh 	<ul style="list-style-type: none"> • Ministry of Road Transport and Highways, Government of India
Digital Infrastructure Expansion	<ul style="list-style-type: none"> • Arunachal Pradesh State Department of IT and Communications 	<ul style="list-style-type: none"> • Bharat Broadband Network Limited (BBNL), Ministry of Communications, Government of India
Creation of Business Hubs	<ul style="list-style-type: none"> • Arunachal Pradesh Industries Department 	<ul style="list-style-type: none"> • Ministry of Micro, Small and Medium Enterprises (MSME), Government of India
Development of Public Transport Systems	<ul style="list-style-type: none"> • Arunachal Pradesh Urban Development Department 	<ul style="list-style-type: none"> • Ministry of Housing and Urban Affairs, Government of India
Institutional Measures	Implementing Agency	
	State Level	National Level
Dedicated Women Entrepreneurial Cells	<ul style="list-style-type: none"> • Arunachal Pradesh Skill Development Mission 	<ul style="list-style-type: none"> • Ministry of Skill Development and Entrepreneurship, Government of India
Support for Business Development Activities	<ul style="list-style-type: none"> • Arunachal Pradesh Industries Department 	<ul style="list-style-type: none"> • Ministry of Skill Development & Entrepreneurship, Government of India • National Skill Development Corporation
Promotion of Women-Led SHGs and Cooperatives	<ul style="list-style-type: none"> • Arunachal Pradesh Rural Development Department 	<ul style="list-style-type: none"> • National Rural Livelihood Mission (NRLM)
Childcare Support in Government Programs	<ul style="list-style-type: none"> • Arunachal Pradesh Department of Social Welfare 	<ul style="list-style-type: none"> • Ministry of Women and Child Development

3.1. Pillar 1: Regulatory Measures

Effective regulatory frameworks are critical for eliminating systemic barriers and enabling women entrepreneurs to access institutional support. In Meghalaya and across India, women entrepreneurs face entrenched structural challenges, including limited access to formal credit, inadequate institutional backing, and high operational costs stemming from poor infrastructure.

To address these obstacles, regulatory initiatives must enforce concrete, women-focused policies that ensure financial institutions, support agencies, and service providers create equitable business environments. These initiatives should mandate measurable outcomes, such as increased credit disbursement to women-led businesses, standardized compliance for gender-inclusive lending practices, and penalties for gender bias in lending.

Programs like MUDRA and Stand-Up India have shown that structured frameworks can improve access to finance and institutional support. Targeted regulatory actions are essential to confront the pervasive challenges women entrepreneurs face holistically. However, such programs need better execution and oversight to close the persistent financing gap for women-owned enterprises, which currently stands at 70%.

Despite data showing that women demonstrate higher financial discipline and better creditworthiness, they receive only 27% of the credit in proportion to their deposits, compared to 52% for men. This gender gap highlights institutional biases, where women-led businesses are often classified as high-risk, leading to higher loan rejection rates. Regulatory frameworks must enforce quotas and monitoring mechanisms to address this systemic bias and ensure women-led businesses have equitable access to capital.

Moreover, existing regulatory measures, such as those under Mudra and PMEGP, often restrict women borrowers to small-ticket loans, with 88% of female beneficiaries receiving amounts below ₹50,000. This perpetuates a cycle of underinvestment

and limits business growth. Regulatory reforms must increase the loan caps for women entrepreneurs and streamline disbursement processes to reduce delays, such as the two-year wait times reported under current schemes

3.1.1 Subsidy and Interest Subvention Programs for MSMEs

The program offers subsidies for loans taken from banks and financial institutions, thereby reducing the financial burden on entrepreneurs. The successful implementation of financial assistance programs is critical to empowering women entrepreneurs in Meghalaya. Regulatory bodies, such as the Ministry of Micro, Small and Medium Enterprises (MSME) and the State Government, play a pivotal role in designing and administering schemes like the Prime Minister's Employment Generation Programme (PMEGP). PMEGP aims to provide financial support to new and existing enterprises, specifically targeting women and marginalized communities.

Moreover, it is essential for these regulatory bodies to ensure that information about available schemes reaches the grassroots level. This can be achieved through awareness campaigns, workshops, and training sessions tailored to women entrepreneurs. By collaborating with local NGOs and community-based organizations, the government can facilitate better outreach and support, ensuring that women have the necessary knowledge and resources to apply for funding and navigate the bureaucratic processes involved. Such proactive measures will help bridge the gap between women entrepreneurs and available financial resources, enabling them to access the capital needed to start and grow their businesses.

3.1.2 Subsidized Transportation

Establishing regulations for subsidized transportation services can significantly alleviate one of the primary barriers faced by women entrepreneurs in accessing markets and

business events. Many women in rural Meghalaya struggle with high transportation costs, which can prevent them from reaching urban markets or participating in trade fairs where they can showcase their products. By implementing a regulated system that offers subsidies for transportation services, the government can make it more affordable for women entrepreneurs to transport goods and attend business-related events, thereby expanding their market reach and opportunities for sales.

This initiative could involve partnerships with local transportation providers, offering them incentives to reduce fares for women entrepreneurs. Additionally, creating a dedicated transport service specifically for women entrepreneurs could enhance safety and security, allowing them to travel with confidence. Implementing a voucher system could also be beneficial, where women entrepreneurs receive vouchers to cover part of their transportation costs when traveling for business purposes. By addressing the transportation barriers faced by women, this measure can empower them to engage more actively in the marketplace.

3.1.3 Establish Mandatory Institutional Support Systems

By establishing these support systems, the government can ensure that women entrepreneurs have access to a variety of services, including mentorship, training programs, and financial advice. Creating mandatory institutional support systems through Startup Hubs and Industry Associations is vital for fostering an environment conducive to the growth of women entrepreneurs. These hubs can serve as central points of contact for women seeking guidance, resources, and networking opportunities. Moreover, these hubs can facilitate collaboration among women entrepreneurs, allowing them to share experiences, challenges, and solutions, thereby creating a supportive community.

The role of industry associations is equally important, as they can advocate for policies that benefit women entrepreneurs and provide platforms for visibility and recognition. Establishing partnerships with local universities and research institutions can enhance the resources available at these hubs, offering workshops on business development, digital literacy, and marketing strategies tailored specifically to women entrepreneurs. These initiatives can help bridge the gap between aspiring entrepreneurs and established business leaders, fostering an environment where women can thrive and contribute significantly to the economy.

3.2. Pillar 2: Infrastructure Development

Establishing dedicated women entrepreneurial zones in hubs like Shillong, Tura, and Jowai can provide affordable business spaces with shared production and storage facilities. Targeted infrastructure development in Meghalaya must address critical gaps to empower women entrepreneurs and enable their active participation in local and regional markets.

Improved transportation infrastructure, such as subsidized logistics services and enhanced road connectivity to rural areas like East Khasi Hills and Garo Hills, will reduce operational costs and increase market access. Additionally, cold storage units and agri-business centers in rural areas can support women in agriculture and food processing, while digital infrastructure upgrades, including high-speed internet and rural digital hubs, will enable entrepreneurs to leverage e-commerce and financial services. To further enhance market linkages, women-focused marketplaces and trade hubs near border areas like Dawki can facilitate access to regional and cross-border markets. These targeted investments will not only boost economic participation among women but also drive inclusive growth across Meghalaya.

3.2.1 Improvement of Digital Connectivity

Enhancing digital connectivity in remote areas is essential to empowering women entrepreneurs in Meghalaya, as it opens doors to digital learning, online marketplaces, and broader networks. With improved internet access, women can benefit from e-commerce platforms and social media marketing, reaching customers across India and beyond. This connectivity can transform business operations, enabling entrepreneurs to handle orders, manage logistics, and process payments online, effectively overcoming geographical limitations. For many women in rural Meghalaya, reliable internet could also provide access to training resources that help them develop digital literacy, financial skills, and knowledge of sustainable business practices.

A focus on improving digital infrastructure must consider the specific challenges faced by rural communities, including cost barriers and accessibility issues. Policymakers can collaborate with telecommunications providers to establish low-cost, high-quality internet services in rural and underserved areas, perhaps through subsidies or incentives. Community digital centers in rural villages could also be established to offer internet access and digital literacy workshops. By bridging the digital divide, women entrepreneurs in Meghalaya could tap into new markets, acquire essential skills, and connect with suppliers and customers nationwide, enabling greater economic participation and resilience.

3.2.2 Establishment of Structured Marketplaces

Creating dedicated marketplaces and online platforms for women entrepreneurs is crucial for enhancing their visibility and market access. By establishing designated physical marketplaces, women entrepreneurs can have consistent venues to display and sell their

products, connect with customers, and network with other entrepreneurs. These markets could be strategically located to ensure accessibility for both local buyers and tourists, which can be a boon for Meghalaya's rural artisans and craftspersons. Additionally, creating a shared platform for women-led businesses can provide them with logistical support, centralized marketing, and opportunities to collaborate and cross-promote products, further strengthening their market presence.

Complementing physical marketplaces with online platforms specifically for women entrepreneurs can offer even greater reach. Such digital platforms could showcase the products of women entrepreneurs across Meghalaya, connecting them to national and international customers. These online platforms could also be integrated with payment solutions and shipping services, simplifying transactions and enabling businesses to scale quickly. Importantly, these marketplaces can feature women-centric branding and marketing, creating a unique space that highlights the quality and authenticity of products created by women in Meghalaya.

3.2.3 Power Supply and Renewable Energy Solutions

Enhancing the power infrastructure and providing renewable energy solutions is critical to ensuring uninterrupted operations for women-led businesses in Meghalaya. Frequent power outages are a common challenge in remote areas, disrupting production processes, sales, and other business activities. By investing in reliable power infrastructure, policymakers can create an environment where women entrepreneurs can work without interruptions, enabling them to meet customer demand and improve productivity. Additionally, reliable energy is essential for running digital tools, especially for those using digital marketplaces or online payment systems.

Renewable energy sources, such as solar power, offer sustainable solutions to Meghalaya's power issues, especially in remote areas. Solar energy can reduce the dependency on grid electricity, lower operational costs, and provide a consistent power supply. Government support in the form of grants, subsidies, or affordable solar panel installations could make this transition feasible for women entrepreneurs, especially those running home-based or small-scale businesses. Access to renewable energy could also support women in running environmentally sustainable businesses, positioning them advantageously in markets that value green practices.

3.3. Pillar 3: Institutional Measures

Strong institutional support is essential to building an ecosystem that fosters and sustains women's entrepreneurship in Northeast India. Insights from focus group discussions highlighted significant gaps in the institutional framework for women entrepreneurs in the region. Barriers such as limited networking opportunities, insufficient skill development programs, and restricted access to financial services impede women's capacity to launch, grow, and scale their businesses. Bridging these gaps with targeted institutional efforts is crucial to cultivating a vibrant entrepreneurial environment that empowers women and promotes inclusive economic growth in the Northeast.

Comprehensive institutional initiatives can spark a transformative change in women's entrepreneurship, supporting innovation, resilience, and sustainable development in the region. By creating robust institutional frameworks that address the unique needs of women entrepreneurs, policymakers can unlock significant potential for economic diversification and regional integration. Strategic interventions focused on networking, skills development,

financial access, and support services are vital for dismantling long-standing barriers and opening opportunities for women in entrepreneurship. The following recommendations present key institutional focus areas to strengthen women's entrepreneurship in Northeast India.

3.3.1 Skill Development and Training Programs

Implementing comprehensive skill development and training programs is essential for empowering women entrepreneurs in Meghalaya, particularly those in rural areas. Tailored programs that focus on digital literacy, business management, and market access can equip women with the skills they need to succeed in a competitive market. Digital literacy is increasingly critical, as it enables women to use online platforms for sales, marketing, and customer engagement, allowing them to reach larger audiences. By enhancing women's knowledge of e-commerce, social media marketing, and digital payment systems, training programs can bridge the gap between traditional and modern business practices, creating more opportunities for women entrepreneurs.

Business management training is equally crucial, as it helps women entrepreneurs gain skills in budgeting, financial planning, inventory management, and resource optimization. This knowledge can boost their confidence in managing the operational aspects of their businesses, making it easier to scale sustainably. Training programs should also cover market access strategies, teaching women how to identify new markets, build customer relationships, and position their products competitively. By equipping women with these skills, Meghalaya can foster a more inclusive entrepreneurial ecosystem that encourages economic growth and job creation.

3.3.2 Networking and Mentorship Initiatives

Networking and mentorship initiatives are invaluable for supporting women entrepreneurs by fostering relationships with established industry professionals and peers. Partnerships with industry associations and NGOs can help women access these opportunities, building a supportive community where they can learn from others' experiences, overcome challenges, and gain valuable insights. Structured networking events, workshops, and industry conferences specifically designed for women entrepreneurs could provide platforms for them to connect with mentors, investors, and fellow entrepreneurs, which is especially valuable in Meghalaya's close-knit business community.

Mentorship programs that pair novice women entrepreneurs with experienced business leaders can provide guidance on various aspects of business development, from financial planning to marketing strategies. Such programs offer personalized support and advice, which can be crucial for overcoming barriers and avoiding common pitfalls. In Meghalaya, where many women entrepreneurs operate in rural areas, virtual mentorship initiatives could also be explored, allowing mentors to connect remotely through video calls, online forums, or chat groups. This approach could be particularly effective in providing sustained support, fostering a culture of collaboration, and empowering women to grow their businesses.

3.3.3 Childcare Support

Establishing affordable childcare options is crucial for enabling women entrepreneurs to dedicate more time to their businesses. The burden of unpaid care work, particularly childcare, is one of the major barriers to women's participation in the workforce and entrepreneurship. In Meghalaya, providing community-based childcare centers or subsidies for childcare services could help alleviate this burden, giving women more flexibility to focus on their business activities. These centers could offer safe, affordable, and convenient options for working mothers, allowing them to confidently allocate time to their entrepreneurial pursuits without sacrificing family responsibilities.

Government partnerships with NGOs or community organizations could facilitate the setup of these childcare centers, ensuring they are accessible to both urban and rural areas. In addition to childcare, providing after-school programs for older children could offer further support. By addressing the childcare challenge, Meghalaya can create a more supportive environment for women entrepreneurs, reducing the opportunity cost of pursuing business ventures and promoting economic inclusivity. This initiative could also stimulate local employment by creating jobs for childcare providers, adding value to the economy as a whole.

Conclusion

The outlined regulatory measures aim to create a supportive ecosystem for women entrepreneurs by improving access to financial resources, providing subsidized transportation, and establishing mandatory institutional support systems. By streamlining access to government schemes, offering financial and logistical support, and establishing startup hubs, these measures can empower women entrepreneurs to thrive. With active collaboration from state and national bodies, the recommendations will enable equitable access to essential resources, fostering a more inclusive and resilient entrepreneurial landscape.

Enhancing infrastructure is essential for empowering women entrepreneurs, especially those in remote or underserved regions. By improving digital connectivity, creating structured marketplaces, and ensuring reliable power supply with renewable energy options, these recommendations lay the foundation for sustainable growth. These infrastructure improvements not only facilitate business operations but also provide women with greater opportunities to participate in digital and physical marketplaces. Through coordinated efforts between local, state, and national bodies, infrastructure development can significantly bridge gaps, allowing women entrepreneurs to scale and sustain their businesses.

Institutional support through skill development, networking, mentorship, and childcare facilities is vital for creating an enabling environment for women entrepreneurs. The recommended initiatives focus on equipping women with essential skills, building connections, and providing support structures that ease the burden of unpaid care work. By fostering partnerships with industry associations and promoting inclusive skill development programs, these measures strengthen women's capacity to engage fully in the entrepreneurial ecosystem. When implemented, these institutional measures can drive lasting social and economic impact, encouraging more women to pursue and sustain entrepreneurial ventures.

Each of these pillars complements the others, creating a holistic approach to fostering an environment where women entrepreneurs can access the resources, infrastructure, and institutional support needed for their success. Together, they lay the groundwork for a more inclusive and supportive entrepreneurial ecosystem.

Annexure - A

CASE STUDY 1

Women's Entrepreneurship Development Project (WEDP) in Ethiopia

Implementing Agency	The Development Bank of Ethiopia (DBE) is the primary implementing agency of WEDP. The project also involves various microfinance institutions (MFIs) across Ethiopia, which deliver financial services directly to women entrepreneurs.
Year	2012
Description	<ul style="list-style-type: none"> The WEDP focuses on enhancing women entrepreneurs' access to finance, training, and business development services. By addressing the common challenges faced by women in accessing credit, the project aims to improve the capacity and sustainability of women-led micro and small enterprises (MSEs). It targets growth-oriented women entrepreneurs who have faced difficulties in securing traditional financing. The project's design includes a line of credit dedicated specifically to women entrepreneurs, coupled with technical assistance and capacity building for financial institutions to better serve women led businesses.
Specific Provisions	<ul style="list-style-type: none"> Access to Finance: WEDP offers loans to women entrepreneurs through Ethiopian MFIs. Loan products are customized to better fit the cash flow needs of female entrepreneurs, and the lending methodology considers women's unique needs. Skills Development and Capacity Building: WEDP also provides training for women entrepreneurs in areas such as business planning, financial literacy, and marketing skills. It addresses not only technical skills but also the confidence and leadership skills necessary for entrepreneurship. MFI Capacity Building: The project works on strengthening MFIs to create women-friendly financial products, encourage lending to women-led businesses, and improve their loan appraisal processes. Performance-Based Incentives: MFIs receive incentives based on the number of quality loans disbursed to female entrepreneurs, promoting higher levels of lending to women.
Source	World Bank - Women's Entrepreneurship Development Project (WEDP) Ethiopia

CASE STUDY 2

WE-Fi Program in Vietnam

Implementing Agency	The International Finance Corporation (IFC), a member of the World Bank Group, oversees the implementation of We-Fi projects in Vietnam in partnership with Vietnamese financial institutions.
Year	2017
Description	<ul style="list-style-type: none"> We-Fi in Vietnam aims to promote women-owned small and medium enterprises (WSMEs) by providing financial support, capacity-building, and access to markets. By supporting women-led businesses, the program seeks to foster inclusive economic growth and reduce the gender gap in business ownership and financial access. In Vietnam, We-Fi supports initiatives that improve the ability of banks to lend to women-led SMEs and that develop financial products tailored specifically for women entrepreneurs. The program also includes mentoring and business training for women business owners.

Specific Provisions	<ul style="list-style-type: none"> Access to Finance: We-Fi in Vietnam offers enhanced access to capital through partnerships with Vietnamese banks, which provide loans to women entrepreneurs with support from We-Fi's funding. The program includes risk-sharing facilities that make it less risky for banks to lend to women-led businesses. Capacity Building and Training: We-Fi provides technical assistance and training to women entrepreneurs in Vietnam. The training covers financial literacy, digital skills, and business management to empower women in their entrepreneurial journeys. Tailored Financial Products: We-Fi works with Vietnamese financial institutions to design and deliver financial products that cater to the needs of women entrepreneurs, addressing challenges like collateral requirements and high-interest rates, which often limit women's access to financing. Mentorship and Networking Opportunities: The program supports networking and mentorship initiatives, helping women entrepreneurs access advice, resources, and connections that are critical for business growth.
Source	World Bank - Women Entrepreneurs Finance Initiative (We-Fi)

CASE STUDY 3

“SheTrades” Initiative in Rwanda

Implementing Agency	The International Trade Centre (ITC) is the implementing agency for the SheTrades Initiative globally, including in Rwanda. The ITC partners with the Rwandan government, local trade organizations, and women's business associations to implement the program.
Year	2021
Description	<ul style="list-style-type: none"> The SheTrades Initiative in Rwanda aims to connect Rwandan women entrepreneurs and women-owned businesses to global markets, creating economic opportunities for women in sectors such as agriculture, handicrafts, textiles, and services. The program focuses on capacity-building, facilitating market access, and empowering women-led businesses to meet the standards required to participate in international trade. By supporting women entrepreneurs in developing their businesses and navigating global markets, SheTrades contributes to Rwanda's national strategy for economic growth and gender equality.
Specific Provisions	<ul style="list-style-type: none"> Market Access and Trade Facilitation: SheTrades Rwanda helps women entrepreneurs connect with buyers, trade networks, and global supply chains, providing guidance on exporting and market requirements. Capacity Building: The initiative offers training in areas such as business management, financial literacy, marketing, and meeting international product standards. This helps women entrepreneurs enhance their competitiveness and grow their businesses. Policy Advocacy: SheTrades works with the Rwandan government to create a more favorable business environment for women entrepreneurs. This includes policy advocacy to reduce barriers to women's participation in trade. Networking and Trade Fairs: SheTrades facilitates networking opportunities and participation in trade fairs, allowing Rwandan women entrepreneurs to showcase their products, build connections, and gain insights into global market trends. Digital Resources: The SheTrades platform offers an online app and digital resources that connect women entrepreneurs to potential clients, suppliers, and mentors, expanding their market reach digitally.
Source	International Trade Centre - SheTrades Initiative

CASE STUDY 4

Chile's "4 to 7" Program

Implementing Agency	The program is implemented by the Chilean Ministry of Women and Gender Equity , in collaboration with local municipalities and schools.
Year	2006
Description	<ul style="list-style-type: none"> The program provides free after-school care for children aged 6 to 13, from 4:00 pm to 7:00 pm, in public schools. It aims to address the gap between the end of the school day and the end of the typical workday, which often creates challenges for working mothers. By providing a safe and structured environment for children, the program enables mothers to work, pursue education, or engage in entrepreneurial activities with greater peace of mind. Additionally, the program focuses on child development by offering recreational, educational, and social activities designed to enhance children's skills and foster positive social interactions.
Specific Provisions	<ul style="list-style-type: none"> After-School Care: The program operates Monday to Friday from 4:00 pm to 7:00 pm, aligning with the typical work hours of parents, thus covering the period after the standard school day ends. Educational and Recreational Activities: Children participate in a variety of activities, including sports, arts, and academic support, aimed at improving their social skills, creativity, and academic performance. Psychosocial Support: The program includes support for children's emotional and social development, with activities that promote teamwork, self-confidence, and respect for others. Workforce Support for Mothers: The program is designed to alleviate the burden of childcare on mothers, thereby promoting female workforce participation and contributing to economic stability for families. Partnership with Local Schools and Municipalities: The program is implemented at the local level, with schools and municipalities managing the logistics, thus making it accessible to families in various regions
Source	Chile Ministry of Women and Gender Equity - "4 to 7" Program

CASE STUDY 5

Women's Driving Initiative, Saudi Arabia

Implementing Agency	The initiative was implemented by the Saudi Arabian government , led by the General Department of Traffic under the Ministry of Interior, with significant backing from the Saudi royal leadership.
Year	2018
Description	<ul style="list-style-type: none"> The Women's Driving Initiative allowed Saudi women to obtain driver's licenses and legally drive on public roads, removing one of the most visible restrictions on women's freedom and mobility in the country. This change not only represented a shift in gender norms but also opened up new economic and social opportunities for women, enabling greater workforce participation and independence. In preparation for the ban's removal, the government developed new policies, driver training programs, and infrastructure to support women drivers. Driving schools for women were established in major cities, and Saudi women were hired as traffic police to support the initiative.

Specific Provisions	<ul style="list-style-type: none"> Driver's Licensing: Women aged 18 and older can now obtain Saudi driver's licenses after passing driving tests, similar to the requirements for male drivers. Establishment of Women's Driving Schools: To facilitate the transition, the government partnered with universities and private organizations to establish driving schools specifically for women in cities such as Riyadh, Jeddah, Dammam, and Al Ahsa. Employment Opportunities: The initiative has opened new job opportunities for women, including positions in ride-hailing services, delivery services, and transportation-related fields, contributing to Saudi Vision 2030's economic goals. Women Traffic Police: The government trained and deployed women as traffic police officers to handle road safety and traffic regulations, helping normalize the presence of women in traditionally male-dominated roles. Awareness and Safety Campaigns: The Ministry of Interior launched public awareness campaigns focused on safe driving practices, targeting both men and women to promote road safety and mutual respect on the roads.
Source	Vision 2030 - Women's Empowerment

CASE STUDY 6

Women's Enterprise Fund in Kenya

Implementing Agency	The Ministry of Public Service, Youth, and Gender Affairs administers the Women's Enterprise Fund through the Women Enterprise Fund Board . The fund operates in collaboration with financial intermediaries, including banks, microfinance institutions, and local community-based organizations.
Year	2007
Description	<ul style="list-style-type: none"> The Women's Enterprise Fund provides women in Kenya with affordable loans to start or expand their businesses, particularly targeting those who cannot access traditional financial services due to lack of collateral or high-interest rates. The fund focuses on economically empowering women, especially those in rural areas, to help them become self-sufficient and support community development. It also offers business training and capacity-building programs to help women entrepreneurs improve their business management skills and achieve long-term growth.
Specific Provisions	<ul style="list-style-type: none"> Tuinuke Loan (Group-Based Loan): This loan is offered to women's groups at a low interest rate. Women are encouraged to form groups to access this loan, which requires no collateral. Loan sizes vary based on the group's needs and repayment ability, with subsequent increases for consistent repayment. Individual Loans: The WEF also provides loans to individual women entrepreneurs through financial intermediaries, which offer a more flexible approach for established women-led businesses. Business Support Services: In addition to financial assistance, the Women's Enterprise Fund provides business development training on topics like financial literacy, record keeping, marketing, and customer service. These services aim to build women's entrepreneurial skills and increase business sustainability. Market Access: The fund supports initiatives that help women entrepreneurs access both local and international markets. WEF organizes trade fairs, networking events, and workshops to promote women-led businesses and enhance market linkages. Affordable Repayment Terms: Loans from the Women's Enterprise Fund come with flexible and affordable repayment terms, significantly reducing the financial burden on women entrepreneurs.
Source	Women's Enterprise Fund Kenya

CASE STUDY 7

Women on Wheels, South Africa

Implementing Agency	The program is implemented by the NPO UBER SA Movement in collaboration with South African Women in Transport (SAWIT) and several local NGOs and community organizations.
Year	2018
Description	<ul style="list-style-type: none"> Women on Wheels provides women with professional driver training and helps them gain employment within the ride-hailing and transportation industries. The program aims to address two primary issues: empowering women to become economically self-sufficient through employment in transport, and creating safer transportation options for female passengers by employing women drivers. This initiative has a dual focus on employment and safety, promoting economic empowerment for women and ensuring that women have safer mobility choices.
Specific Provisions	<ul style="list-style-type: none"> Driver Training: Women receive professional driver training that covers both basic driving skills and passenger safety. The program includes training on defensive driving, customer service, and personal security to prepare women for professional roles. Financial Assistance and Access to Vehicles: The program offers financial assistance or support to help women acquire vehicles or partner with car leasing services. This provision enables women without cars to access the resources needed to work as drivers. Employment in the Ride-Hailing Industry: Women are encouraged to join ride-hailing platforms such as Uber or Bolt, providing them with flexible work options and increasing the number of women drivers in the industry. Safety and Support: The program emphasizes safety by providing women drivers with safety training and tools, such as emergency contacts and communication resources, to ensure that they and their passengers feel secure. Community Outreach and Awareness: Women on Wheels also engages in outreach to promote the initiative in communities, encouraging more women to enter the transport sector and promoting safer mobility options for female passengers.
Source	South African Women in Transport

CASE STUDY 8

Women Entrepreneurs Resource Center, Nigeria

Implementing Agency	The WERC is implemented by the Nigerian Export Promotion Council (NEPC) with support from development partners, including the International Trade Centre (ITC) as part of the She Trades initiative.
Year	2019
Description	<ul style="list-style-type: none"> The WERC is a one-stop facility created to empower Nigerian women entrepreneurs with resources and skills that are critical to business success, particularly in export-oriented industries. It aims to equip women with the knowledge and tools needed to expand their businesses, engage in export activities, and contribute to Nigeria's economic growth. The center provides access to training programs, advisory services, mentorship, and information on export opportunities, all designed to improve the competitiveness of women-led businesses in local and international markets.

Specific Provisions	<ul style="list-style-type: none"> Business Training and Capacity Building: The center offers specialized training programs on business management, financial literacy, marketing, and export readiness to help women entrepreneurs enhance their skills. Advisory and Mentorship Services: WERC provides one-on-one mentorship and advisory services that connect women entrepreneurs with experienced business leaders and advisors to support business planning, strategy development, and market expansion. Export Promotion Support: The center supports women entrepreneurs in preparing for and accessing export markets by providing insights into trade regulations, export documentation, and international market trends. WERC also connects entrepreneurs with opportunities through trade fairs and networking events. Networking Opportunities: Through partnerships and events, WERC facilitates networking opportunities, enabling women entrepreneurs to build connections, exchange knowledge, and collaborate with other business owners and industry professionals. Access to Funding and Financial Guidance: The center offers guidance on accessing finance, including information on loans, grants, and micro-financing options, specifically targeting women entrepreneurs.
Source	Nigerian Export Promotion Council - Women Entrepreneurs Resource Center

CASE STUDY 9

Internet for All, Bangladesh

Implementing Agency	The program is led by the Government of Bangladesh , particularly the Ministry of Posts and Telecommunications , in collaboration with various stakeholders, including private sector telecommunications companies, development partners, and international organizations like the World Bank and UNDP .
Year	2017
Description	<ul style="list-style-type: none"> The Internet for All initiative in Bangladesh aims to increase access to affordable and reliable internet, particularly in rural and underserved areas, thereby supporting the country's digital transformation. The initiative supports economic growth by enabling e-commerce, education, telemedicine, and various other online services. By addressing barriers such as high costs, lack of infrastructure, and digital literacy, the program seeks to make the internet accessible to everyone, with a particular focus on improving women's access to digital technologies, ensuring that they are not left behind in the digital economy.
Specific Provisions	<ul style="list-style-type: none"> Infrastructure Development: The government and private partners have worked on expanding network infrastructure, particularly in rural areas, by investing in broadband, mobile internet, and fiber optic networks. This helps extend internet access to areas previously lacking reliable connectivity. Affordable Internet Access: The program includes initiatives to reduce the cost of internet access through affordable data plans, especially for low-income households and marginalized communities. This involves partnerships with telecom operators to ensure competitive pricing. Digital Literacy Training: A key provision of the program is the promotion of digital literacy through training and capacity building programs, particularly targeting women, youth, and people in rural areas. This includes offering digital skills workshops and awareness campaigns. Promoting Inclusivity: Special focus is placed on encouraging the use of the internet by women and girls, with initiatives designed to overcome socio-cultural barriers and increase their participation in the digital world. These efforts include empowering women through online entrepreneurship, e-learning platforms, and digital job opportunities.

Specific Provisions	<ul style="list-style-type: none"> E-Government and E-Services: Internet for All also contributes to the promotion of e-government services, enabling citizens to access government services, information, and forms online, which enhances transparency and efficiency in public service delivery. Public Wi-Fi Initiatives: The program also includes the installation of public Wi-Fi hotspots in key public spaces such as markets, educational institutions, and community centers to provide free or low-cost internet access to the public.
Source	Ministry of Posts and Telecommunications - Bangladesh Bangladesh Telecommunication Regulatory Commission (BTRC)

CASE STUDY 10
Women's Marketplace, Philippines

Implementing Agency	The Department of Trade and Industry (DTI) is the key implementing agency for the Women's Marketplace. The project is also supported by the Philippine Commission on Women (PCW) and other partner organizations.
Year	2017
Description	<ul style="list-style-type: none"> The Women's Marketplace is an online platform designed to connect women entrepreneurs with broader markets. It is a digital space where women can sell their products, ranging from food, fashion, handicrafts, beauty products, and other locally made goods. The initiative aims to increase visibility for women-led businesses and support their growth by giving them access to an e-commerce environment that might otherwise be difficult to access. The program targets women entrepreneurs in both urban and rural areas, focusing on those who may not have the resources or knowledge to establish an online presence for their businesses. The goal is to help these women expand their customer base, increase sales, and develop their entrepreneurial skills.
Specific Provisions	<ul style="list-style-type: none"> E-Commerce Platform: The core feature of the Women's Marketplace is its e-commerce platform, where women entrepreneurs can create virtual shops and showcase their products. The platform is designed to be user-friendly, even for those with limited digital experience. Training and Capacity Building: The program provides training and workshops to women entrepreneurs on how to use the platform effectively, including digital marketing, online sales techniques, inventory management, and customer service. These training sessions aim to build digital literacy and improve their ecommerce skills. Product Development and Branding: Women entrepreneurs receive support in developing high-quality products, including assistance with branding, packaging, and product photography, making their offerings more attractive to buyers. Financial Assistance and Partnerships: The initiative connects women entrepreneurs with financing options, such as microloans and grants, to help them expand their businesses. It also partners with banks and financial institutions to facilitate access to funding. Market Access and Networking: Through the Women's Marketplace, women entrepreneurs are provided with opportunities to participate in online trade fairs, events, and networking activities, helping them reach a wider audience and build business relationships with customers and suppliers. Logistics Support: The program also helps women navigate logistics and shipping challenges by partnering with courier services and providing guidance on managing orders and deliveries.
Source	Department of Trade and Industry (DTI) Philippine Commission on Women (PCW)

CASE STUDY 11

Solar Sisters, Africa

Implementing Agency	Solar Sister , a social enterprise, is the primary implementing agency for the program. The initiative is supported by various international development organizations and partners, including the United Nations Development Programme (UNDP) , USAID , and Shell Foundation .
Year	2010
Description	<ul style="list-style-type: none"> Solar Sisters focuses on providing off-grid communities in sub-Saharan Africa with access to solar-powered products such as solar lanterns, home systems, and energy-efficient cookstoves. The initiative operates by empowering women to become entrepreneurs who sell solar products in their communities, thus creating jobs and promoting clean energy solutions in areas that are typically underserved by conventional energy infrastructure. The program not only addresses the need for clean and affordable energy but also tackles gender inequality by empowering women to lead in the clean energy sector. Women entrepreneurs, known as "Solar Sister Entrepreneurs," are trained and supported to sell solar products, thereby creating a sustainable income for themselves and increasing access to solar energy for their communities.
Specific Provisions	<ul style="list-style-type: none"> Solar Sister Entrepreneur Network: Women entrepreneurs are recruited, trained, and provided with solar energy products to sell in their local communities. These women, known as "Solar Sisters," are equipped with the tools, knowledge, and support to run their businesses and educate others about the benefits of clean energy. Training and Capacity Building: Solar Sisters provides comprehensive training in business skills, financial literacy, and product knowledge to ensure that the women entrepreneurs are equipped to sell and promote solar products. The training also covers topics like customer service, marketing, and bookkeeping. Solar Products: Solar Sisters offers a range of solar products including portable solar lanterns, solar home systems, and clean cookstoves that can be sold to consumers in off-grid communities. These products provide reliable and affordable alternatives to kerosene lamps, which are hazardous and expensive, especially for low-income households. Income Generation: The initiative enables women to generate income through sales commissions. Women entrepreneurs earn a commission for every solar product they sell, providing them with a sustainable source of income. Access to Financing: Solar Sisters provides flexible financing options for entrepreneurs, allowing them to purchase solar products upfront and repay over time through the earnings from their sales. This enables women in low-income areas to participate in the market without upfront capital. Community Impact: As part of the broader social impact, Solar Sisters helps reduce carbon emissions by replacing kerosene lamps and wood-burning stoves with clean solar alternatives, which also improves health outcomes by reducing indoor air pollution.
Source	UNDP - Solar Sisters

CASE STUDY 12

Women for Women International, Rwanda

Implementing Agency	The implementing agency for this initiative is Women for Women International (WfWI) , a global nonprofit that has operations in several countries affected by conflict, including Rwanda. The organization works in close collaboration with local partners, community organizations, and international donors.
Year	1997

Description	<p>Women for Women International's Rwanda Program aims to support marginalized women through a comprehensive, yearlong program that combines social support, skills training, and education. The organization works with women survivors of conflict, often those who are isolated due to poverty or social stigma, and helps them regain their dignity, confidence, and economic independence.</p> <p>The program focuses on the idea of collective healing, by creating safe spaces for women to share their experiences and support one another. Through the combination of education, vocational training, and psychosocial support, WfWI empowers women to become leaders within their communities and advocates for women's rights.</p>
Specific Provisions	<p>Training and Skills Development: The program provides vocational skills training in areas such as sewing, agriculture, and small business management. This helps women build the practical skills needed to generate income and achieve financial independence.</p> <p>Health Education and Support: Women receive training in health education, including sexual and reproductive health, nutrition, and hygiene. They are also linked to medical care, which is crucial for improving their health outcomes and overall wellbeing.</p> <p>Financial Literacy and Income Generation: The program includes training in financial literacy, helping women understand how to manage money, save, and plan for the future. Additionally, women are supported in establishing small businesses, which serves as a means of economic empowerment.</p> <p>Psychosocial Support: WfWI provides counseling and group therapy to help women process trauma and loss, building their mental and emotional resilience. This support helps women heal from the trauma of violence and loss they experienced during the genocide and other conflicts.</p> <p>Advocacy and Leadership: The program also emphasizes leadership and advocacy, providing women with the skills to become active participants in their communities. This includes leadership training and advocating for women's rights and gender equality within their families, communities, and at the policy level.</p> <p>Support Networks: Women are encouraged to build networks and engage in community dialogues, fostering solidarity and collective action for social change. The sense of solidarity among the women helps them heal, rebuild their lives, and create change in their communities.</p>
Source	Women for Women International - Rwanda

CASE STUDY 13

Futurpreneur, Canada

Implementing Agency	<p>Futurpreneur Canada is the primary implementing agency. It is supported by various government partners, including Innovation, Science and Economic Development Canada (ISED), and private sector partners that contribute resources and mentorship.</p>
Year	2015
Description	<ul style="list-style-type: none"> Futurpreneur Canada focuses on supporting aspiring entrepreneurs aged 18-39 across Canada. The organization provides a comprehensive set of services designed to help young people successfully start and run businesses. It aims to reduce the barriers to entrepreneurship, particularly for youth who may lack experience, access to capital, or mentorship. The program offers a unique combination of business education, financing, and mentoring, as well as the tools to create detailed business plans and navigate the entrepreneurial landscape. It also supports the development of skills needed to sustain businesses long term.

Specific Provisions	<ul style="list-style-type: none"> Comprehensive, professional business plans that increase their chances of securing financing and developing a clear roadmap for their business. Entrepreneurship Training: Futurpreneur Canada offers a "Start-Up Program" that includes a series of online resources, webinars, and workshops to educate young entrepreneurs on all aspects of starting and running a business. Topics cover business management, marketing, sales, operations, and finance. Cash Flow Template: A cash flow template is available to help entrepreneurs manage finances effectively, track business performance, and make informed decisions. Community and Networking: Futurpreneur provides opportunities for young entrepreneurs to connect with other likeminded individuals through networking events and online communities, promoting collaboration, sharing of best practices, and inspiration.
Source	Futurpreneur Canada

CASE STUDY 14

Crece Contigo, Chile

Implementing Agency	<p>Crece Contigo is implemented by Chile's Ministry of Social Development and Family (Ministerio de Desarrollo Social y Familia). The program is a part of the government's broader social policy to reduce poverty and improve the quality of life for families with young children.</p>
Year	2007
Description	<ul style="list-style-type: none"> Crece Contigo is a comprehensive social assistance program that targets families with children from birth to age six, particularly those in situations of extreme vulnerability. It provides personalized support to improve the living conditions and development of children, addressing key aspects of early childhood development such as health, nutrition, education, and emotional well-being. The program works by providing a set of services to families, including direct support for children's development, health monitoring, parenting training, and the facilitation of access to government services. It also includes interventions aimed at reducing the effects of poverty on children's cognitive, emotional, and social development.

**Specific
Provisions**

- **Personalized Support for Families:** Each family enrolled in Crece Contigo receives a personalized family support plan. A social worker assesses the family's needs and tailors the services and resources provided accordingly, including connecting them with health care, early education programs, and other support services.
- **Child Development Monitoring:** The program provides systematic monitoring of children's growth and development, including regular check-ups and assessments of physical, cognitive, and emotional development. This ensures that children receive early intervention if any developmental delays or health concerns are identified.
- **Health and Nutrition Support:** Families receive support for accessing health services, including regular health check-ups, vaccinations, and nutritional guidance. The program also addresses issues such as malnutrition and stunting, ensuring children have access to adequate nutrition during critical developmental years. Parenting Support and Training: Parents, especially mothers, receive training and support in parenting practices. This includes guidance on how to foster a stimulating environment for children's development, how to address emotional needs, and how to encourage cognitive and motor skill development.
- **Educational and Early Childhood Development Programs:** The program supports children's access to early childhood education and provides resources for parents to engage in learning activities with their children. This includes connecting families with local early education centers and providing educational materials.
- **Financial Support:** Families in the program may also receive financial assistance to help cover basic needs such as food, clothing, and transportation. This assistance is designed to reduce the financial burden on vulnerable families, allowing them to invest in their children's well-being.
- **Social Integration and Inclusion:** Crece Contigo also helps to integrate vulnerable families into the social fabric by providing them with opportunities for social participation and engagement in community activities. This inclusion is aimed at reducing stigma and improving families' overall quality of life.

Source

Crece Contigo - Ministry of Social Development

Annexure – B

The details of the FGDs conducted are as follows:

S.No	Organisations	Type of Organisation	Location	Number of participants
1	Women Entrepreneurs	Business	Virtual	5
2	Women Entrepreneurs	Business	Virtual	4
3	Women Entrepreneurs	Business	virtual	4
4	Black Pottery		Shillong	5
5	PRIME 1		Shillong	6
6	PRIME 2		Shillong	3
7	Meghalaya Institute of Entrepreneurship		Shillong	6



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
MIZORAM

JANUARY 2025

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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Mizoram

The participation of women in the trade sector has a rich but often overlooked history, with women playing crucial roles as consumers, intermediaries, traders, and merchants. Recent studies from organizations such as the World Bank, World Trade Organization, and International Monetary Fund highlight the transformative potential of trade in advancing gender equality, especially in developing regions. Trade creates opportunities for women by offering access to better jobs, as exporting companies tend to provide higher wages, better benefits, and greater job security. Moreover, trade opens pathways for women to engage in entrepreneurship, allowing them to reshape their economic futures and societal roles.

However, women in Mizoram's trade and logistics sectors continue to face several systemic barriers that hinder their full participation and recognition. Their voices are often underrepresented in trade associations and government consultations, limiting their influence in key decision-making processes. Additionally, awareness of critical trade procedures, such as documentation and customs clearance—especially as they move to digital platforms—remains low among many women, further exacerbating the gender digital divide. The gaps in access to digital tools, such as smartphones, and the ability to use them effectively, make it harder for women to compete in this sector.

Figure 1: FGD with Women Entrepreneurs of Mizoram



Source: Study Team

The challenges women face in trade go beyond systemic issues to include infrastructure limitations and deeply rooted societal norms. Many trade-related roles, such as those of traders, freight forwarders, customs agents, and transporters, require working in remote locations, adhering to irregular hours, and undertaking frequent travel. These factors present unique challenges for women, particularly in regions like Mizoram, where family restrictions and societal expectations often limit women's mobility and their ability to participate in trade.

Inadequate infrastructure exacerbates these challenges. The lack of safe and inclusive public transportation, poor connectivity to key trade facilities like ports and warehouses, and the absence of basic amenities, such as clean washrooms, further hinder women's involvement in trade. Societal expectations that assign women the primary caregiving responsibilities also limit their time for paid work. Overcoming these interconnected barriers is essential to advancing the role of women entrepreneurs in Mizoram's trade and logistics sectors, where progress could catalyze significant social and economic growth.

Despite these challenges, women entrepreneurs in Mizoram are making important strides in the trade and logistics sectors, driven by the state's strong entrepreneurial spirit and resourcefulness. Women

have long been active in local markets, selling organic agricultural produce, handicrafts, and handmade textiles-key components of Mizoram's trade economy. In recent years, some women have expanded into logistics, capitalizing on Mizoram's strategic location as a trade hub linking Nepal, Bhutan, and China. However, significant challenges remain, including limited access to formal financing, insufficient infrastructure, and a lack of digital skills training. Addressing these barriers can significantly enhance the impact of women entrepreneurs, enabling them to drive economic empowerment and strengthen the region's trade and logistics sectors.

This white paper aims to provide a comprehensive analysis of the entrepreneurial environment for women in Mizoram and to propose actionable recommendations for improvement. By exploring challenges across five critical areas-affordability, accessibility, mobility, unpaid care work, and the gendered digital divide-this document seeks to inform policymakers, stakeholders, and support organizations. The insights and recommendations offered here are designed to create a more inclusive and supportive ecosystem, empowering women entrepreneurs to fully engage in and benefit from Mizoram's growing economy, particularly in the trade and logistics sectors.

Female Labour Force Participation and Entrepreneurship Scenario in Mizoram

Mizoram has seen a significant shift in the employment landscape for women, as reflected in data from the Periodic Labour Force Survey (PLFS). The Female Labour Force Participation Rate (FLFPR) has increased, as evidenced by the increasing share of women working as own-account workers and employers, which grew from 36.9% in 2017-18 to 53.8% in 2023-24. This substantial rise underscores the growing entrepreneurial spirit among women in the state, driven by factors such as limited formal employment opportunities, improved access to financial services, and government initiatives promoting self-employment and small businesses. Women have taken the lead in establishing micro-enterprises across various sectors, including retail, agriculture, and handicrafts, capitalizing on both necessity and emerging opportunities. Additionally, advancements in education and digital connectivity have further empowered women to break traditional barriers and engage in income-generating activities. The data reflects a broader societal shift in Mizoram, where women are increasingly recognized as key contributors to the economy, marking a significant step toward economic independence and empowerment.

Between 2017-18 and 2023-24, Mizoram's economic landscape for women has undergone significant shifts, particularly in terms of self-employment and small business ownership. In the Manufacturing sector, the percentage of female workers exhibited fluctuations, starting at 5.75% in 2017-18, dipping to 4.8% in 2021-22, and then rising to 6% by 2023-24. This volatility in formal sector employment pushed many women towards self-employment opportunities in small-scale manufacturing, such as local handicrafts and artisanal goods, allowing them to leverage their skills in the informal economy.

In the Wholesale and Retail Trade sector, the percentage of female workers dropped from 7.82% in 2018-19 to 5.06% in 2022-23, and then further decreased to 3.91% in 2023-24. This decline suggests a shift towards independent retail operations and micro-businesses as women increasingly turned to alternative income sources, particularly in rural and semi-urban areas where formal retail jobs are less prevalent. The Transportation and Storage sector remains significantly underrepresented, with minimal female participation, barely reaching 0.07% in 2019-20 and staying at 0.14% in 2023-24. Similarly, the Information and Communication sector has seen negligible female involvement over the years, with participation rates remaining low.

These gaps in traditional employment sectors have catalyzed the rise of self-employment among women in Mizoram. Many have turned to small logistics services, digital platforms, and other entrepreneurial ventures as alternative pathways to financial independence. This shift reflects a resourceful and adaptive response to limited formal job opportunities, highlighting the resilience of women in navigating economic constraints and building sustainable livelihoods through self-reliance and entrepreneurship.

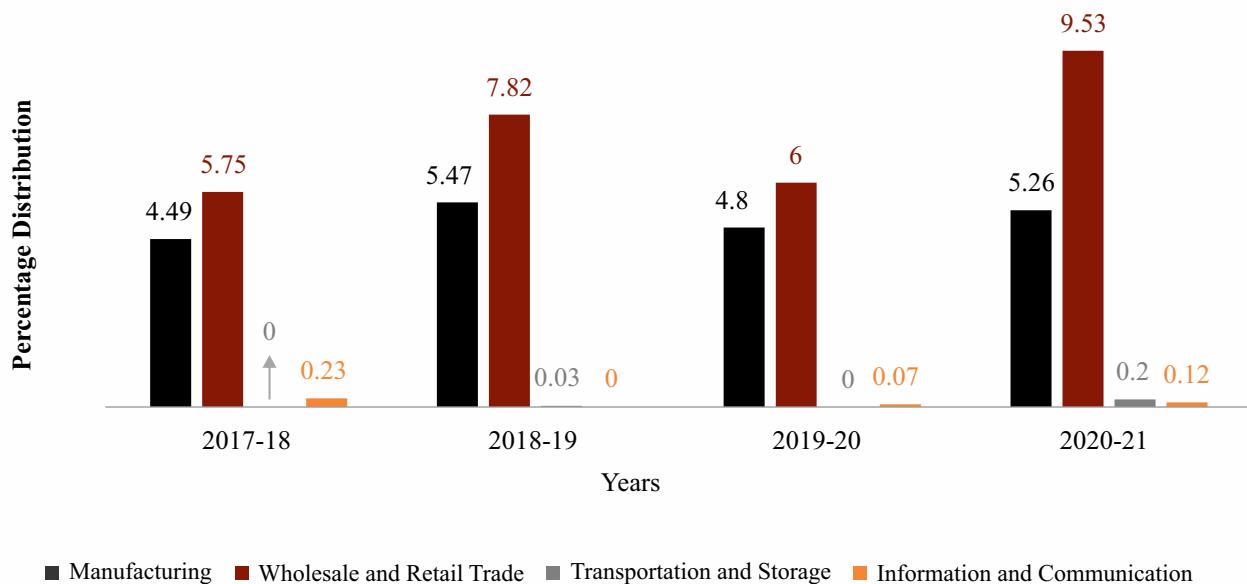
Between 2017-18 and 2023-24, Mizoram's economic landscape has undergone a significant transformation, with a marked increase in self-employment ventures, as residents adapt to formal job market challenges. The percentage distribution of working females in Mizoram across four industries - Manufacturing, Wholesale and Retail Trade, Transportation and Storage, and Information and Communication - has changed significantly from 2017-18 to 2023-24. The Manufacturing sector started at 4.49% in 2017-18, gradually rising to a peak of 7.17% in 2022-23 before sharply declining to 3.91% in 2023-24. In contrast, Wholesale and Retail Trade

shows a steady increase, starting at 5.75% in 2017-18 and significantly rising to 20.23% in 2023-24, indicating a growing preference or availability of opportunities in this sector.

The Transportation and Storage and Information and Communication sectors show negligible female participation throughout the period. Transportation

ranged between 0.03% and 0.20%, with its highest share in 2020-21 (0.20%). Similarly, Information and Communication consistently accounted for less than 0.3%, peaking at 0.26% in 2021-22. These numbers highlight the dominance of Wholesale and Retail Trade in recent years while indicating limited engagement in Transportation and Information sectors, likely due to structural or societal barriers.

Figure 2: Percentage distribution of usually working persons (ps+ss) by industry of work (industry sections of NIC-2008) for Mizoram (rural+urban) Female



Source: Study Team

Mizoram's workforce has seen a dramatic rise in women's participation in the Wholesale and Retail Trade sector, surging from 5.75% in 2017-18 to an impressive 20.23% in 2023-24, with numbers steadily climbing each year. This growth highlights a significant economic and social transformation, as women increasingly dominate this sector, reflecting growing entrepreneurial confidence and engagement. The steady rise indicates that women are leveraging opportunities to establish and manage businesses, marking a move toward economic independence and leadership in decision-making roles. This trend underscores a broader change in Mizoram's economic landscape, where women are emerging as critical contributors to the state's economic development,

even as other sectors, like manufacturing, face challenges.

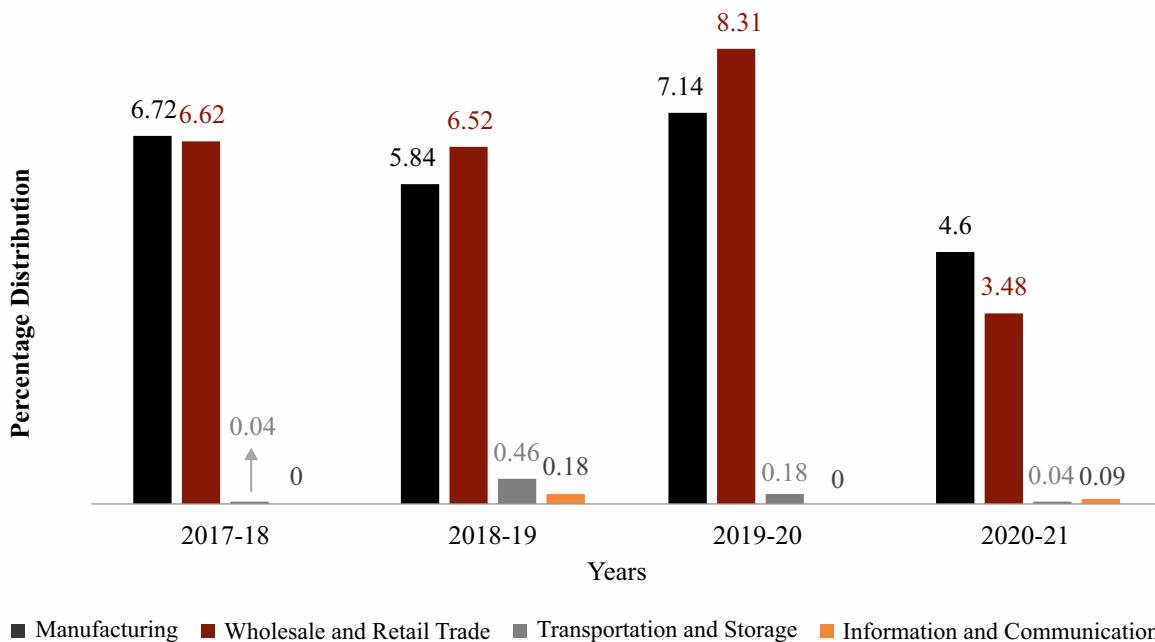
The percentage distribution of workers in Mizoram (rural + urban) by employment status from 2017-18 to 2023-24, categorizes them as own account workers/employers, helpers in household enterprises, all self-employed, regular wage/salary earners, and casual laborers. The trends reveal a notable increase in the proportion of own account workers/employers and regular wage/salary earners, alongside a consistent dominance of self-employment, indicating a positive shift towards more stable and independent forms of employment for women in Mizoram. ***This upward trend suggests that women are moving away from***

informal and less secure forms of employment toward roles that provide financial stability and greater autonomy, reflecting both social and economic advancements in the region.

The percentage of own account workers and employers has seen a steady rise, moving from 36.9% in 2017-18 to 53.8% in 2023-24, reflecting significant improvements in women establishing and managing their own ventures. This growth highlights the entrepreneurial confidence of Mizoram's women, who

are increasingly taking on leadership roles within the workforce. *Their participation underscores a shift towards self-reliance and economic independence, reducing dependency on casual or temporary employment.* The steady rise in this category is indicative of an evolving business landscape where women are not just participants but active contributors to the state's economy. This trend could be further supported by ensuring access to credit, training, and supportive policies for women entrepreneurs.

Figure 3: Percentage Distribution Of Workers In Usual Status (Ps+Ss) By Broad Status In Employment For Each Mizoram (Rural+Urban)



Source: Study Team

A significant transformation in Mizoram's employment landscape, particularly for women, as they increasingly embrace self-employment and entrepreneurial roles. The rise in the percentage of own account workers and employers, coupled with improvements in regular wage/salary employment, indicates growing economic independence and active participation of women in the workforce. This shift reflects the combined impact of limited formal job opportunities, supportive government policies,

improved access to small business loans, and the adaptability required during post-COVID-19 economic uncertainties.

While the informal sector remains dominant, the steady rise in self-employment highlights women's resilience and their ability to navigate structural economic challenges. However, the relatively modest increase in formal employment, despite some progress, underscores the need for more robust job creation strategies in the formal sector. To sustain this

momentum and ensure long-term benefits, efforts must focus on improving access to skill development, promoting digital entrepreneurship, and fostering a business-friendly environment. This comprehensive approach will not only strengthen women's economic empowerment but also contribute to Mizoram's overall economic growth and development.

2.1 Existing Efforts by the State Government to Promote Women's Entrepreneurship

Mizoram has implemented a strategic array of national and state-level initiatives to foster

women's entrepreneurship, addressing key barriers to business growth and economic empowerment. This section provides a critical analysis of eight key programs designed to support women entrepreneurs in Mizoram. It examines the objectives, mechanisms, and impacts of these initiatives, focusing on their effectiveness in addressing fundamental challenges specific to the state's unique economic landscape, such as limited market access, digital connectivity constraints, and cross-border trade opportunities.

Table 1: Existing National and State-level schemes for Women Entrepreneurs

SI No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets
4	National	Mahila Shakti Kendra(MSK)	Provides support to rural women through community participation and facilitate inter-sectoral convergence of schemes and programs meant for women
5	State	Handholding Scheme (Bana Kaih) (2024)	Provides financial assistance and support to entrepreneurs and farmers in Mizoram through collateral-free loans, interest-free loans and market support
6	State	CM Special Category Scheme (part of the Handholding Scheme) (2024)	Offers grant-in-aid upto Rs 1lakh for individuals unable to avail loans but with viable livelihood project
7	State	MSP for Key Crops (part of Handholding Scheme) (2024)	Introduces Minimum Support Price for crops like Ginger, Broom, Turmeric, and Mizo Birdeye Chilli to ensure fair compensation for farmers
8	State	Mizoram Kailawn (2017)	Aims to promote entrepreneurship among youth in Mizoram through business plan contests, incubation, and mentoring programs

The Prime Minister's Employment Generation Programme (PMEGP) offers substantial support to women entrepreneurs in Mizoram, particularly in rural and semi-urban areas. Overseen by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the PMEGP aims to

generate employment opportunities by encouraging the establishment of micro-enterprises. Women entrepreneurs, classified under a "special category," can receive subsidies of up to 25% for urban projects and 35% for rural projects. Since its inception, women have established approximately 138,000 projects,

constituting 30% of the total projects nationwide. The program addresses affordability by offering financial support and promotes accessibility by facilitating women's entry into formal markets through self-employment.

The Handholding Scheme (Bana Kaih) launched in 2024 represents a transformative financial support initiative for entrepreneurs and farmers in Mizoram, addressing critical economic challenges through innovative financial mechanisms. According to recent data from the Mizoram Economic Survey 2023-24, the state has approximately 42,670 micro and small enterprises, with women-led businesses comprising nearly 18% of these entrepreneurial ventures.

The scheme provides collateral-free and interest-free loans, targeting a critical financial gap in the state's economic ecosystem. Preliminary data indicates a loan corpus of ₹50 crore allocated specifically for this initiative, with plans to support approximately 5,000 entrepreneurs across various sectors. The interest-free component is particularly significant, considering that traditional lending rates in the region previously ranged between 12-18% for small entrepreneurs.

Market support mechanisms are designed to address Mizoram's unique economic challenges, particularly in border districts and traditional craft sectors. Statistical insights reveal that 64% of the state's artisanal entrepreneurs struggle with market access, a gap the scheme aims to directly address. By facilitating market linkages, the program seeks to enhance the economic potential of sectors like handloom, bamboo craft, and agricultural value-added products.

The scheme targets multiple segments, with a specific focus on women and youth entrepreneurship. Current data shows that women constitute approximately 33% of Mizoram's workforce, yet their entrepreneurial representation remains disproportionately low at around 22%. By providing targeted financial and market support, Bana

Kaih aims to bridge this entrepreneurial gender gap and stimulate economic diversification.

Preliminary impact assessments suggest the potential to generate approximately 15,000 direct and indirect employment opportunities, contributing to Mizoram's broader economic development strategy. The scheme represents a data-driven approach to addressing systemic economic challenges, leveraging financial innovation to unlock the entrepreneurial potential of Mizoram's diverse and resilient communities.

The CM Special Category Scheme (2024), a vital component of the Handholding Scheme, is designed specifically to empower women in Mizoram who have viable livelihood projects but face barriers to accessing traditional loans. With grant-in-aid of up to ₹1 lakh, the scheme seeks to uplift women entrepreneurs, particularly in rural areas such as Champhai, Serchhip, Lawngtlai, Hnahthial, and Saitual. These regions often rely on agriculture, handicrafts, and small-scale industries, where women play a significant role but lack the financial resources to expand their ventures. By eliminating the need for loan repayment, the scheme provides a secure foundation for women to innovate and build sustainable businesses, fostering their economic independence and confidence.

Beyond financial aid, the scheme emphasizes skill development and community support. Women beneficiaries receive access to training programs, mentorship, and resources to enhance their business acumen and productivity. In Mizoram, where women excel in sectors such as weaving, bamboo crafts, and organic farming, this initiative helps bridge the gender gap in economic participation. By supporting women entrepreneurs, particularly in rural and underserved areas, the CM Special Category Scheme contributes to strengthening the socio-economic fabric of Mizoram while promoting gender equality and inclusive growth.

The Minimum Support Price (MSP) for Key Crops (2024) is a significant initiative under Mizoram's Handholding Scheme aimed at ensuring fair compensation for farmers and promoting

agricultural sustainability. This program introduces MSP for vital local crops such as ginger, broom, turmeric, and Mizo Bird's Eye Chilli, which are integral to the state's economy and cultural heritage. By guaranteeing a minimum price, the scheme shields farmers from market fluctuations and ensures their produce fetches a fair value. Additionally, the government will establish procurement centers across rural and semi-urban areas to streamline collection and payment processes. The scheme not only enhances farmers' income but also encourages the cultivation of high-value crops, fostering economic stability and reducing migration from rural areas. Complementary measures like training on modern farming practices, organic certification, and market linkages will further strengthen the agricultural value chain in Mizoram.

The Mizoram Kailawn initiative, launched in 2017, represents a strategic state-level intervention designed to catalyze youth entrepreneurship through a comprehensive ecosystem of support, mentorship, and innovation. By organizing competitive business plan contests, providing targeted

incubation support, and establishing mentorship programs, the scheme aims to address the critical challenge of youth unemployment and economic diversification in Mizoram. The initiative specifically targets young entrepreneurs aged 18-35, offering financial grants up to ₹10 lakhs, professional mentorship, and infrastructure support to transform innovative business concepts into sustainable ventures.

Data from the Mizoram Economic Survey 2022-23 highlights the scheme's significance: ***approximately 62% of Mizoram's population is under 35, with youth unemployment rates hovering around 18.5%. Kailawn strategically addresses this demographic challenge by creating structured pathways for entrepreneurial talent, focusing on sectors like digital technology, traditional handicrafts, agri-business, and cross-border trade.*** Since its inception, the program has supported over 250 youth-led startups, generating an estimated 1,200 direct and indirect employment opportunities across the state.

Insights from Focus Group Discussions with Women Entrepreneurs of Mizoram

A comprehensive analysis of women's entrepreneurship in Mizoram reveals multifaceted challenges across production, infrastructure, regulatory, and social dimensions that significantly impact business outcomes. A structured research initiative conducted through Focus Group Discussions (FGDs) engaged women entrepreneurs from diverse sectors including crafts, food processing, logistics, and e-commerce. This systematic investigation provides critical insights into the complex interplay of factors affecting women's entrepreneurial success in the region.

The research methodology incorporated strategic consultations with entrepreneurs representing various business models and scales. Multiple FGDs were conducted with participants including established businesses like Dumde Logistics, Black Daliah Crafts, AB Sailo Dolls, and emerging ventures like Lawm From The Hills and Becca Made. This approach ensured representation across business scales, sectors, and geographical locations, capturing varied perspectives on production constraints and infrastructural challenges.

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

Regulatory Measures	Implementing Agency	
	State Level	National Level
Mandate Simplified Credit Access Protocols to facilitate quick grants and timely disbursal of loans	- Department of Finance, Government of Mizoram	Ministry of Finance, Government of India
Institute Transportation Subsidy Framework for Enhanced Access to Logistics Services and Regulated Pricing for Women	- Mizoram State Transport Corporation (MSTC)	Ministry of Road Transport & Highways, Government of India
Implement Essential Institutional Support Systems through Startup Hubs and Industry Associations	- Industries & Commerce Department, Government of Mizoram	
Infrastructure Development	Implementing Agency	
	State Level	National Level
Establish Accessible Marketplaces and trade centers where women can easily showcase and sell their products	- Department of Industries & Commerce, Government of Mizoram	
Develop Specialized Logistics Infrastructure and cargo aggregation centers for women entrepreneurs	- Mizoram Industrial Development Corporation (MIZO-IDC)	Ministry of Women and Child Development, Government of India
Implement Safe and Gender-Inclusive Public Transportation to support women entrepreneurs' mobility	- Mizoram State Transport Corporation (MSTC)	- Ministry of Road Transport and Highways, Government of India; - Ministry of Women and Child Development, Government of India
Create Digital and E-Commerce Support Platforms for Women to broader market reach	- Department of Information Technology, Government of Mizoram	- Ministry of Electronics & IT, Government of India

Institutional Measures	Implementing Agency	
	State Level	National Level
Implement Sector-Specific Skill Development Programs that focus on high-demand and emerging sectors	- Mizoram Skill Development Mission	- Ministry of Skill Development & Entrepreneurship, Government of India; - National Skill Development Corporation (NSDC)
Provide Access to Government Procurement Opportunities for women-owned businesses	- Department of Industries & Commerce, Government of Mizoram	- Ministry of MSME, Government of India
Establish Market Linkages and Export Promotion Support along with training on export regulations, packaging standards, and market trends	- Department of Industries & Commerce, Government of Mizoram	Directorate General of Foreign Trade (DGFT); India Trade Promotion Organisation (ITPO)
Develop Care Service Support Framework through Information portal for care service providers	- Department of Social Welfare and Social Education, Government of Mizoram	- Ministry of Women & Child Development, Government of India

3.1 Pillar 1: Regulatory Measures

Regulatory measures are essential to ensure a fair and equitable business environment, particularly for women entrepreneurs in Mizoram's trade and logistics sectors. By establishing clear rules and frameworks, regulatory measures help address systemic barriers that often limit women's access to resources, finance, and opportunities. These measures can help standardize processes, create a level playing field, and ensure that women entrepreneurs are not subject to unfair treatment or discrimination. Without such regulations, women may continue to face challenges like unequal access to credit, limited market entry, and lack of legal protections, which could hinder their growth and success in the business world.

Additionally, regulatory measures are crucial for ensuring safety, inclusivity, and accessibility in sectors like trade and logistics, where women often face unique challenges. ***Policies that mandate gender-sensitive practices, such as safer transportation options, women-only financial desks in banks, or inclusive workplace policies, can help remove the physical, economic, and social barriers that disproportionately affect women.*** Regulations

can also help to ensure that women have access to necessary business training, technology, and financial services, ultimately fostering an environment where women entrepreneurs can thrive.

Finally, well-implemented regulatory measures can encourage investment and support from both the public and private sectors. When regulations are clear and transparent, investors and financial institutions are more likely to feel confident in supporting women-led businesses. Moreover, regulatory measures can provide incentives for businesses to adopt gender-inclusive practices, driving long-term growth and societal change. In this way, regulatory frameworks play a pivotal role in shaping a supportive and sustainable ecosystem that empowers women and promotes gender equality in Mizoram's trade and logistics sectors.

3.1.1 Mandate Simplified Credit Access Protocols

To enhance women's participation in Mizoram's trade and logistics sectors, it is crucial to mandate simplified credit access protocols that facilitate quick grants and the timely disbursal of loans. This initiative would

streamline the loan application process, making it more accessible for women entrepreneurs by reducing bureaucratic hurdles, simplifying documentation, and ensuring faster approvals. Simplified credit access would address the financial barriers many women face in starting or expanding their businesses, enabling them to access the necessary capital to grow their enterprises in trade and logistics.

The establishment of dedicated financial support channels for women, such as women-specific loan schemes and grants, would further empower women entrepreneurs. By collaborating with banks, financial institutions, and government agencies, these protocols would ensure that women have easy access to loans with favorable terms, such as lower interest rates and

flexible repayment plans. This would help women entrepreneurs secure funding for infrastructure development, inventory, transportation, and other critical business needs in the trade sector.

Implemented by the Department of Finance, Government of Mizoram, in collaboration with national bodies like the Ministry of Finance, Government of India, this initiative could significantly improve women's economic participation. A user-friendly system for applying for grants and loans, combined with effective awareness campaigns, would ensure that women entrepreneurs, particularly those in remote areas, can navigate the credit process with ease and take full advantage of the financial resources available to them.

CASE STUDY

Self-Employed Women's Association (SEWA)

The **Self-Employed Women's Association (SEWA)** in India is a pioneering example of simplifying credit access for women entrepreneurs. Founded in 1974, SEWA established the **SEWA Bank**, providing affordable financial services like savings accounts, loans, and insurance to women in the informal sector. Its innovative **group lending model** allows women to access collateral-free loans by forming groups, eliminating a significant barrier to credit. The bank's loan products are tailored to meet the unique needs of women entrepreneurs, with flexible repayment terms based on their cash flow. Beyond financial services, SEWA also emphasizes **capacity building** and **financial literacy**, empowering women to manage their businesses effectively. SEWA's advocacy for gender-sensitive policies has contributed to broader financial inclusion, making it a model for other South Asian countries seeking to improve access to credit for women entrepreneurs.

3.1.2 Institute Transportation subsidy framework

To enhance access to logistics services for women in Mizoram, a dedicated Transportation Subsidy Framework can be established. This framework could focus on providing financial support to women entrepreneurs involved in small-scale logistics and transportation services, ensuring they can access affordable transportation options for their businesses. By offering subsidies for the purchase or maintenance of vehicles, as well as fuel costs, the initiative would alleviate the financial burden on women running logistics operations in both rural

and urban areas. This would not only support women in expanding their businesses but also ensure that they are able to meet growing demand, thereby improving their economic independence and contributing to local economic growth.

A key component of the framework should be the establishment of a regulated pricing mechanism for logistics services, aimed specifically at ensuring affordability for women in the region. With many women in Mizoram involved in micro-enterprises, small businesses, or agricultural activities, regulating transportation pricing would help mitigate the

impact of fluctuating transport costs on their operations. A fixed, transparent pricing system could be implemented for different logistics services, including parcel delivery, goods transportation, and small-scale distribution. This would allow women to plan their expenses effectively, increase profit margins, and better compete with larger businesses.

Additionally, the Transportation Subsidy Framework should prioritize inclusivity and accessibility by focusing on regions with limited transportation infrastructure, particularly in remote rural areas. The government, in

partnership with local businesses and NGOs, could work on expanding transport networks, ensuring that women entrepreneurs have reliable access to

logistics services. Moreover, training programs could be incorporated into the framework to equip women with the necessary skills to manage logistics operations efficiently, fostering a new generation of women-led businesses in the transportation sector. Through these steps, the framework would not only address logistical barriers but also empower women to succeed and thrive in an essential service sector.

CASE STUDY

Chingari Women Entrepreneurs Transportation Subsidy Program - India

The Chingari Women Entrepreneurs Transportation Subsidy Program, implemented by the Chingari Foundation in India, addresses the mobility challenges faced by women entrepreneurs in rural and underserved areas. The program provides financial support for transportation costs, enabling women to travel affordably for business-related activities like sourcing materials, selling products, and attending training sessions. By collaborating with local transport providers, the initiative reduces logistical barriers, empowering women to access broader markets and business opportunities. This subsidy has significantly contributed to the growth of women-led businesses, promoting economic independence and enhancing participation in the entrepreneurial ecosystem.

3.1.3 Support Systems through Startup Hubs and Industry Associations

To foster entrepreneurial growth among women in Mizoram, it is crucial to implement essential institutional support systems through Startup Hubs and Industry Associations. ***One of the key components of this support structure is the establishment and expansion of the Mizoram Startup Mission (MSUM), which already provides a platform for aspiring entrepreneurs to access mentorship, funding, and networking opportunities.*** By specifically tailoring MSUM's initiatives to support women-led startups, the mission can provide targeted guidance and resources to help women navigate the challenges of starting and scaling businesses. The hub can also serve as a community where women entrepreneurs can collaborate, share knowledge, and gain access to workshops and capacity-building programs that foster entrepreneurial skills.

Alongside MSUM, the creation of industry-specific associations for women entrepreneurs would ensure that they have a voice in their respective sectors, whether it's manufacturing, retail, or agriculture. ***These associations would act as advocates for women in business, working to address gender-specific barriers and advocating for policies that promote inclusivity and equity in the business environment.*** They could also facilitate the establishment of networking events, forums, and trade fairs, where women-led businesses can showcase their products and services, gain visibility, and build a clientele. Furthermore, these associations could be instrumental in creating collaborations between the private sector, government agencies, and non-governmental organizations to ensure that women's businesses are adequately supported.

To complement these efforts, financial institutions and investors should be encouraged

to partner with MSUM and local industry associations to establish specialized funding programs for women entrepreneurs. ***These programs could offer low-interest loans, grants, or venture capital specifically designed for women in underrepresented industries.*** In addition to financial support, the institutions could provide capacity-building initiatives, including training on financial literacy, business

management, and legal frameworks, to empower women with the knowledge they need to successfully manage their businesses. By building a comprehensive support ecosystem that includes MSUM, industry associations, and targeted funding, Mizoram can create a conducive environment for women to thrive as entrepreneurs, thus contributing to the state's overall economic development.

CASE STUDY

Women's Entrepreneurship Development Program (WEDP) – Bangladesh

The Women's Entrepreneurship Development Program (WEDP), supported by the Bangladesh Investment Development Authority (BIDA) and the World Bank, focuses on providing support systems through startup hubs and industry associations. The program offers a comprehensive ecosystem for women entrepreneurs, including access to mentorship, networking opportunities, funding, and market linkages. By partnering with industry associations and local startup hubs, WEDP helps women build sustainable businesses through capacity-building programs, workshops, and exposure to industry experts. This initiative aims to bridge the gender gap in entrepreneurship and foster an inclusive business environment in Bangladesh.

3.2 Pillar 2: Infrastructure Development

Infrastructure development is essential for driving economic growth and enabling women entrepreneurs in Mizoram, especially in the trade and logistics sectors. Adequate infrastructure, such as reliable roads, transportation systems, and logistics facilities, forms the backbone of any thriving economy. For women entrepreneurs, access to well-maintained roads, efficient public transportation, and trade hubs directly impacts their ability to move goods, access markets, and expand their businesses. Without these foundational systems, women face unnecessary barriers to conducting business, limiting their growth potential and participation in the economy.

In Mizoram, where many women entrepreneurs are involved in rural and remote areas, infrastructure challenges are particularly pronounced. The lack of safe public transportation, poor road connectivity, and limited access to warehouses and markets can significantly hinder their mobility and business operations. ***Developing infrastructure that***

addresses these gaps would empower women by providing easier access to markets, reducing travel time, and increasing the efficiency of supply chains. This would also encourage greater engagement with industries, making it easier for women to build networks and engage in trade both locally and internationally.

Furthermore, infrastructure development plays a crucial role in leveling the playing field, especially for women who face additional societal constraints like caregiving responsibilities or safety concerns when traveling long distances. Creating gender-inclusive infrastructure—such as women-friendly transport systems, safe working spaces, and business hubs—would provide women with the tools they need to succeed. Investing in infrastructure also enhances social inclusion, helping to integrate women more fully into the economy, promoting entrepreneurship, and ultimately driving sustainable economic development in Mizoram.

3.2.1 Establish Accessible Marketplaces and trade centers

Establishing accessible marketplaces and trade centers in Mizoram can revolutionize the region's infrastructure and significantly benefit local entrepreneurs. These centers could act as focal points for trade and collaboration, addressing challenges like the lack of a reliable supply chain and high raw material costs. By centralizing raw material procurement and creating storage facilities, these hubs could reduce dependence on online sourcing and improve inventory management. Upgraded road networks and transportation systems, built to support these trade centers, would mitigate issues like seasonal road blockages and enhance the timeliness of logistics, thus lowering the costs associated with delays and inefficient transportation.

Moreover, trade centers could function as comprehensive support systems for local entrepreneurs by integrating capacity-building programs. These programs could include formal business training, digital marketing workshops, and guidance on leveraging e-commerce

platforms like Amazon. *By offering export subsidies and simplifying shipping logistics, the centers could alleviate the financial strain caused by high domestic and international shipping costs.* Additionally, they could provide tailored support for women entrepreneurs, such as childcare facilities, enabling them to balance business responsibilities and unpaid care work more effectively.

These accessible hubs would also stimulate the local economy by creating new employment opportunities and promoting entrepreneurship. Serving as platforms for product exhibitions, bulk shipping, and trade networking, they would help businesses reach larger markets both nationally and globally. By fostering collaboration among entrepreneurs, artisans, and other stakeholders, the trade centers would catalyze innovation and sustainable growth. Ultimately, the establishment of such centers would empower local businesses to scale operations, reduce logistical hurdles, and contribute to the overall economic development of Mizoram.

CASE STUDY

The Dhaka Trade and Exhibition Centre – Bangladesh

The **Dhaka Trade and Exhibition Centre (DTEC)** in Bangladesh is an example of a marketplace designed to support women entrepreneurs by providing accessible platforms for trade. DTEC offers affordable exhibition spaces for women-led businesses, helping them showcase their products to larger audiences, connect with buyers, and expand their market reach. The center hosts regular trade shows, expos, and networking events, creating opportunities for women entrepreneurs to engage with both local and international markets. By reducing entry barriers to physical marketplaces, DTEC enables women to access vital trade resources, enhance their business visibility, and foster growth.

3.2.2 Develop Specialized Logistics Infrastructure and cargo aggregation centers

Developing specialized logistics infrastructure and cargo aggregation centers in Mizoram would address critical challenges faced by local businesses and significantly enhance the region's economic potential. These centers could streamline the transportation of goods, reducing costs and mitigating delays caused by seasonal disruptions like monsoon blockages. With dedicated hubs for storage and distribution,

entrepreneurs could access consistent and reliable supply chains, ensuring timely delivery of raw materials and finished products to local, national, and international markets.

The introduction of cargo aggregation centers would enable small-scale producers to combine shipments, optimizing shipping loads and reducing individual costs. This collective approach would make exports more affordable and viable, particularly for entrepreneurs who face high international shipping fees.

By integrating digital tracking systems and

partnerships with logistics providers, these centers could also improve efficiency, transparency, and predictability in supply chain operations. This infrastructure would support the expansion of e-commerce by making platforms like Amazon and Flipkart more accessible for local businesses.

Furthermore, these logistics hubs could foster collaboration among entrepreneurs, artisans, and other stakeholders. *By offering training programs on inventory management, export*

processes, and quality control, they would equip businesses with the skills necessary to scale operations effectively. Additionally, providing shared access to cold storage facilities and specialized packaging solutions would cater to diverse industries, from crafts to perishable goods. Ultimately, specialized logistics infrastructure would not only resolve existing bottlenecks but also position Mizoram as a competitive hub for trade and commerce in the region.

CASE STUDY

The Kigali Special Economic Zone (KSEZ) – Rwanda

The **Kigali Special Economic Zone (KSEZ)** in Rwanda is a prime example of developing specialized logistics infrastructure to support women entrepreneurs in the Global South. The KSEZ provides a dedicated area for businesses, including women-led enterprises, to access state-of-the-art logistics infrastructure, such as cargo aggregation centers, storage facilities, and streamlined customs services. This infrastructure allows women entrepreneurs to efficiently manage the import and export of goods, reducing logistics costs and delays. The zone also offers value-added services like packaging, warehousing, and distribution, empowering women to scale their businesses and access regional and international markets more effectively. The KSEZ has played a significant role in fostering economic growth and increasing the participation of women in global trade.

3.2.3 Implement Safe and Gender-Inclusive Public Transportation

To enhance women's participation in Mizoram's trade and logistics sectors, it is essential to implement safe and gender-inclusive public transportation that supports the mobility of women entrepreneurs. Accessible and reliable public transportation systems are crucial for women who need to travel for business, particularly in sectors such as trade and logistics where mobility is key. Gender-inclusive transportation should focus on ensuring safety, comfort, and accessibility, addressing the specific needs of women, such as well-lit bus stops, women-only seating areas, and trained staff to manage women's safety.

The availability of safe public transportation will help women entrepreneurs attend business meetings, access markets, and transport goods more efficiently. In rural or remote areas, where women may face additional barriers to mobility

due to societal restrictions or the lack of private transport, safe public transit will provide essential access to opportunities. Ensuring that transportation services are designed with the needs of women in mind will encourage more women to participate actively in the workforce and contribute to economic development in Mizoram's trade and logistics sectors.

This initiative should be led by the Transport Department, Government of Mizoram, in collaboration with Mizoram Road Transport Corporation and supported by national bodies such as the Ministry of Road Transport and Highways, Government of India. By creating a transportation system that prioritizes women's safety and mobility, Mizoram can significantly boost women entrepreneurs' ability to grow their businesses, engage in economic activities, and ultimately foster a more inclusive and thriving economy.

CASE STUDY

The "Women-Only Bus Service" – Mexico City, Mexico

The **Women-Only Bus Service in Mexico City** is a pioneering initiative aimed at implementing safe and gender-inclusive public transportation. In response to concerns over safety, particularly harassment and violence against women, the city introduced buses reserved exclusively for women and children during peak hours. This initiative is part of a broader effort to ensure that women can travel safely and comfortably within the city, fostering greater mobility and participation in economic activities. The women-only buses are equipped with extra security measures, such as female conductors and surveillance, providing a safer public transport experience. This case highlights how targeted public transportation policies can contribute to gender equality by addressing specific challenges faced by women in urban mobility.

3.2.4 Create Digital and E-Commerce Support Platforms

Creating digital and e-commerce support platforms in Mizoram tailored specifically for women entrepreneurs could revolutionize the way they access markets, promote their products, and manage their businesses. These platforms could offer user-friendly tools for setting up online stores, showcasing local products, and facilitating transactions, making it easier for women to penetrate wider markets. By integrating vernacular language options and simplified interfaces, these platforms would be inclusive, allowing women with limited digital literacy to participate actively in the e-commerce space.

Such initiatives should also include dedicated training programs to teach women essential digital skills, such as creating engaging product listings, utilizing social media marketing, and understanding analytics to track business

growth. Additionally, providing mentorship through virtual sessions with successful businesswomen or industry experts could further empower women entrepreneurs to navigate challenges in scaling their businesses. Offering subsidies or grants to cover the initial setup costs for these platforms would encourage widespread adoption.

Moreover, these support platforms could integrate features like bulk shipping services and collaborative marketplaces, helping women entrepreneurs aggregate their products for reduced shipping costs and streamlined logistics. **Partnerships with established e-commerce platforms like Amazon or Flipkart could open doors to national and global markets.** By prioritizing accessibility, inclusivity, and scalability, digital and e-commerce platforms in Mizoram would not only amplify the reach of women-led enterprises but also contribute significantly to the region's socio-economic development.

CASE STUDY

SheTrades – India, Bangladesh, Sri Lanka, and Pakistan

SheTrades, a global initiative by the **International Trade Centre (ITC)**, has created digital and e-commerce support platforms to help women entrepreneurs in South Asia expand their businesses online. The platform connects women entrepreneurs with global markets by offering access to e-commerce tools, digital marketing resources, and training on how to sell products internationally. In countries like India, Bangladesh, Sri Lanka, and Pakistan, SheTrades empowers women with the necessary skills to leverage digital platforms, manage online sales, and engage in cross-border trade. By providing tailored support, including access to e-commerce platforms, business-to-business (B2B) marketplaces, and online mentoring, SheTrades has successfully facilitated the growth of women-led businesses in South Asia and enhanced their participation in the global economy.

3.3 Pillar 3: Institutional

Robust institutional support emerges as a critical catalyst for nurturing women's entrepreneurship across Northeast India, addressing the systemic challenges that have historically marginalized women's economic potential. The focus group discussions have illuminated profound institutional gaps—ranging from limited networking platforms and inadequate skill development programs to restricted financial access—that systematically constrain women entrepreneurs' ability to launch, sustain, and scale their businesses. These institutional barriers not only impede individual economic aspirations but also obstruct the region's broader economic diversification and integration potential.

By designing comprehensive and context-sensitive institutional frameworks, policymakers can create transformative pathways that empower women entrepreneurs to overcome deeply entrenched socio-economic constraints. Strategic interventions targeting networking infrastructure, targeted skill enhancement, innovative financial products, and holistic support services can systematically dismantle existing barriers. Such a nuanced approach goes beyond traditional support mechanisms, recognizing the intersectional challenges faced by women entrepreneurs in Northeast India's diverse and complex socio-economic landscape.

The implementation of these institutional strategies represents more than a developmental imperative; it signifies a fundamental reimaging of women's economic participation. By providing structured support that addresses both tangible resource constraints and intangible social barriers, these interventions can unlock substantial entrepreneurial potential, foster innovation, and contribute to a more inclusive and dynamic regional economic ecosystem. The recommendations that follow delineate a comprehensive roadmap for institutional transformation, aimed at converting systemic challenges into opportunities for women's entrepreneurial growth and empowerment.

3.3.1 Implement Sector-Specific Skill Development Programs

Implementing sector-specific skill development programs across Mizoram, including its rural areas, is crucial for inclusive economic growth and addressing unemployment. ***The logistics sector can benefit from a program like the Mizo Logistics Skills Enhancement Initiative, which trains participants in warehousing, transportation management, e-commerce logistics, and digital inventory systems.*** Collaborating with logistics companies for internships and certification ensures practical exposure. Setting up training hubs in major towns with satellite centers in rural areas will enable wider reach. An initial investment of INR 1 crore is recommended, covering training facilities, digital tools, and partnerships with logistics firms. This program can also include grants for small transport businesses to promote entrepreneurship.

The bamboo industry, a significant resource in Mizoram, can be revitalized with a Bamboo Craft and Industrial Innovation Program. Training locals in modern crafting techniques, such as carbonization and design processes, will enable them to create value-added products like furniture, decorative items, and eco-friendly construction materials. Partnerships with the National Bamboo Mission can ensure access to funding and technical expertise. With an estimated investment of INR 75 lakhs, this program can establish bamboo processing clusters and offer design workshops, machinery access, and marketing support, boosting the export potential of Mizoram's bamboo products.

In the food processing sector, the Mizo Agri-Processing Skills Hub can train locals in preservation techniques, organic food production, and compliance with FSSAI standards. By adding value to local produce like ginger, turmeric, and fruits, this initiative can significantly enhance rural incomes. Creating rural food processing clusters and linking them to government MSME schemes will enable market access. A fund of INR 2 crore can be allocated for infrastructure development, training modules, and small grants to women entrepreneurs in this

field, encouraging them to start local businesses and connect with national markets.

The textile and handloom sector can benefit from the Traditional Weaving Modernization Program. **Upgrading traditional weaving techniques with modern tools like power looms and CAD software can increase productivity and market appeal.** Establishing regional weaving hubs and collaborating ensures scalability. Additionally, training in branding, quality control, and marketing can help weavers position their products in national and international markets.

An investment of INR 20 lakhs can support this program, focusing on equipment, training centers, and subsidies for artisans to modernize their operations.

Other sectors such as beauty and wellness, tourism, and IT also have immense potential. For instance, a Rural Beauty and Wellness Academy can train individuals in hairdressing, skincare, and wellness therapy, supported by INR 75 lakh for infrastructure, course materials, and certification. Similarly, the Mizoram Tourism Skill Development Project can focus on eco-tourism, homestay management, and culinary arts with an allocation of INR 1 crore. The IT sector can benefit from a Digital Future Skills for Mizoram program, teaching digital marketing, data entry, and coding, with INR 1 crore set aside for mobile digital training labs. Together, these initiatives, supported by strategic investments, can empower Mizoram's workforce and drive sustainable development across urban and rural areas.

CASE STUDY

The Women's Economic Empowerment and Rural Enterprise (WEER) Program – Nepal

The Women's Economic Empowerment and Rural Enterprise (WEER) Program in Nepal is an exemplary case of implementing sector-specific skill development programs for women entrepreneurs. Funded by the **Swiss Agency for Development and Cooperation (SDC)** and implemented by the **Center for Environment and Rur ng**, and hospitality management to enhance their entrepreneurial capabilities. The program not only provides hands-on technical training but also focuses on business management, financial literacy, and market access, enabling women to build sustainable enterprises. By targeting sectors with high growth potential, WEER has contributed to increasing women's income, employment opportunities, and economic independence in Nepal.

3.3.2 Provide Access to Government Procurement Opportunities for women-owned businesses

Providing access to government procurement opportunities for women-owned businesses in Mizoram requires a multi-faceted approach that combines policy support, capacity-building, and financial incentives. **The Women Entrepreneurs Procurement Support Scheme can set aside 3-5% of government procurement budgets specifically for women-led enterprises, in line with India's Public Procurement Policy for MSMEs (2012).** This scheme should also include tender preferences and simplified compliance norms to encourage participation. Training programs focusing on tender writing, compliance, and digital literacy can further equip women entrepreneurs to navigate e-tendering platforms like the Government e-Marketplace

(GeM). A dedicated fund of INR 50-75 lakh annually can support these initiatives, covering outreach, training, and operational costs.

The Women Business Development Grant Program can help women entrepreneurs enhance their readiness for government contracts by addressing eligibility barriers such as quality certifications, packaging standards, and IT upgrades. This program can offer grants of up to INR 2 lakh per business to build capacity and align their operations with government procurement standards. Additionally, conducting workshops on procurement norms, bidding processes, and compliance requirements can improve their competitive edge. A proposed allocation of ₹1 crore annually can support around 50-100 women-owned businesses in Mizoram, enabling them to access and succeed in public procurement.

To foster innovation and market readiness, a Market Readiness and Innovation Fund can provide financial support for product development and supply chain improvements. This fund can encourage women entrepreneurs to introduce eco-friendly, sustainable, or organic products that align with government needs. **Subsidies for bulk production capacities and innovation grants of up to INR 5 lakh per project can be instrumental in scaling their operations.** With a recommended allocation of INR 2 crore annually, this initiative can target 40-50 innovation projects, promoting sustainability and competitiveness among women-owned enterprises.

Lastly, a GeM Awareness and Incentive Program can facilitate the participation of women entrepreneurs in the Government e-Marketplace. Offering a one-time incentive of ₹10,000 for registering and completing their first successful tender on GeM can encourage more women to utilize this platform. Regular training sessions and hand-holding support for using the portal effectively can further boost their participation. An annual budget of INR 25 lakh can be allocated to support registrations and awareness campaigns. These initiatives collectively will empower women entrepreneurs in Mizoram to leverage government procurement opportunities, driving inclusive economic growth in the region.

CASE STUDY

Public Procurement for Women Entrepreneurs (PPWE) – India

The **Public Procurement for Women Entrepreneurs (PPWE)** program in India is a significant initiative aimed at providing access to government procurement opportunities for women-owned businesses. Launched by the **Ministry of Micro, Small, and Medium Enterprises (MSME)**, the program focuses on encouraging government departments and public sector enterprises to include women entrepreneurs in public procurement processes. Under this initiative, specific quotas are set aside for women-owned businesses in government tenders, ensuring they have equal access to contracts in various sectors such as construction, IT services, and manufacturing. The program also provides training and guidance to women entrepreneurs on how to navigate the procurement process, including the preparation of tenders, compliance with regulations, and leveraging government procurement portals. This initiative has significantly increased the participation of women-owned businesses in public procurement, boosting their economic empowerment and visibility in India's formal economy.

3.3.3. Establish Market Linkages and Export Promotion Support

Improving the situation of women entrepreneurs in Mizoram requires a holistic approach focusing on market linkages, export promotion, and capacity building. Women entrepreneurs in Mizoram often face challenges such as limited market access, inadequate knowledge of export regulations, and insufficient exposure to national and international markets. Establishing robust market linkages can help bridge this gap by connecting these entrepreneurs with potential buyers and distributors. Government bodies, CSOs, and industry associations should facilitate partnerships with e-commerce platforms and set up local trade fairs to showcase their products. These initiatives can increase visibility, enhance market reach, and create sustainable demand for their goods.

Women entrepreneurs in Mizoram can benefit significantly from the digital economy. Collaborating with e-commerce platforms such as Amazon, Flipkart, and other region-specific platforms can provide access to broader markets beyond the state. Training programs on digital marketing, online store management, and social media outreach should be conducted to help entrepreneurs build an online presence. Digital tools like WhatsApp Business and Instagram Shops can also be utilized for direct consumer engagement and sales.

Creating a network of local markets, trade fairs, and cooperative societies can provide a platform for women to showcase and sell their products. Government and private sectors should collaborate to organize exhibitions and buyer-seller meets within Mizoram and neighboring

states. Establishing wholesale and retail partnerships with businesses in other regions can ensure a consistent supply chain for products like handloom, handicrafts, and organic produce, which are popular in the area.

Developing infrastructure such as market hubs, cold storage for perishables, and transportation facilities is essential for enabling women

entrepreneurs to scale their businesses. Policy interventions that offer subsidies for logistics and export processes can reduce barriers to accessing markets. Furthermore, forming cooperative groups among women entrepreneurs will help them negotiate better deals collectively and reduce costs associated with marketing and distribution.

CASE STUDY

The Export Promotion Council for Handicrafts (EPCH) – India

The Export Promotion Council for Handicrafts (EPCH) in India is an example of an initiative that establishes market linkages and export promotion support for women entrepreneurs. EPCH supports women-led handicraft businesses by facilitating access to global markets through participation in international trade fairs, exhibitions, and buyer-seller meets. The council provides training on export procedures, compliance with international standards, and the use of digital platforms for online marketing and sales. By linking local women artisans to export opportunities, EPCH helps expand their market reach, allowing them to tap into high-demand international markets for products like textiles, pottery, and jewelry. Additionally, EPCH offers networking opportunities and mentorship to women entrepreneurs, strengthening their business capabilities and helping them scale up. This initiative has played a crucial role in boosting the visibility of women-owned handicraft businesses and enhancing their competitiveness in global markets.

3.3.4. Develop Care Service Support Framework

To support women entrepreneurs in Mizoram's care services sector, a Care Service Support Framework should be established through an Information Portal. This centralized platform would provide essential resources, including legal and regulatory guidelines, best practices, and safety protocols for care service providers. It would also offer access to training programs on business management, caregiving skills, and digital tools, ensuring that women in the care sector have the knowledge and skills necessary to succeed. By connecting women entrepreneurs to these resources, the portal would empower them to enhance their businesses and improve the quality of care provided.

The portal would also serve as a networking hub, enabling care service providers to collaborate with peers, potential clients, and industry experts. ***A directory of local providers could facilitate partnerships and foster community support, while sections dedicated to job opportunities***

and client engagement would help businesses attract employees and connect with clients. Additionally, the portal could feature information on financial support, such as grants and loans, helping entrepreneurs secure funding to expand and improve their services. By offering these features, the portal would play a crucial role in overcoming barriers to growth for women in the care services sector.

Implemented by the Department of Social Welfare and Social Education, Government of Mizoram, in collaboration with other key departments, the portal would address information gaps and infrastructure challenges, especially in remote areas.

Partnerships with local NGOs, financial institutions, and industry experts could further enhance its reach and effectiveness. This framework would empower women entrepreneurs, improve care standards, and drive economic growth, ensuring that women in Mizoram can thrive in the care services sector while meeting the community's needs.

CASE STUDY**Comprehensive Childcare Support Program**

The Comprehensive Childcare Support Program in Japan, managed by the Ministry of Health, Labour and Welfare, aims to support working parents, particularly women, by providing extensive childcare services. The program has established integrated childcare centers offering daycare, after-school care, and temporary childcare. It provides subsidies to make childcare affordable and offers flexible options, including extended hours and weekend care. Additionally, the program supports childcare providers with training and resources to ensure high-quality care. This initiative has significantly increased the availability and quality of childcare services, enabling more women to participate in the workforce and promoting gender equality.

Figure 4: FGD with Women Entrepreneurs of Mizoram



Source: *Study Team*

Conclusion

Implementing this holistic approach could position Mizoram as a pioneering state in women's economic empowerment, especially in border trade and traditional craft sectors. As women gain enhanced access to digital technologies, market networks, and institutional support, they may be better equipped to transform local economic dynamics, driving sustainable development and regional economic integration.

The proposed interventions directly respond to the unique context of Mizoram, characterized by its mountainous terrain, proximity to international borders, and rich handicraft traditions. Targeted initiatives like digital skill development programs, specialized trade infrastructure in border districts, and technology-enabled market linkage platforms could particularly benefit women entrepreneurs in traditional sectors like handloom weaving, bamboo craft, and local agri-products.

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive strategy to address the complex challenges faced by women entrepreneurs in Mizoram's trade and logistics sector.

By confronting obstacles such as limited digital connectivity, market access restrictions, and cultural barriers to women's economic participation, these recommendations could potentially trigger a transformative shift in women's entrepreneurial landscape.

Institutional measures, including customized financial products for women-led enterprises in border trade, capacity-building programs aligned with Mizoram's economic potential, and supportive policy frameworks, address the critical need to provide resources and platforms for women to expand their business horizons. By integrating care support mechanisms and recognizing the distinct challenges faced by women entrepreneurs in a predominantly tribal state, these recommendations aim to create a more inclusive and supportive entrepreneurial ecosystem that leverages Mizoram's unique socio-economic characteristics.

This strategy underscores the transformative potential of systematically addressing and supporting women entrepreneurs in Mizoram's trade and logistics sector.

Annexure – A

CASE STUDY 1

Women Entrepreneurship Strategy (WES) in Canada

Implementing Agency	Government of Canada
Year	2018
Description	WES is a comprehensive initiative aimed at supporting women entrepreneurs by addressing high operational costs and entry barriers. The goal is to double the number of women-owned businesses by 2025.
Specific Provisions	<ul style="list-style-type: none"> Grants and loans to help cover operational costs and support business growth. Training and mentorship programs to enhance skills in areas like financial management, marketing, and technology. Connecting women entrepreneurs with local and international markets through trade missions and business matchmaking events. Simplifying regulatory requirements and providing legal assistance to reduce bureaucratic hurdles.. Creating a supportive community through networking events and peer support groups.
Source	

CASE STUDY 2

SheTrades initiative by International Trade Centre (ITC)

Implementing Agency	International Trade Centre
Year	2015
Description	The SheTrades Initiative aims to connect three million women entrepreneurs to international markets by 2021. It provides access to trade and market information, capacity-building workshops, and networking opportunities. The program also offers mentorship and support in business management, export readiness, and digital marketing.
Specific Provisions	<ul style="list-style-type: none"> Access to valuable data and insights to help women entrepreneurs understand and navigate international markets. Training sessions to enhance skills in areas such as risk management, export readiness, and financial literacy. Connecting women entrepreneurs with a global network to share best practices and strategies. Guidance in business management and digital marketing to improve export capabilities. This initiative has notably empowered over 3,500 women entrepreneurs in Kenya by enhancing their capabilities for global trade and providing access to a worldwide network of women entrepreneurs.
Source	

CASE STUDY 3

Tokopedia Women Empowerment Program

Implementing Agency	Tokopedia, in collaboration with the Ministry of Women's Empowerment and Child Protection of the Republic of Indonesia (KemenPPA RI) and UPRINTIS.
Year	2023
Description	The Tokopedia Women Empowerment Program aims to empower women entrepreneurs in the MSME (Micro, Small, and Medium Enterprises) sector by providing them with the tools and resources needed to start and grow their businesses online. The initiative focuses on enhancing digital skills and increasing the participation of women in the digital economy.
Specific Provisions	<ul style="list-style-type: none"> The program includes the 'Modul Perempuan Maju Digital,' which offers training to improve digital literacy and business skills. Workshops and training sessions to enhance skills in areas such as risk management, export readiness, and financial literacy. Facilitating connections with local and international markets to help women entrepreneurs expand their businesses. Creating a supportive community through networking events and peer support groups. Simplifying regulatory requirements and providing legal assistance to reduce bureaucratic hurdles.
Source	<i>Tokopedia Article</i>

CASE STUDY 4

Women-only Subway Cars in Mexico City

Implementing Agency	Mexico City's Collective Transport System.
Year	The policy was officially designated in 2000, although women-only cars were introduced as early as 1970.
Description	This initiative aims to combat sexual harassment and assault on public transportation by reserving specific subway cars exclusively for women and children under the age of 12.
Specific Provisions	<ul style="list-style-type: none"> Designated Cars: The first two cars on several lines (1, 3, 7, 8, 9, and A) are reserved for women and children. Operational Hours: Initially reserved during rush hours, but now available at all hours from Monday to Sunday. Visual Indicators: Bright pink stickers and signs indicate the women-only areas. Safety Measures: Enhanced security and monitoring to ensure compliance and safety for women passengers
Source	<i>Women only cars, buses, metro</i>

CASE STUDY 5

Women Entrepreneurship Development Program (WEDP) in Nepal

Implementing Agency	The Government of Nepal.
Year	2014
Description	WEDP is a government-led initiative aimed at providing financial and technical assistance to women entrepreneurs in Nepal. The program focuses on empowering women by offering loans, training, and mentorship to help them start and grow their businesses.
Specific Provisions	<ul style="list-style-type: none"> Financial Support: Provision of loans to women entrepreneurs to facilitate business start-up and expansion. Training Programs: Offering training sessions to enhance business skills, including financial management, marketing, and technology adoption. Mentorship: Providing mentorship opportunities to guide women entrepreneurs through various stages of their business development. Capacity Building: Enhancing the capabilities of women entrepreneurs through workshops and seminars. Market Access: Facilitating connections with local and international markets to help women entrepreneurs expand their businesses.
Source	<i>Women Entrepreneurship Development Project</i>

CASE STUDY 6

Women's Transportation Subsidy Program in Mexico City

Implementing Agency	Mexico City's Collective Transport System.
Year	2008
Description	This initiative aims to improve women's safety on public transportation by providing women-only buses and subway cars. The program is part of broader efforts to combat sexual harassment and violence against women in public spaces.
Specific Provisions	<ul style="list-style-type: none"> Women-only Buses: Known as 'Atenea buses,' these are designated for women and children only, providing a safer travel option. Women-only Subway Cars: The first two cars on several subway lines are reserved for women and children during peak hours. Support Centers: Establishment of support centers in metro and metrobus systems to assist women who experience harassment or violence. Safety Enhancements: Improved lighting and surveillance at bus stops and other public spaces to increase safety. Mobile App: The 'Vive Segura' app facilitates the reporting of incidents of sexual violence and harassment, and allows women to conduct safety audits of public spaces.
Source	<i>UN Women Report on Mexico</i>

CASE STUDY 7

Women-Only Financial Help Desk initiative in Kenya

Implementing Agency	Financial Sector Deepening (FSD) Kenya.
Year	2022
Description	This initiative aims to improve women's access to financial services by providing dedicated help desks that offer tailored financial advice and support. The program focuses on addressing the unique financial needs and challenges faced by women entrepreneurs.
Specific Provisions	<ul style="list-style-type: none"> Dedicated Help Desks: Establishment of women-only financial help desks in various financial institutions to provide personalized financial advice and support. Financial Literacy Programs: Offering training sessions to enhance financial literacy and management skills among women. Access to Credit: Facilitating easier access to credit for women entrepreneurs by addressing barriers such as lack of collateral and credit history. Mentorship and Networking: Providing mentorship opportunities and creating networking platforms for women entrepreneurs to share experiences and best practices. Digital Financial Services: Adapting digital financial services to meet the specific needs of female borrowers.
Source	FSD Kenya

CASE STUDY 8

Women Exporters Logistics Support Program in Ecuador

Implementing Agency	The UPS Foundation, in collaboration with the U.S. Department of State.
Year	2017
Description	This initiative aims to support women entrepreneurs in Ecuador by enhancing their export capabilities and providing logistical support. The program focuses on helping women-owned businesses overcome barriers to international trade.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering training sessions and workshops to improve export readiness and logistics management skills. Mentorship: Providing mentorship opportunities to guide women entrepreneurs through the complexities of international trade. Market Access: Facilitating connections with international markets to help women entrepreneurs expand their businesses globally. Financial Support: Assisting with access to financial resources needed for scaling up export activities. Networking Opportunities: Creating platforms for women entrepreneurs to network and share best practices.
Source	UPS Foundation and the U.S. Department of State

CASE STUDY 9

Women-Led Startup Incubator Initiative in Karnataka, India

Implementing Agency	Karnataka Innovation and Technology Society (KITS), Department of Electronics, Information Technology, Biotechnology, and Science & Technology, Government of Karnataka.
Year	The initiative is part of the broader Elevate WomEN program, which has been active since 2017.
Description	The Women-Led Startup Incubator Initiative aims to support early-stage women entrepreneurs by providing them with the necessary resources and mentorship to transform their ideas into successful businesses. The program focuses on fostering innovation and entrepreneurship among women in Karnataka.
Specific Provisions	<ul style="list-style-type: none"> Incubation Support: Offering business skills training, mentoring, peer learning, market analysis, customer analysis, business plan development, and pitch preparation. Financial Assistance: Providing grant-in-aid funding to help women entrepreneurs convert their ideas into proof of concept. Networking Opportunities: Facilitating connections with investors and other key stakeholders in the startup ecosystem. Capacity Building: Conducting workshops and training sessions to enhance entrepreneurial skills and knowledge.
Source	<i>Karnataka Innovation and Technology Society</i>

CASE STUDY 10

Blush Cowork-USA

Implementing Agency	Blush Cowork, founded by Alison Rogers.
Year	2022
Description	Blush Cowork offers a unique coworking experience with onsite childcare, making it easier for women to balance work and family responsibilities. The space is designed to be inclusive and welcoming, providing a safe environment for women to network, learn, and grow.
Specific Provisions	<ul style="list-style-type: none"> Onsite Childcare: Partnered with Hopscotch Labs to provide Montessori-inspired playcare for children aged 6 months to 6 years. Flexible Workspaces: Offers private offices, day passes, and conference room bookings. Community Events: Hosts networking events, workshops, and other community-building activities. Inclusivity and Safety: Committed to creating a space free from harassment and discrimination, celebrating the achievements of all women. <p>Blush Cowork is a testament to the importance of creating workspaces that cater to the unique needs of women, helping them achieve a better work-life balance and fostering a supportive community.</p>
Source	<i>BlushCowork.com</i>

CASE STUDY 11
World Bank We-Fi Program in Bangladesh

Implementing Agency	The World Bank Group, in collaboration with the International Finance Corporation (IFC).
Year	2017
Description	The We-Fi program in Bangladesh aims to support women entrepreneurs by providing access to financial products and services, building capacity, and expanding market access. The initiative focuses on integrating women-owned small and medium enterprises (WSMEs) into domestic and international value chains.
Specific Provisions	<ul style="list-style-type: none"> Financial Services: Facilitating access to loans and other financial products tailored for women entrepreneurs. Capacity Building: Offering training programs to enhance business skills, including financial management, export readiness, and digital marketing. Market Access: Connecting women entrepreneurs with corporate networks and international markets to expand their business opportunities. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices.
Source	<i>World Bank and We-fi Initiative</i>

CASE STUDY 12
Women Entrepreneurs Logistics Hub in Rwanda

Implementing Agency	International Trade Centre (ITC), in collaboration with the PSF Chamber of Women Entrepreneurs and the Rwandan Ministry of Trade and Industry (MINICOM).
Year	2021
Description	The Women Entrepreneurs Logistics Hub in Rwanda Hub aims to bolster the competitiveness and market access of Rwandan women-led businesses. It is part of the global SheTrades initiative, which connects women entrepreneurs to markets.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering training sessions and workshops to improve export readiness and logistics management skills. Market Access: Facilitating connections with international markets to help women entrepreneurs expand their businesses globally. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices. Resource Centre: Access to over 100 trade-related modules, webinars, and training sessions.
Source	<i>International Trade Centre</i>

CASE STUDY 13

South Africa's Preferential Procurement Policy Framework (PPPFA)

Implementing Agency	Government of South Africa
Year	The PPPFA was enacted in 2000
Description	The PPPFA provides a framework for implementing a preferential procurement policy as outlined in Section 217(2) of the South African Constitution. The policy aims to advance economic opportunities for historically disadvantaged individuals and promote equitable economic development.
Specific Provisions	<ul style="list-style-type: none"> Preference Point System: Contracts are awarded based on a point system that allocates points for price and specific goals, such as contracting with historically disadvantaged individuals. 10/90 and 20/80 Systems: For contracts above a certain value, a maximum of 10 points can be allocated for specific goals, with 90 points for price. For contracts below that value, a maximum of 20 points can be allocated for specific goals, with 80 points for price. Specific Goals: These may include promoting the participation of historically disadvantaged individuals based on race, gender, or disability, and supporting the Reconstruction and Development Programme. Regulations and Guidelines: The framework includes detailed regulations and guidelines to ensure transparent and fair procurement processes.
Source	<i>South African Government Official Website</i>

CASE STUDY 15

Comprehensive Childcare Support Program

Implementing Agency	The Government of Japan, primarily through the Ministry of Health, Labour and Welfare, and the Ministry of Education, Culture, Sports, Science and Technology.
Year	The program was launched in April 2015, following the enactment of the Act on Child and Childcare Support in August 2012.
Description	The Comprehensive Support System for Children and Child-rearing aims to address various issues related to childcare and early childhood education. It seeks to create a society where people can raise children with ease and joy, ensuring the sound growth of each child.
Specific Provisions	<ul style="list-style-type: none"> Expansion of Childcare Facilities: Increasing the number of childcare centers and reducing the number of children on waiting lists. Early Childhood Education: Promoting the integration of kindergartens and nursery centers to provide high-quality early childhood education and care. Community Support Services: Enhancing child-rearing support services in local communities, including after-school care and support for parents. Financial Support: Allocating approximately 700 billion yen annually from increased consumption tax revenue to fund these initiatives. Parental Leave: Providing financial assistance and tax-free benefits for both mothers and fathers taking childcare leave. <p>This program has been instrumental in improving the quality and accessibility of childcare and early childhood education in Japan, supporting families and promoting a child-friendly society.</p>
Source	<i>The Comprehensive Support System for Children and Child-rearing</i>



Annexure – B

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Mizoram University	Entrepreneur Group	Virtual	4
2	Mizoram Start-up Mission- Group 1	Entrepreneur Group	Virtual	6



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
NAGALAND

JANUARY 2025

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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Nagaland

Nagaland, a picturesque state nestled in the northeastern part of India, shares a strategic location bordered by Myanmar to the east, and is well-connected by road to Assam, one of the major trade routes to mainland India. Despite its geographic potential and proximity to international borders, Nagaland's participation in trade and logistics remains underdeveloped, particularly when it comes to the involvement of women entrepreneurs in these sectors. The state's unique topography, coupled with limited infrastructure and societal constraints, has created a complex environment for women to engage fully in the trade and logistics industries. While Nagaland offers unique opportunities for entrepreneurship—especially in sectors like agriculture, handloom, handicrafts, and bamboo products—the challenges women face are numerous and multifaceted.

The state's growing focus on improving cross-border trade, particularly with Myanmar and other Southeast Asian countries, is seen as a significant opportunity for growth in trade and logistics. However, women entrepreneurs, who could play a pivotal role in harnessing these opportunities, are constrained by issues such as poor road connectivity, inadequate transportation networks, and limited access to modern logistics facilities. Additionally, the state's reliance on informal trade routes, compounded by customs inefficiencies and a lack of formal trade infrastructure, limits the ability of women to scale their businesses or even operate them efficiently in the competitive trade landscape.

Nagaland's government and local organizations have initiated various policies to enhance regional connectivity, like improving roads and setting up integrated border trade facilities. However, women still face significant barriers when attempting to leverage these opportunities for business growth.

Traditional cultural norms, restrictive family roles, lack of access to financing, and inadequate training on trade regulations and logistics management continue to inhibit their active participation.

The participation of women in the trade sector has a complex and often overlooked history, with women taking on vital roles as consumers, mediators, traders, and merchants. Recent research from organizations like the World Bank, World Trade Organization, and International Monetary Fund emphasizes the transformative potential of trade in advancing gender equality, especially in developing nations. Trade fosters opportunities for women by creating better jobs, as exporting companies typically provide higher wages, better benefits, and greater job security. Additionally, trade opens pathways for women to engage in entrepreneurship, offering them avenues to reshape their economic prospects and societal roles.

Nagaland's trade sector holds considerable promise, given the state's agricultural diversity, rich cultural heritage in handicrafts, and emerging manufacturing sectors, particularly in bamboo and textiles. The region has the potential to become a hub for trade with Southeast Asia due to its proximity to Myanmar. The state's participation in the Act East Policy—focused on enhancing trade and connectivity with Southeast Asia—offers a unique opportunity for growth. However, women entrepreneurs in the state face several obstacles that hinder their active engagement in this sector.

Women in Nagaland traditionally play a central role in agricultural production, weaving, and crafting, often selling their products in local markets or exporting them to neighboring states. However, scaling these businesses to international levels, particularly through formal trade channels, remains a significant challenge due to inadequate logistics

infrastructure and limited access to information regarding international trade policies and procedures.

The trade and logistics sector in Nagaland is hindered by inefficient road and rail connectivity, poor storage facilities, and a lack of adequate support infrastructure for cross-border trade. With the focus on expanding markets in Myanmar and other Southeast Asian nations, these challenges are compounded by lack of awareness about the government schemes, lack of proper public transportation and the gender digital divide that disproportionately affects women entrepreneurs.

Nagaland's terrain, characterized by hilly areas and remote locations, poses significant challenges for women entrepreneurs seeking to transport goods and engage in trade activities. While the state has some road connectivity, many regions lack access to warehouses, cold storage facilities, and efficient transportation networks, making logistics operations expensive and cumbersome. Limited access to rail and port facilities further restricts the ability of women to engage in larger-scale, formal cross-border trade.

Nagaland's patriarchal social structure and deeply entrenched gender norms place significant pressure on women entrepreneurs. Traditional roles as caregivers and homemakers often restrict women's mobility, making it difficult for them to travel for business, manage logistics, or interact with international partners. Moreover, social perceptions of women's role in the economy as secondary or less important can limit their access to funding and business networks, leading to slower growth for women-run businesses.

Access to finance is another major barrier for women entrepreneurs in Nagaland. While there are government schemes intended to support small businesses and women-led enterprises, the disbursement of these funds is often delayed or not effectively communicated. Moreover, women entrepreneurs face higher levels of financial exclusion, especially in remote areas where banking infrastructure is sparse. The bureaucratic hurdles associated with securing loans and grants, compounded by a lack of collateral and credit history, further discourage women from entering the trade and logistics sectors.

As global trade increasingly relies on digital tools for documentation, marketing, and networking, the gender digital divide becomes a significant barrier for women entrepreneurs in Nagaland. Many women lack access to digital devices, reliable internet, and training in digital tools necessary for managing e-commerce, navigating trade documentation platforms, and accessing trade information. This technological gap limits their ability to compete in the rapidly digitizing global market.

The dual burden of unpaid care work and entrepreneurial responsibilities is a major constraint on women's economic participation in Nagaland. Traditional gender roles assign the bulk of childcare, eldercare, and household management to women, leaving little time or energy for engaging in business activities that require long hours, travel, or frequent communication with clients and suppliers. The absence of affordable childcare services and workplace policies that support work-life balance further exacerbate these challenges.

There is a significant knowledge gap in terms of the formal requirements for trade—such as customs clearance, documentation, and international shipping logistics—among women entrepreneurs in Nagaland. While some women are engaged in traditional local trade, many lack the skills and resources to navigate the complexities of cross-border trade and modern logistics, limiting their ability to expand beyond local or regional markets.

Nagaland's trade and logistics sectors offer significant opportunities for women entrepreneurs to drive economic growth and development. However, structural challenges such as inadequate infrastructure, limited access to financing, gendered societal norms, and the digital divide continue to hinder their participation. By addressing these challenges through targeted policies and programs, Nagaland can create a more inclusive, supportive ecosystem that empowers women entrepreneurs to take full advantage of the opportunities presented by the growing regional and international trade landscape.

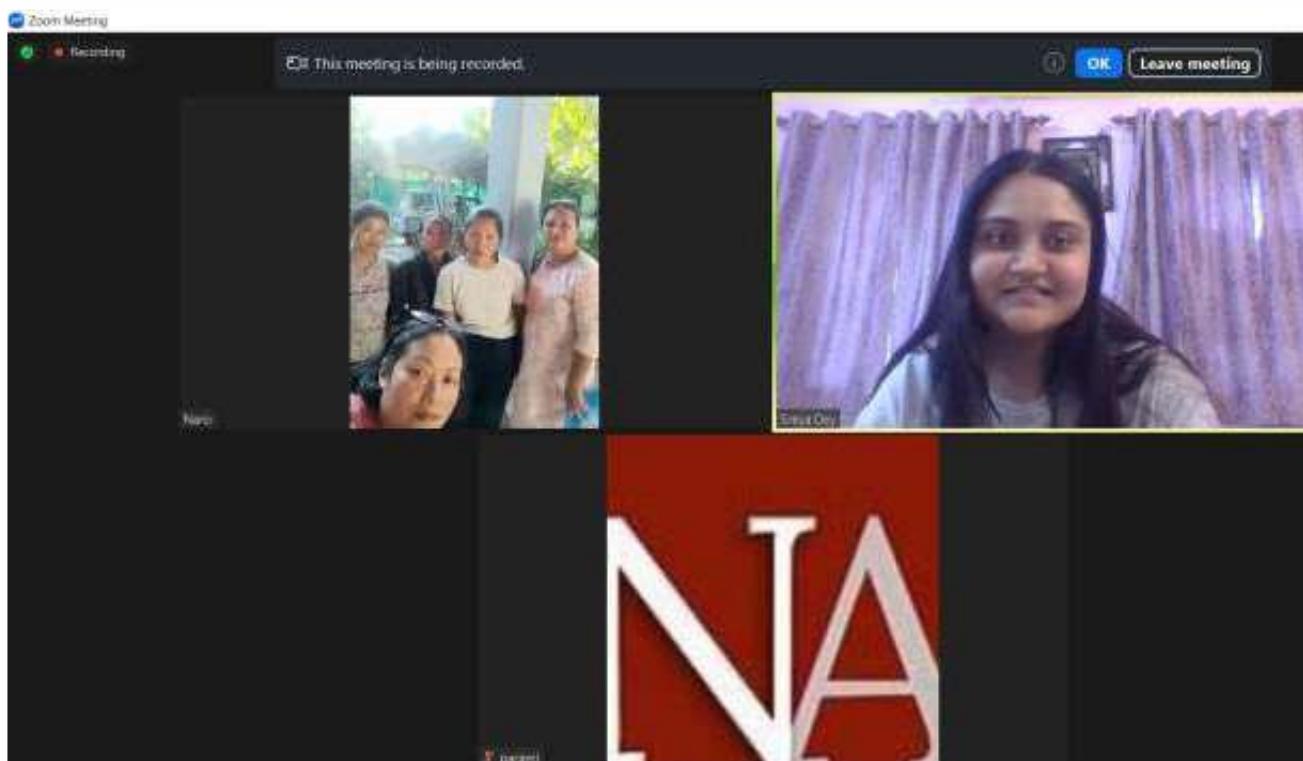
Women entrepreneurs in Nagaland are emerging as a powerful force for economic growth and innovation, reshaping the state's entrepreneurial

landscape. This white paper examines the unique challenges and opportunities faced by women entrepreneurs in Nagaland, with a particular focus on their participation in the trade and logistics sectors. Following a mixed methods approach, this study provides insights into the complex ecosystem in which these entrepreneurs operate, highlighting both the progress made and the barriers that persist.

The purpose of this white paper is to offer a nuanced understanding of the entrepreneurial environment for women in Nagaland and to propose actionable

recommendations for its improvement. By analyzing challenges across five critical pillars - affordability, accessibility, mobility, unpaid care work, and the gendered digital divide - this document aims to inform policymakers, stakeholders, and support organizations. The insights and recommendations presented here are designed to foster a more inclusive and supportive ecosystem that empowers women entrepreneurs to participate fully in and benefit from Nagaland's growing economy, particularly in the trade and logistics sectors.

Figure 1: FGD with Women Entrepreneurs of Nagaland



Source: *Study Team*

Female Labour Force Participation and Entrepreneurship Scenario in Nagaland

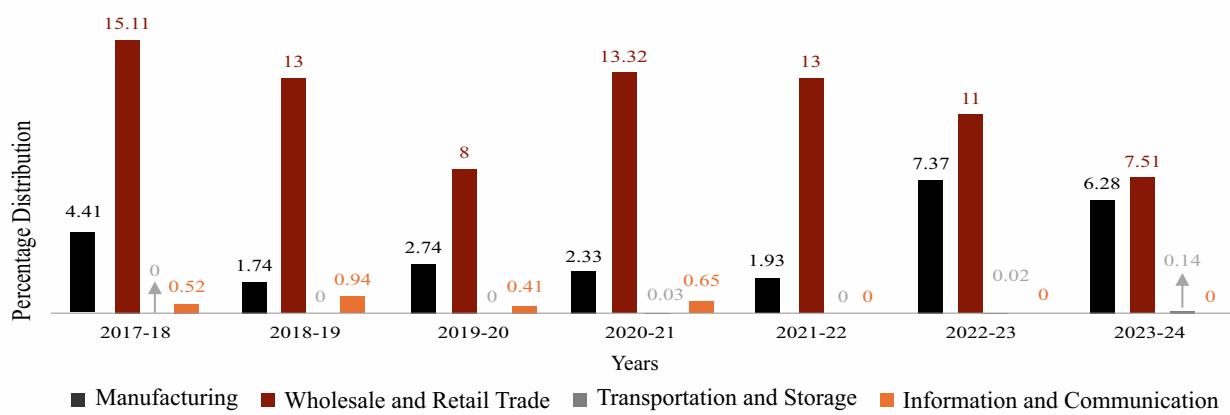
Nagaland has witnessed a remarkable transformation in the labour force participation of women over the past several years. According to data from the Periodic Labour Force Survey (PLFS), the Female Labour Force Participation Rate (FLFPR) in the state has surged from a modest 16.7% in 2017 to an impressive 64.3% in 2024. This significant increase highlights not only the growing economic engagement of women but also the evolving social dynamics in Nagaland. The rise in the Female Labor Force Participation Rate (FLFPR) in Nagaland can be attributed to several factors, including improved access to education for women, better connectivity through infrastructure development, and evolving societal norms within Naga communities that increasingly value and support women's economic roles and contributions. In addition, women in Nagaland have been at the forefront of self-employment, particularly in agriculture, handloom, handicrafts, and small-scale entrepreneurship, driven by both necessity and opportunity. The rapid increase in labour force participation also reflects the impact of government policies aimed at promoting gender equality, improved access to financial services for women entrepreneurs, and the growing acceptance of women in non-traditional roles. This upward trend is a clear indicator of women's shifting role in the state's economy, marking a positive shift towards economic empowerment and self-sufficiency.

Between 2017-18 and 2023-24, Nagaland's economic landscape for females has also witnessed notable shifts, with a growing inclination towards self-employment and small business ownership. In the Manufacturing sector, the percentage of female workers saw fluctuations, starting at 4%, dipping to 2% in 2021-22, and then rising to 6% by 2023-24. This volatility prompted many to pursue self-employment opportunities in small-scale manufacturing, including local handicrafts and artisanal goods.

In the Wholesale and Retail Trade sector, the percentage dropped from 15% in 2017-18 to 8% in 2023-24. This significant decline reflects a shift towards independent retail operations and small businesses, as women explored alternative avenues for income, particularly in rural and semi-urban areas.

The Transportation and Storage sector remains underrepresented, with minimal participation that barely reached 0.14% in 2023-24. Likewise, Information and Communication has seen little to no engagement from females over the years, with participation in recent years. These gaps in traditional sectors have driven many women towards self-employment options, including small logistics services and digital commerce. The shift to self-employment highlights a resourceful response to the limited job opportunities within formal sectors, as women adapt to economic constraints by creating their own pathways for financial independence.

Figure 2: Percentage Distribution Of Usually Working Persons (Ps+Ss) By Industry Of Work (Industry Sections Of NIC-2008) For Nagaland (Rural+Urban) Female



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

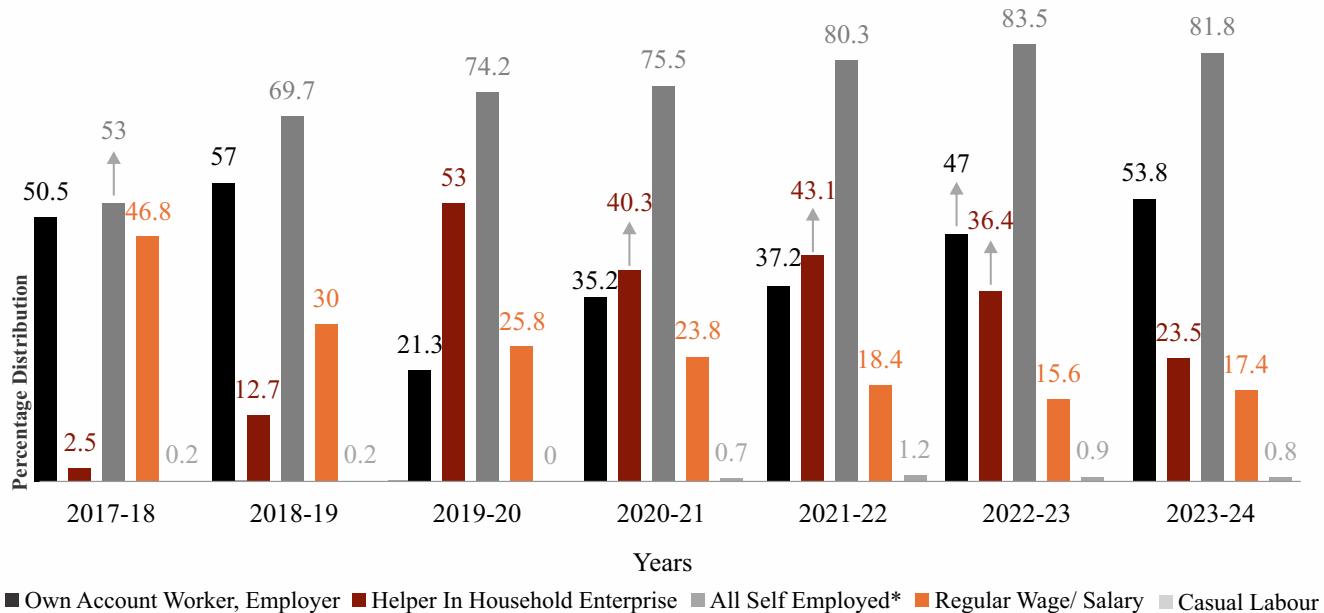
Nagaland has seen a remarkable increase in entrepreneurial activity among its workforce from 2017-18 to 2023-24. The proportion of own-account workers and employers in the state rose from 50% in 2017-18 to 58% in 2023-24, marking a significant shift towards self-employment and business ownership. This growth reflects a rising entrepreneurial confidence as more individuals take on roles as business owners, contributing to Nagaland's economic landscape by driving small-scale enterprises and local businesses..

There has also been a notable fluctuation in participation as helpers in household enterprises, which surged to 53% in 2019-20 but then declined to 24% by 2023-24. This trend suggests that while household-based businesses initially became a popular choice, more people eventually shifted

towards fully independent ventures. The broader self-employed category grew from 53% in 2017-18 to a peak of 84% in 2022-23 before settling at 82% in 2023-24, highlighting the continuing preference for self-directed work over formal employment.

Formal wage employment, meanwhile, has declined significantly. Regular wage or salaried positions dropped from 47% in 2017-18 to just 17% in 2023-24, indicating limited opportunities in the formal sector or potential challenges in accessing stable employment. Additionally, the share of workers in casual labour has remained minimal, peaking at only 1.2% in 2021-22 before slightly declining again. This shift away from irregular, low-wage jobs suggests that people are actively pursuing more consistent and self-sustaining income sources, reflecting a resilient response to the limited formal employment landscape in Nagaland.

Figure 3: Percentage Distribution Of Workers In Usual Status (Ps+Ss) By Broad Status In Employment For Nagaland (Rural+Urban)



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

1.1. Existing Efforts by the State Government to Promote Women's Entrepreneurship

Nagaland has implemented a strategic array of national and state-level initiatives to foster women's entrepreneurship, addressing key barriers to business growth and economic empowerment. This section provides a critical analysis of 9 key programs (refer to Table 1) designed to support women entrepreneurs in

Nagaland. It examines the objectives, mechanisms, and impacts of these initiatives, focusing on their effectiveness in addressing fundamental challenges such as access to capital, market linkages, and skill development. By dissecting these multifaceted approaches, this section aims to provide a comprehensive understanding of the current support ecosystem and identify areas for potential enhancement.

Table 1: Existing National and State-level Schemes for Women Entrepreneur

Sl No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets
4	National	Mahila Shakti Kendra(MSK)	Provides support to rural women through community participation and facilitate inter-sectoral convergence of schemes and programs meant for women
5	National	PM Mudra Yojana (PMMY)	Provides fund to the unfunded by bringing such enterprises into the formal financial system and extending affordable credit.
6	State	Nagaland State Entrepreneurship Development Program (NSEDP)	Supports entrepreneurial ventures through training and financial assistance, with a focus on women entrepreneurs.
7	State	Skill Development and Employment Generation Program (SDEGP)	Offers training and employment opportunities, including for women entrepreneurs.
8	State	Nagaland Industrial Development Corporation (NIDC)	Supports MSMEs and industrial development.
9	State	Nagaland State Rural Livelihoods Mission (NSRLM)	Promotes women's entrepreneurship and livelihood.

The Prime Minister's Employment Generation Programme (PMEGP) offers substantial support to women entrepreneurs in Nagaland, particularly in rural and semi-urban areas. Overseen by the Ministry of Micro, Small and Medium Enterprises

(MSME), Government of India, the PMEGP aims to generate employment opportunities by encouraging the establishment of micro-enterprises. Women entrepreneurs, classified under a "special category," can receive subsidies of up to 25% for urban projects

and 35% for rural projects. Since its inception, women have established approximately 138,000 projects, constituting 30% of the total projects nationwide. The program addresses affordability by offering financial support and promotes accessibility by facilitating women's entry into formal markets through self-employment.

Other programs like the ***Northeast Development Finance Corporation's Women Enterprise Development Scheme (WEDS) and the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme*** provide additional credit and training assistance.

The Nagaland State Entrepreneurship Development Program (NSEDP) is an initiative by the Government of Nagaland aimed at fostering entrepreneurship and skill development among the youth and potential entrepreneurs in the state. The program includes the establishment of Entrepreneurship Development Centres (EDCs) in collaboration with the Indian Institute of Entrepreneurship, providing training, resources, and support to budding entrepreneurs. Additionally, the Mobile Skill Morung unit travels across the state to impart skill training to rural youth and women, ensuring equitable access to quality training. The program also collaborates with premier institutes like IIT Madras for advanced skill training and offers financial and technical assistance to Self-Help Groups (SHGs) to promote self-employment and entrepreneurship. The primary objectives of NSEDP are to encourage self-employment, enhance skill development, and support rural entrepreneurship,

thereby ensuring inclusive growth and development in Nagaland.

The Pradhan Mantri Mudra Yojana is a flagship scheme by Government of India. It aims to provide loans up to INR 10 lakh to non-corporate, non-farm small/micro enterprises. It consists of 3 loan categories- Shishu, where loans up to INR 50,000, Kishore, where loans are above INR 50,000 and upto INR 5 lakh, and Tarun, where loans are above INR 5 lakh and up to INR 10 lakh. This scheme helps the unfunded by funding them and bringing such enterprises into the formal financial system and extending affordable credit. This scheme has supported many women entrepreneurs to start their businesses through self-employment in Nagaland. Few women entrepreneurs from Nagaland in our FGDs mentioned about accessing loans under MUDRA yojana to support their businesses.

While these initiatives address key challenges, there is room for improvement in areas such as mobility support and care work assistance. Many women in Nagaland, especially in rural areas, continue to face mobility issues that restrict their access to markets and training opportunities. Programs specifically addressing care work, such as childcare facilities or flexible workspaces, are still limited. To enhance the effectiveness of existing schemes, stronger market linkages, improved digital literacy programs, and a focus on tracking outcomes through gender-disaggregated data are essential.

Insights From Focus Group Discussions With Women Entrepreneurs Of Nagaland

A comprehensive analysis of women's entrepreneurship in Nagaland reveals multifaceted challenges across production, infrastructure, regulatory, and social dimensions that significantly impact business outcomes. A structured research initiative conducted through Focus Group Discussions (FGDs) engaged diverse women entrepreneurs, including those in weaving, food processing, livestock farming, and hospitality sectors. This systematic investigation provides critical insights into the complex interplay of factors affecting women's entrepreneurial success in the region.

The research methodology incorporated strategic consultations with entrepreneurs from various backgrounds, including established business owners like Chizami Weaves and emerging entrepreneurs in

traditional sectors. Multiple FGDs were conducted across locations in Nagaland, enabling comprehensive mapping of entrepreneurial challenges. This approach ensured representation across business scales, sectors, and geographical locations, capturing varied perspectives on production constraints and infrastructural challenges.

A structured analytical framework centered on four key pillars - factors of production, infrastructure, regulatory barriers, and social norms - guided the investigation of women's entrepreneurial ecosystem in Nagaland. This framework enabled systematic examination of critical issues including access to finance, market linkages, regulatory compliance requirements, and socio-cultural constraint

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

Sl No	Pillar	Description
1	Factors of Production	Limited access to working capital, credit facilities, raw materials, skilled workers, and high operational costs
2	Infrastructure	Inadequate physical and digital infrastructure including poor transportation connectivity, unreliable power supply, limited storage facilities, and weak market linkages.
3	Regulatory Barriers	Complex regulatory compliance requirements including business registration, licensing, and tax procedures that disproportionately impact women entrepreneurs.
4	Social Norms	Restricted mobility, limited financial autonomy, and disproportionate burden of domestic responsibilities.

2.1 Factors of Production

2.1.1 Access to Finance

Women entrepreneurs in Nagaland face significant challenges in accessing formal financial support, with patterns varying across different business scales and sectors. Many entrepreneurs, particularly in traditional sectors like weaving and food processing, begin their

ventures without initial capital, relying instead on reinvesting wages for business growth. The research reveals a prevalent pattern where entrepreneurs actively avoid government schemes due to perceived complexity and procedural issues, even when such support could significantly benefit their businesses.

Focus group participants highlighted a critical

mismatch between available financial schemes and their actual needs. For instance, many government schemes focus on machinery and equipment acquisition, while entrepreneurs primarily require working capital for day-to-day operations and seasonal business fluctuations.

Enterprises like Nagamaiki Smallholder Pig Producer Company Limited have adapted by implementing innovative financing models, such as using share money (₹250 per share), though this approach significantly restricts growth potential compared to formal financing options.

*“Initially we didn't have the investment capacity or capital to invest in the business and didn't receive any financial aid from any other organisation”
discussed by one of women entrepreneur.*

”

The complexity of documentation requirements and lack of awareness about available schemes further compounds these financial challenges. Entrepreneurs like Flora Chiangte, working in traditional food processing, noted that while schemes like MUDRA loans exist, the application process is often hindered by incomplete paperwork and complex procedures. This situation particularly affects rural entrepreneurs who may lack access to proper documentation or guidance in navigating financial systems. Even when entrepreneurs are aware of schemes, high-interest rates for working capital and the perceived risk of taking on debt often deter them from seeking formal financial support.

2.1.2 Access to Raw Materials and Production Processes

The procurement of raw materials emerges as a significant challenge for entrepreneurs across sectors in Nagaland, with distinct patterns observed in traditional and modern businesses. Weaving enterprises like Chizami Weaves face particular difficulties in sourcing natural yarn, which is not available locally, creating dependency on external suppliers. This challenge is compounded by transportation costs and minimum order requirements that often exceed the working capital available to small businesses.

“Here in Nagaland, we face challenge in procurement of raw materials such as lack of retailers and suppliers who sells natural yarn. The transportation costs adding it, makes it even more difficult” mentioned by a women entrepreneur

”

Organizations like NEIDA have attempted to address these challenges by introducing training programs aimed at improving weaving quality and design while optimizing resource utilization. However, traditional production techniques, while preserving cultural authenticity and maintaining product quality, often result in higher operational costs and longer

production times. This challenge is particularly evident in businesses like ZoThui, where maintaining traditional handloom practices must be balanced against market demands for faster production and lower prices.

The food processing sector, represented by entrepreneurs like Flora Chiangte specializing

in glutinous sticky rice products, faces its own set of raw material challenges. Seasonal availability of ingredients and storage requirements create additional complexities in production planning and inventory management. The situation is further complicated by the need to maintain consistent quality while dealing with variable raw material supply chains and traditional processing methods that require specific environmental conditions.

2.1.3 Skilled Workforce

Access to skilled labor presents distinct challenges across different business sectors in Nagaland, with varying impacts on business operations and growth potential. Hospitality businesses, including hotels and homestays operated by entrepreneurs like Zsangla, report significant difficulties in finding and retaining skilled workers who understand both traditional hospitality practices and modern customer service requirements. The shortage is particularly acute in specialized areas such as front desk operations, housekeeping, and food service.

The traditional crafts sector faces a unique set of workforce challenges. Organizations like Chizami Weaves must balance preserving traditional weaving techniques with the need for consistent production quality and efficiency. The transfer of traditional skills to younger generations has become increasingly challenging, as younger workers often prefer modern employment opportunities. This generational shift threatens the sustainability of

traditional craft businesses and the preservation of cultural knowledge.

The livestock and agriculture sectors, exemplified by enterprises like Nagamaiki Smallholder Pig Producer Company Limited, face their own workforce challenges. While these businesses often employ livestock service providers and maintain organizational structures with boards of directors, finding workers with the right combination of traditional animal husbandry knowledge and modern business practices proves difficult. The situation is particularly challenging in rural areas where the available workforce often lacks sector-specific training in areas such as modern farming techniques, quality control, and business management.

2.2 Infrastructure Restrictions

2.2.1 Physical Connectivity

Infrastructure limitations create significant barriers to business operations in Nagaland, with impacts varying by location and business type. Poor road conditions, particularly in regions like Kifri, severely impact product transportation between districts, affecting both input procurement and final product distribution. Weather-related disruptions, including frequent landslides during monsoon seasons, pose additional challenges to business operations, though entrepreneurs have demonstrated remarkable resilience in maintaining their activities despite these obstacles.

“
In many villages, the lack of public transportation is a huge issue. Not everyone can afford private vehicles, and it makes life so much harder. On top of that, there's no proper postal or shipping service, which leaves us struggling to send or receive products—it feels like we're completely cut off" discussed by the women in one of the virtual FGD.
 ”

The impact of infrastructure limitations is particularly severe for businesses engaged in perishable goods. For instance, entrepreneurs in the food processing sector face significant challenges in maintaining product quality during transport, especially when delivering to customers in distant locations like Hyderabad. The lack of temperature-controlled storage facilities and reliable cold chain infrastructure further complicates their operations. Similarly, livestock businesses struggle with the transportation of animals and feed, particularly during adverse weather conditions.

Traditional craft businesses like Chizami Weaves and ZoThui face unique infrastructure challenges related to production and storage. Many operate with inadequate workspace facilities that can only store products but lack proper areas for indoor work. This limitation becomes particularly problematic during monsoon seasons when outdoor work becomes impossible. The lack of reliable transportation

infrastructure particularly affects businesses in remote areas, limiting their ability to access broader markets and participate in trade fairs or exhibitions that could expand their customer base.

2.2.2 Digital Infrastructure

Digital infrastructure gaps significantly impact business growth potential in Nagaland, with effects varying across different demographic groups and business sectors. Many entrepreneurs, particularly those in rural areas, struggle with limited digital literacy and access to online platforms. While social media platforms like Instagram provide new marketing opportunities, participants require more training to maximize these resources effectively. The research reveals a significant generational divide in digital adoption, with older entrepreneurs (40-50+ years) finding it particularly challenging to engage with modern digital platforms and e-commerce solutions.

“
None of us are using online platforms right now, but honestly, I think it's just because we're not aware of them or how they work"
said a women entrepreneur in a virtual FGD
”

The challenges of digital infrastructure are particularly evident in e-commerce adoption. While platforms like Amazon have conducted workshops in the region, entrepreneurs report that one-time training sessions prove insufficient for mastering these complex platforms. According to focus group participants, 90-95% of entrepreneurs still struggle with basic tasks like listing products and managing online sales. This gap is particularly concerning as e-commerce becomes increasingly crucial for market expansion beyond local boundaries.

The limitations extend beyond just technical knowledge. ***Many entrepreneurs, including***

those from traditional craft businesses like Chizami Weaves, face challenges in digital payment integration and online business management. The situation is further complicated by inconsistent internet connectivity in many areas, making it difficult to maintain reliable online presence and customer communication. Even when entrepreneurs successfully establish online presence, many confine their activities to basic communication functions on smartphones, unable to fully utilize advanced features and platforms that could enhance their business operations.

2.2.3 Transportation and Logistics

Transportation challenges profoundly affect business operations across Nagaland, with impacts varying significantly between urban and rural areas. Rural entrepreneurs face particularly acute logistical challenges, including severely limited access to public transportation and postal services. While entrepreneurs in developed towns have relatively better access to transport and markets, those in remote areas struggle to reach wider audiences, creating a distinct two-tier system of market access within the state.

The challenges become particularly evident in order fulfilment and delivery. For instance, businesses like Chizami Weaves face significant hurdles when delivering orders to locations outside their immediate region. While initiatives like ONDC (Open Network for Digital Commerce) have created user IDs for these entrepreneurs, the Indian postal service often remains their only viable shipping option, leading to delays and customer dissatisfaction. The situation is further complicated for businesses dealing with perishable goods or time-sensitive deliveries, as they lack access to specialized transportation services that could ensure product quality during transit.

Inter-district transportation poses additional challenges. Entrepreneurs like Lerila Yimchunga, involved in piglet sales, face unique difficulties in transporting livestock between districts, requiring specialized vehicles and careful timing to ensure animal welfare. Weather conditions frequently compound these challenges, with monsoon seasons particularly affecting road accessibility and transport reliability. The high cost of transportation, regardless of distance, significantly impacts profit margins and often forces entrepreneurs to limit their market reach to more manageable local areas.

2.3 Regulatory Challenges

2.3.1 Awareness and Access to Schemes

The research reveals significant gaps in

awareness about government support schemes and their accessibility, with patterns varying across different business sectors and locations in Nagaland. Many entrepreneurs demonstrate limited knowledge about available financial assistance and support programs, particularly in rural areas where information dissemination remains a significant challenge. This knowledge gap is especially pronounced among traditional sector entrepreneurs who could potentially benefit most from government support.

Focus group discussions revealed that even when entrepreneurs are aware of schemes, the perceived complexity of application processes creates significant barriers. For instance, participants like Bwenye from Nagamaiki Smallholder Pig Producer Company Limited noted that even after working with women entrepreneurs for over a year, they still lack comprehensive knowledge about market opportunities, available funding sources, and value-added product development. This gap in understanding particularly affects shareholders who are mothers, as they often have competing priorities that prevent them from fully engaging with business development opportunities.

The situation is further complicated by the mismatch between scheme designs and actual business needs. While schemes like PM Mudra Yojana, Stand Up India, and various state initiatives exist, many entrepreneurs find them poorly aligned with their operational requirements. For example, traditional weavers and craftspeople often need flexible working capital rather than fixed asset loans, yet many schemes prioritize the latter. The lack of guidance in navigating these schemes and understanding their potential benefits further reduces their effectiveness in supporting women entrepreneurs.

2.3.2 Compliance Requirements

Regulatory compliance poses distinct challenges for women entrepreneurs in Nagaland, with impacts varying based on business scale and sector. Many entrepreneurs

actively avoid government schemes due to complicated procedures and documentation requirements, creating a self-perpetuating cycle of informal business operations. This avoidance is particularly evident in traditional sectors like weaving and food processing, where entrepreneurs like Thopi from Chizami Weaves and Flora Chiangte note that existing schemes are often machinery-focused and fail to address essential working capital needs.

The documentation burden presents a significant barrier across all business types. *Focus group participants highlighted how the current regulatory framework often requires multiple forms of documentation that many women entrepreneurs find difficult to obtain or maintain.* This challenge is particularly acute for rural entrepreneurs who may lack easy access to necessary documentation services. For instance, entrepreneurs in the livestock sector, like those from Nagamaiki Smallholder Pig Producer Company Limited, must navigate complex regulatory requirements for animal transportation and health certifications while managing traditional business operations.

The lack of support in navigating regulatory frameworks compounds these challenges. While

some organizations provide basic training in areas like GST compliance and financial literacy, entrepreneurs report that these sessions often fail to address the practical challenges they face in day-to-day compliance. The situation is particularly challenging for businesses attempting to transition from informal to formal operations, as they must retroactively comply with numerous regulations while maintaining current operations.

2.4 Social Norms

2.4.1 Unpaid Care Work

The burden of unpaid care work significantly impacts women entrepreneurs' business operations in Nagaland, creating complex challenges that affect both business growth and personal well-being. Women consistently balance multiple responsibilities, including childcare, household chores, and fieldwork, which substantially limits their time and resources for business activities. The research reveals that this burden varies across different family structures and business types, with some entrepreneurs receiving support from family members, particularly siblings, while others manage these responsibilities entirely independently.

That kind of mentality (patriarchy) is still there. She's expected to spend most of her time on household chores and taking care of parents or children. Whatever little time she has left, she uses for her business. But even then, what a woman entrepreneur does isn't really seen as a profession—it's not taken seriously"

mentioned by one of the women entrepreneur.

“ ”

Focus group discussions highlighted how this care burden particularly affects certain business sectors. For instance, entrepreneurs in livestock farming, like members of Nagamaiki Smallholder Pig Producer Company Limited, noted that while family members are increasingly supportive and manage household work, allowing them to focus on business activities, this

level of support isn't universal. The situation is especially challenging for married women entrepreneurs who must balance family responsibilities with business operations, often leading to reduced business hours or limited ability to pursue growth opportunities.

The impact of unpaid care work extends beyond time constraints to affect business decision-

making and growth strategies. Many entrepreneurs, particularly those with young children or elderly family members requiring care, report making strategic choices to limit business expansion or avoid opportunities that would require extended hours or travel. This self-imposed limitation significantly affects their ability to participate in training programs, networking events, or market expansion opportunities that could benefit their businesses.

2.4.2 Cultural Perceptions

Cultural perceptions significantly influence entrepreneurial activities in Nagaland, creating both challenges and opportunities for women entrepreneurs. Traditional crafts like weaving are often viewed as supplementary income sources rather than professional pursuits, affecting both commitment levels and societal support. This perception particularly impacts businesses like Chizami Weaves and other traditional craft enterprises, where the challenge lies not only in business operations but also in changing societal views about the professional nature of their work.

The research reveals a gradual shift in these perceptions, particularly as women entrepreneurs demonstrate financial success. For instance, focus group participants noted that initially, many women entrepreneurs faced resistance from their families, especially husbands, regarding their business endeavors. However, as these businesses began contributing significantly to household income, family attitudes often shifted toward greater support and recognition. This evolution in perception has been particularly notable in sectors like livestock

farming and food processing, where clear financial returns have helped legitimize women's entrepreneurial activities.

However, challenges persist in achieving full professional recognition. ***Many entrepreneurs report that their businesses are still viewed as "hobbies" or "side activities" rather than serious enterprises, affecting their ability to access formal business networks and support systems.*** This perception particularly impacts traditional sector entrepreneurs who often struggle to be taken seriously by financial institutions and government agencies, despite managing substantial operations. The situation is further complicated by generational differences in perception, with younger family members often showing more support for entrepreneurial activities than older generations.

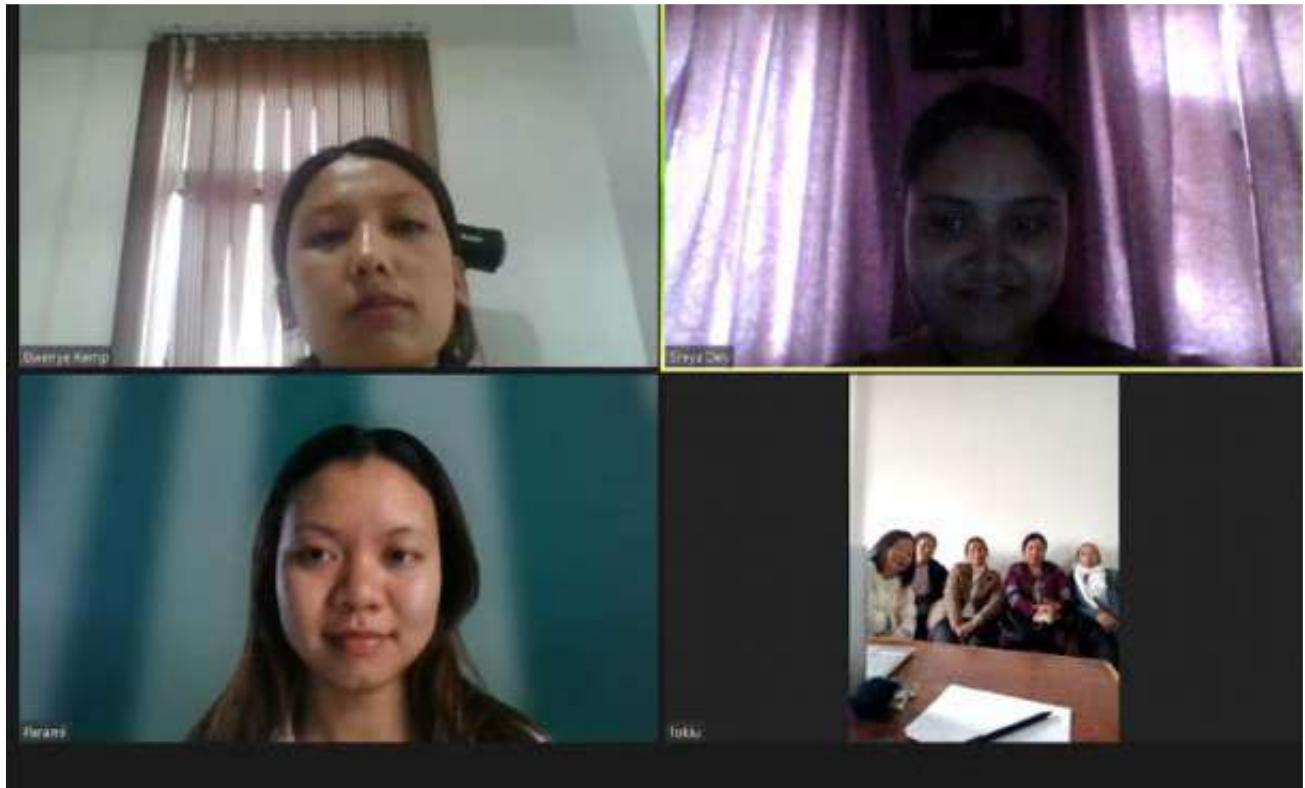
2.4.3 Mobility Restrictions

Women entrepreneurs face varying degrees of mobility restrictions across Nagaland. While some participants report minimal mobility constraints due to workplace proximity or organizational support, others face significant challenges, particularly in inter-district travel. Safety concerns, curfew restrictions, and limited public transportation options affect women's ability to participate in business activities, especially during evening hours. These mobility constraints directly impact participation in training sessions, meetings, and access to new business opportunities.

“Frequent travel to remote areas in Nagaland was challenging due to limited infrastructure and mobility restrictions. Safety concerns and family pressures to avoid certain regions made it even harder to sustain business operations”
mentioned by a women entrepreneur

”

Figure 4: FGD with Women Entrepreneurs of Nagaland



Source: *Study Team*

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendations

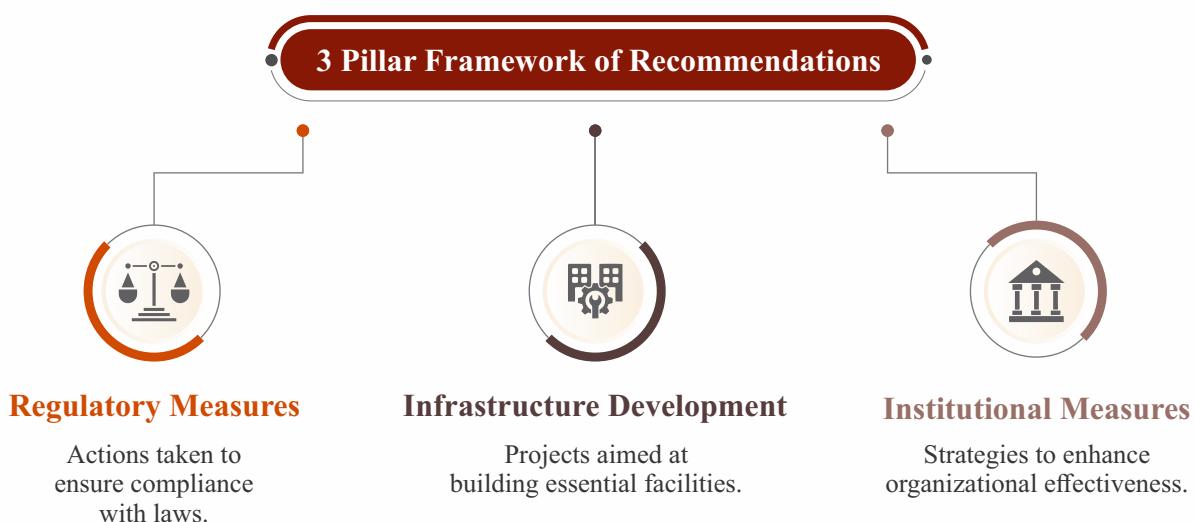
Bridging the gap between women entrepreneurs and their participation in domestic and cross-border trade can help boost the growth of women-owned businesses. The women entrepreneurs of Nagaland are largely engaged in the production of handloom, handicrafts and textile production. However, there is a clear lack of access to mediums that enable the trade of their goods stemming from a comparatively weaker logistics network.

The promotion of the importance of the trade sector amongst women entrepreneurs requires a holistic approach involving the State Government, the private sector and, most importantly, industry

associations such as FICCI FLO, which can provide the necessary networking platform. In addition, Community-Based Organisations (CBOs) are equally crucial in integrating rural women entrepreneurs in the efforts of the state government to enable goods and services trade.

Through a comprehensive review of best practices across India and South Asia especially, and in other regions, complemented by the Focus Group Discussions with women entrepreneurs from diverse backgrounds—a 3-pillar framework has been devised to recommend measures for trade promotion in Nagaland.

Figure 5: 3-Pillar Framework of Recommendations



Source: Study Team

The recommended measures are spread across regulatory, infrastructural and institutional measures. The regulatory aspect focuses on recommending measures on streamlining the process of securing credit under existing schemes and facilitation of credit procedures at the level of banks. The infrastructural aspects focus on enhancing connectivity and

establishing units of training centres, common facility centres (CFCs) and other similar physical inputs. Lastly, the institutional measures cater to the crucial gap in training programs, information asymmetry and lack of platforms for women entrepreneurs to network and develop.

Table 2: Key Actions under the 3-Pillar Framework for Trade Promotion amongst Women Entrepreneurs

Regulatory Measures	Implementing Agency	
	State Level	National Level
Implement Comprehensive Awareness Campaigns for Financial Schemes with Localized Outreach Programs	Department of Industries and Commerce, Nagaland; Department of Finance, Government of Nagaland	Reserve Bank of India (RBI)
Institute Transportation subsidy framework for enhanced access to logistics services and regulated pricing for women	Motor Vehicles Department, Government of Nagaland	Ministry of Road Transport & Highways, Government of India
Set Up Women-Only Financial Desks	Department of Finance, Government of Nagaland	Ministry of Finance, Government of India
Implement Essential Institutional Support Systems through Startup Hubs and Industry Associations	Industries & Commerce Department, Government of Nagaland	
Infrastructure Development	Implementing Agency	
	State Level	National Level
Develop Women-Centric Business Hubs which facilitates co-working spaces, childcare services, and meeting rooms	Department of Industries & Commerce, Government of Nagaland	
Establish Accessible Marketplaces and trade centers where women can easily showcase and sell their products	Department of Industries & Commerce, Government of Nagaland	
Develop Specialized Logistics Infrastructure and cargo aggregation centers for women entrepreneurs	Department of Industries & Commerce, Government of Nagaland	
Create Digital and E-Commerce Support Platforms for Women to broader market reach	Department of Information Technology, Government of Nagaland; Department of Industries & Commerce, Government of Nagaland	Ministry of Electronics & IT, Government of India
Institutional Measures	Implementing Agency	
	State Government	National Government
Implement Sector-Specific Skill Development Programs that focus on high-demand and emerging sectors	Department of Employment and Skill Development, Nagaland	Ministry of Skill Development & Entrepreneurship, Government of India; National Skill Development Corporation (NSDC)
Create Financial Literacy and Banking Support System which facilitates workshops, one-on-one sessions, and ongoing financial advisory	Department of Industries & Commerce, Government of Nagaland; Department of Finance, Government of Nagaland	

Establish Market Linkages and Export Promotion Support along with training on export regulations, packaging standards, and market trends	Department of Industries & Commerce, Government of Nagaland	Directorate General of Foreign Trade (DGFT); India Trade Promotion Organisation (ITPO)
Develop Care Service Support Framework	Department of Social Welfare, Government of Nagaland	Ministry of Women and Child Development (MWCD)

3.1. Pillar 1: Regulatory Measures

In Nagaland, the entrepreneurial landscape for women mirrors many of the challenges faced across India, with additional regional nuances. Women entrepreneurs in Nagaland encounter significant structural impediments, including limited access to formal credit, inadequate institutional support, and infrastructural constraints that impact business operations.

Regulatory frameworks play a crucial role in addressing these challenges by comprehensive awareness campaigns for financial schemes with localized outreach programs, support organizations, and service providers to create women-centric business environments. These measures ensure that policy intentions translate into actionable support mechanisms through clearly defined guidelines and compliance requirements.

Despite the presence of national schemes like MUDRA and Stand-Up India, which aim to facilitate simplified credit access and institutional support, women in Nagaland still face a stark financing gap. In Nagaland, women-owned MSMEs face similar challenges in accessing formal financing. Approximately 60% of women-owned MSMEs rely on informal financing sources due to systemic issues in regulatory frameworks.¹ While initiatives like the Pradhan Mantri Jan Dhan Yojana have improved women's access to bank accounts, with over 70% of women in Nagaland holding bank deposits², this has not translated into proportional credit access. Women receive only 28% credit against their deposits, compared to 50% for men³.

Institutional biases further exacerbate this disparity, with women-led enterprises often perceived as high-risk investments, leading to higher loan rejection rates despite evidence of women being more disciplined borrowers. Current regulatory measures, while well-intentioned, have resulted in limiting women to small-ticket loans, with 85% of women borrowers under government schemes restricted to loans under Rs 50,000.⁴ This highlights the urgent need for comprehensive regulatory reforms.

Additionally, the lack of regulated and subsidized transportation and logistics services in Nagaland poses a significant barrier. High logistics costs deter women entrepreneurs from accessing domestic and cross-border markets. There is also a gap in affordable training programs, with hidden costs of transportation of goods and minimal guarantee of returns to the entrepreneur.

Women entrepreneurs in Nagaland who participated in focus group discussions (FGDs) reported similar experiences in securing loans and accessing affordable logistics services and training programs. For instance, transportation costs and procurement cost of raw materials doubles making it expensive for the local markets. Women entrepreneurs are often denied service by private logistics providers, and lack of affordable and safe transportation deters their ability to sell products outside their local markets.

By addressing these regulatory gaps and creating a more supportive environment, the entrepreneurial potential of women in Nagaland

¹Bringing Women Entrepreneurs in Nagaland to the Forefront - Haqdarshak

²Pradhan Mantri Jan-Dhan Yojana | Department of Financial Services | Ministry of Finance

³Improving women's access to credit in India

⁴Women Entrepreneurship in India- Challenges and Opportunities

can be significantly enhanced, contributing to the region's economic development.

3.1.1. Implementation of Comprehensive Awareness Campaigns for Financial Schemes with Localized Outreach Programs

A significant barrier for women entrepreneurs in Nagaland is the lack of awareness about existing financial schemes and government initiatives designed to support their businesses. Many women, especially in rural areas, are unaware of opportunities and other credit facilities due to limited dissemination of information and complex application processes. This knowledge gap is further exacerbated by inadequate financial literacy and the absence of localized outreach efforts to explain eligibility criteria and benefits in a comprehensible manner. Language barriers, lack of digital literacy, and insufficient

engagement from financial institutions also contribute to low awareness levels.

To address this challenge, the government must prioritize comprehensive awareness campaigns led by the **Nagaland State Rural Livelihood Mission (NSRLM)** in collaboration with the **Department of Industries and Commerce, Nagaland**. Partnering with organizations like **NABARD**, local self-help groups, Village level Federation and NGOs can enhance outreach, particularly in rural and remote areas. Digital tools such as mobile apps, along with traditional media like local radio and television, can help bridge the communication gap, ensuring that women entrepreneurs are informed and empowered to access these schemes. Such measures are crucial to breaking down barriers and enabling women entrepreneurs to fully leverage available financial opportunities.

CASE STUDY 1

Bangladesh's Digital Financial Inclusion Program

Bangladesh has implemented a comprehensive Digital Financial Inclusion Program to enhance financial literacy and access to financial services, particularly for women and rural populations. This initiative aims to bridge the gap between formal financial institutions and underserved communities. Bangladesh has implemented awareness campaigns with extensive use of mass media, social media, and community engagement to spread awareness about digital financial services. Several training programs and training sessions to educate people about the usage of digital financial services.

3.1.2. Institute Transportation Subsidy Framework

A well-structured transportation subsidy mechanism could significantly alleviate the high logistics costs that limit market access for women entrepreneurs across Nagaland. The Motor Vehicles Department, Government of Nagaland, in collaboration with the Department of Industries & Commerce and local logistics providers, could design a comprehensive subsidy framework tailored to the unique geographic and logistical challenges of the state.

This initiative would directly address the dual burden of high transportation costs and the

difficulty in arranging reliable vehicles, which often impact the profit margins of women entrepreneurs, especially those in remote areas. The framework could include regulated, tiered pricing based on distance, offering predictable and manageable costs for different routes. Additionally, partnerships with India Post and regional delivery services could improve access to affordable logistics options, while transparent cost structures would enable women entrepreneurs to better manage their finances.

Digital platforms could facilitate seamless subsidy disbursement, allowing entrepreneurs to apply for and track support more easily. Coordinated partnerships with multiple logistics

providers would encourage competitive pricing and reliable service, ensuring that women entrepreneurs have access to dependable, cost-effective transportation options to bring their goods to market and grow their businesses effectively.

A systematic, district-level implementation approach could ensure equitable access to transportation subsidies and efficient delivery for women entrepreneurs across Nagaland. The Motor Vehicles Department, Government of Nagaland, could lead this initiative, facilitating last-mile coordination to make the framework accessible at the local level.

To maximize impact, the system would prioritize support for home-based women entrepreneurs and those in remote areas who face the greatest logistical challenges. The Ministry of Road Transport & Highways could provide technical

guidelines, while the Department for Promotion of Industry and Internal Trade may assist in aligning the subsidy framework with national logistics policies. Regular monitoring of cost-reduction impacts and market expansion patterns would allow for continuous optimization of the subsidy structure, ensuring it meets the evolving needs of entrepreneurs.

This multi-stakeholder approach would address the logistics barriers limiting market access, as highlighted by focus group discussions in which women entrepreneurs expressed concerns over high transportation costs and slim profit margins. With effective implementation, this subsidy framework could enhance the operational sustainability of women-owned enterprises in Nagaland, empowering them to expand their reach and compete more effectively in larger markets.

CASE STUDY 2

Women's Transportation Subsidy Program in Mexico City

The Women's Transportation Subsidy Program in Mexico City is a targeted initiative aimed at improving mobility and economic opportunities for women, especially those from low-income backgrounds. Managed by the city's Department of Mobility, the program provides subsidized transportation cards, benefiting over 50,000 women. By reducing transportation costs, it has enabled more women to seek and maintain employment, contributing to their financial independence. The program also offers workshops on financial literacy and personal safety, empowering women to navigate the city confidently. During the COVID-19 pandemic, the program expanded to support healthcare workers and women in essential services, ensuring safe and affordable travel. Overall, the initiative has significantly enhanced women's access to economic opportunities and essential services in Mexico City.

3.1.3. Set Up Women-Only Financial Desks

Establishing women-only financial desks across Nagaland's banking institutions could greatly enhance financial inclusion and empower women entrepreneurs. The Motor Vehicles Department, Government of Nagaland may consider integrating these desks as mandatory support structures within banks and microfinance institutions. Coordinated efforts with Nagaland State Rural Livelihood Mission (NSRLM) and

the Department of Industries & Commerce could ensure dedicated resources, particularly for women in rural and underserved regions.

Customized financial products, including flexible loans and microfinancing, would address core capital access challenges faced by women-led enterprises. The desks could offer collateral-free loans, staggered repayment options, and group lending models tailored for women without traditional credit histories.

Targeted financial literacy programs could strengthen financial management skills, enabling women entrepreneurs to handle budgeting, digital transactions, and investment planning confidently.

A mentorship component could connect women with financial advisors, who would provide one-on-one support in areas like loan applications, government schemes, and navigating subsidy programs. Regular financial workshops and consultations, held quarterly, could build core competencies in areas such as cash flow management, tax planning, and digital banking, directly addressing concerns from women entrepreneurs who express a need for ongoing guidance in managing finances.

Digital banking and e-commerce training would prepare entrepreneurs for modern business environments, with a focus on mobile payments and online sales management. To support this, partnerships with local banks like

Nagaland Cooperative Bank, regional banks, and other financial bodies would ensure seamless access across urban and rural areas.

Institutional mandates across financial organizations could ensure that women entrepreneurs receive dedicated support, with Nagaland's financial institutions required to participate actively in these initiatives. This model could be further strengthened by aligning with national frameworks, adapting strategies from the Ministry of Finance and the Ministry of Skill Development to suit Nagaland's unique context, especially in terms of geography.

Quarterly progress reviews and feedback loops would guide refinements to the program, ensuring it addresses evolving needs and barriers. Through structured implementation, this comprehensive support framework could help women entrepreneurs in Nagaland gain confidence and stability in their financial pursuits, enabling them to establish resilient and scalable enterprises.

CASE STUDY 3

Women-Only Financial Help Desk initiative in Kenya

The Women-Only Financial Help Desk initiative in Kenya, led by Equity Bank, aims to empower women by providing tailored financial services and support. These help desks, established in various branches across the country, offer a dedicated space for women to seek financial advice and services. They provide customized financial products, such as savings accounts and loans with favorable terms, and conduct financial literacy programs to enhance women's financial skills. Additionally, the help desks offer specialized support for women entrepreneurs, assisting with business planning and access to credit. Since its inception, the initiative has reached over 80,000 women, significantly improving their financial inclusion and independence.

The proposed model goes beyond traditional financial inclusion, aiming to transform economic opportunities for women entrepreneurs in Nagaland. It recognizes women as crucial economic agents, capable of driving sustainable development when provided with appropriate support. By addressing systemic barriers through culturally intelligent, flexible financial solutions, this approach has the potential to unlock significant economic potential, strengthen community resilience, and create pathways for meaningful economic empowerment.

A phased implementation strategy, beginning with pilot programs in selected districts and gradually expanding based on continuous feedback and impact assessment, would ensure the model's adaptability and effectiveness. The ultimate goal is not just to provide financial access, but to catalyze a broader transformation in women's economic participation, leveraging the rich cultural and entrepreneurial spirit of Nagaland.

3.1.4. Establish Essential Institutional Support Systems

Comprehensive institutional support mechanisms could accelerate the growth trajectory of women-led enterprises in Nagaland. The Department of Industries & Commerce, Government of Nagaland, could establish mandatory support quotas across industry associations and startup hubs, collaborating closely with the Nagaland Startup Cell and Department of Employment and Skill Development, Nagaland. This structured framework could provide targeted incubation programs, skill development modules, and enhanced market access, with a specific focus on digital literacy, business strategy, and innovation in traditional sectors.

A time-bound mentorship program could connect women entrepreneurs with industry experts, addressing a key gap in access to ongoing business guidance, as raised in local focus groups. To build core business skills, quarterly workshops could be organized, offering training on essential competencies such as financial planning, marketing, and digital tools.

Streamlined implementation through clear institutional mandates and inter-agency partnerships would ensure effective coordination. The Nagaland Startup Cell could manage the incubation programs, while the Skill Development Mission could facilitate sector-specific training, including modernizing skills in

crafts, agriculture, and service industries. Mandatory participation quotas across support institutions would dedicate resources for women entrepreneurs, ensuring that tailored assistance is accessible to those who need it. This approach directly addresses concerns from Focus Group Discussions, where entrepreneurs emphasized that “there isn't much proper access to training programs, especially in rural areas” and expressed need for sustained business guidance.

Aligning with national enterprise programs, such as Startup India and the Ministry of Skill Development's frameworks, could improve reach and effectiveness. By adapting these models to Nagaland unique context, the support system would remain relevant and practical. Quarterly progress reviews and entrepreneur feedback loops would enable continuous improvement, refining the programs to meet evolving needs in areas like strategic planning and expanding market access. This model addresses critical capacity gaps identified by FGD participants, particularly in strategic planning and broader market reach. Through structured implementation, the support system could enable women entrepreneurs in Nagaland to build viable, scalable enterprises.

Through this comprehensive support system, women entrepreneurs in Nagaland would be better equipped to build viable and scalable businesses, strengthening their contributions to the local economy and increasing their competitiveness in broader markets.

CASE STUDY 4

Women-Led Startup Incubator Initiative, India

The Women-Led Startup Incubator Initiative in Karnataka, India, is a progressive program designed to support women entrepreneurs by reserving 35% of incubator spaces for women-led startups. With an investment of INR 150 million, the initiative provides comprehensive support, including mentorship, business development, and market linkages. It also offers regular workshops to enhance skills in financial management, marketing, and technology. Since its inception, the program has supported over 60 women-led startups, significantly contributing to their growth and success, and fostering a more inclusive startup ecosystem in Karnataka.

3.2. Pillar 2: Infrastructure Development

In the verdant landscape of Nagaland, infrastructure emerges as a pivotal catalyst for women's entrepreneurial transformation, bridging the chasm between potential and performance. The state's unique geopolitical positioning-nestled along the Myanmar border-presents a tantalizing economic corridor, yet remains largely unexplored due to systemic infrastructural constraints that disproportionately impede women entrepreneurs.

The intricate tapestry of challenges reveals deep-rooted structural barriers. Geographical isolation, compounded by rugged terrain, creates formidable obstacles for women seeking to expand their economic horizons. Unreliable public transportation networks fragment market connectivity, effectively constraining women's mobility and business expansion capabilities. The absence of dedicated business infrastructure-such as affordable, accessible workspaces and logistical support systems-further undermines their entrepreneurial aspirations.

Beyond physical infrastructure, the ecosystem demands a holistic reimagining of supportive mechanisms. Cross-border trade potential remains largely theoretical without robust transportation and communication infrastructure. Women entrepreneurs, despite their remarkable resilience and innovative spirit, find themselves systematically marginalized by infrastructure deficits that transform geographical advantage into economic limitation.

Strategic interventions must go beyond conventional development approaches. This necessitates a multidimensional infrastructure strategy that encompasses physical, digital, and social infrastructure dimensions. Developing specialized economic corridors, establishing women-friendly business zones, creating reliable transportation networks, and implementing digital connectivity solutions can dramatically reconfigure the entrepreneurial landscape.

The proposed infrastructure transformation is not merely about constructing physical assets but about crafting an enabling environment that recognizes and amplifies women's economic potential. By addressing foundational infrastructural gaps, Nagaland can unlock a powerful economic multiplier effect, transforming geographical constraints into opportunities for inclusive, sustainable growth.

Collaborative planning involving local governance, community stakeholders, and women entrepreneurs themselves will be crucial. The infrastructure development must be contextually intelligent, respecting local cultural dynamics while introducing progressive economic architectures that empower women to become architects of their economic destinies.

This approach represents more than an infrastructural upgrade-it is a strategic recalibration of economic possibilities, where women entrepreneurs are positioned not as peripheral actors but as central drivers of Nagaland's economic renaissance. The infrastructure narrative must shift from a story of limitations to a blueprint of unlimited potential.

Investing in women-centric infrastructure can catalyze a transformative shift in women's entrepreneurship in Nagaland, driving economic development and regional integration. By developing infrastructure tailored to the unique needs of women entrepreneurs, policymakers can unlock tremendous potential for innovation, job creation, and economic diversification in the state. Strategic investments in both physical and digital infrastructure, coupled with targeted support services, can help overcome entrenched barriers and create pathways for women to participate more fully in the formal economy. This includes improving road connectivity, establishing women-friendly business incubation centers, and enhancing access to reliable power, water, and communication facilities. Prioritizing these infrastructure interventions can empower women entrepreneurs in Nagaland to capitalize on the state's strategic location and play a more

prominent role in regional trade and economic integration.

3.2.1. Develop Women-Centric Business Hubs

Establishing women-centric business hubs to address infrastructure gaps and enable women's entrepreneurship in Nagaland. The establishment of specialized women-centric business hubs in Nagaland is a crucial step in addressing the critical infrastructure gaps that currently hinder women entrepreneurs in the state. These dedicated facilities will provide a tailored ecosystem to support the unique needs and challenges faced by women starting and growing their businesses.

Collaboration with the Department of Industries & Commerce, Government of Nagaland to develop these specialized facilities. Effective collaboration between the government and the private sector is essential for the successful development and implementation of these women-centric business hubs. The Department of Industries & Commerce, Government of Nagaland can leverage its expertise, resources, and network to ensure these facilities are strategically located and seamlessly integrated into the state's entrepreneurial ecosystem.

Provision of co-working spaces, childcare services, and meeting rooms to cater to the unique needs of women entrepreneurs.

The women-centric business hubs should be designed to provide a comprehensive suite of infrastructure and support services that address the specific requirements of women entrepreneurs in Nagaland. By offering co-working spaces, on-site childcare facilities, and dedicated meeting rooms, these hubs can significantly enhance the ability of women to establish, grow, and scale their businesses, while also addressing the common challenges they face in balancing work and family responsibilities.

Furthermore, the inclusion of **meeting rooms** in these hubs can provide women entrepreneurs with the necessary spaces to conduct business meetings, negotiate contracts, and engage with potential partners and clients. This infrastructure, tailored to the needs of women, can help overcome the barriers they often encounter in traditional business environments.

CASE STUDY 5

Women Business Centres (WBCs), Bangladesh

The Women Business Centres (WBCs) in Bangladesh are an initiative by CARE Bangladesh, aimed at empowering rural women entrepreneurs by providing them with the necessary resources, training, and support to start and grow their businesses. Over 50,000 women have been trained and supported through WBCs, leading to increased income and economic independence. Women entrepreneurs have successfully expanded their businesses, reaching new markets and increasing their customer base. The initiative has fostered a sense of community and collaboration among women entrepreneurs, contributing to social and economic development in rural areas.

3.2.2. Establish Accessible Marketplaces and Trade centers

Establishing accessible marketplaces across Nagaland could significantly enhance market reach for women entrepreneurs. The Department of Industries & Commerce, Government of Nagaland, in collaboration with local municipalities, could develop well-located trade centers and marketplaces specifically designed to support women business owners. These facilities would serve as convenient hubs where women can showcase and sell their products, from traditional handicrafts to agricultural goods, directly to local and visiting buyers.

Equipping these marketplaces with essential amenities, such as secure storage, lighting, and sanitation, would improve safety and comfort for women entrepreneurs. Designated, well-maintained spaces would not only create a welcoming environment but also reduce logistical challenges that often hinder women's participation in trade.

Implementing partnerships with local self-help groups (SHGs) and women's village level federation could enhance outreach and resource sharing, enabling women across Nagaland's rural and urban areas to access these marketplaces. Regular coordination with the Department of Rural Development could further expand these marketplaces to underserved regions, supporting women entrepreneurs in remote locations.

Dedicated support initiatives could include marketing assistance, digital marketing training, and digital payment systems to help women entrepreneurs adapt to current market demands and offer convenient payment options to customers. Quarterly workshops on sales skills, product presentation, and customer engagement could be organized, ensuring that vendors have ongoing support to thrive.

Strategic alignment with India's transformative national entrepreneurship initiatives offers a robust framework for sustaining and scaling women-led marketplaces in Nagaland. The Pradhan Mantri MUDRA Yojana (Micro Units Development and Refinance Agency) emerges as a particularly potent mechanism for supporting women entrepreneurs, providing critical

financial infrastructure through three distinct loan categories. By integrating the MUDRA Yojana with state-specific entrepreneurship programs, Nagaland can create a comprehensive support ecosystem that addresses multiple dimensions of enterprise development. This approach goes beyond mere financial assistance, embedding a holistic developmental strategy that combines funding, skill enhancement, and market linkage support.

The national framework's strength lies in its adaptive, inclusive design. Regular structured feedback mechanisms would enable continuous program refinement, ensuring that support structures remain responsive to the evolving needs of women entrepreneurs. This dynamic approach transforms traditional top-down development models into collaborative, needs-driven interventions.

Complementing financial support with systematic monitoring and evaluation creates a responsive infrastructure that can quickly adapt to emerging challenges and opportunities. By establishing clear performance metrics and creating platforms for continuous dialogue, the initiative can maintain its relevance and effectiveness.

The convergence of national policy frameworks with local entrepreneurial ecosystems represents a sophisticated approach to economic empowerment. It recognizes that sustainable development requires nuanced, context-specific strategies that blend macro-level policy vision with micro-level implementation intelligence.

Ultimately, this approach positions women entrepreneurs not as passive recipients of support, but as active architects of their economic trajectories, leveraging national initiatives to transform local economic landscapes. The strategy transcends traditional support models, creating a dynamic, responsive ecosystem of entrepreneurial growth and empowerment.

Through this structured approach, accessible marketplaces in Nagaland could empower women entrepreneurs to participate fully in the local economy, allowing them to build sustainable businesses while bringing their products to a broader audience.

CASE STUDY 6

World Bank We-Fi Program, Bangladesh

The World Bank Group's We-Fi program in Bangladesh, in collaboration with the IFC, aims to empower women entrepreneurs by promoting their businesses and enhancing access to corporate supply chains. This initiative educates larger corporations on the benefits of diversifying their supply chains and encourages sourcing from Bangladeshi women-led SMEs. The program addresses business regulations that hinder these enterprises and organized the "Corporate Connect: Strengthening Market Access Conference" to connect WSMEs with 16 corporate partners committed to sourcing from them. Key achievements include establishing a Supplier Diversity Advisory Committee and securing commitments from 16 corporations to diversify their supplier bases, fostering gender-inclusive sourcing strategies in Bangladesh.

3.2.3. Develop Specialized Logistics Infrastructure and cargo aggregation centers for women entrepreneurs

Strategically located cargo aggregation centers could revolutionize market access and reduce logistics costs for women entrepreneurs in Nagaland. The Government of Nagaland, through the collaborative efforts of the Department of Industries & Commerce and the Nagaland Industrial Development Corporation, should establish specialized cargo aggregation centers to address the critical logistics barriers faced by women entrepreneurs in the state. This initiative would be particularly beneficial for women in logistics sector, who have reported significant challenges in accessing affordable transportation services to move their products to broader markets.

A collaborative framework between state and industry stakeholders would address the critical issue of product damage during logistics, ensuring efficient service delivery and utilization for women entrepreneurs in Nagaland. The collaboration between Nagaland's Department of Industries & Commerce, the Nagaland Industrial Development Corporation, and industry logistics providers can address a key challenge faced by women entrepreneurs - product damage during transportation. By establishing cargo aggregation centers with specialized storage and handling facilities, the partners can minimize product deterioration. Bundling insurance services within the logistics package can also overcome the reluctance of customers to bear the cost, providing women entrepreneurs a

comprehensive solution. Women entrepreneurs highlighted that customers are often reluctant to bear the cost of insurance, further exacerbating the issue of product damage during transportation. This collaborative approach targeting the critical issue of product damage can significantly enhance the reliability and competitiveness of women-owned businesses in Nagaland, enabling their seamless integration into broader market networks.

National-level expertise and resources could strengthen the initiative's scope and sustainability. The Ministry of Commerce & Industry's Logistics Division could provide technical expertise and funding support for the establishment of these cargo aggregation centers in Nagaland. Additionally, SIDBI (Small Industries Development Bank of India) could facilitate specialized credit linkages for the logistics services associated with these facilities. Regular assessment of service utilization and feedback from women entrepreneurs would help adapt the centers to evolving business needs. This integrated approach, drawing upon national-level resources and expertise, would address the logistics constraints currently limiting market access for women-owned businesses in Nagaland, as evidenced by FGD participants who highlighted the challenges of cargo movement and reliable transportation vehicles. Through such systematic implementation, these cargo aggregation centers could significantly enhance the competitiveness of women-owned businesses in Nagaland, enabling their integration into broader market networks and regional value chains.

CASE STUDY 7

Women Entrepreneurs Logistics Hub, Rwanda

The Women Entrepreneurs Logistics Hub in Rwanda is an initiative designed to support women-led businesses by providing specialized logistics infrastructure and cargo aggregation centers. Managed by the Rwanda Development Board, the hub offers state-of-the-art facilities, including storage warehouses and cold chain logistics, which help maintain product quality and extend market reach. The program also establishes cargo aggregation centers to reduce transportation costs and improve efficiency. Additionally, it provides training on logistics management and export procedures, facilitating connections with international buyers. Since its inception, the hub has supported over 1,500 women-led businesses, resulting in a significant increase in export volumes and a reduction in logistics costs.

3.2.4. Create Digital and E-Commerce Support Platforms for Women to broader market reach

Creating dedicated digital and e-commerce support platforms could greatly expand market access for women entrepreneurs in Nagaland.

The Department of Industries & Commerce, Government of Nagaland, and alongside Department of Information Technology, Government of Nagaland could lead efforts to establish digital literacy programs and e-commerce platforms specifically for women-owned enterprises, enabling them to reach customers both locally and nationally.

Digital literacy training programs would provide foundational skills in online business management, including website setup, social media marketing, and digital payments. These programs would help women entrepreneurs adapt to modern business practices and overcome challenges in digital transaction handling, which are often barriers to growth.

An online marketplace tailored for women-led businesses in Nagaland could serve as a centralized platform, where entrepreneurs can list and sell their products. This platform could feature sections for Nagaland's unique handicrafts, textiles such as Loin Loom, and organic products, allowing women to showcase their offerings to a broader audience and increase their sales potential. Partnering with local internet providers and digital training institutes would improve accessibility for women in remote areas, ensuring that distance or lack of

prior experience does not limit participation. Through these partnerships, mobile-based training modules and community access points could be developed, making the platform more inclusive and practical for women across Nagaland.

Integration with national initiatives like the Digital India program and Startup India could enhance support for these e-commerce platforms, bringing in resources and infrastructure to strengthen Nagaland's digital economy. With continuous feedback and refinements based on women entrepreneurs' input, the digital support platform could remain relevant and responsive to their needs. This comprehensive digital support system would empower women entrepreneurs in Nagaland to compete effectively in the digital marketplace, increasing their income potential, brand visibility, and overall business sustainability.

3.3. Pillar 3: Institutional Measures

Robust institutional support is imperative for establishing an enabling ecosystem that nurtures and sustains women's entrepreneurship in Northeast India. Discussions conducted within focus groups have revealed substantial deficiencies in the institutional support available to women entrepreneurs in the region. The identified gaps encompass a lack of networking opportunities, insufficient skill development programs, and limited access to financial services. These institutional barriers significantly impede women's ability to initiate, expand, and scale

their businesses. It is essential to address these gaps through targeted institutional measures in order to cultivate a dynamic entrepreneurial ecosystem that empowers women and fosters inclusive economic growth in Northeast India.

The implementation of comprehensive institutional strategies has the potential to effect a transformative shift in women's entrepreneurship, thereby promoting innovation, resilience, and sustainable development within the region. By creating robust institutional frameworks that are specifically tailored to the unique needs of women entrepreneurs, policymakers can unlock considerable opportunities for economic diversification and regional integration. Strategic interventions in key areas such as networking, skill development, financial support, and caregiving services can mitigate entrenched barriers and facilitate pathways for women to thrive in the entrepreneurial landscape. The following recommendations delineate critical focus areas for institutional measures aimed at enhancing women's entrepreneurship in the region.

3.3.1 Implement Sector-Specific Skill Development Programs

Targeted skill development interventions could equip women entrepreneurs in Nagaland with industry-relevant competencies for business growth. The Department of Employment and Skill Development, in collaboration with the Department of Industries & Commerce, Government of Nagaland, may design specialized training programs. These initiatives could prioritize sector-specific technical skills for industries like food processing and handloom, while integrating new-age competencies in digital marketing and e-commerce. Adopting modular learning approaches would allow entrepreneurs to build skills progressively. Hands-on workshops and practical training sessions could ensure effective skill application in business operations.

Customized learning pathways aligned with business maturity levels might maximize skill

absorption and application. The implementation could follow a stage-based approach, with District Skill Development Centers coordinating the delivery of training modules. Industry experts and successful entrepreneurs may conduct specialized sessions, complemented by periodic mentorship support. This framework addresses skill gaps identified in Focus Group Discussions, where entrepreneurs noted that they felt significantly hindered with their ability to implement digital marketing strategies. One participant shared, “struggles to navigate online platforms or use tools for promoting my products. It slows them down and makes it hard to compete with others who are more tech-savvy.” Others echoed similar sentiments, emphasizing that while they recognize the importance of digital marketing, a lack of training and familiarity with technology prevents them from fully utilizing its potential for business growth.

Regional business ecosystems might strengthen through sustained interaction between entrepreneurs, mentors, and market players. Local or regional chambers of commerce and industry associations may facilitate investor connects and market linkage programs through the platform. Regular thematic sessions could focus on sector-specific challenges and opportunities, while success stories may inspire and guide emerging entrepreneurs.

Active industry collaboration and a market-aligned curriculum could strengthen employment and entrepreneurship outcomes. Partnerships with sector skill councils and industry associations may ensure curriculum relevance and certification value. The programs could incorporate regular skill assessments and post-training support to monitor application effectiveness. This systematic approach responds to the evolving skill needs highlighted by women entrepreneurs in Nagaland, particularly in adapting to digital business environments and modern market requirements.

3.3.2 Create Financial Literacy and Banking Support System

Appointment of specialized banking officers

could create direct pathways for women entrepreneurs in Nagaland to access institutional finance. The Department of Finance, Government of Nagaland, may initiate this support system in partnership with nationalized banks and the Nagaland State Cooperative Bank. The program could designate specialized officers at district levels to assist women entrepreneurs with loan applications, documentation, and financial planning. These officers may conduct regular financial literacy workshops, provide guidance on digital banking, and facilitate connections with formal lending institutions. Mobile banking services and simplified documentation processes could complement the personal support system.

District-level banking services may reduce procedural complexities while improving financial product awareness. The initiative could operate through a hub-and-spoke model for effective outreach. Lead banks in each district, coordinating with the Department of Finance, Government of Nagaland, may host these liaison officers. Regular visits to rural areas and periodic financial literacy camps could ensure wider coverage.

Integration of digital banking solutions with personalized guidance might accelerate financial inclusion targets. Collaboration with RBI's financial inclusion programs and banking partners could expand the initiative's scope. Banks may introduce customized financial products, while the liaison officers facilitate their uptake through personalized guidance. Monthly

reviews of credit disbursement and regular feedback from entrepreneurs could help refine the support mechanisms. This approach addresses the financial literacy gaps identified by women entrepreneurs in Nagaland, particularly in understanding banking procedures and managing business finances.

3.3.3 Establish Market Linkages and Export Promotion Support

Establishing market linkages and export promotion support for women-owned businesses in Nagaland can significantly enhance their market reach and economic impact. By creating dedicated platforms and networks, the Government of Nagaland can facilitate connections between women entrepreneurs and larger markets, both domestic and international. This can include organizing trade fairs, business expos, and virtual marketplaces that specifically highlight products from women-owned enterprises.

Collaboration with industry associations and export councils is essential for effective implementation. The Department of Industries & Commerce can provide the necessary support and resources. These partnerships can help women entrepreneurs navigate the complexities of export regulations, access market intelligence, and leverage trade opportunities. Regular training sessions on export procedures and compliance can further empower women entrepreneurs to expand their businesses beyond local markets.

CASE STUDY 8

Women in Export Program, Ghana

The Women in Export Program in Ghana, managed by the Ghana Export Promotion Authority (GEPA), aims to enhance the international trade capabilities of women-led businesses. The program facilitates market linkages through trade missions, business matchmaking events, and participation in international trade fairs. It also provides export promotion support, including export readiness assessments, training on export procedures, and compliance assistance. Financial support is available to help cover costs associated with international trade activities. Since its inception, the program has supported over 500 women-led businesses, significantly increasing their export volumes and market diversification.

3.3.4 Develop Care Service Support Framework

Expanding access to quality, affordable care services is crucial for enabling women's entrepreneurship in Nagaland and overall in Northeast India. To address the challenge of balancing business responsibilities with unpaid care work, it is recommended that the Ministry of Women and Child Development (MWCD) along with Department of Social Welfare, develop a comprehensive care service support framework. This should include an information portal for care service providers, serving as a centralized resource for information on childcare, eldercare, and other support services available in different localities. The framework should also promote the establishment of affordable care services, particularly in underserved areas of Nagaland.

Increased public investment in care infrastructure can significantly enhance support for women entrepreneurs. Building on the Palna Scheme, which aims to establish Anganwadi cum creches, it is suggested that the MWCD consider increasing targets for establishing these facilities in the Nagaland. Additionally, the introduction of a new centrally sponsored scheme for multipurpose care facilities could help cover a wider range of care requirements, including childcare for differently abled children and elderly care facilities. These initiatives could be particularly impactful in supporting women entrepreneurs in Nagaland. This approach helps addressing a challenge mentioned in one of the focus group Discussion

where an women entrepreneur expressed “facing problems managing both her household and business leading to less productivity in terms of work”.

Public-Private Partnerships (PPPs) can be leveraged to expand care infrastructure rapidly. To mobilize private sector investment in care infrastructure, the MWCD should consider developing policy and regulatory frameworks for PPPs in the care sector.

This could include creating model concession agreements for care infrastructure facilities that can be used across Northeastern states. Such PPP models could also involve agreements where private sector entities, Self-Help Groups (SHGs), or NGOs operate government-funded care facilities, potentially accelerating the expansion of care services in the region.

Increased investment in care infrastructure aligns with global best practices for supporting women's economic participation. While India's current budget allocation for care infrastructure and services stands at about 0.73% of the total budget expenditure, many G20 countries invest between 1%- 4.1% in this sector. By enhancing public and private investment in care infrastructure, particularly through centrally sponsored schemes, India can work towards building a more robust care ecosystem in the Northeast. This investment would not only support women entrepreneurs but also contribute to overall economic growth and social development in the region.

CASE STUDY 9

Comprehensive Childcare Support Program, Japan

The Comprehensive Childcare Support Program in Japan, managed by the Ministry of Health, Labour and Welfare, aims to support working parents, particularly women, by providing extensive childcare services. The program has established integrated childcare centers offering daycare, after-school care, and temporary childcare. It provides subsidies to make childcare affordable and offers flexible options, including extended hours and weekend care. Additionally, the program supports childcare providers with training and resources to ensure high-quality care. This initiative has significantly increased the availability and quality of childcare services, enabling more women to participate in the workforce and promoting gender equality.

Conclusion

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive approach to address the multifaceted challenges faced by women entrepreneurs in Nagaland's trade and logistics sector. By tackling issues such as limited credit access, high operational costs, and mobility restrictions, these recommendations could potentially catalyze a significant shift in women's economic participation.

The proposed interventions directly respond to key gaps identified in the Focus Group Discussions. *Implementing comprehensive awareness campaigns for Financial Schemes with Localized Outreach Programs and, instituting transportation subsidies could alleviate financial barriers, while specialized logistics infrastructure and support centers may enhance operational capabilities.* These initiatives, particularly the enhanced credit access and skill development programs, could revolutionize opportunities for women entrepreneurs across Nagaland, especially in remote areas and districts where traditional handicraft and handloom weavers face significant market barriers.

Additionally, capacity-building programs focusing on financial literacy, digital skills, and sector-specific training are essential to equip women entrepreneurs with the tools needed to compete and grow in increasingly competitive markets.

Institutional measures, including the access to government procurement opportunities and targeted skill development programs, address the critical need to provide essential resources, support and also create platforms for women to connect, collaborate and grow their business, including capacity building. Coupled with financial literacy initiatives and a care service support framework, these interventions could significantly bolster women entrepreneurs' ability to navigate and thrive in the trade sector. By acknowledging and addressing the unique challenges faced by women, including the burden of unpaid care work, these recommendations have the potential to foster a more inclusive entrepreneurial ecosystem.

Implementing this holistic strategy could position Nagaland at the forefront of women's economic empowerment in the region. As women gain improved access to markets, resources, and support systems, they may be better equipped to scale their businesses and engage in cross-border trade. This, in turn, could drive broader

economic growth and regional development, underscoring the transformative potential of empowering women entrepreneurs in the trade and logistics sector.

Annexure – A

The details of the FGDs conducted are as follows:

CASE STUDY 1		Bangladesh's Digital Financial Inclusion Program
Implementing Agency	Government of Bangladesh	
Year	2021	
Description	Bangladesh's Digital Financial Inclusion Program was launched in 2021 as part of the country's first National Financial Inclusion Strategy (NFIS) for the period 2021-2026. This initiative aims to enhance financial literacy and access to financial services, particularly for women and rural populations, by leveraging digital tools and infrastructure.	
Specific Provisions	<ul style="list-style-type: none"> Awareness Campaigns: Extensive use of mass media, social media, and community engagement to spread awareness about digital financial services. Training Programs: Conducting workshops and training sessions to educate people about the benefits and usage of digital financial services. Partnerships: Collaborating with NGOs, local governments, and financial institutions to ensure widespread reach and impact. 	
Source	Bangladesh's 2021-2026 National Financial Inclusion Strategy - Alliance for Financial Inclusion	
CASE STUDY 2		Women's Transportation Subsidy Program in Mexico City
Implementing Agency	Mexico City's Collective Transport System.	
Year	2008	
Description	This initiative aims to improve women's safety on public transportation by providing women-only buses and subway cars. The program is part of broader efforts to combat sexual harassment and violence against women in public spaces.	
Specific Provisions	<ul style="list-style-type: none"> Women-only Buses: Known as 'Atenea buses,' these are designated for women and children only, providing a safer travel option. Women-only Subway Cars: The first two cars on several subway lines are reserved for women and children during peak hours. Support Centers: Establishment of support centers in metro and metrobus systems to assist women who experience harassment or violence. Safety Enhancements: Improved lighting and surveillance at bus stops and other public spaces to increase safety. Mobile App: The 'Vive Segura' app facilitates the reporting of incidents of sexual violence and harassment, and allows women to conduct safety audits of public spaces. 	
Source	UN Women Report on Mexico	

CASE STUDY 3

Women-Only Financial Help Desk initiative in Kenya

Implementing Agency	Financial Sector Deepening (FSD) Kenya.
Year	2022
Description	This initiative aims to improve women's access to financial services by providing dedicated help desks that offer tailored financial advice and support. The program focuses on addressing the unique financial needs and challenges faced by women entrepreneurs.
Specific Provisions	<ul style="list-style-type: none"> Dedicated Help Desks: Establishment of women-only financial help desks in various financial institutions to provide personalized financial advice and support. Financial Literacy Programs: Offering training sessions to enhance financial literacy and management skills among women. Access to Credit: Facilitating easier access to credit for women entrepreneurs by addressing barriers such as lack of collateral and credit history. Mentorship and Networking: Providing mentorship opportunities and creating networking platforms for women entrepreneurs to share experiences and best practices. Digital Financial Services: Adapting digital financial services to meet the specific needs of female borrowers
Source	FSD-Kenya

CASE STUDY 4

Women-Led Startup Incubator Initiative in Karnataka, India

Implementing Agency	Karnataka Innovation and Technology Society (KITS), Department of Electronics, Information Technology, Biotechnology, and Science & Technology, Government of Karnataka.
Year	The initiative is part of the broader Elevate WomEN program, which has been active since 2017.
Description	The Women-Led Startup Incubator Initiative aims to support early-stage women entrepreneurs by providing them with the necessary resources and mentorship to transform their ideas into successful businesses. The program focuses on fostering innovation and entrepreneurship among women in Karnataka.
Specific Provisions	<ul style="list-style-type: none"> Incubation Support: Offering business skills training, mentoring, peer learning, market analysis, customer analysis, business plan development, and pitch preparation. Financial Assistance: Providing grant-in-aid funding to help women entrepreneurs convert their ideas into proof of concept. Networking Opportunities: Facilitating connections with investors and other key stakeholders in the startup ecosystem. Capacity Building: Conducting workshops and training sessions to enhance entrepreneurial skills and knowledge.
Source	Karnataka Innovation and Technology Society

CASE STUDY 8
Women in Export Program, Ghana

Implementing Agency	Ghana Export Promotion Authority (GEPA), in collaboration with the International Trade Centre (ITC).
Year	2024
Description	The Women Export Program Hub aims to empower women-led businesses by providing access to international markets, enhancing their export capabilities, and offering comprehensive support through training, mentorship, and networking opportunities.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering sessions to improve export readiness, packaging, and logistics management skills. Market Access: Facilitating connections with international buyers and markets to help women entrepreneurs expand their businesses globally. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices. Resource Centre: Access to trade-related modules, webinars, and training sessions to enhance business skills.
Source	GEPA and International Trade Centre

CASE STUDY 9
Comprehensive Childcare Support Program

Implementing Agency	The Government of Japan, primarily through the Ministry of Health, Labour and Welfare, and the Ministry of Education, Culture, Sports, Science and Technology.
Year	The program was launched in April 2015, following the enactment of the Act on Child and Childcare Support in August 2012.
Description	The Comprehensive Support System for Children and Child-rearing aims to address various issues related to childcare and early childhood education. It seeks to create a society where people can raise children with ease and joy, ensuring the sound growth of each child.
Specific Provisions	<ul style="list-style-type: none"> Expansion of Childcare Facilities: Increasing the number of childcare centers and reducing the number of children on waiting lists. Early Childhood Education: Promoting the integration of kindergartens and nursery centers to provide high-quality early childhood education and care. Community Support Services: Enhancing child-rearing support services in local communities, including after-school care and support for parents. Financial Support: Allocating approximately 700 billion yen annually from increased consumption tax revenue to fund these initiatives. Parental Leave: Providing financial assistance and tax-free benefits for both mothers and fathers taking childcare leave. This program has been instrumental in improving the quality and accessibility of childcare and early childhood education in Japan, supporting families and promoting a child-friendly society.
Source	The Comprehensive Support System for Children and Child-rearing



Annexure – B

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Women Entrepreneurs	Business	Virtual	4
2	NEIDA- Slot-1	Business	Virtual	4
3	NEIDA- Slot-2	Business	Virtual	4



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
SIKKIM

JANUARY 2025



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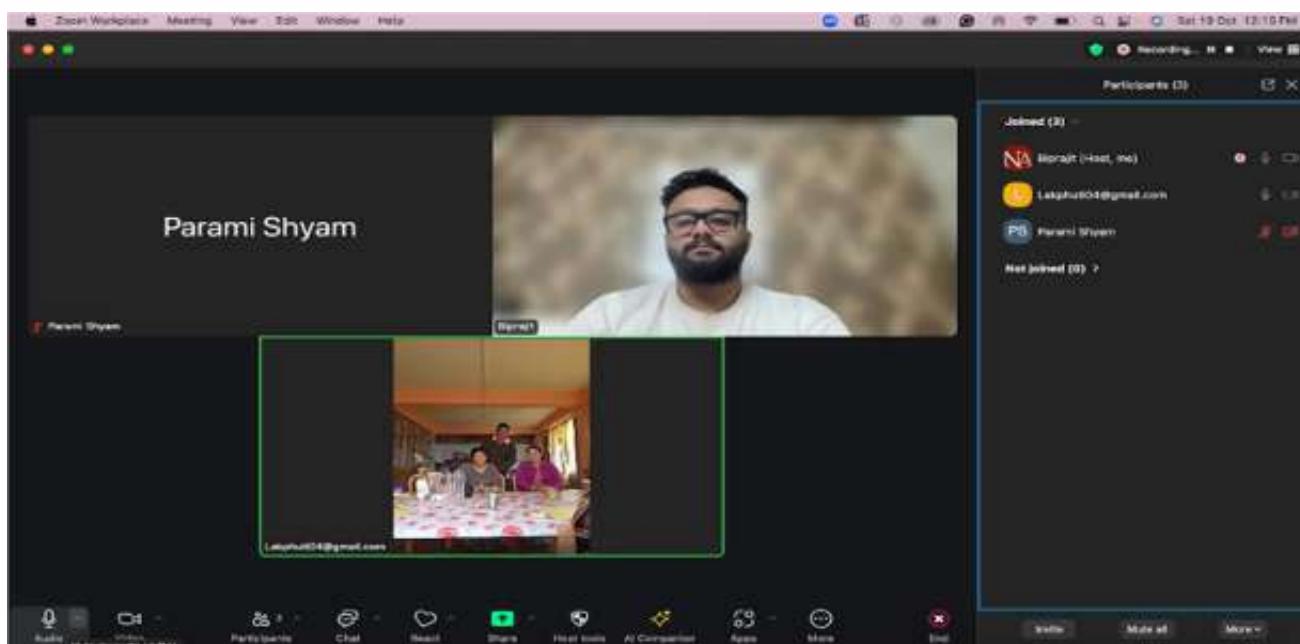
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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Sikkim

The participation of women in the trade sector has a complex and often overlooked history, with women taking on vital roles as consumers, mediators, traders, and merchants. Recent research from organizations like the World Bank, World Trade Organization, and International Monetary Fund emphasizes the transformative potential of trade in advancing gender equality, especially in developing nations. Trade fosters opportunities for women by creating better jobs, as exporting companies typically provide higher wages, better benefits, and greater job security. Additionally, trade opens pathways for women to engage in entrepreneurship, offering them avenues to reshape their economic prospects and societal roles.

Women in Sikkim's trade and logistics sector face systemic barriers that limit their participation and recognition. Despite the potential benefits, women remain underrepresented in trade associations and are often excluded from government consultations, causing their voices to go unheard in essential decision-making processes. Women are less likely to be informed about documentation and customs procedures, especially as these processes move online, exacerbating the challenges due to the persistent gender digital divide. Limited access to digital tools like smartphones and computers further hinders their full engagement in Sikkim's trade sector.

Figure 1: FGD with Women Entrepreneurs of Sikkim



Source: Study Team

Sikkim's geographical and social landscape presents unique challenges for women in trade. Women who are directly involved as traders, transporters, and customs agents often operate in remote, mountainous areas, work irregular hours, and travel frequently. These factors are especially challenging as traditional societal norms and family expectations restrict women's mobility and access to paid work opportunities. In communities where these norms are deeply ingrained, women's time is often constrained by expectations to prioritize caregiving roles over professional or entrepreneurial ambitions.

Infrastructure limitations in Sikkim compound the challenges for women in the trade sector. The mountainous terrain and limited connectivity make it difficult for women to access essential trade facilities, such as ports, warehouses, and customs offices. The lack of safe public transport options, limited internet connectivity in remote areas, and inadequate amenities like safe and clean washrooms further deter women's participation. Combined with social expectations, these infrastructural gaps significantly restrict the potential of women entrepreneurs.

Women entrepreneurs in Sikkim are emerging as key drivers of economic growth and innovation. Sikkim's entrepreneurial landscape is being transformed by women who are overcoming these challenges and stepping into roles as leaders and innovators in the state's economy. This white paper explores the unique challenges and opportunities faced by women entrepreneurs, with a particular focus on the trade and logistics sectors. By using a mixed methods approach, this study reveals the complex environment in which these women operate, celebrating the progress achieved while acknowledging the barriers that persist.

This white paper proposes actionable recommendations for improving Sikkim's entrepreneurial ecosystem for women. By addressing challenges across five critical pillars-affordability, accessibility, mobility, unpaid care work, and the gendered digital divide-this document aims to guide policymakers, stakeholders, and support organizations. The insights and recommendations presented here are designed to build a more inclusive ecosystem, empowering women entrepreneurs to fully engage in and benefit from Sikkim's dynamic trade and logistics sectors.

Female Labour Force Participation and Entrepreneurship Scenario in Sikkim

Sikkim's female labour force has seen considerable transformation, marked by fluctuating participation and a gradual shift towards entrepreneurship. This section provides a comprehensive analysis of the Female Labour Force Participation Rate (FLFPR) and entrepreneurship trends in Sikkim from 2017 to 2024.

It examines sectoral shifts in women's employment and highlights the growing trend of self-employment among women.

Sikkim's Female Labour Force Participation Rate (FLFPR) has displayed fluctuations across different years. The Female Labour Force Participation Rate (FLFPR) in Sikkim has experienced a increase from 65% in 2017-18 to 77% in 2023-24.

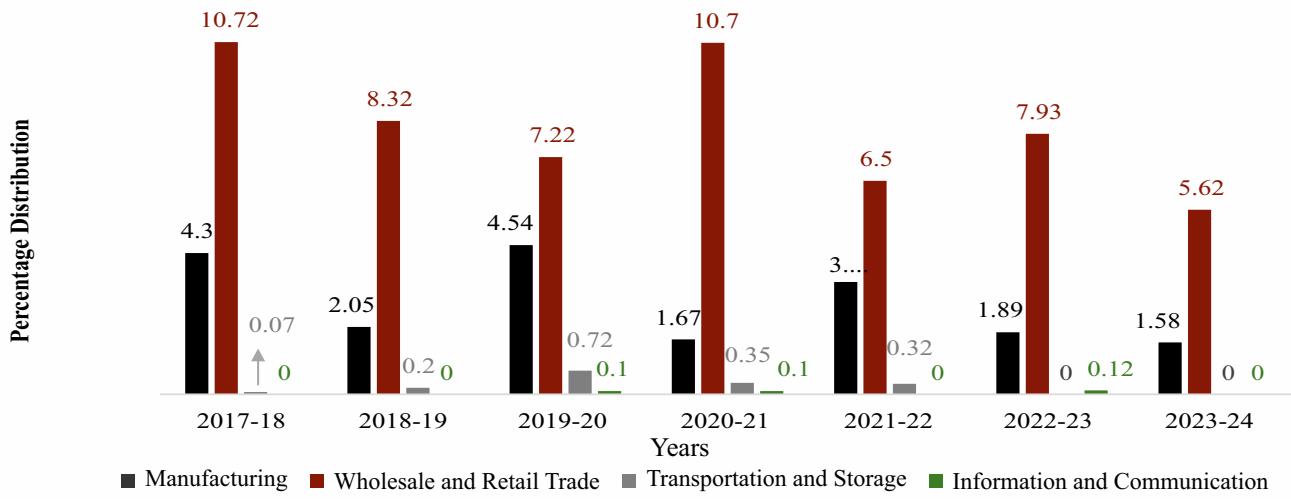
Over the past six years, the FLFPR has experienced periodic shifts, reflective of the structural challenges and opportunities within the economy, as well as impacts from the COVID-19 pandemic. Although

Sikkim's FLFPR remains relatively low compared to other regions, there has been a noticeable trend towards self-employment and entrepreneurship among women. **Women's participation across various sectors in Sikkim has shown marked volatility.** From 2017 to 2023, the manufacturing sector saw fluctuations, with **women's participation initially at 4.3% in 2017-18, dropping to 1.89% by 2022-23, and then further to 1.58% in 2023-24.** The wholesale and retail trade sector similarly displayed a fluctuating trend, starting at 10.72% in 2017-18, dropping to 6.5% in 2021-22, and then rising to 5.62% in 2023-24.

The transportation and storage sector and the information and communication sector showed minimal female representation throughout these years, indicating persistent gender gaps in these industries.

The lack of women in these fields underscores barriers to entry in sectors requiring technical skills or operating in remote and challenging terrains.

Figure 2: Percentage Distribution of Usually Working Persons (Ps+Ss) By Industry of Work (Industry Sections of NIC-2008) for Sikkim (Rural+Urban) Female



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

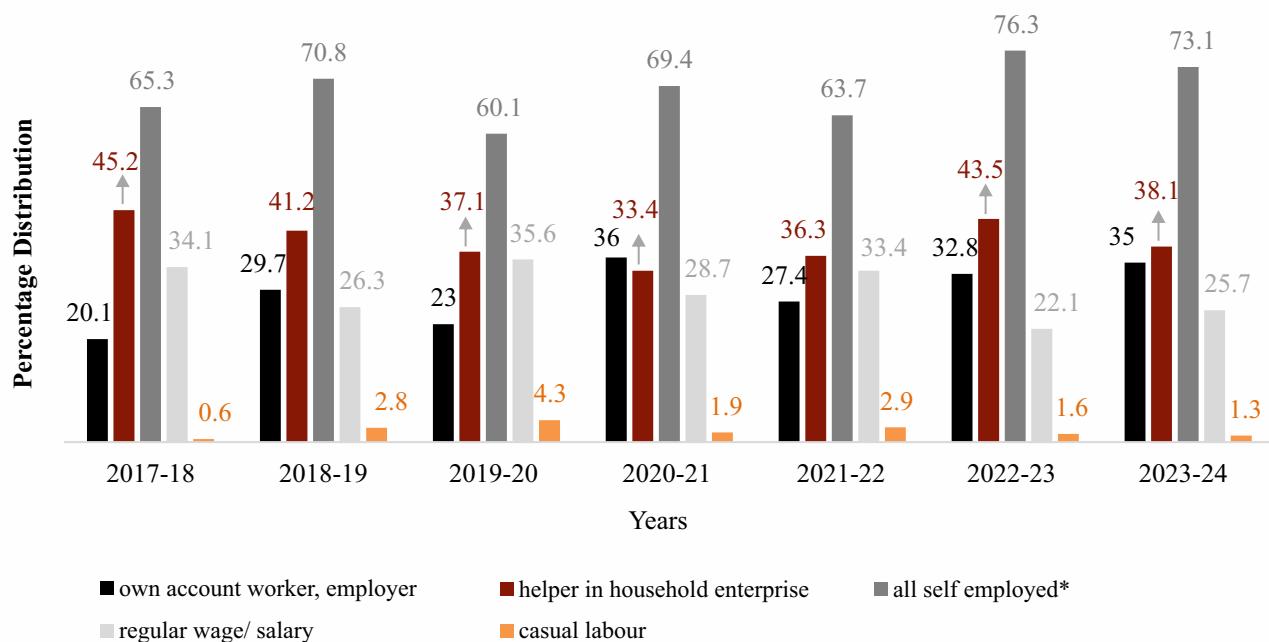
Entrepreneurship among women in Sikkim has gained traction, though informal employment remains prevalent. Data indicates that the share of women as "Own Account Workers" or employers rose from 20.1% in 2017-18 to 32.8% by 2022-23, with a projected increase to 35% in 2023-24. This increase reflects a shift towards self-reliance and entrepreneurship among women.

Concurrently, the proportion of women working as "Helpers in Household Enterprises" remains high,

showing a trend towards informal, home-based economic activities. The share increased from 45.2% in 2017-18 to 43.5% in 2022-23 and is projected at 38.1% in 2023-24, indicating a strong reliance on informal work among women.

This preference may result from limited formal employment options and the flexibility that informal work offers in balancing domestic responsibilities.

Figure 3: Percentage Distribution of Workers in Usual Status (Ps+Ss) by Broad Status in Employment for Each Sikkim (Rural+Urban)



Source: PLFS 2017-18, PLFS 2018-19, PLFS 2019-20, PLFS 2020-21, PLFS 2021-22, PLFS 2022-23, PLFS 2023-24

The shift towards self-employment is evident, as formal employment opportunities have declined for women in Sikkim. The share of "Regular Wage/Salary" earners among women dropped significantly from 34.1% in 2017-18 to 25.7% in 2023-24. This downward trend indicates a movement

away from formal employment towards self-employed or home-based work arrangements. Additionally, the proportion of women in casual labour roles has remained minimal, with only 1.3% in 2023-24, highlighting a preference for more stable or self-employed roles over precarious, short-term work.

1.1 Existing Efforts by the State Government to Promote Women's Entrepreneurship

Sikkim has implemented several national and state-level programs to promote women's entrepreneurship, focusing on overcoming barriers such as access to capital, training, and market

linkages. This section analyzes key programs supporting women entrepreneurs in Sikkim, examining the objectives, mechanisms, and impact of these initiatives. By evaluating these programs, we aim to understand the current support ecosystem and identify areas for improvement.

Table 1: Existing National and State-level schemes for Women Entrepreneurs

Sl No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets
4	State	CM Startup Scheme(CMSS) (2017)	Provides financial assistance to local unemployed youth, including school dropouts, to develop entrepreneurial ventures in Sikkim
5	State	Sikkim Entrepreneurship and Economic Development(SEED) Cell (2023)	Supports aspiring and existing entrepreneurs in Sikkim through mentorship, training, and financial assistance
6	State	Integrated Service Provision and Innovation for Revising Economics(INSPIRES)-World Bank Assisted program (2023)	Aims to revive the economy of Sikkim by providing integrated services and fostering innovation
7	State	Skilled Youth Start-Up Scheme (SYSS) (2020)	Offers loans with back-ended subsidies to educated unemployed youth in Sikkim for setting up various enterprises

The Prime Minister's Employment Generation Programme (PMEGP) plays a critical role in supporting women entrepreneurs in Sikkim, especially in rural and semi-urban areas. Overseen by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, PMEGP

provides financial support for establishing micro-enterprises. Women, categorized as a "special group," receive enhanced subsidies up to 25% for urban projects and 35% for rural projects.

Since its inception, PMEGP has supported around

138,000 women-led projects across India, which constitute 30% of the program's total projects. By providing financial aid and encouraging self-employment, PMEGP addresses affordability and enables women's entry into formal markets.

The Chief Minister's Startup Scheme (CMSS) is a flagship initiative in Sikkim that encourages entrepreneurship among local youth, including school dropouts. Launched in 2017, CMSS aims to create new entrepreneurial ventures by providing financial support to aspiring entrepreneurs, including young women. The scheme addresses unemployment and promotes skill development, making it a vital part of Sikkim's entrepreneurship ecosystem. CMSS emphasizes inclusivity by targeting diverse groups, and its financial assistance has helped foster entrepreneurial mindsets among Sikkim's youth, particularly those who lack access to traditional employment pathways.

The Sikkim Entrepreneurship and Economic Development (SEED) Cell, established in 2023, provides mentorship, training, and financial assistance for aspiring and established entrepreneurs. SEED Cell focuses on building capacity and supporting economic independence for women in Sikkim by offering hands-on guidance and resources. This initiative also collaborates with other state programs to create a comprehensive support ecosystem for entrepreneurs. SEED Cell is instrumental in fostering skill development and enhancing access to funding and networks, helping women entrepreneurs overcome the early challenges of business establishment.

The Integrated Service Provision and Innovation for Reviving Economics (INSPIRES) program, a World Bank-assisted initiative launched in 2023, aims to revitalize Sikkim's economy by fostering innovation. INSPIRES offers integrated services to entrepreneurs, particularly women, including access to financial resources, technical support, and market linkages.

This program emphasizes innovation and economic sustainability, aiming to create long-term growth opportunities for Sikkim's entrepreneurial community. By addressing systemic economic

challenges, INSPIRES supports both new and existing women entrepreneurs and contributes to Sikkim's economic resilience.

The Skilled Youth Start-Up Scheme (SYSS), introduced in 2020, provides financial assistance to educated unemployed youth in Sikkim to establish small businesses. SYSS offers loans with back-ended subsidies, making it accessible for young women entrepreneurs seeking to launch their own enterprises. By reducing the financial burden, SYSS enables educated women to leverage their skills and contribute to the economy through entrepreneurship. The scheme's focus on skill-based entrepreneurship has created opportunities for women in diverse sectors and enhanced self-reliance among Sikkim's youth.

Other national programs complement Sikkim's state-level initiatives by expanding support networks and resources for women entrepreneurs. The Udyam Sakhi initiative by the MSME Ministry builds a network for women entrepreneurs, offering learning tools, incubation support, and technical assistance.

The Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme provides additional credit and training, helping women compete in diverse markets. These national programs play a crucial role in strengthening the support ecosystem, especially in connecting women entrepreneurs to broader networks and resources.

While these initiatives provide significant support, further improvements could enhance their impact on women entrepreneurs in Sikkim. Limited mobility, lack of childcare support, and minimal digital infrastructure continue to restrict access for many women in rural areas. Future programs could address these gaps by offering mobility grants, on-site childcare facilities, and digital literacy training to improve access to markets and resources. Additionally, tracking program outcomes with gender-disaggregated data would offer insights into effectiveness and help target areas where women need more support.

Insights from Focus Group Discussions with Women Entrepreneurs of Sikkim

The landscape of women's entrepreneurship in Sikkim presents a diverse spectrum of challenges and opportunities that warrant systematic investigation. To gain comprehensive insights into these dynamics, a series of Focus Group Discussions (FGDs) were conducted between October and November 2024, engaging with 20 women entrepreneurs across various sectors and organizational structures in Sikkim. The study methodology incorporated both in-person and virtual consultations, ensuring broad representation and accessibility during the research process. The research framework encompassed nine strategic FGDs, engaging with participants from different organizational backgrounds including NGOs, business enterprises, entrepreneur groups, and women's associations.

The discussions were conducted across multiple locations in Sikkim, with a significant presence in Gangtok, while also leveraging virtual platforms to include perspectives from entrepreneurs across the region.

This hybrid approach enabled the participation of established organizations such as Sikkim Women Entrepreneurs Forum Cooperative Society, SEED, Okhrey, West Sikkim alongside independent women entrepreneurs, ensuring a diverse range of experiences and insights. A structured analytical framework centered on four key pillars - factors of production, infrastructure, regulatory barriers, and social norms - guided the investigation of women's entrepreneurial ecosystem in Assam

Table 2: 5-Pillar Framework to Analyse Insights gained from Focus Group Discussions

Sl No	Pillar	Description
1	Factors of Production	Limited access to working capital, credit facilities, raw materials, skilled workers, and high operational costs
2	Infrastructure	Inadequate physical and digital infrastructure including poor transportation connectivity, unreliable power supply, limited storage facilities, and weak market linkages.
3	Regulatory Barriers	Complex regulatory compliance requirements including business registration, licensing, and tax procedures that disproportionately impact women entrepreneurs.
4	Social Norms	Restricted mobility, limited financial autonomy, and disproportionate burden of domestic responsibilities.

This framework enabled systematic examination of critical issues including access to finance, market linkages, regulatory compliance requirements, and socio-cultural constraints

2.1 Factors of Production

The findings reveal interconnected challenges across these pillars, particularly highlighting how limited access to production factors and infrastructural gaps compound the impact of regulatory barriers and social constraints on women entrepreneurs

2.1.1 Access to Finance

The patterns of financial access among women entrepreneurs in Sikkim reveal systematic barriers that constrain business growth potential. Initial capital requirements show stark variations across sectors, ranging from ₹10,000 for food processing ventures to ₹3.5 lakh for traditional handicraft stores. This wide spectrum reflects not just different business needs but also barriers to entry that disproportionately affect women entrepreneurs with limited access to collateral or family support.

Women entrepreneurs' engagement with formal financial institutions demonstrates a complex interplay between operational needs and institutional limitations. For instance, entrepreneurs in the mushroom farming sector reported transportation costs up to ₹45,000 for importing raw materials like calcium and equipment, representing nearly one-third of their material costs. The high collateral requirements particularly affect artisans and those without property ownership, creating significant barriers to accessing formal credit.

The experience of several entrepreneurs highlights how the inability to register businesses as LLPs or private limited companies within Sikkim creates additional hurdles in accessing higher funding options. This structural constraint forces entrepreneurs to consider registration in neighbouring regions like Siliguri, adding operational complexities and costs.

"When I went to banks after retirement, they looked at me with disbelief, as if saying, 'Why do you want to do this at your age?'" - Usha Lama

"Even for a small loan to extend my resort, the process was difficult. Banks questioned my ability to repay and made me feel demotivated. But I persisted."

"Before I started this business, I wanted to register as an LLP to access higher funding, but I wasn't aware that Sikkim has restrictions on registering private limited companies after 2007. I spent money trying to set it up, but I had to close it and re-register as a proprietor, which limited the

growth options for my business." - Smritha Pradhan

2.1.2 Access to Skill Training

The acquisition and application of business skills shows distinct patterns that influence entrepreneurial success trajectories. While urban entrepreneurs have better access to training resources, those in remote areas struggle to access programs that effectively combine traditional skills with modern business practices. Survey data indicates that entrepreneurs in sectors like carpet making and homestay operations require sustained engagement with training resources to adapt to changing market demands.

Training infrastructure gaps create particular challenges for entrepreneurs seeking to scale their operations. Focus group discussions revealed *a lack of regular training programs for skill-building and business management, particularly in rural areas.* Entrepreneurs emphasized the need for frequent, regionally-distributed workshops tailored for women entrepreneurs, highlighting how the centralization of training facilities in urban centers creates additional barriers for rural participants.

2.1.3 Access to Digital Technologies and Digital Marketplaces

Digital adoption patterns reveal significant variations in how entrepreneurs leverage technology for business growth. While some entrepreneurs have successfully used platforms like Instagram and Facebook for marketing and customer engagement, others express hesitation about expanding their businesses online, citing resource limitations and fear of not being able to meet increased demand.

The intersection of digital infrastructure and market access creates distinct entrepreneurial trajectories. Rural entrepreneurs face particular challenges due to poor internet connectivity, limiting their ability to effectively market products or engage with digital platforms. Focus

group participants noted the need for specialized training to fully leverage digital marketing tools and e-commerce platforms like Amazon and Flipkart.

Many entrepreneurs, particularly in remote areas, identified the need for comprehensive training on e-commerce listing and digital marketing. The challenges are compounded by the lack of clear guidance and support for navigating online marketplaces, with entrepreneurs suggesting the appointment of regional experts to assist with digital platform integration. The resulting exclusion from online marketplaces and digital business networks significantly constrains the growth potential of women-led businesses in the region, particularly affecting those in traditional sectors and remote locations.

2.2 Infrastructure Restrictions

2.2.1 Physical Connectivity

Limited mobility infrastructure emerges as a critical barrier for women entrepreneurs in Sikkim, particularly affecting those in remote regions. Transportation challenges significantly impact businesses, with the distance to major markets like Gangtok (approximately 155 km from remote areas like Okhrey) creating substantial barriers to market access. Focus groups revealed that travel times of 5-6 hours to reach major markets severely constrain business operations and market expansion opportunities.

The absence of reliable transportation infrastructure particularly affects entrepreneurs in sectors requiring regular material procurement or product distribution. For example, monsoon conditions frequently disrupt transportation networks in rural areas, causing delays in receiving raw materials and tripling logistical costs. This forces entrepreneurs to either limit their operational scope or incur significant additional costs for private transportation arrangements.

"The road conditions are very, very pathetic, and so the cost just escalates. By the time something

reaches Sikkim, the logistics costs make everything very expensive." - Woman Entrepreneur

"People say, 'Sikkim is so expensive,' but look at the reasons-transportation from Siliguri costs 13,000 just for a truck, and then there are labor charges for loading and unloading. It all adds up." - Woman Entrepreneur associated with SEED, Sikkim

2.2.2 Digital Infrastructure

Digital connectivity constraints create distinct patterns of business advantage and exclusion across Sikkim's entrepreneurial landscape. Internet connectivity is particularly poor in remote areas, leading to challenges in promoting homestays or carpet businesses online. Many entrepreneurs expressed interest in expanding their businesses online but cited infrastructure limitations and resource constraints as major barriers.

The quality of digital infrastructure directly influences entrepreneurs' ability to participate in emerging market opportunities. Focus group discussions revealed that even basic digital marketing activities become challenging due to unreliable internet connectivity, particularly affecting entrepreneurs' ability to showcase products effectively or engage with digital marketplaces.

2.3 Regulatory Challenges

2.3.1 Presence of Supportive Schemes

The regulatory landscape for women entrepreneurs in Sikkim reveals complex challenges despite the existence of support mechanisms. While schemes like PMEGP and Mudra loans are available, entrepreneurs face significant difficulties in accessing them. The experience of focus group participants highlights how entrepreneurs with connections to bank officials reported smoother processes, while others faced substantial information gaps regarding government schemes.

A unique regulatory constraint in Sikkim prevents entrepreneurs from registering as

Limited Liability Partnerships (LLPs) or private limited companies within the state, forcing them to consider registration in neighboring regions like Siliguri. This creates additional complexities and costs for entrepreneurs seeking to formalize their operations.

2.3.2 Presence of Supportive Schemes

The translation of national schemes into local impact reveals significant implementation gaps. While PMEGP and PMMY schemes exist, entrepreneurs reported facing legal complexities while attempting to access subsidies for vehicle loans and other support mechanisms. The challenge becomes particularly evident in credit-linked programs, where standardized national guidelines sometimes conflict with state-specific business operation patterns.

The implementation architecture demonstrates weakness in addressing sector-specific needs, particularly for traditional and small-scale enterprises. For instance, entrepreneurs in the mushroom farming sector highlighted how logistical subsidies and support mechanisms fail to account for their unique operational requirements and challenges.

2.4 Social Norms

2.4.1 Mobility Restrictions

Gender-based mobility constraints affect women entrepreneurs' ability to fully participate in market opportunities, though the impact varies between urban and rural areas. While urban entrepreneurs report fewer mobility challenges due to access to taxis and personal vehicles, those in rural settings emphasize the lack of reliable public transport as a significant barrier, particularly for women traveling during odd hours.

Safety concerns particularly affect entrepreneurs in remote locations, forcing strategic choices about business timing and operations. The geographical isolation of many business locations compounds these challenges, creating additional barriers for women entrepreneurs seeking to expand their market reach.

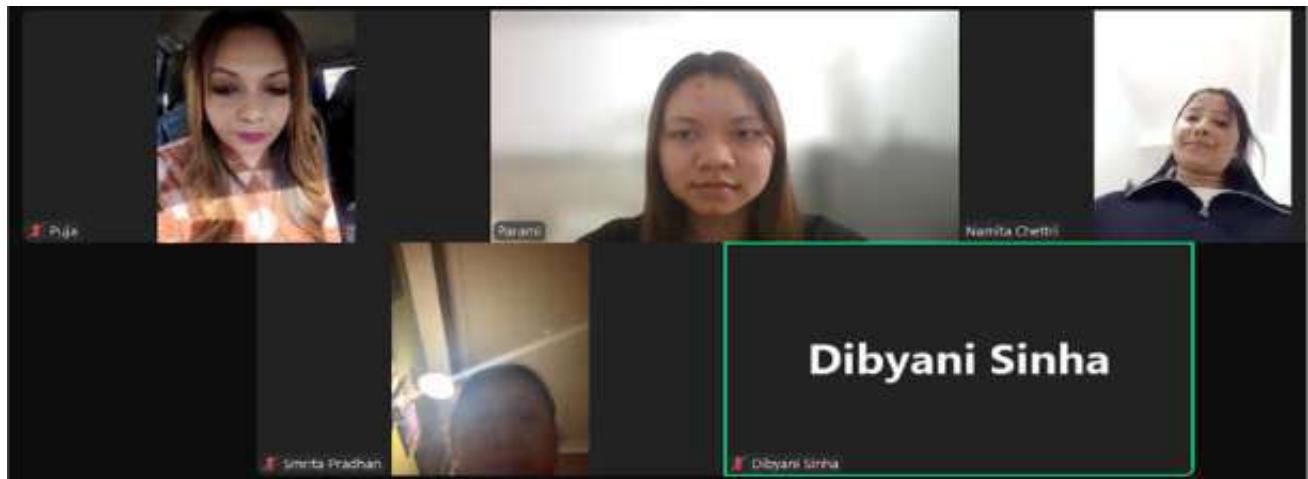
2.4.2 Time Poverty and Care Responsibilities

The burden of unpaid care work creates systematic time constraints that shape women's entrepreneurial trajectories in Sikkim. Focus group discussions reveal how entrepreneurs must constantly negotiate between business demands and household responsibilities. Several entrepreneurs benefited from supportive families that helped manage caregiving and household responsibilities, while others noted challenges in balancing business operations with caregiving duties. "A lot of women would love to start something like in my constituency itself, there are a lot of women entrepreneurs, even above the age of 40, but they don't even know the process because they're stuck unpaid domestic responsibilities. Seed cell helps with the process, but after that, even to go ahead with the loans or anything or subsidies, it's very difficult for them."

- Woman Entrepreneur from SEED, Sikkim.

The impact of care responsibilities is particularly evident in the food business sector, where entrepreneurs reported how unexpected staff issues could lead to operational disruptions due to their primary caregiving roles. Participants stressed that household responsibilities often disproportionately affected women entrepreneurs compared to their male counterparts.

Figure 4: FGD with Women Entrepreneurs of Sikkim



Source:

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendations

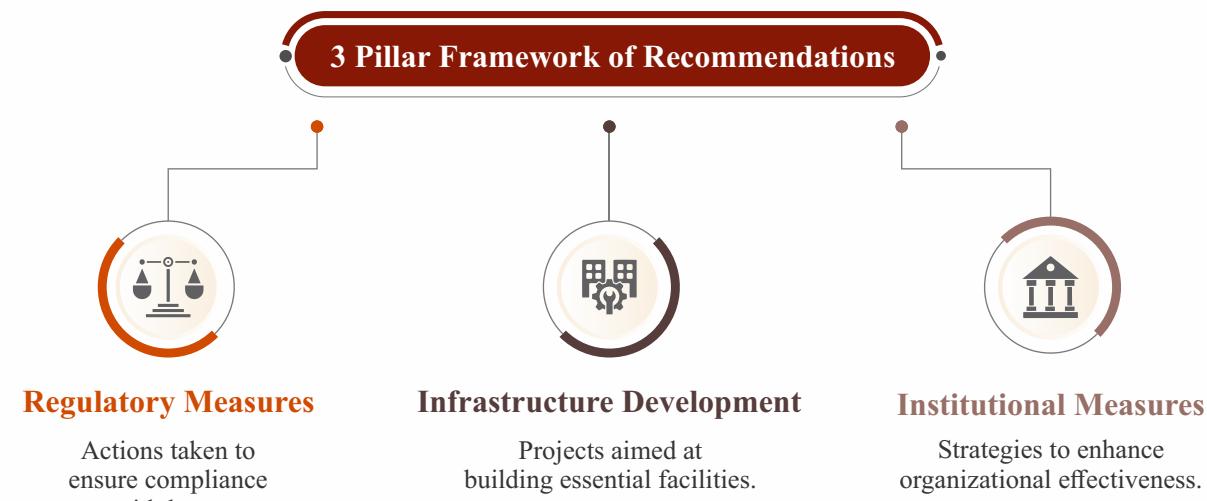
Bridging the gap between women entrepreneurs and their participation in domestic and cross-border trade can help boost the growth of women-owned businesses. The women entrepreneurs of Sikkim are largely engaged in the production of Hospitality, handlooms, handicrafts, and processed food items. However, there is a clear lack of access to mediums that enable the trade of their goods, stemming from a comparatively weaker logistics network.

The promotion of the importance of the trade sector amongst women entrepreneurs requires a holistic approach involving the State Government, the private

sector, and, most importantly, industry associations such as FICCI FLO, which can provide the necessary networking platform. In addition, Community-Based Organizations (CBOs) are equally crucial in integrating rural women entrepreneurs in the state government's efforts to enable goods and services trade.

Through a comprehensive review of best practices across India and South Asia especially, and in other regions, complemented by the Focus Group Discussions with over 20 women entrepreneurs from diverse backgrounds – a 3-pillar framework has been devised to recommend measures for trade promotion in Sikkim

Figure 5: 3-Pillar Framework of Recommendations



Source: Study Team

The recommended measures are spread across regulatory, infrastructural, and institutional measures. The regulatory aspect focuses on recommending measures to streamline the process of securing credit under existing schemes and facilitation of credit procedures at the level of banks. The infrastructural

aspects focus on enhancing connectivity and establishing units of training centers, Common Facility Centres (CFCs), and other similar physical inputs. Lastly, the institutional measures cater to the crucial gap in training programs, information asymmetry, and lack of platforms for women entrepreneurs to network and develop.

3.1 Pillar 1: Regulatory Measures

Robust regulatory frameworks create structured pathways for women entrepreneurs to access institutional support while removing systemic barriers to their business growth. The entrepreneurial landscape for women in India is characterized by significant structural impediments, including limited access to formal credit, inadequate institutional support, and infrastructural constraints that impact business operations.

Regulatory measures play a pivotal role in addressing these challenges by establishing standardized protocols that mandate financial institutions, support organizations, and service providers to create women-centric business environments. These measures ensure that policy intentions translate into actionable support mechanisms through clearly defined guidelines and compliance requirements.

Effective regulations transform ad-hoc support initiatives into sustainable, scalable systems that systematically address women entrepreneurs' needs. Through targeted regulatory interventions, the challenges faced by women entrepreneurs can be addressed systematically rather than through isolated initiatives. As evidenced in the current landscape, successful programs like MUDRA and Stand-Up India demonstrate how regulatory frameworks can facilitate simplified credit access and institutional support.

Despite women's high financial discipline and better credit profiles, regulatory gaps continue to perpetuate gender bias in formal lending, creating a self-defeating cycle of financial exclusion. *The stark 70% financing gap faced by women-owned MSMEs in India reveals a systemic failure in regulatory frameworks, where 90% of women entrepreneurs still rely on informal financing sources.* While initiatives like the Pradhan Mantri Jan Dhan Yojana have improved women's access to bank accounts, with over 80% women holding bank deposits in both rural and

urban India, this has not translated into proportional credit access.

The disparity is evident in the fact that women receive only 27% credit against their deposits, compared to 52% for men. This gap is further amplified by institutional biases, where women-led enterprises are perceived as high-risk investments, leading to higher loan rejection rates despite evidence of women being more disciplined borrowers. Current regulatory measures, while well-intentioned, have resulted in limiting women to small-ticket loans, with 88% of women borrowers under government schemes restricted to loans under ₹50,000, highlighting the urgent need for comprehensive regulatory reforms.

Additionally, regulated and subsidised public transportation and logistics services are unavailable to most entrepreneurs. The high costs of logistics services deter rural women entrepreneurs, especially from accessing different domestic and cross-border markets. Further, there is a gap in affordable training programs and exhibitions wherein the latter involves hidden costs of transportation of goods and minimal guarantee of returns to the entrepreneur.

Women entrepreneurs who participated in the FGDs reiterated a similar experience in terms of securing loans and accessing affordable logistics services and training programs. For instance, Loan disbursals from the bank have taken over two years despite entrepreneurs securing the sanction under schemes such as the Mudra Loan scheme and PMEGP on time. Entrepreneurs in rural areas are denied service by private logistics service providers and lack of affordable and safe transportation deters their ability to sell products outside of their local markets.

3.1.1 Institute Transportation Subsidy Framework

A structured transportation subsidy mechanism could significantly reduce logistics costs and

expand market reach for women entrepreneurs across Sikkim. The Transport Department, Government of Sikkim may develop a comprehensive subsidy framework through coordinated efforts with the Department of Industries & Commerce, Government of Sikkim and logistics service providers. This initiative would address the critical challenge of high transportation costs, which particularly impacts women entrepreneurs in remote regions who have reported logistics expenses significantly reducing their profit margins. The framework could incorporate regulated pricing mechanisms for different distance slabs, enhanced coordination with India Post services, and transparent cost structures. Digital platforms might facilitate subsidy disbursement, while partnerships with multiple logistics providers could ensure competitive service delivery.

A systematic implementation approach through district-level coordination would potentially ensure equitable access and efficient delivery. The operationalization of this framework would benefit from multi-stakeholder engagement, with

the Transport Department, Government of Sikkim potentially leading the implementation and District Industries Centers facilitating last-mile coordination. The system may prioritize home-based women entrepreneurs and those from remote areas to maximize impact.

The Ministry of Road Transport & Highways might provide technical guidelines, while the Department for Promotion of Industry and Internal Trade could facilitate integration with logistics policies. Regular monitoring of cost reduction impact and market expansion patterns could help optimize the subsidy structure.

This comprehensive approach would address the logistics barriers currently limiting market access, as evidenced by FGD participants who highlighted challenges in managing transportation costs while maintaining profitable margins. Through efficient implementation, this subsidy framework could substantially improve the operational viability of women-owned enterprises in Sikkim, enabling them to compete effectively in broader markets.

CASE STUDY 1

Women Exporters Development Programme (WEDP)

The Women Exporters Development Programme (WEDP) in Malaysia is a targeted three-year initiative designed to boost women-owned companies' international trade presence. Through comprehensive support including business coaching, skills training, market immersion, and networking opportunities, the program has successfully aided over 1,000 women entrepreneurs by 2023. With an investment of MYR 10 million, WEDP has proven instrumental in enhancing business capabilities and market visibility for women-owned SMEs, facilitating their sustainable growth in international markets.

3.1.2 Subsidies and Financial Policies

Establish targeted subsidies for raw materials and logistics, especially for sectors like carpet weaving and tourism, which rely on expensive inputs. Simplify financial processes and loan disbursements to ensure inclusivity for women

entrepreneurs, including retirees and first-time applicants. Also reducing documentation requirements, and providing collateral-free loans under targeted schemes can significantly improve financial inclusion. For example, programs like the Pradhan Mantri MUDRA Yojana can be tailored to prioritize women entrepreneurs.

This can be complemented by state-level banks implementing relaxed criteria to ensure accessibility. These measures will help reduce dependency on high-interest informal loans and enable women to fund their businesses effectively.

3.2 Pillar 2: Infrastructure Development

Targeted infrastructure development is crucial for empowering women entrepreneurs in Northeast India and enabling their full participation in trade and regional value chains. The focus group discussions revealed significant infrastructure gaps that hinder women entrepreneurs in the region. From lack of accessible transportation to inadequate business spaces and limited access to modern facilities, these challenges restrict women's ability to scale their businesses and engage in cross-border trade. Addressing these infrastructure needs is essential for creating an enabling ecosystem that supports women's economic empowerment and fosters inclusive growth in the Northeast.

Investing in women-centric infrastructure can catalyze a transformative shift in women's entrepreneurship, driving economic development and regional integration. By developing infrastructure tailored to the unique needs of women entrepreneurs, policymakers can unlock tremendous potential for innovation, job creation, and economic diversification in the Northeast. Strategic investments in physical and digital infrastructure, coupled with support services, can help overcome entrenched barriers and create pathways for women to participate more fully in the formal economy. The following recommendations outline key focus areas for infrastructure development to promote women's entrepreneurship in the region.

3.2.1 Establish Accessible Marketplaces and trade centers

Establishing accessible marketplaces and trade centers in Sikkim can revolutionize the region's infrastructure and significantly benefit local entrepreneurs. These centers could act as focal

points for trade and collaboration, addressing challenges like the lack of a reliable supply chain and high raw material costs. By centralizing raw material procurement and creating storage facilities, these hubs could reduce dependence on online sourcing and improve inventory management.

Upgraded road networks and transportation systems, built to support these trade centers, would mitigate issues like seasonal road blockages and enhance the timeliness of logistics, thus lowering the costs associated with delays and inefficient transportation.

Moreover, trade centers could function as comprehensive support systems for local entrepreneurs by integrating capacity-building programs. These programs could include formal business training, digital marketing workshops, and guidance on leveraging e-commerce platforms like Amazon.

By offering export subsidies and simplifying shipping logistics, the centers could alleviate the financial strain caused by high domestic and international shipping costs. Additionally, they could provide tailored support for women entrepreneurs, such as childcare facilities, enabling them to balance business responsibilities and unpaid care work more effectively.

These accessible hubs would also stimulate the local economy by creating new employment opportunities and promoting entrepreneurship. Serving as platforms for product exhibitions, bulk shipping, and trade networking, they would help businesses reach larger markets both nationally and globally. By fostering collaboration among entrepreneurs, artisans, and other stakeholders, the trade centers would catalyze innovation and sustainable growth. Ultimately, the establishment of such centers would empower local businesses to scale operations, reduce logistical hurdles, and contribute to the overall economic development of Sikkim.

CASE STUDY

The Dhaka Trade and Exhibition Centre – Bangladesh

The **Dhaka Trade and Exhibition Centre (DTEC)** in Bangladesh is an example of a marketplace designed to support women entrepreneurs by providing accessible platforms for trade. DTEC offers affordable exhibition spaces for women-led businesses, helping them showcase their products to larger audiences, connect with buyers, and expand their market reach. The center hosts regular trade shows, expos, and networking events, creating opportunities for women entrepreneurs to engage with both local and international markets. By reducing entry barriers to physical marketplaces, DTEC enables women to access vital trade resources, enhance their business visibility, and foster growth.

3.2.2 Safe and Gender-Inclusive Public Transportation System to Foster Women's Entrepreneurship

A well-designed gender-inclusive transportation system could transform business accessibility for women entrepreneurs in Sikkim. The Government of Sikkim may establish a comprehensive gender-inclusive public transportation system through coordinated efforts between the Sikkim State Transport Corporation and Transport Department. This initiative would address critical mobility barriers faced by women entrepreneurs, who have reported significant safety concerns in using public transport, often limiting their business activities to daylight hours. *The system could incorporate dedicated women's sections in public buses, GPS-enabled tracking systems, well-illuminated bus stops with emergency assistance points, and increased deployment of women conductors and drivers during evening shifts.* A mobile application for real-time tracking and emergency assistance might provide additional security measures, while extended service hours could better accommodate business schedules.

Effective coordination among state authorities would potentially ensure seamless implementation and service sustainability. The implementation of this system would benefit from a collaborative approach between state and national authorities. At the state level, the Sikkim State Transport Corporation could lead the development of women-friendly transport infrastructure and operate specialized services during key business hours, while the Transport

Department may develop and oversee the policy framework. The Sikkim Police could play an essential role in ensuring security through personnel deployment at transit points and operation of emergency response systems. This structure would align with the needs expressed by women entrepreneurs in Focus Group Discussions, where participants emphasized the importance of safe transportation options, noting that "dinner meetings are not possible after dark in NE" due to mobility constraints.

National support coupled with systematic monitoring mechanisms could potentially drive long-term impact and adaptation. At the national level, the Ministry of Road Transport & Highways can provide technical guidance and funding support, while the Ministry of Women & Child Development could contribute through gender-sensitive service guidelines and targeted scheme funding. Regular monitoring through safety audits and feedback sessions with women entrepreneurs might ensure the system's effectiveness and responsiveness to user needs. This comprehensive approach would address the mobility restrictions currently limiting women entrepreneurs' access to markets and business opportunities, as evidenced by FGD participants who reported avoiding public transport due to safety concerns. Through such coordinated implementation, the system could contribute significantly to creating an enabling environment for women entrepreneurs in Sikkim, supporting their full participation in the region's economic landscape.

3.3 Pillar 3: Institutional Measures

Robust institutional support is crucial for creating an enabling ecosystem that nurtures and sustains women's entrepreneurship in Northeast India. The focus group discussions revealed significant gaps in institutional support for women entrepreneurs in the region. From lack of networking opportunities to inadequate skill development programs and limited access to financial services, these institutional barriers hinder women's ability to start, grow, and scale their businesses. Addressing these gaps through targeted institutional measures is essential for fostering a vibrant entrepreneurial ecosystem that empowers women and drives inclusive economic growth in the Northeast.

Implementing comprehensive institutional measures can catalyze a transformative shift in women's entrepreneurship, fostering innovation, resilience, and sustainable development in the region. By developing strong institutional frameworks tailored to the unique needs of women entrepreneurs, policymakers can unlock tremendous potential for economic diversification and regional integration. Strategic interventions in areas such as networking, skill development, financial support, and care services can help overcome entrenched barriers and create pathways for women to thrive in the entrepreneurial landscape. The following recommendations outline key focus areas for institutional measures to promote women's entrepreneurship in the region.

3.3.1. Incubation and Mentorship

To empower women entrepreneurs and address structural challenges, a comprehensive entrepreneurship development program should be designed and implemented. This program must emphasize critical skills such as **digital literacy, financial management, and market research** to ensure entrepreneurs are equipped to compete in dynamic markets. Gender-sensitive training modules should be developed in collaboration with local NGOs and educational institutions to address specific barriers faced by women, including cultural and societal constraints.

Establishing **state-level incubation centers** is key to providing entrepreneurs with the resources and

mentorship needed to scale their businesses effectively. These centers can act as hubs for innovation, offering tailored guidance, networking opportunities, and access to investors. Complementing this, **one-stop resource centers** should be created to provide streamlined access to vital information on loans, subsidies, and government schemes. These centers will reduce bureaucratic hurdles and act as a support system for women navigating the complexities of entrepreneurship.

The WE Hub, Telangana: The Women Entrepreneurs Hub (WE Hub) in Telangana, India, exemplifies how an institutional approach can empower women entrepreneurs. Launched by the Government of Telangana, WE Hub is a state-run incubator exclusively for women. It focuses on addressing the challenges women face in scaling businesses, such as lack of access to funding, mentorship, and market linkages.

3.3.2 Promotion of Women-Led SHGs and Cooperatives

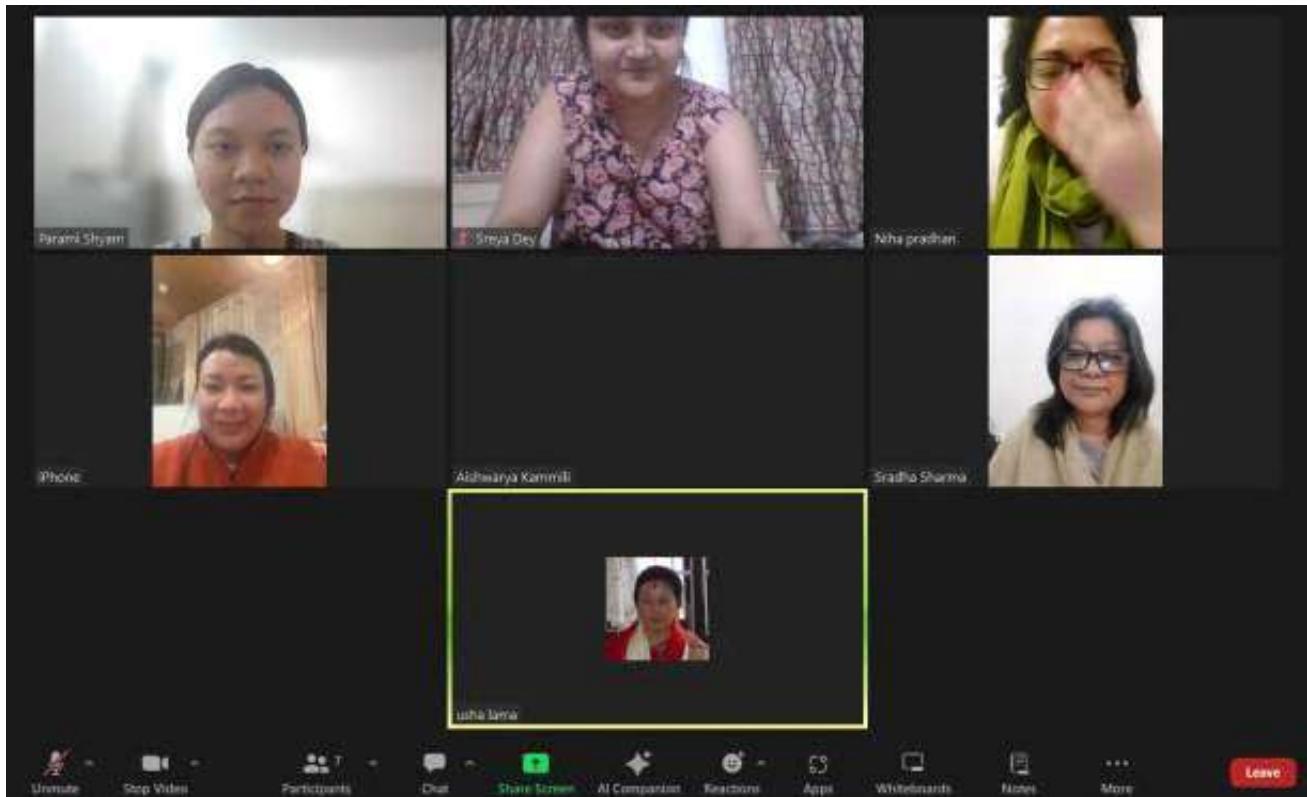
Strengthening self-help groups (SHGs) and cooperatives can create collective platforms for women to access credit, share resources, and market their products.

Central programs like NRLM can promote SHGs, while state rural development departments focus on sector-specific cooperatives (e.g., handicrafts, agri-business). These collectives can negotiate better prices, reduce operational costs, and provide peer support, creating a stronger foundation for women's entrepreneurship.

3.3.3 Childcare Support in Government Programs

The inclusion of childcare facilities in training centers, co-working hubs, and government-backed entrepreneurial programs can significantly reduce the care burden on women. Central schemes like Anganwadi services can integrate entrepreneurial childcare programs, while state departments establish childcare centers in training venues. These provisions will enable women to participate in skill-building and business development activities without worrying about childcare responsibilities, enhancing their productivity and growth potential.

Figure 6: FGD with Women Entrepreneurs of Sikkim



Source: Study Team

Conclusion

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive approach to address the multifaceted challenges faced by women entrepreneurs in Sikkim's trade and logistics sector. By tackling issues such as limited access to credit, high operational costs, and mobility restrictions, these recommendations could catalyze a significant shift in women's economic participation in the region.

The proposed interventions directly respond to the key gaps identified in the Focus Group Discussions. Simplifying credit protocols and introducing transportation subsidies could help alleviate financial barriers. Additionally, establishing specialized logistics infrastructure and support centers may enhance operational efficiency, especially for women-led businesses in remote areas of Sikkim, where constraints are often more severe.

Annexure – A

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Woolen Carpet Okhrey, West Sikkim	Registered Society	Virtual	5
2	SEED	Government Organisation	Virtual	3
3	SEED	Government Organisation	Virtual	3
4	Sikkim Women Entrepreneurs Forum	Registered Society	Virtual	4



PROMOTING
PARTICIPATION OF
WOMEN
ENTREPRENEURS
IN TRADE AND
LOGISTICS SECTOR
IN
TRIPURA

JANUARY 2025

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Promoting Participation of Women Entrepreneurs in Trade and Logistics Sector in Tripura

Tripura, strategically positioned with international borders adjoining Bangladesh on three sides and linked to the Indian mainland via Assam and Mizoram, offers a unique landscape for women entrepreneurs, especially in the trade and logistics sector. The state's strategic location, with its proximity to Bangladesh and the upcoming railway connectivity to Chittagong port, offers significant potential for cross-border trade and logistics ventures. However, women entrepreneurs in these sectors face multifaceted challenges. The hilly terrain and limited transportation infrastructure make logistics operations complex and costly, while cultural barriers and limited access to formal financial services often restrict women's participation in trade activities. Despite these obstacles, local women have shown resilience by leveraging traditional handicrafts, bamboo products, and agricultural produce for small-scale export businesses. The state's focus on developing the Integrated Check Post at Akhaura and improving connectivity through the Asian Highway Network offers hope for expanding opportunities, though women entrepreneurs still grapple with issues like limited digital literacy, inadequate storage facilities, and complex documentation processes for cross-border trade.

The participation of women in the trade sector represents a vital yet underutilized opportunity for economic development and social progress. International organizations, including the World Bank, World Trade Organization, and International Monetary Fund, have documented the transformative potential of trade in advancing gender equality across developing regions. Trade-oriented enterprises offer enhanced employment conditions for women, including competitive compensation, comprehensive benefits packages, and increased job stability.

Moreover, trade opens up entrepreneurship opportunities for women, potentially transforming their economic prospects and societal roles.

While the trade and logistics sector in Tripura presents significant opportunities, structural considerations continue to influence the extent of equitable participation and sector-wide representation. Inefficient loan processing methods, lack of support through government schemes, and high costs in sourcing raw materials hinder their progress. The lack of seamless integration between documentation platforms and feedback systems, coupled with delays in logistics movement, hampers trade prospects. Furthermore, inefficient communication protocols add to the systemic barriers, making it even more challenging for women to thrive in this sector. They are less likely to be aware of documentation and customs clearance processes, especially when these are digital - putting them at a disadvantage due to the persistent gender digital divide. This gap in access, ownership, and usage of digital tools and devices like smartphones further exacerbates women's challenges in fully engaging with the trade sector.

The challenges women face in trade extend beyond systemic issues, encompassing infrastructure limitations and deeply rooted societal norms. Women working for their businesses often work irregular hours and need to travel frequently. These conditions can be particularly demanding for women, where family constraints on travel and limited workplace mobility support can create further challenges. Restricted access to digital devices and a lack of engaging, hands-on training for digital tools may limit women's ability to adapt to digital trade processes. Additionally, limited childcare options and support

for care responsibilities can make balancing professional and personal commitments more complex.

The lack of limited connectivity to trade facilities such as ports and warehouses, compounds these difficulties. Moreover, enduring social norms that cast women as primary caregivers limit the time available for paid work, particularly for those aspiring to be entrepreneurs in trade and trade-related service sectors. Addressing these multifaceted barriers is crucial for promoting the participation of women entrepreneurs in the trade and logistics sector, particularly in regions like Northeast India where such initiatives can drive significant economic and social progress.

The unique operational requirements in the trade and logistics sector create various challenges. Geographic factors necessitate engagement in border areas and require flexible scheduling, which often lacks supportive infrastructure and policies. Transportation networks suffer from inadequate connectivity to trade facilities and logistics hubs, hindering participation in the sector. Additionally, the support infrastructure is often underdeveloped, with insufficient investment in appropriate facilities and amenities, creating a less enabling environment for all participants in the trade ecosystem.

Women entrepreneurs in Tripura are emerging as a powerful force for economic growth and innovation, reshaping the state's entrepreneurial landscape. This white paper examines the unique challenges and opportunities faced by women entrepreneurs in Tripura, with a particular focus on their participation in the trade and logistics sectors. Following a mixed methods approach, this study provides insights into the complex ecosystem in which these entrepreneurs operate, highlighting both the progress made and the barriers that persist.

The purpose of this white paper is to offer a nuanced understanding of the entrepreneurial environment for women in Tripura and to propose actionable recommendations for its improvement. By analyzing challenges across five critical pillars - affordability, accessibility, mobility, unpaid care work, and the gendered digital divide - this document aims to inform policymakers, stakeholders, and support organizations. The insights and recommendations presented here are designed to foster a more inclusive and supportive ecosystem that empowers women entrepreneurs to fully participate in and benefit from Tripura's growing economy, particularly in the trade and logistics sectors.

Figure 1: FGD with Women Entrepreneurs of Assam



Source: Study Team

Female Labour Force Participation and Entrepreneurship Scenario in Tripura

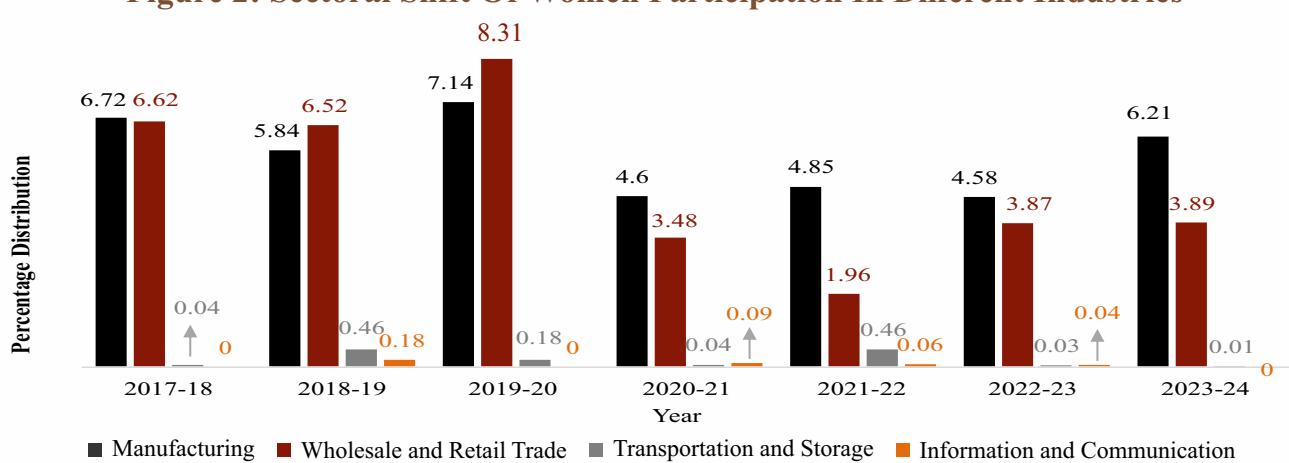
Tripura's female labor force has undergone a significant transformation, marked by a substantial increase in participation and a shift toward entrepreneurship. This section provides a comprehensive analysis of the Female Labour Force Participation Rate (FLFPR) and entrepreneurship trends in Tripura from 2017 to 2024. It examines the dramatic rise in FLFPR, explores sectoral shifts in women's employment, and investigates the growing trend of self-employment and entrepreneurship among women.

Tripura's women workforce participation has shown significant growth in recent years. From a modest 23% in 2017-18, the rate showed substantial improvement, reaching 37% in 2022-23, with rural women being the primary drivers of this growth. The positive trend continued into 2023-24 when the participation rate for females further climbed to around, 42%. This significant growth reflects structural changes in the economy, evolving societal factors, and adaptations in response to the COVID-19 pandemic. Despite historically lower FLFPR compared to the national average due to barriers such as limited formal employment opportunities and traditional gender roles, recent data indicates a positive shift driven by the rise of self-employment and entrepreneurship among women.

Between 2017-18 and 2023-24, Tripura's economic landscape has undergone a significant transformation, with a marked increase in self-employment ventures, as residents adapt to formal job market challenges. The Manufacturing sector's volatility, moving from 7% to 5% and then to 6%, pushed many workers to explore self-employed ventures in small-scale manufacturing and handicrafts. Similarly, the Wholesale and Retail Trade sector's dramatic decline from around 8% to close to 2%, with a modest recovery to 4%, led to an increase in small business ownership and independent retail operations as people sought alternative income sources.

The consistently low performance of the Transportation and Storage sector, peaking at just 0.46%, and the minimal growth in Information and Communication, barely reaching 0.18%, created a vacuum that encouraged individuals to venture into self-employed opportunities like small-scale logistics operations such as Home Packers and Movers. This transition to self-employment was largely a necessity-driven response to the formal sector's instability, with people adapting to economic challenges by creating their own income opportunities rather than relying on traditional employment structures.

Figure 2: Sectoral Shift Of Women Participation In Different Industries

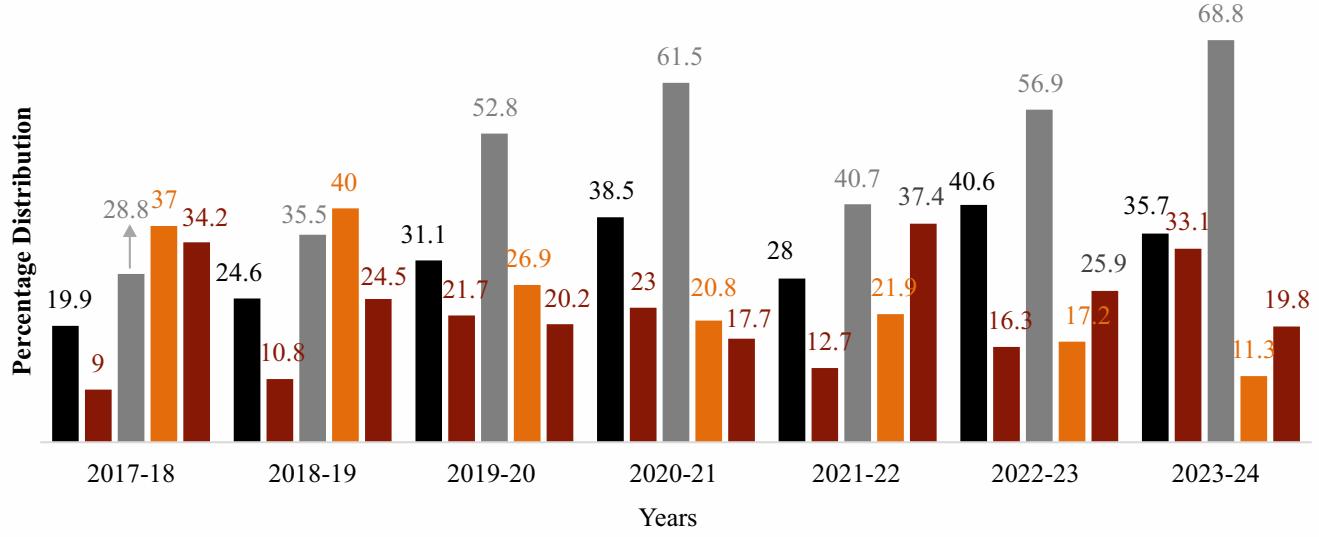


In a remarkable display of entrepreneurial spirit, Tripura's women business owners have more than doubled their presence in the workforce - surging from 20% in 2017-18 to a significant 36% in 2023-24, with numbers reaching as high as 40% during a short period of 2022-23. This rise in women own-account workers and employers in Tripura over six years highlights a significant economic and social transformation. It reflects growing entrepreneurial confidence. Women are increasingly establishing and managing their own ventures, indicating a shift towards economic independence and primary decision-making roles. This sustained growth underscores a robust change in Tripura's business landscape, with women becoming key players in the state's economic development.

Women's employment in Tripura has undergone a significant transformation, with a marked shift towards self-employment and informal work arrangements, while formal employment has experienced a substantial decline. A shift is seen in Household Enterprise participation, jumping from 9% to 33%, highlighting how family-based businesses have become vital income sources. This trend reflects women's strategic choice to balance economic needs

with family responsibilities. Our focus group discussions across Tripura revealed that most women deliberately choose home-based enterprises – from pickle-making to handloom weaving – specifically for the flexibility it offers. As one participant from Agartala noted, “running my business from home lets me earn while managing my household chores”. The overall self-employment category saw remarkable growth, increasing from 29% to 69%. This shift suggests a strong movement toward entrepreneurship and independent work arrangements among women, likely driven by limited formal employment opportunities and the desire for work autonomy. The scarcity of regular wage or salaried positions, which declined significantly from 37% to 11%, may further underscore the lack of formal employment options. This situation could be a result of either insufficient job creation in the region or barriers that women face in accessing available jobs. Moreover, the decline in casual labor participation, dropping from 34% to 20%, highlights a decreasing reliance on irregular, low-wage work. As women turn towards self-employment and family enterprises, these informal arrangements may offer more consistent income and allow for greater work-life balance.

Figure 3: Usual Status Of Women Participation Based On Employment Status



■ Own Account Worker, Employer ■ Helper In Household Enterprise ■ All Self Employed* ■ Regular Wage/ Salary ■ Casual Labour

Source: Study Team

The shift towards self-employment in Tripura was significantly accelerated by several interconnected factors. The region's limited industrial growth resulted in a scarcity of formal employment opportunities, pushing individuals to seek alternative income sources. Furthermore, there seems a growing inclination toward flexible work that fits with household demands. This transition was actively supported by government initiatives focused on promoting micro-entrepreneurship, coupled with improved accessibility to small business loans and schemes. The emergence and widespread adoption of digital platforms played a crucial role by providing new avenues for independent business operations, making it easier for individuals to establish and manage their ventures. Additionally, the prevailing economic uncertainty after COVID-19 pandemic created a growing need for flexible income sources, encouraging more people to venture into self-employment as a means of financial security and adaptability in an evolving economic landscape. Together, they underscore a broader trend in Tripura: women increasingly turning to self-employment and

informal sector opportunities as they navigate the challenges and limitations of the formal labour market.

1.1. Existing Efforts by the State Government to Promote Women's Entrepreneurship

Tripura has implemented a strategic array of national and state-level initiatives to foster women's entrepreneurship, addressing key barriers to business growth and economic empowerment. This section provides a critical analysis of 10 key programs (refer to Table 1) designed to support women entrepreneurs in Tripura. It examines the objectives, mechanisms, and impacts of these initiatives, focusing on their effectiveness in addressing fundamental challenges such as access to capital, market linkages, and skill development. By dissecting these multifaceted approaches, this section aims to provide a comprehensive understanding of the current support ecosystem and identify areas for potential enhancement.

Table 1: Existing National and State-level Schemes for Women Entrepreneurs

Sl No.	Category of Scheme	Name of Scheme	Description
1	National	Prime Minister's Employment Generation Programme (PMEGP)	Provides subsidies and support for micro-enterprises, with special benefits for women entrepreneurs.
2	National	Udyam Sakhi	Builds networks and provides learning tools, incubation support, and technical assistance for women entrepreneurs.
3	National	Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme	Offers credit and training assistance to support women in competitive markets.
4	National	Mahila Shakti Kendra(MSK)	Provides support to rural women through community participation and facilitate inter-sectoral convergence of schemes and programs meant for women.
5	National	PM Mudra Yojana (PMMY)	Extends funding to previously unfunded enterprises by bringing them into the formal financial system and providing access to affordable credit.
6	State	Tripura Women Entrepreneurs' Development Scheme	Provides financial assistance and training for women entrepreneurs.
7	State	Swavalamban Scheme	Develop SHGs into potential individual or group entrepreneurs, enabling them to take up gainful self-employment.

8	State	Tripura Startup Policy	Supports startups with funding and infrastructure, with a particular emphasis on women-led ventures.
9	State	Tripura Industrial Investment Promotion Incentive Scheme(TIIPIS)	Provides various incentives for setting up industries in Tripura, including capital investment subsidies and interest subsidies
10	State	Women Enterprise Development Scheme (WEDS) by NEDFi	Provides credit and training assistance to women entrepreneurs in the North East region.

The Prime Minister's Employment Generation Programme (PMEGP) offers substantial support to women entrepreneurs in Tripura, particularly in rural and semi-urban areas.

Overseen by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the PMEGP aims to generate employment opportunities by encouraging the establishment of micro-enterprises. Women entrepreneurs, classified under a "special category", can receive subsidies of up to 25% for urban projects and 35% for rural projects. Since its inception, women have established approximately 138,000 projects, constituting 30% of the total projects nationwide. The program addresses affordability by offering financial support and promotes accessibility by facilitating women's entry into formal markets through self-employment.

The Pradhan Mantri Mudra Yojana is a flagship scheme by Government of India. It aims to provide loans up to INR 10 lakh to non-corporate, non-farm small/micro enterprises. It consists of three loan categories: Shishu, offering loans up to ₹50,000; Kishore, providing loans between ₹50,001 and ₹5 lakh; and Tarun, covering loans ranging from ₹5 lakh to ₹10 lakh.

It consists of 3 loan categories- Shishu, where loans up to INR 50,000, Kishore, where loans above INR 50,000 and upto INR 5 lakh, and Tarun, where loans above INR 5 lakh and upto INR 10 lakh. This scheme helps the unfunded by funding them and bringing such enterprises into the formal financial system and extending affordable credit. This scheme has supported many women entrepreneurs to start their business through self-employment in Tripura. Few women

entrepreneurs or the SHG workers from Tripura in our focus group discussions mentioned about accessing loans under MUDRA yojana to support their businesses, especially loans upto INR 50,000.

The Tripura Women Entrepreneurs' Development Scheme is designed to support and empower women entrepreneurs in the State. One of the key components is the Swavalamban Scheme, a Self-Employment Generation Programme (SGEP) initiated by the State Government of Tripura in 2001. This program aims to develop unemployed youth and self-help groups (SHGs) into potential individuals or group entrepreneurs through skill upgradation and financial support. Additionally, the Women Policy 2022 provides various benefits, including 33% reservation in all state government jobs and outsourced manpower in future vacancies, a 3% interest rate for educational loans for higher studies, and 50% reservation for women in government market stalls and shopping complexes. The policy also includes significant funding for women's health and wellness centers. Moreover, women enterprises receive an additional subsidy of 5%, with an upper ceiling of Rs 100 lakhs for small and medium enterprises and Rs 125 lakhs for large units. The Mahila Udyam Nidhi Scheme further supports women entrepreneurs by providing financial assistance to those who want to start new ventures or expand their existing businesses. These initiatives collectively aim to create a supportive environment for women entrepreneurs in Tripura, helping them overcome barriers and succeed in their ventures.

The State of Tripura, despite its small size, has more than 30 registered startups despite its small size, including more than 5 startups being provided with fiscal benefits. ***Tripura's Startup Policy has been crucial in nurturing women's entrepreneurship through comprehensive support and strategic partnerships.*** The Tripura Startup Policy, launched in 2019, aims to foster innovation and entrepreneurship in the state. It focuses on creating a supportive ecosystem for startups, particularly in IT/ITeS, by providing infrastructure, financial incentives, and mentorship programs. The policy promotes sectors like handloom, horticulture, and healthcare, and includes the establishment of business incubators and a State Startup Portal to streamline support and resources for entrepreneurs.

Additional national and state-level initiatives further enhance the support ecosystem for women entrepreneurs in Tripura. Tripura Industrial Investment Promotion Incentive Scheme (TIIPIIS), launched in 2022, aims to attract investments by offering various incentives. The scheme offers a comprehensive range of incentives and support to create a favorable environment for industrial development. Features include capital investment subsidies, procurement preferences, and industrial promotion subsidies. Additional

subsidies are available for enterprises owned by women, and large units and private infrastructure developers also benefit from significant subsidies. It also supports local manufacturers with procurement preferences and simplifies procedures through single-window clearance and assistance with approvals and licenses. Other programs like the Northeast Development Finance Corporation's Women Enterprise ***Development Scheme (WEDS) and the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme*** provide additional credit and training assistance. Additionally, to promote entrepreneurship at the college level, the government of Tripura actively encourages student startup initiatives by offering a 5% grace mark and a 20% attendance allowance each semester for student startup teams that include at least one female co-founder.

While these initiatives address key challenges, there is room for improvement in areas such as mobility support and care work assistance. Many women in Tripura, especially in rural areas, continue to face mobility issues that restrict their access to markets and training opportunities. Programs specifically addressing care work, such as childcare facilities or flexible workspaces, are still limited. To enhance the effectiveness of existing schemes, stronger market linkages, improved digital literacy programs, and a focus on tracking outcomes through gender-disaggregated data are essential.

Insights From Focus Group Discussions With Women Entrepreneurs Of Tripura

The landscape of women's entrepreneurship in Tripura presents a diverse spectrum of challenges and opportunities that warrant systematic investigation. To gain comprehensive insights into these dynamics, a series of Focus Group Discussions (FGDs) were conducted between October and November 2024, engaging with women entrepreneurs across various sectors and organizational structures in Tripura. The study methodology incorporated both in-person and virtual consultations, ensuring broad representation and accessibility during the research process.

The research framework encompassed seven strategic FGDs, engaging with participants from different organizational backgrounds including NGOs, business enterprises, entrepreneur groups, and women's associations. The discussions were conducted across multiple locations in Tripura, with a significant presence in Agartala, while also leveraging virtual platforms to include perspectives from entrepreneurs across the region. This hybrid approach enabled the participation of established organizations and companies such as the Academy for Women Entrepreneurs, Tripura Women's Welfare Society, Tripura Urban Livelihood Mission and Bagma Agri Producer Company Ltd (BAPCL), alongside independent women entrepreneurs, ensuring a diverse range of experiences and insights.

2.1 Factors of Production

2.1.1. Financial Constraints

In Tripura, women entrepreneurs face significant financial constraints that limit their ability to scale and sustain their businesses. High costs of raw materials and transportation are particularly burdensome, with many women sourcing materials from cities like Kolkata, where logistical challenges and heavy taxation increase expenses. Despite the availability of schemes like Swabhalamban and Mudra Yojana, procedural delays and inconsistencies in loan disbursement often discourage women from accessing these resources. Many entrepreneurs in Tripura also lack awareness of government schemes or the financial literacy needed to confidently manage loans and investments. Seasonal demand for products such as mosquito nets further impacts cash flow, leaving women with limited opportunities for reinvestment during off-peak periods. Addressing these constraints requires tailored financial schemes, streamlined processes, and localized training to empower Tripura's women entrepreneurs and support their economic resilience.

Figure 4: FGD with Women Entrepreneurs of Tripura



2.1.2 Training and Support

Training and support services play a crucial role in empowering women entrepreneurs in Tripura, as highlighted in discussions with various organizations. Many women benefit from skill development programs provided by local bodies such as Tripura Urban Livelihood Mission (TULM) and women's welfare societies. These initiatives focus on areas such as product design, financial management, and market linkage, which are essential for business growth. However, the accessibility of such programs remains uneven, with rural women often facing logistical challenges or a lack of information about available opportunities. The limited availability of community training centers and the high costs of travel further restrict participation, especially for those juggling unpaid care work and household responsibilities.

Despite these challenges, the training has significantly impacted those who could participate, helping them enhance productivity and market reach. For instance, women engaged in agri-businesses and garment production have benefited from workshops on modern techniques and quality improvement, enabling them to tap into broader markets. However, the lack of shared infrastructure, such as cooperative manufacturing units or storage facilities, limits the full potential of these programs. To address these gaps, stakeholders have suggested expanding outreach efforts, creating localized training hubs, and introducing mobile skill-training units to reach remote areas. Such measures could bridge existing gaps and ensure that all women entrepreneurs in Tripura receive the support they need to thrive.

2.2 Infrastructure

2.2.1. Physical Infrastructure

The lack of adequate physical infrastructure poses a significant challenge for women entrepreneurs in Tripura, restricting their

ability to expand and sustain their businesses.

Many women operate from their homes or rented spaces that are often too small to accommodate machinery, raw materials, or additional workers, limiting their production capacity and growth potential. The absence of shared facilities, such as community workspaces, warehouses, or manufacturing units, increases individual costs and creates barriers to scaling operations. Entrepreneurs in rural and semi-urban areas particularly struggle with limited access to reliable infrastructure, which impacts their ability to store products safely or meet larger market demands. Addressing these gaps through the establishment of cooperative manufacturing hubs, subsidized workspace rentals, and improved logistics support could significantly enhance productivity and economic resilience for women entrepreneurs in the state.

2.2.2 Digital Connectivity

Digital connectivity remains a major challenge for many women entrepreneurs in Tripura, as highlighted by the participants in the discussions. While some women have successfully leveraged platforms like Facebook and WhatsApp for advertising and receiving orders, many others still struggle with limited digital literacy and access to technology. The reliance on family members, especially children, for handling social media and online marketing is common due to the lack of personal expertise. Additionally, internet access and smartphones are not uniformly available, particularly in rural areas, which further hampers the ability to expand online presence. This digital divide restricts women from tapping into broader markets, limiting their growth potential. To bridge this gap, participants emphasized the need for targeted digital literacy training, affordable access to technology, and partnerships with e-commerce platforms to enable greater market reach and economic participation for women entrepreneurs in Tripura.

2.2.3. Power and Renewable Energy

In Tripura, the power and renewable energy sector plays a critical role in supporting the state's economic growth and improving the quality of life for its residents, including women entrepreneurs. While the state has made significant progress in expanding its electricity coverage, there are still challenges related to reliability, access in rural areas, and affordability. Many remote and rural regions, where women-run businesses are concentrated, experience intermittent power supply, hindering productivity and limiting the ability to scale operations.

Renewable energy solutions, such as solar power, offer a promising avenue to address these energy challenges, especially in areas with limited grid connectivity. Solar energy, in particular, has the potential to provide decentralized power, enabling women entrepreneurs to operate their businesses efficiently, even in off-grid areas. By harnessing renewable energy, women in sectors like agriculture, textile production, and small-scale manufacturing can reduce dependency on traditional power sources, lower operational costs, and enhance sustainability. To further unlock the potential of renewable energy, the state could invest in infrastructure to support the adoption of solar power systems, provide incentives, and offer training programs to ensure women entrepreneurs can integrate these technologies into their businesses. This would not only boost their economic activities but also contribute to the state's transition to a greener and more resilient energy future.

2.3 Regulatory Scenario

2.3.1. Awareness and Implementation Gaps

In Tripura, there are significant awareness and implementation gaps regarding programs for women entrepreneurs. Many women are unaware of available schemes, especially financial support, due to limited outreach and unclear communication channels. Even when

women are aware, they often face challenges in navigating complex procedures or experiencing delays in receiving benefits. To address these issues, better communication strategies, simplified processes, and stronger local support systems are needed to ensure that women can access and benefit from available resources effectively.

2.3.2. Support for Manufacturing and Local Industry

The support for manufacturing and local industry in Tripura faces several challenges but also presents opportunities for growth. Many women entrepreneurs involved in manufacturing sectors, such as agriculture-based products and textiles, struggle with limited access to adequate infrastructure, machinery, and raw materials. The lack of shared manufacturing spaces, warehouses, and proper storage facilities increases costs and hinders the scaling of operations. Additionally, high transportation costs, especially when sourcing materials from places like Kolkata, further add to financial constraints.

However, there are efforts to improve the situation through government schemes like Swabhalamban and PMEGP, which provide financial support to entrepreneurs. Despite this, there is a gap in awareness of these schemes, and procedural delays discourage women from accessing these resources. Local industries, particularly those run by women, often face stiff competition from larger e-commerce platforms, which affect their market reach. To strengthen the support for manufacturing and local industries, there is a need for more accessible infrastructure, streamlined access to financial resources, and training programs to improve digital literacy and marketing capabilities. These improvements would allow women entrepreneurs to expand their businesses, reach broader markets, and contribute to the overall development of Tripura's local industries.

Figure 5: FGD with Women Entrepreneurs of Tripura



Source: Study Team

2.4 Social Norms

2.4.1. Unpaid Care Work

Unpaid care work remains a significant barrier for women entrepreneurs in Tripura, limiting their ability to fully engage in business activities. Many women balance household responsibilities, such as childcare, eldercare, and domestic chores, alongside managing their businesses. This dual responsibility often leaves them with limited time to focus on business growth, skill development, or market expansion. The lack of external support, such as affordable childcare or community-based care services, further exacerbates this issue. As a result, many women face burnout or are unable to seize new opportunities for their businesses, hindering their economic empowerment.

Additionally, societal expectations often reinforce the burden of unpaid care work on women, with family members and communities placing higher demands on their time for household duties. This is compounded by the absence of formal policies or structures to address unpaid care work, such as community childcare services or paid family leave. To alleviate this challenge, there is a need for targeted policies and support systems that recognize and value unpaid

care work, including affordable childcare solutions, awareness campaigns, and community support networks. By reducing the burden of unpaid care work, women entrepreneurs in Tripura would have more opportunities to focus on their businesses, contributing to both their personal empowerment and the economic development of the region.

2.4.2. Mobility Restrictions

Mobility restrictions are a significant challenge for women entrepreneurs in Tripura, limiting their ability to grow and manage their businesses. Many women depend on male family members for transportation due to societal norms, and safety concerns, particularly at night, further hinder their independence. The cost of transportation for procuring raw materials or attending trade events can also be prohibitive, especially for women in rural areas. To overcome these barriers, there is a need for affordable and safe transportation options, as well as initiatives to empower women with the confidence and rights to move freely for their business needs.

2.5 Gendered Digital Divide

2.5.1. Knowledge and Skill Gaps

The knowledge and skill gap is a significant barrier for women entrepreneurs in Tripura, limiting their ability to fully utilize available resources and grow their businesses. Many women lack access to training programs that enhance business skills such as financial management, marketing, and digital literacy. This gap is particularly evident in the use of e-commerce platforms and digital payment systems, where women often rely on family members for assistance. Bridging this gap through targeted training and skill development programs would empower women entrepreneurs, enabling them to better manage their businesses and access broader markets.

2.5.2. E-Commerce and Logistics Challenges

E-commerce and logistics pose significant challenges for women entrepreneurs in Tripura. While some women have begun using digital platforms like Facebook and WhatsApp for marketing, the majority struggle with limited digital literacy and access to e-commerce tools. This prevents them from fully tapping into the potential of online markets. Additionally, logistical issues such as high transportation costs, delays in delivery, and inadequate infrastructure for shipping goods further hinder the growth of their businesses. These challenges are exacerbated in rural areas, where access to reliable internet and logistics services is limited. Addressing these issues through digital literacy programs and improved logistical support would enable women entrepreneurs to expand their reach and enhance their competitiveness in the market.

Promoting Women Entrepreneurs in Trade and Logistics: 3-Pillar Recommendation

Bridging the gap between women entrepreneurs and their participation in domestic and cross-border trade can help boost the growth of women-owned businesses. The women entrepreneurs of Tripura are largely engaged in the production of handloom, handicrafts and textile production. However, there is a clear lack of access to mediums that enable the trade of their goods stemming from a comparatively weaker logistics network.

The promotion of the importance of the trade sector amongst women entrepreneurs requires a holistic approach involving the State Government, the private sector and, most importantly, industry associations such as FICCI FLO, which can provide the necessary networking platform. In addition, Community-Based Organisations (CBOs) are equally crucial in integrating rural women entrepreneurs in the efforts of the state government to enable goods and services trade.

Through a comprehensive review of best practices across India and South Asia especially, and in other regions, complemented by the Focus Group Discussions with women entrepreneurs from diverse backgrounds – a 3-pillar framework has been devised to recommend measures for trade promotion in Tripura.

The recommended measures are spread across regulatory, infrastructural and institutional measures. The regulatory aspect focuses on recommending measures on streamlining the process of securing credit under existing schemes and facilitation of credit procedures at the level of banks. The infrastructural aspects focus on enhancing connectivity and establishing units of training centres, common facility centres (CFCs) and other similar physical inputs. Lastly, the institutional measures cater to the crucial gap in training programs, information asymmetry and lack of platforms for women entrepreneurs to network and develop.

Figure 6: 3-Pillar Framework of Recommendations

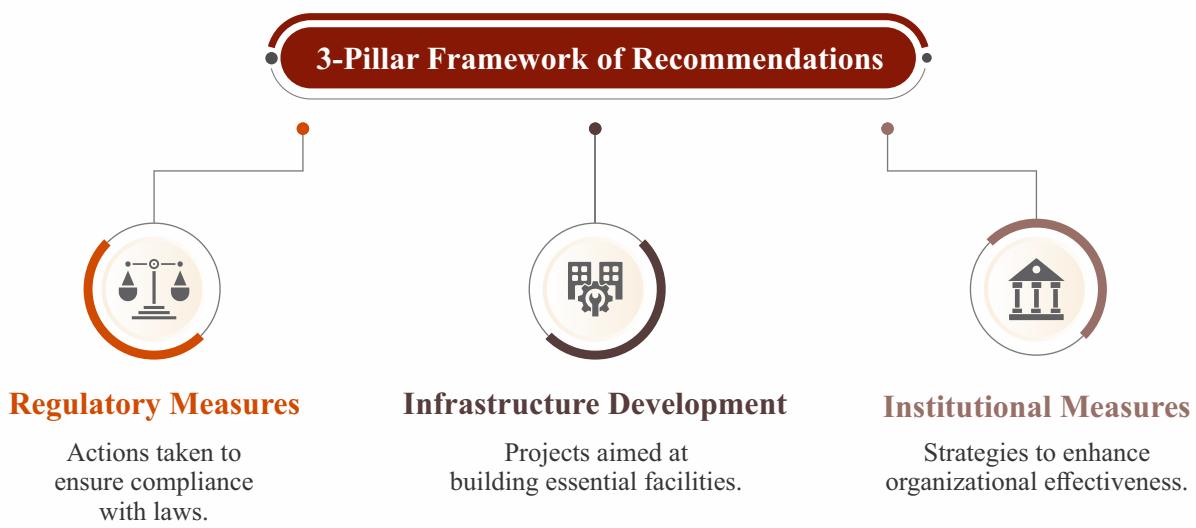


Table 2: Key Actions under the 3-Pillar Framework for Trade Promotion amongst Women Entrepreneurs

Regulatory Measures	Implementing Agency	
	State Level	National Level
Implement streamlined credit access protocols to ensure prompt loan approvals and timely disbursals	Department of Finance, Government of Tripura	Ministry of Finance, Government of India
Institute Transportation subsidy framework for enhanced access to logistics services and regulated pricing for women	Transport Department, Government of Tripura; Tripura Road Transport Corporation	Ministry of Road Transport & Highways, Government of India
Set Up Women-Only Financial Desks within banks and financial institutions, staffed by trained personnel	Department of Finance, Government of Tripura	Ministry of Finance, Government of India
Implement Essential Institutional Support Systems through Startup Hubs and Industry Associations	Industries & Commerce Department, Government of Tripura	
Infrastructure Development	Implementing Agency	
	State Level	National Level
Develop Women-Centric Business Hubs which facilitates co-working spaces, childcare services, and meeting rooms	Department of Industries & Commerce, Government of Tripura	
Establish Accessible Marketplaces and trade centers where women can easily showcase and sell their products	Department of Industries & Commerce, Government of Tripura	
Develop Specialized Logistics Infrastructure and cargo aggregation centers for women entrepreneurs	Tripura Industrial Development Corporation	Ministry of Micro, Small, and Medium Enterprises, Government of India
Implement Safe and Gender-Inclusive Public Transportation to support women entrepreneurs' mobility	Transport Department, Government of Tripura; Tripura Road Transport Corporation	Ministry of Road Transport and Highways, Government of India; Ministry of Women and Child Development, Government of India
Establish Common Facility Centers (CFCs) with a focus on shared packaging units and Common procurement centers in every district in Tripura	MSME Department, Government of Tripura	Small Industries Development Bank of India (SIDBI)
Create Digital and E-Commerce Support Platforms for Women to broader market reach	Department of Information Technology, Government of Tripura; Department of Industries & Commerce, Government of Tripura	Ministry of Electronics & IT, Government of India

Institutional Measures	Implementing Agency	
	State Government	National Government
Implement Sector-Specific Skill Development Programs that focus on high-demand and emerging sectors	Tripura Skill Development Mission	Ministry of Skill Development & Entrepreneurship, Government of India; National Skill Development Corporation (NSDC)
Create Financial Literacy and Banking Support System which facilitates workshops, one-on-one sessions, and ongoing financial advisory.	Department of Industries & Commerce, Government of Tripura; Department of Finance, Government of Tripura	Ministry of Finance, Government of India
Provide Access to Government Procurement Opportunities for women-owned businesses	Department of Industries & Commerce, Government of Tripura	Ministry of MSME, Government of India
Establish Market Linkages and Export Promotion Support along with training on export regulations, packaging standards, and market trends.	Department of Industries & Commerce, Government of Tripura	Directorate General of Foreign Trade (DGFT); India Trade Promotion Organisation (ITPO)
Develop Care Service Support Framework through Information portal for care service providers	Department of Social Welfare and Social Education, Government of Tripura	Ministry of Women & Child Development, Government of India

3.1. Pillar 1: Regulatory Measures

In Tripura, the entrepreneurial landscape for women mirrors many of the challenges faced across India, with additional regional nuances. Women entrepreneurs in Tripura encounter significant structural impediments, including limited access to formal credit, inadequate institutional support, and infrastructural constraints that impact business operations.

Regulatory frameworks play a crucial role in addressing these challenges by establishing standardized protocols that mandate financial institutions, support organizations, and service providers to create women-centric business environments. These measures ensure that policy intentions translate into actionable support mechanisms through clearly defined guidelines and compliance requirements.

Despite the presence of national schemes like MUDRA and Stand-Up India, which aim to facilitate simplified credit access and institutional support, women in Tripura still face a stark financing gap. Approximately 65%

of women-owned MSMEs in Tripura rely on informal financing sources due to systemic failures in regulatory frameworks. While initiatives like the Pradhan Mantri Jan Dhan Yojana have improved women's access to bank accounts, with over 75% of women in Tripura holding bank deposits, this has not translated into proportional credit access. Women receive only 30% credit against their deposits, compared to 55% for men.

Institutional biases further exacerbate this disparity, with women-led enterprises often perceived as high-risk investments, leading to higher loan rejection rates despite evidence of women being more disciplined borrowers. Current regulatory measures, while well-intentioned, have resulted in limiting women to small-ticket loans, with 85% of women borrowers under government schemes restricted to loans under Rs 50,000. This highlights the urgent need for comprehensive regulatory reforms.

Additionally, the lack of regulated and subsidized public transportation and logistics services in Tripura poses a significant barrier. High logistics costs deter women entrepreneurs from accessing domestic and cross-border markets. There is also a gap in affordable training programs and exhibitions, with hidden costs of transportation of goods and minimal guarantee of returns to the entrepreneur.

Women entrepreneurs in Tripura who participated in focus group discussions (FGDs) reported similar experiences in securing loans and accessing affordable logistics services and

training programs. For instance, loan disbursals from banks have taken longer period than usual despite entrepreneurs fulfilling the procedural requirements on time. Women entrepreneurs are often denied service by private logistics providers, and lack of affordable and safe transportation deters their ability to sell products outside their local markets.

By addressing these regulatory gaps and creating a more supportive environment, the entrepreneurial potential of women in Tripura can be significantly enhanced, contributing to the region's economic development.

Figure 7: FGD with Women Entrepreneurs of Tripura



Source: Study Team

3.1.1. Implement Streamlined Credit Access Protocols

Streamlined credit assessment protocols and alternative documentation systems could transform financial access for women entrepreneurs in Tripura. The Department of Finance, Government of Tripura may establish simplified credit access frameworks through coordinated efforts with the financial institutions like SIDBI. This initiative would address the critical barriers faced by women entrepreneurs, who have reported significant challenges in accessing formal credit due to lack of collateral and financial history. The framework could

incorporate alternative data points from community-based organizations about women's household finances and income generation potential. A standardized assessment system might facilitate quicker loan processing, while partnerships with NBFCs could expand the lending network.

A community-anchored implementation approach could significantly enhance credit delivery and risk mitigation in Tripura. By leveraging grassroots partnerships, the Swavalamban Scheme can coordinate with local Community-Based Organizations (CBOs) like the ALF- Area Level Federation in Tripura for

data verification, ensuring that the credit assessment process is both thorough and contextually relevant. The Department of Finance, Government of Tripura, can provide essential policy oversight to maintain the integrity and effectiveness of this framework. For instance, incorporating SEWA Bharat's learnings can help mitigate the high loan rejection rates and institutional biases that women-led enterprises often face. Additionally, this framework can ensure that credit delivery is timely and accessible, reducing the long wait

times for loan disbursals that many entrepreneurs currently experience.

The Reserve Bank of India might provide regulatory guidance, while SIDBI could extend refinancing support through specialized schemes. Regular assessment of credit flow patterns and repayment behaviors could help refine the assessment frameworks. Through systematic implementation, this credit framework could significantly enhance women entrepreneurs' access to formal finance in Tripura, enabling sustainable business growth.

CASE STUDY 5

Women Entrepreneurship Development Program (WEDP) in Nepal

The Women Entrepreneurship Development Program (WEDP) in Nepal, managed by the Nepal Rastra Bank, has significantly impacted women entrepreneurs across the country. By expanding the Women Entrepreneurs Refinance Scheme from NPR 1 billion to NPR 2 billion, the program has enabled over 1,200 women-led businesses to access low-interest loans, fostering their growth and sustainability. Additionally, the extensive training and mentorship programs have equipped women with essential business skills, enhancing their confidence and business acumen. During the COVID-19 pandemic, WEDP's special stimulus package of NPR 25 billion, with dedicated support for women entrepreneurs, helped many businesses survive and adapt to new market conditions.

3.1.2. Institute Transportation Subsidy Framework

A well-structured transportation subsidy mechanism could significantly alleviate the high logistics costs that limit market access for women entrepreneurs across Tripura. The Transport Department, Government of Tripura, in collaboration with the Department of Industries & Commerce and local logistics providers, could design a comprehensive subsidy framework tailored to the unique geographic and logistical challenges of the state.

This initiative would directly address the dual burden of high transportation costs and the difficulty in arranging reliable vehicles, which often impact the profit margins of women

entrepreneurs, especially those in remote areas.

The framework could include regulated, tiered pricing based on distance, offering predictable and manageable costs for different routes. Additionally, partnerships with India Post and regional delivery services could improve access to affordable logistics options, while transparent cost structures would enable women entrepreneurs to better manage their finances.

Digital platforms could facilitate seamless subsidy disbursement, allowing entrepreneurs to apply for and track support more easily. Coordinated partnerships with multiple logistics providers would encourage competitive pricing and reliable service, ensuring that women entrepreneurs have access to dependable, cost-

effective transportation options to bring their goods to market and grow their businesses effectively.

A systematic, district-level implementation approach could ensure equitable access to transportation subsidies and efficient delivery for women entrepreneurs across Tripura. The Transport Department, Government of Tripura, could lead this initiative, with District Industries Centers facilitating last-mile coordination to make the framework accessible at the local level.

To maximize impact, the system would prioritize support for home-based women entrepreneurs and those in remote areas who face the greatest logistical challenges. The Ministry of Road Transport & Highways could provide technical guidelines, while the Department for Promotion of Industry and Internal Trade may assist in

aligning the subsidy framework with national logistics policies. Regular monitoring of cost-reduction impacts and market expansion patterns would allow for continuous optimization of the subsidy structure, ensuring it meets the evolving needs of entrepreneurs.

This *multi-stakeholder approach would address the logistics barriers limiting market access, as highlighted by focus group discussions in which women entrepreneurs expressed concerns over high transportation costs and slim profit margins.* With effective implementation, this subsidy framework could enhance the operational sustainability of women-owned enterprises in Tripura, empowering them to expand their reach and compete more effectively in larger market.

CASE STUDY 6

Women's Transportation Subsidy Program in Mexico City

The Women's Transportation Subsidy Program in Mexico City is a targeted initiative aimed at improving mobility and economic opportunities for women, especially those from low-income backgrounds. Managed by the city's Department of Mobility, the program provides subsidized transportation cards, benefiting over 50,000 women. By reducing transportation costs, it has enabled more women to seek and maintain employment, contributing to their financial independence. The program also offers workshops on financial literacy and personal safety, empowering women to navigate the city confidently. During the COVID-19 pandemic, the program expanded to support healthcare workers and women in essential services, ensuring safe and affordable travel. Overall, the initiative has significantly enhanced women's access to economic opportunities and essential services in Mexico City.

3.1.3. Set Up Women-Only Financial Desks

Establishing women-only financial desks across Tripura's banking institutions could greatly enhance financial inclusion and empower women entrepreneurs. The Transport Department, Government of Tripura may consider integrating these desks as mandatory support structures within banks and microfinance

institutions. Coordinated efforts with Tripura Urban Livelihood Mission (TULM) and the Department of Industries & Commerce could ensure dedicated resources, particularly for women in semi-urban areas and the outskirts of Agartala.

Customized financial products, including flexible loans and microfinancing, would

address core capital access challenges faced by women-led enterprises. The desks could offer collateral-free loans, staggered repayment options, and group lending models tailored for women without traditional credit histories. Targeted financial literacy programs could strengthen financial management skills, enabling women entrepreneurs to handle budgeting, digital transactions, and investment planning confidently.

A mentorship component could connect women with financial advisors, who would provide one-on-one support in areas like loan applications, government schemes, and navigating subsidy programs. Regular financial workshops and consultations, held quarterly, could build core competencies in areas such as cash flow management, tax planning, and digital banking, directly addressing concerns from women entrepreneurs who express a need for ongoing guidance in managing finances.

Digital banking and e-commerce training would prepare entrepreneurs for modern business environments, with a focus on mobile

payments and online sales management. To support this, partnerships with local banks like Tripura Cooperative Bank, regional banks, and other financial bodies would ensure seamless access across urban and rural areas.

Institutional mandates across financial organizations could ensure that women entrepreneurs receive dedicated support, with Tripura's financial institutions required to participate actively in these initiatives. This model could be further strengthened by aligning with national frameworks, adapting strategies from the Ministry of Finance and the Ministry of Skill Development to suit Tripura's unique context.

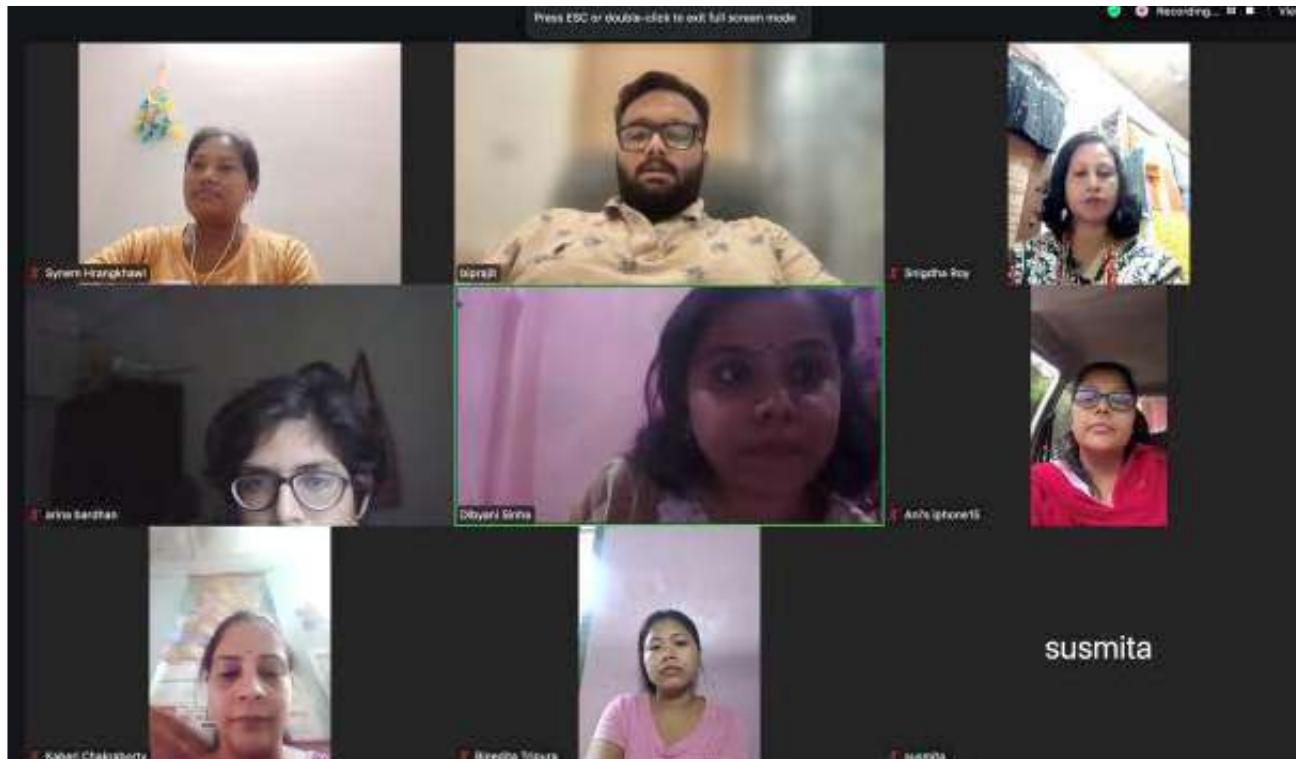
Quarterly progress reviews and feedback loops would guide refinements to the program, ensuring it addresses evolving needs and barriers. Through structured implementation, this comprehensive support framework could help women entrepreneurs in Tripura gain confidence and stability in their financial pursuits, enabling them to establish resilient and scalable enterprise

CASE STUDY 7

Women-Only Financial Help Desk initiative in Kenya

The Women-Only Financial Help Desk initiative in Kenya, led by Equity Bank, aims to empower women by providing tailored financial services and support. These help desks, established in various branches across the country, offer a dedicated space for women to seek financial advice and services. They provide customized financial products, such as savings accounts and loans with favorable terms, and conduct financial literacy programs to enhance women's financial skills. Additionally, the help desks offer specialized support for women entrepreneurs, assisting with business planning and access to credit. Since its inception, the initiative has reached over 80,000 women, significantly improving their financial inclusion and independence.

Figure 8: FGD with Women Entrepreneurs of Tripura



Source: Study Team

3.1.4. Establish Essential Institutional Support Systems

Comprehensive institutional support mechanisms could accelerate the growth trajectory of women-led enterprises in Tripura. The Department of Industries & Commerce, Government of Tripura, could establish mandatory support quotas across industry associations and startup hubs, collaborating closely with the Tripura Startup Cell and Tripura Skill Development Mission. This structured framework could provide targeted incubation programs, skill development modules, and enhanced market access, with a specific focus on digital literacy, business strategy, and innovation in traditional sectors.

A time-bound mentorship program could connect women entrepreneurs with industry experts, addressing a key gap in access to

ongoing business guidance, as raised in local focus groups. To build core business skills, quarterly workshops could be organized, offering training on essential competencies such as financial planning, marketing, and digital tools.

Streamlined implementation through clear institutional mandates and inter-agency partnerships would ensure effective coordination. The Tripura Startup Cell could manage the incubation programs, while the Skill Development Mission could facilitate sector-specific training, including modernizing skills in crafts, agriculture, and service industries. Mandatory participation quotas across support institutions would dedicate resources for women entrepreneurs, ensuring that tailored assistance is accessible to those who need it.. This approach directly addresses concerns from Focus Group Discussions, where entrepreneurs emphasized

that “it would be helpful to have training related to our business” and expressed need for sustained business guidance.

Aligning with national enterprise programs, such as Startup India and the Ministry of Skill Development's frameworks, could improve reach and effectiveness. By adapting these models to Tripura's unique context, the support system would remain relevant and practical. Quarterly progress reviews and entrepreneur feedback loops would enable continuous improvement, refining the programs to meet evolving needs in areas like strategic planning

and expanding market access. This model addresses critical capacity gaps identified by FGD participants, particularly in strategic planning and broader market reach. Through structured implementation, the support system could enable women entrepreneurs in Tripura to build viable, scalable enterprises.

Through this comprehensive support system, women entrepreneurs in Tripura would be better equipped to build viable and scalable businesses, strengthening their contributions to the local economy and increasing their competitiveness in broader markets.

CASE STUDY 8

Women Exporters Logistics Support Program

The Women Exporters Logistics Support Program in Ecuador is designed to enhance the international trade capabilities of women-led SMEs. Managed by the Ministry of Production, Foreign Trade, Investment, and Fisheries, the program offers subsidies covering up to 70% of export logistics costs, benefiting over 2,500 women-led businesses. Through partnerships with major logistics providers like DHL and UPS, the program has reduced export costs by 45%. It also includes training on international trade and market access support, facilitating over 2 million online exports. This initiative has significantly boosted the global presence and competitiveness of women-led businesses in Ecuador.

CASE STUDY 9

Women-Led Startup Incubator Initiative

The Women-Led Startup Incubator Initiative in Karnataka, India, is a progressive program designed to support women entrepreneurs by reserving 35% of incubator spaces for women-led startups. With an investment of INR 150 million, the initiative provides comprehensive support, including mentorship, business development, and market linkages. It also offers regular workshops to enhance skills in financial management, marketing, and technology. Since its inception, the program has supported over 60 women-led startups, significantly contributing to their growth and success, and fostering a more inclusive startup ecosystem in Karnataka.

3.2. Pillar 2: Infrastructure Development

Targeted infrastructure development is crucial for empowering women entrepreneurs in Tripura and enabling their full participation in trade and regional value chains. The state's strategic location bordering Bangladesh presents significant opportunities for cross-border trade and logistics, but women entrepreneurs face significant infrastructure challenges that limit their ability to scale their businesses. Focus group discussions in Tripura highlighted gaps in accessibility, including a lack of reliable transportation, inadequate business spaces, and limited access to larger markets. Addressing these critical infrastructure needs is essential for creating an enabling ecosystem that supports women's economic empowerment and fosters inclusive growth in Tripura.

Investing in women-centric infrastructure can catalyze a transformative shift in women's entrepreneurship in Tripura, driving economic development and regional integration. By developing infrastructure tailored to the unique needs of women entrepreneurs, policymakers can unlock tremendous potential for innovation, job creation, and economic diversification in the state. Strategic investments in both physical and digital infrastructure, coupled with targeted support services, can help overcome entrenched barriers and create pathways for women to participate more fully in the formal economy. This includes improving road connectivity, establishing women-friendly business incubation centers, and enhancing access to reliable power, water, and communication facilities. Prioritizing these infrastructure interventions can empower women entrepreneurs in Tripura to capitalize on the state's strategic location and play a more prominent role in regional trade and economic integration.

3.2.1. Develop Women-Centric Business Hubs

Establishing women-centric business hubs to address infrastructure gaps and enable

women's entrepreneurship in Tripura. The establishment of specialized women-centric business hubs in Tripura is a crucial step in addressing the critical infrastructure gaps that currently hinder women entrepreneurs in the state. These dedicated facilities will provide a tailored ecosystem to support the unique needs and challenges faced by women starting and growing their businesses.

Collaboration with the Department of Industries & Commerce, Government of Tripura to develop these specialized facilities. Effective collaboration between the government and the private sector is essential for the successful development and implementation of these women-centric business hubs. The Department of Industries & Commerce, Government of Tripura can leverage its expertise, resources, and network to ensure these facilities are strategically located, well-equipped, and seamlessly integrated into the state's entrepreneurial ecosystem.

Provision of co-working spaces, childcare services, and meeting rooms to cater to the unique needs of women entrepreneurs. The women-centric business hubs should be designed to provide a comprehensive suite of infrastructure and support services that address the specific requirements of women entrepreneurs in Tripura. By offering co-working spaces, on-site childcare facilities, and dedicated meeting rooms, these hubs can significantly enhance the ability of women to establish, grow, and scale their businesses, while also addressing the common challenges they face in balancing work and family responsibilities.

Furthermore, the inclusion of meeting rooms in these hubs can provide women entrepreneurs with the necessary spaces to conduct business meetings, negotiate contracts, and engage with potential partners and clients. This infrastructure, tailored to the needs of women, can help overcome the barriers they often encounter in traditional business environments.

CASE STUDY 10

Blush Cowork in the United States

Blush Cowork in the United States is a women-focused coworking space designed to support women entrepreneurs. It offers a variety of workspaces, including private offices and meeting rooms, along with on-site childcare services to help working mothers balance their professional and personal lives. The space also includes amenities like lactation rooms and wellness areas, and fosters a strong community through networking events and mentorship programs. This comprehensive support system has created a thriving environment for women entrepreneurs, helping them succeed in their business endeavors.

3.2.2. Establish Accessible Marketplaces and Trade centers

Establishing accessible marketplaces across Tripura could significantly enhance market reach for women entrepreneurs. The Department of Industries & Commerce, Government of Tripura, in collaboration with local municipalities, could develop well-located trade centers and marketplaces specifically designed to support women vendors. These facilities would serve as convenient hubs where women can showcase and sell their products, from traditional handicrafts to agricultural goods, directly to local and visiting buyers.

Equipping these marketplaces with essential amenities, such as secure storage, lighting, and sanitation, would improve safety and comfort for women entrepreneurs. Designated, well-maintained spaces would not only create a welcoming environment but also reduce logistical challenges that often hinder women's participation in trade.

Implementing partnerships with local self-help groups (SHGs) and women's cooperatives could enhance outreach and resource sharing, enabling women across Tripura's rural and urban areas to access these marketplaces.

Regular coordination with the Department of Rural Development could further expand these marketplaces to underserved regions, supporting women entrepreneurs in remote locations.

Dedicated support initiatives could include marketing assistance, digital marketing training, and digital payment systems to help women entrepreneurs adapt to current market demands and offer convenient payment options to customers. Quarterly workshops on sales skills, product presentation, and customer engagement could be organized, ensuring that vendors have ongoing support to thrive.

Aligning with national initiatives like the Deendayal Antyodaya Yojana and Startup India could bolster funding and resource access, helping to ensure the long-term sustainability of these marketplaces. Regular feedback and progress reviews with women entrepreneurs would allow for program refinements based on real needs and challenges.

Through this structured approach, accessible marketplaces in Tripura could empower women entrepreneurs to participate fully in the local economy, allowing them to build sustainable businesses while bringing their products to a broader audience.

Figure 9: FGD with Women Entrepreneurs of Tripura



Source: *Study Team*

CASE STUDY 11

World Bank We-Fi Program

The World Bank Group's We-Fi program in Bangladesh, in collaboration with the IFC, aims to empower women entrepreneurs by promoting their businesses and enhancing access to corporate supply chains. This initiative educates larger corporations on the benefits of diversifying their supply chains and encourages sourcing from Bangladeshi women-led SMEs. The program addresses business regulations that hinder these enterprises and organized the "Corporate Connect: Strengthening Market Access Conference" to connect WSMEs with 16 corporate partners committed to sourcing from them. Key achievements include establishing a Supplier Diversity Advisory Committee and securing commitments from 16 corporations to diversify their supplier bases, fostering gender-inclusive sourcing strategies in Bangladesh.

3.2.3. Develop Specialized Logistics Infrastructure and cargo aggregation centers for women entrepreneurs

Strategically located cargo aggregation centers could revolutionize market access and reduce logistics costs for women entrepreneurs in Tripura. The Government of Tripura, through the collaborative efforts of the Department of Industries & Commerce and the Tripura Industrial Development Corporation, should establish specialized cargo aggregation centers to address the critical logistics barriers faced by women entrepreneurs in the state. This initiative would be particularly beneficial for women in logistics sector, who have reported significant challenges in accessing affordable transportation services to move their products to broader markets.

A collaborative framework between state and industry stakeholders would address the critical issue of product damage during logistics, ensuring efficient service delivery and utilization for women entrepreneurs in Tripura. The collaboration between Tripura's Department of Industries & Commerce, the Tripura Industrial Development Corporation, and industry logistics providers can address a key challenge faced by women entrepreneurs - product damage during transportation. By establishing cargo aggregation centers with specialized storage and handling facilities, the partners can minimize product

deterioration. Bundling insurance services within the logistics package can also overcome the reluctance of customers to bear the cost, providing women entrepreneurs a comprehensive solution. This collaborative structure is crucial in addressing a key concern raised by women entrepreneurs during Focus Group Discussions - "the problem of products being damaged when they reach their destination". Women entrepreneurs highlighted that customers are often reluctant to bear the cost of insurance, further exacerbating the issue of product damage during transportation. This collaborative approach targeting the critical issue of product damage can significantly enhance the reliability and competitiveness of women-owned businesses in Tripura, enabling their seamless integration into broader market networks.

National-level expertise and resources could strengthen the initiative's scope and sustainability. The Ministry of Commerce & Industry's Logistics Division could provide technical expertise and funding support for the establishment of these cargo aggregation centers in Tripura. Additionally, SIDBI (Small Industries Development Bank of India) could facilitate specialized credit linkages for the logistics services associated with these facilities. Regular assessment of service utilization and feedback from women entrepreneurs would help adapt the centers to evolving business needs. This

integrated approach, drawing upon national-level resources and expertise, would address the logistics constraints currently limiting market access for women-owned businesses in Tripura, as evidenced by FGD participants who highlighted the challenges of cargo movement

and reliable transportation vehicles. Through such systematic implementation, these cargo aggregation centers could significantly enhance the competitiveness of women-owned businesses in Tripura, enabling their integration into broader market networks and regional value chains.

CASE STUDY 12

Women Entrepreneurs Logistics Hub

The Women Entrepreneurs Logistics Hub in Rwanda is an initiative designed to support women-led businesses by providing specialized logistics infrastructure and cargo aggregation centers. Managed by the Rwanda Development Board, the hub offers state-of-the-art facilities, including storage warehouses and cold chain logistics, which help maintain product quality and extend market reach. The program also establishes cargo aggregation centers to reduce transportation costs and improve efficiency. Additionally, it provides training on logistics management and export procedures, facilitating connections with international buyers. Since its inception, the hub has supported over 1,500 women-led businesses, resulting in a significant increase in export volumes and a reduction in logistics costs.

3.2.4. Implement Safe and Gender-Inclusive Public Transportation to support women entrepreneurs' mobility

A well-designed gender-inclusive transportation system could transform business accessibility for women entrepreneurs in Tripura. The Government of Tripura may establish a comprehensive gender-inclusive public transportation system through coordinated efforts between the Tripura Road Transport Corporation and Transport Department. The system could incorporate dedicated women's sections in public buses, GPS-enabled tracking systems, well-illuminated bus stops with emergency assistance points, and increased deployment of women conductors and drivers during evening shifts. A mobile application for real-time tracking and emergency assistance might provide additional security measures, while extended service hours could better accommodate business schedules.

Effective coordination among state authorities would potentially ensure seamless implementation and service sustainability. The

implementation of this system would benefit from a collaborative approach between state and national authorities. At the state level, the Tripura Road Transport Corporation could lead the development of women-friendly transport infrastructure and operate specialized services during key business hours, while the Transport Department may develop and oversee the policy framework.

National support coupled with systematic monitoring mechanisms could potentially drive long-term impact and adaptation. At the national level, the Ministry of Road Transport & Highways can provide technical guidance and funding support, while the Ministry of Women & Child Development could contribute through gender-sensitive service guidelines and targeted scheme funding. Regular monitoring through safety audits and feedback sessions with women entrepreneurs might ensure the system's effectiveness and responsiveness to user needs. This comprehensive approach would address the mobility restrictions currently limiting women entrepreneurs' access to markets and business

opportunities, as evidenced by FGD participants who reported avoiding public transport and preferably choosing private vehicle for transportation. Through such coordinated implementation, the system could contribute significantly to creating an enabling environment for women entrepreneurs in Tripura, supporting their full participation in the region's economic landscape.

3.2.5. Establish Common Facility Centers (CFCs)

Common Facility Centers (CFCs) with dedicated packaging and procurement services could play a transformative role in reducing operational costs and enhancing product quality for women entrepreneurs in Tripura. The Department of Industries & Commerce, Government of Tripura, in collaboration with the MSME Department and District Industries Centers, could establish these CFCs to address the challenges women entrepreneurs face in accessing quality packaging materials and managing procurement expenses.

Equipped with modern packaging equipment, design studios, and bulk procurement facilities, these centers would enable economies of scale, allowing women entrepreneurs to access better resources at reduced costs. Technical training programs could be integrated to complement these facilities, equipping entrepreneurs with the skills to use advanced packaging equipment effectively. Additionally, bulk purchasing arrangements would enable women to negotiate lower prices for raw materials, directly reducing their operational costs.

A cluster-based implementation model could maximize resource utilization and accessibility, with industry partnerships enhancing operational support. The MSME Department, Government of Tripura, could oversee infrastructure development, while District Industries Centers manage daily operations. Partnerships with packaging industry experts and design institutes could ensure high-quality standards and innovative designs, making

products more competitive in the marketplace.

Support from the Ministry of MSME through technical guidelines and funding, along with SIDBI's assistance in credit linkages for operating expenses, would strengthen this initiative. Regular monitoring of facility usage and improvements in product quality would ensure that the centers continually meet the evolving needs of women entrepreneurs. This integrated model addresses key production constraints that limit market competitiveness, as expressed by women entrepreneurs in focus group discussions, who highlighted challenges in sourcing high-quality packaging materials and managing associated costs.

With efficient implementation, these CFCs could significantly enhance the market positioning of women-led enterprises in Tripura, empowering them to expand their reach and compete more effectively in broader markets.

3.2.6. Create Digital and E-Commerce Support Platforms for Women to broader market reach

Creating dedicated digital and e-commerce support platforms could greatly expand market access for women entrepreneurs in Tripura. The Department of Industries & Commerce, Government of Tripura, and alongside Department of Information Technology, Government of Tripura could lead efforts to establish digital literacy programs and e-commerce platforms specifically for women-owned enterprises, enabling them to reach customers both locally and nationally.

Digital literacy training programs would provide foundational skills in online business management, including website setup, social media marketing, and digital payments. These programs would help women entrepreneurs adapt to modern business practices and overcome challenges in digital transaction handling, which are often barriers to growth.

An online marketplace tailored for women-led businesses in Tripura could serve as a centralized platform, where entrepreneurs can

list and sell their products. This platform could feature sections for Tripura's unique handicrafts, textiles, and organic products, allowing women to showcase their offerings to a broader audience and increase their sales potential. Partnering with local internet providers and digital training institutes would improve accessibility for women in remote areas, ensuring that distance or lack of prior experience does not limit participation. Through these partnerships, mobile-based training modules and community access points could be developed, making the platform more inclusive and practical for women across Tripura.

Support for digital payment systems and e-wallets could simplify transactions for women entrepreneurs, building customer trust and expanding payment options. Training on secure digital payments and cashless transactions would empower women to handle financial transactions confidently, further increasing their business appeal. Regular workshops and guidance on e-commerce trends and digital marketing strategies

would keep entrepreneurs informed of evolving practices, such as Search Engine Optimization (SEO), customer engagement, and online brand building. Quarterly sessions could be organized to provide insights on maximizing reach through social media, product photography, and content creation.

Integration with national initiatives like the Digital India program and Startup India could enhance support for these e-commerce platforms, bringing in resources and infrastructure to strengthen Tripura's digital economy. With continuous feedback and refinements based on women entrepreneurs' input, the digital support platform could remain relevant and responsive to their needs. This comprehensive digital support system would empower women entrepreneurs in Tripura to compete effectively in the digital marketplace, increasing their income potential, brand visibility, and overall business sustainability.

CASE STUDY 13

NITI Aayog's Women Entrepreneurship Platform (WEP)

The Women Entrepreneurship Platform (WEP) by NITI Aayog is a comprehensive initiative aimed at empowering women entrepreneurs across India. Launched on International Women's Day in 2018, WEP serves as an aggregator of information and services, providing a one-stop solution for women entrepreneurs to access various resources and support systems. Key features like mentorship and networking, funding and financial assistance, incubation and acceleration, market linkages and business development services.

3.3. Pillar 3: Institutional Measures

Robust institutional support is imperative for establishing an enabling ecosystem that nurtures and sustains women's entrepreneurship in Northeast India. Discussions conducted within focus groups have revealed substantial deficiencies in the institutional support available to women entrepreneurs in the region. The identified gaps encompass a lack of networking opportunities, insufficient skill development programs, and limited access to financial services. These institutional barriers significantly impede

women's ability to initiate, expand, and scale their businesses. It is essential to address these gaps through targeted institutional measures in order to cultivate a dynamic entrepreneurial ecosystem that empowers women and fosters inclusive economic growth in Northeast India.

The implementation of comprehensive institutional strategies has the potential to effect a transformative shift in women's entrepreneurship, thereby promoting innovation, resilience, and sustainable development within the region. By creating robust institutional frameworks that are

specifically tailored to the unique needs of women entrepreneurs, policymakers can unlock considerable opportunities for economic diversification and regional integration. Strategic interventions in key areas such as networking, skill development, financial support, and caregiving services can mitigate entrenched

barriers and facilitate pathways for women to thrive in the entrepreneurial landscape. The following recommendations delineate critical focus areas for institutional measures aimed at enhancing women's entrepreneurship in the region.

Figure 10: FGD with Women Entrepreneurs of Tripura



Source: *Study Team*

3.3.1. Implement Sector-Specific Skill Development Programs

Targeted skill development interventions could equip women entrepreneurs in Tripura with industry-relevant competencies for business growth. The Tripura Skill Development Mission, in collaboration with the Department of Industries & Commerce, Government of Tripura, may design specialized training programs. These initiatives could prioritize sector-specific technical skills for industries like food processing and handloom, while integrating new-age competencies in digital marketing and e-commerce. Adopting modular learning approaches would allow entrepreneurs to build skills progressively. Hands-on workshops and

practical training sessions could ensure effective skill application in business operations.

Customized learning pathways aligned with business maturity levels might maximize skill absorption and application. The implementation could follow a stage-based approach, with District Skill Development Centers coordinating the delivery of training modules. Industry experts and successful entrepreneurs may conduct specialized sessions, complemented by periodic mentorship support. This framework addresses skill gaps identified in Focus Group Discussions, where entrepreneurs noted that “struggle with using digital devices, which affects her business' digital marketing efforts” and expressed a need for practical business skills.

Regional business ecosystems might strengthen through sustained interaction between entrepreneurs, mentors, and market players. Local chambers of commerce and industry associations may facilitate investor connects and market linkage programs through the platform. Regular thematic sessions could focus on sector-specific challenges and opportunities, while success stories may inspire and guide emerging entrepreneurs.

Active industry collaboration and a market-aligned curriculum could strengthen employment and entrepreneurship outcomes. Partnerships with sector skill councils and industry associations may ensure curriculum relevance and certification value. The programs could incorporate regular skill assessments and post-training support to monitor application effectiveness. This systematic approach responds to the evolving skill needs highlighted by women entrepreneurs in Tripura, particularly in adapting to digital business environments and modern market requirements.

3.3.2. Create Financial Literacy and Banking Support System

Appointment of specialized banking officers could create direct pathways for women entrepreneurs in Tripura to access institutional finance. The Department of Finance, Government of Tripura, may initiate this support system in partnership with nationalized banks and the Tripura State Cooperative Bank. The program could designate specialized officers at district levels to assist women entrepreneurs with loan applications, documentation, and financial planning. These officers may conduct regular financial literacy workshops, provide guidance on digital banking, and facilitate connections with formal lending institutions. Mobile banking services and simplified documentation processes could complement the personal support system.

District-level banking services may reduce procedural complexities while improving financial product awareness. The initiative could operate through a hub-and-spoke model for effective outreach. Lead banks in each district,

coordinating with the Department of Finance, Government of Tripura, may host these liaison officers. Regular visits to rural areas and periodic financial literacy camps could ensure wider coverage. This structure responds to challenges highlighted in Focus Group Discussions, where entrepreneurs noted “loan taking longer than usual period to be disbursed and at times don't understand what financial procedures are involved” and difficulties in accessing formal credit.

Integration of digital banking solutions with personalized guidance might accelerate financial inclusion targets. Collaboration with RBI's financial inclusion programs and banking partners could expand the initiative's scope. Banks may introduce customized financial products, while the liaison officers facilitate their uptake through personalized guidance. Monthly reviews of credit disbursement and regular feedback from entrepreneurs could help refine the support mechanisms. This approach addresses the financial literacy gaps identified by women entrepreneurs in Tripura, particularly in understanding banking procedures and managing business finances.

3.3.3. Provide Access to Government Procurement Opportunities for women-owned businesses

Enhancing access to government procurement opportunities for women-owned businesses in Tripura can significantly boost their economic participation. By implementing targeted policies, the Government of Tripura can ensure that women entrepreneurs have equitable access to public contracts. This can be achieved through initiatives like reserving a certain percentage of procurement contracts for women-owned businesses and simplifying the tendering process to make it more accessible.

Collaboration with local organizations and financial institutions is crucial for the success of these initiatives. The Department of Industries & Commerce, in partnership with nationalized banks and local CBOs, can provide the necessary support and resources. Regular workshops and

training sessions on navigating the procurement process, coupled with financial literacy programs, can empower women entrepreneurs to compete effectively for government contracts. This collaboration addresses challenges highlighted in Focus Group Discussions, where entrepreneurs expressed “the requirement of training programs, especially related to digital literacy” and also providing them necessary support and access to resources.

Creating a supportive ecosystem through policy reforms and capacity-building measures will address existing barriers. By integrating digital platforms for procurement and ensuring transparency in the bidding process, the government can foster a more inclusive environment. This approach not only promotes gender equality but also drives economic growth by tapping into the potential of women entrepreneurs in Tripura.

CASE STUDY 14

South Africa's Preferential Procurement Policy Framework (PPPF)

South Africa's Preferential Procurement Policy Framework (PPPF) is designed to enhance the participation of women-owned businesses in government procurement. The policy mandates that at least 30% of government contracts be reserved for women-owned businesses, ensuring greater access to these opportunities. The initiative also includes capacity-building workshops to help women entrepreneurs navigate the procurement process, supportive infrastructure like procurement help desks and online portals, and mentorship programs. Since its implementation, the PPPF has significantly increased the number of women-owned businesses winning government contracts, leading to increased revenues and business growth for many women entrepreneurs.

3.3.4. Establish Market Linkages and Export Promotion Support

Establishing market linkages and export promotion support for women-owned businesses in Tripura can significantly enhance their market reach and economic impact. By creating dedicated platforms and networks, the Government of Tripura can facilitate connections between women entrepreneurs and larger markets, both domestic and international. This can include organizing trade fairs, business expos, and virtual marketplaces that specifically highlight products from women-owned enterprises.

Collaboration with industry associations and export councils is essential for effective implementation. The Department of Industries &

Commerce, in partnership with organizations like the Tripura Chamber of Commerce and Industry, can provide the necessary support and resources. These partnerships can help women entrepreneurs navigate the complexities of export regulations, access market intelligence, and leverage trade opportunities. Regular training sessions on export procedures and compliance can further empower women entrepreneurs to expand their businesses beyond local markets. This collaboration addresses challenges highlighted in Focus Group Discussions, where entrepreneurs expressed “there are export schemes that reimburse trade promotion costs, but the process is cumbersome, the transfers are delayed, making the overall process time-consuming”.

CASE STUDY 15

Women in Export Program

The Women in Export Program in Ghana, managed by the Ghana Export Promotion Authority (GEPA), aims to enhance the international trade capabilities of women-led businesses. The program facilitates market linkages through trade missions, business matchmaking events, and participation in international trade fairs. It also provides export promotion support, including export readiness assessments, training on export procedures, and compliance assistance. Financial support is available to help cover costs associated with international trade activities. Since its inception, the program has supported over 500 women-led businesses, significantly increasing their export volumes and market diversification.

3.3.5. Develop Care Service Support Framework

Expanding access to quality, affordable care services is crucial for enabling women's entrepreneurship in Tripura and overall in Northeast India. To address the challenge of balancing business responsibilities with unpaid care work, it is recommended that the Ministry of Women and Child Development (MWCD) develop a comprehensive care service support framework. This should include an information portal for care service providers, serving as a centralized resource for information on childcare, eldercare, and other support services available in different localities. The framework should also promote the establishment of affordable care services, particularly in underserved areas of Tripura.

Increased public investment in care infrastructure can significantly enhance support for women entrepreneurs. Building on the Palna Scheme, which aims to establish Anganwadi cum creches, it is suggested that the MWCD consider increasing targets for establishing these facilities in the Tripura. Additionally, the introduction of a new centrally sponsored scheme for multipurpose care facilities could help cover a wider range of care requirements, including childcare for differently abled children and elderly care facilities. These initiatives could be particularly impactful in supporting women entrepreneurs in Tripura. This approach helps addressing a challenge mentioned in one of the Focus group Discussion where an

women entrepreneur expressed “ facing problems managing both her disabled child, whom she bring along to her exhibitions, and customers at the same time”.

Public-Private Partnerships (PPPs) can be leveraged to expand care infrastructure rapidly. To mobilize private sector investment in care infrastructure, the MWCD should consider developing policy and regulatory frameworks for PPPs in the care sector. This could include creating model concession agreements for care infrastructure facilities that can be used across Northeastern states. Such PPP models could also involve agreements where private sector entities, Self-Help Groups (SHGs), or NGOs operate government-funded care facilities, potentially accelerating the expansion of care services in the region.

Increased investment in care infrastructure aligns with global best practices for supporting women's economic participation. ***While India's current budget allocation for care infrastructure and services stands at about 0.73% of the total budget expenditure, many G20 countries invest between 1%-4.1% in this sector.*** By enhancing public and private investment in care infrastructure, particularly through centrally sponsored schemes, India can work towards building a more robust care ecosystem in the Northeast. This investment would not only support women entrepreneurs but also contribute to overall economic growth and social development in the region.

CASE STUDY 16

Comprehensive Childcare Support Program

The Comprehensive Childcare Support Program in Japan, managed by the Ministry of Health, Labour and Welfare, aims to support working parents, particularly women, by providing extensive childcare services. The program has established integrated childcare centers offering daycare, after-school care, and temporary childcare. It provides subsidies to make childcare affordable and offers flexible options, including extended hours and weekend care. Additionally, the program supports childcare providers with training and resources to ensure high-quality care. This initiative has significantly increased the availability and quality of childcare services, enabling more women to participate in the workforce and promoting gender equality.

Conclusion

The three-pillar framework of regulatory measures, infrastructure development, and institutional support offers a comprehensive approach to address the multifaceted challenges faced by women entrepreneurs in Tripura's trade and logistics sector. By tackling issues such as limited credit access, high operational costs, and mobility restrictions, these recommendations could potentially catalyze a significant shift in women's economic participation.

The proposed interventions directly respond to key gaps identified in the Focus Group Discussions. Mandating simplified credit protocols and instituting transportation subsidies could alleviate financial barriers, while specialized logistics infrastructure and support centers may enhance operational capabilities. These initiatives, particularly the enhanced credit access and skill development programs, could revolutionize opportunities for women entrepreneurs across Tripura, especially in remote areas and districts where traditional bamboo artisans and handloom weavers face significant market barriers.

Institutional measures, including the access to government procurement opportunities and targeted skill development programs, address the critical

need to provide essential resources, support and also create platforms for women to connect, collaborate and grow their business, including capacity building. Coupled with financial literacy initiatives and a care service support framework, these interventions could significantly bolster women entrepreneurs' ability to navigate and thrive in the trade sector. By acknowledging and addressing the unique challenges faced by women, including the burden of unpaid care work, these recommendations have the potential to foster a more inclusive entrepreneurial ecosystem.

Implementing this holistic strategy could position Tripura at the forefront of women's economic empowerment in the region. As women gain improved access to markets, resources, and support systems, they may be better equipped to scale their businesses and engage in cross-border trade. This, in turn, could drive broader economic growth and regional development, underscoring the transformative potential of empowering women entrepreneurs in the trade and logistics sector.

CASE STUDY 1

Women Entrepreneurship Strategy (WES) in Canada

Implementing Agency	Government of Canada
Year	2018
Description	WES is a comprehensive initiative aimed at supporting women entrepreneurs by addressing high operational costs and entry barriers. The goal is to double the number of women-owned businesses by 2025.
Specific Provisions	<ul style="list-style-type: none"> Grants and loans to help cover operational costs and support business growth. Training and mentorship programs to enhance skills in areas like financial management, marketing, and technology. Connecting women entrepreneurs with local and international markets through trade missions and business matchmaking events. Simplifying regulatory requirements and providing legal assistance to reduce bureaucratic hurdles. Creating a supportive community through networking events and peer support groups.
Source	

CASE STUDY 2

She Trades initiative by International Trade Centre (ITC)

Implementing Agency	International Trade Centre
Year	2015
Description	The SheTrades Initiative aims to connect three million women entrepreneurs to international markets by 2021. It provides access to trade and market information, capacity-building workshops, and networking opportunities. The program also offers mentorship and support in business management, export readiness, and digital marketing.
Specific Provisions	<ul style="list-style-type: none"> Access to valuable data and insights to help women entrepreneurs understand and navigate international markets. Training sessions to enhance skills in areas such as risk management, export readiness, and financial literacy. Connecting women entrepreneurs with a global network to share best practices and strategies. Guidance in business management and digital marketing to improve export capabilities. <p>This initiative has notably empowered over 3,500 women entrepreneurs in Kenya by enhancing their capabilities for global trade and providing access to a worldwide network of women entrepreneurs.</p>
Source	

CASE STUDY 3
Tokopedia Women Empowerment Program

Implementing Agency	Tokopedia, in collaboration with the Ministry of Women's Empowerment and Child Protection of the Republic of Indonesia (KemenPPPA RI) and UPRINTIS.
Year	2023
Description	The Tokopedia Women Empowerment Program aims to empower women entrepreneurs in the MSME (Micro, Small, and Medium Enterprises) sector by providing them with the tools and resources needed to start and grow their businesses online. The initiative focuses on enhancing digital skills and increasing the participation of women in the digital economy.
Specific Provisions	<ul style="list-style-type: none"> The program includes the 'Modul Perempuan Maju Digital,' which offers training to improve digital literacy and business skills. Workshops and training sessions to enhance skills in areas such as risk management, export readiness, and financial literacy. Facilitating connections with local and international markets to help women entrepreneurs expand their businesses. Creating a supportive community through networking events and peer support groups. Simplifying regulatory requirements and providing legal assistance to reduce bureaucratic hurdles.
Source	Tokopedia program

CASE STUDY 4
Women-only Subway Cars in Mexico City

Implementing Agency	Mexico City's Collective Transport System.
Year	The policy was officially designated in 2000, although women-only cars were introduced as early as 1970.
Description	This initiative aims to combat sexual harassment and assault on public transportation by reserving specific subway cars exclusively for women and children under the age of 12.
Specific Provisions	<ul style="list-style-type: none"> Designated Cars: The first two cars on several lines (1, 3, 7, 8, 9, and A) are reserved for women and children. Operational Hours: Initially reserved during rush hours, but now available at all hours from Monday to Sunday. Visual Indicators: Bright pink stickers and signs indicate the women-only areas. Safety Measures: Enhanced security and monitoring to ensure compliance and safety for women passengers.
Source	Women-only passenger car,buses,metro

CASE STUDY 5

Women Entrepreneurship Development Program (WEDP) in Nepal

Implementing Agency	The Government of Nepal.
Year	2014
Description	WEDP is a government-led initiative aimed at providing financial and technical assistance to women entrepreneurs in Nepal. The program focuses on empowering women by offering loans, training, and mentorship to help them start and grow their businesses.
Specific Provisions	<ul style="list-style-type: none"> Financial Support: Provision of loans to women entrepreneurs to facilitate business start-up and expansion. Training Programs: Offering training sessions to enhance business skills, including financial management, marketing, and technology adoption. Mentorship: Providing mentorship opportunities to guide women entrepreneurs through various stages of their business development. Capacity Building: Enhancing the capabilities of women entrepreneurs through workshops and seminars. Market Access: Facilitating connections with local and international markets to help women entrepreneurs expand their businesses.
Source	Women Entrepreneurship Development project

CASE STUDY 6

Women's Transportation Subsidy Program in Mexico City

Implementing Agency	Mexico City's Collective Transport System.
Year	2008
Description	This initiative aims to improve women's safety on public transportation by providing women-only buses and subway cars. The program is part of broader efforts to combat sexual harassment and violence against women in public spaces.
Specific Provisions	<ul style="list-style-type: none"> Women-only Buses: Known as 'Atenea buses,' these are designated for women and children only, providing a safer travel option. Women-only Subway Cars: The first two cars on several subway lines are reserved for women and children during peak hours. Support Centers: Establishment of support centers in metro and metrobus systems to assist women who experience harassment or violence. Safety Enhancements: Improved lighting and surveillance at bus stops and other public spaces to increase safety. Mobile App: The 'Vive Segura' app facilitates the reporting of incidents of sexual violence and harassment, and allows women to conduct safety audits of public spaces.
Source	UN Women Report on Mexico

CASE STUDY 7
Women-Only Financial Help Desk initiative in Kenya

Implementing Agency	Financial Sector Deepening (FSD) Kenya.
Year	2022
Description	This initiative aims to improve women's access to financial services by providing dedicated help desks that offer tailored financial advice and support. The program focuses on addressing the unique financial needs and challenges faced by women entrepreneurs.
Specific Provisions	<ul style="list-style-type: none"> Dedicated Help Desks: Establishment of women-only financial help desks in various financial institutions to provide personalized financial advice and support. Financial Literacy Programs: Offering training sessions to enhance financial literacy and management skills among women. Access to Credit: Facilitating easier access to credit for women entrepreneurs by addressing barriers such as lack of collateral and credit history. Mentorship and Networking: Providing mentorship opportunities and creating networking platforms for women entrepreneurs to share experiences and best practices. Digital Financial Services: Adapting digital financial services to meet the specific needs of female borrowers.
Source	FSD- Kenya

CASE STUDY 8
Women Exporters Logistics Support Program in Ecuador

Implementing Agency	The UPS Foundation, in collaboration with the U.S. Department of State.
Year	2017
Description	This initiative aims to support women entrepreneurs in Ecuador by enhancing their export capabilities and providing logistical support. The program focuses on helping women-owned businesses overcome barriers to international trade.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering training sessions and workshops to improve export readiness and logistics management skills. Mentorship: Providing mentorship opportunities to guide women entrepreneurs through the complexities of international trade. Market Access: Facilitating connections with international markets to help women entrepreneurs expand their businesses globally. Financial Support: Assisting with access to financial resources needed for scaling up export activities. Networking Opportunities: Creating platforms for women entrepreneurs to network and share best practices.
Source	UPS Foundation and the U.S. Department of State

CASE STUDY 9
Women-Led Startup Incubator Initiative in Karnataka, India

Implementing Agency	Karnataka Innovation and Technology Society (KITS), Department of Electronics, Information Technology, Biotechnology, and Science & Technology, Government of Karnataka.
Year	The initiative is part of the broader Elevate WomEN program, which has been active since 2017.
Description	The Women-Led Startup Incubator Initiative aims to support early-stage women entrepreneurs by providing them with the necessary resources and mentorship to transform their ideas into successful businesses. The program focuses on fostering innovation and entrepreneurship among women in Karnataka.
Specific Provisions	<ul style="list-style-type: none"> Incubation Support: Offering business skills training, mentoring, peer learning, market analysis, customer analysis, business plan development, and pitch preparation. Financial Assistance: Providing grant-in-aid funding to help women entrepreneurs convert their ideas into proof of concept. Networking Opportunities: Facilitating connections with investors and other key stakeholders in the startup ecosystem. Capacity Building: Conducting workshops and training sessions to enhance entrepreneurial skills and knowledge.
Source	Karnataka Innovation and Technology Society

CASE STUDY 10
Blush Cowork-USA

Implementing Agency	Blush Cowork, founded by Alison Rogers.
Year	2022
Description	Blush Cowork offers a unique coworking experience with onsite childcare, making it easier for women to balance work and family responsibilities. The space is designed to be inclusive and welcoming, providing a safe environment for women to network, learn, and grow.
Specific Provisions	<ul style="list-style-type: none"> Onsite Childcare: Partnered with Hopscotch Labs to provide Montessori-inspired playcare for children aged 6 months to 6 years. Flexible Workspaces: Offers private offices, day passes, and conference room bookings. Community Events: Hosts networking events, workshops, and other community-building activities. Inclusivity and Safety: Committed to creating a space free from harassment and discrimination, celebrating the achievements of all women.
Source	BlushCowork.com

CASE STUDY 11
World Bank We-Fi Program in Bangladesh

Implementing Agency	The World Bank Group, in collaboration with the International Finance Corporation (IFC).
Year	2017
Description	The We-Fi program in Bangladesh aims to support women entrepreneurs by providing access to financial products and services, building capacity, and expanding market access. The initiative focuses on integrating women-owned small and medium enterprises (WSMEs) into domestic and international value chains.
Specific Provisions	<ul style="list-style-type: none"> Financial Services: Facilitating access to loans and other financial products tailored for women entrepreneurs. Capacity Building: Offering training programs to enhance business skills, including financial management, export readiness, and digital marketing. Market Access: Connecting women entrepreneurs with corporate networks and international markets to expand their business opportunities. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices.
Source	World Bank and We-fi Initiative

CASE STUDY 12
Women Entrepreneurs Logistics Hub in Rwanda

Implementing Agency	International Trade Centre (ITC), in collaboration with the PSF Chamber of Women Entrepreneurs and the Rwandan Ministry of Trade and Industry (MINICOM).
Year	2021
Description	The Women Entrepreneurs Logistics Hub in Rwanda Hub aims to bolster the competitiveness and market access of Rwandan women-led businesses. It is part of the global SheTrades initiative, which connects women entrepreneurs to markets.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering training sessions and workshops to improve export readiness and logistics management skills. Market Access: Facilitating connections with international markets to help women entrepreneurs expand their businesses globally. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices. Resource Centre: Access to over 100 trade-related modules, webinars, and training sessions.
Source	International Trade Centre

CASE STUDY 13

NITI Aayog's Women Entrepreneurship Platform (WEP)

Implementing Agency	NITI Aayog
Year	Launched on International Women's Day in 2018
Description	WEP serves as an aggregator of information and services, providing a one-stop solution for women entrepreneurs to access various resources and support systems.
Specific Provisions	<ul style="list-style-type: none"> Mentorship and Networking: WEP connects women entrepreneurs with industry experts and mentors to provide guidance and support. Funding and Financial Assistance: The platform offers information on various funding schemes and financial products tailored for women entrepreneurs. Incubation and Acceleration: WEP collaborates with incubators and accelerators to help women entrepreneurs scale their businesses. Market Linkages: The platform facilitates connections with domestic and international markets, helping women entrepreneurs expand their reach. Business Development Services: WEP provides access to business development services, including training programs and workshops. This program has created a supportive ecosystem for women entrepreneurs helping them gain recognition and access to new opportunities fostering collaboration and knowledge sharing.
Source	Women Entrepreneurship Platform (WEP) - Empowering Women Entrepreneurs in India

CASE STUDY 14

South Africa's Preferential Procurement Policy Framework (PPPF)

Implementing Agency	Government of South Africa
Year	The Preferential Procurement Policy Framework Act (PPPFA) was enacted in 2000
Description	The PPPFA provides a framework for implementing a preferential procurement policy as outlined in Section 217(2) of the South African Constitution. The policy aims to advance economic opportunities for historically disadvantaged individuals and promote equitable economic development.
Specific Provisions	<ul style="list-style-type: none"> Preference Point System: Contracts are awarded based on a point system that allocates points for price and specific goals, such as contracting with historically disadvantaged individuals. 10/90 and 20/80 Systems: For contracts above a certain value, a maximum of 10 points can be allocated for specific goals, with 90 points for price. For contracts below that value, a maximum of 20 points can be allocated for specific goals, with 80 points for price. Specific Goals: These may include promoting the participation of historically disadvantaged individuals based on race, gender, or disability, and supporting the Reconstruction and Development Programme. Regulations and Guidelines: The framework includes detailed regulations and guidelines to ensure transparent and fair procurement processes.
Source	South African Government Official Website

CASE STUDY 15
Women in Export Program, Ghana

Implementing Agency	Ghana Export Promotion Authority (GEPA), in collaboration with the International Trade Centre (ITC).
Year	2024
Description	The Women Export Program Hub aims to empower women-led businesses by providing access to international markets, enhancing their export capabilities, and offering comprehensive support through training, mentorship, and networking opportunities.
Specific Provisions	<ul style="list-style-type: none"> Training and Workshops: Offering sessions to improve export readiness, packaging, and logistics management skills. Market Access: Facilitating connections with international buyers and markets to help women entrepreneurs expand their businesses globally. Mentorship and Networking: Providing mentorship opportunities and creating platforms for women entrepreneurs to share experiences and best practices. Resource Centre: Access to trade-related modules, webinars, and training sessions to enhance business skills.
Source	GEPA and International Trade Centre

CASE STUDY 16
Comprehensive Childcare Support Program

Implementing Agency	The Government of Japan, primarily through the Ministry of Health, Labour and Welfare, and the Ministry of Education, Culture, Sports, Science and Technology.
Year	The program was launched in April 2015, following the enactment of the Act on Child and Childcare Support in August 2012.
Description	The Comprehensive Support System for Children and Child-rearing aims to address various issues related to childcare and early childhood education. It seeks to create a society where people can raise children with ease and joy, ensuring the sound growth of each child.
Specific Provisions	<ul style="list-style-type: none"> Expansion of Childcare Facilities: Increasing the number of childcare centers and reducing the number of children on waiting lists. Early Childhood Education: Promoting the integration of kindergartens and nursery centers to provide high-quality early childhood education and care. Community Support Services: Enhancing child-rearing support services in local communities, including after-school care and support for parents. Financial Support: Allocating approximately 700 billion yen annually from increased consumption tax revenue to fund these initiatives. Parental Leave: Providing financial assistance and tax-free benefits for both mothers and fathers taking childcare leave. <p>This program has been instrumental in improving the quality and accessibility of childcare and early childhood education in Japan, supporting families and promoting a child-friendly society.</p>
Source	The Comprehensive Support System for Children and Child-rearing

Annexure – B

The details of the FGDs conducted are as follows:

S.No	Type of Organisation	Type of Organisation	Location	Number of participants
1	Academy of Women Entrepreneurs 4.0 (AWE 4)- Tripura- Slot 1	Entrepreneur Group	Virtual	4
2	Academy of Women Entrepreneurs 4.0 (AWE 4)- Tripura- Slot 2	Entrepreneur Group	Virtual	4
3	Women Entrepreneurs	Business	Virtual	4
4	Women Entrepreneurs	Business	Virtual	4
5	Tripura Womens Welfare Society	NGO	Gurkhabasti Near Rajib bhavan PO- Kathalbagan, Agartala	6
6	Agartala Municipal Corporation- Tripura Urban Livelihood Mission	SHG	South Zone, AMC, Badharghat, Agartala	8
7	Bagma Agri Producer Company Limited (BAPCL)	Business	Bagma, Tripura	10

ABOUT THE ORGANISATIONS



**This study has been commissioned by
FICCI FLO to Nikore Associates.**

Nikore Associates is a youth-led economics research group dedicated to critically examining policy frameworks across diverse sectors using a gendered lens, with our thought-provoking analyses featured in prominent national and international media outlets. Our vision is to emerge as a prominent influence in economic policy discourse, motivating governments and institutions to implement more effective and equitable strategies in a world where policies undergo continuous scrutiny and optimization for collective prosperity.

Through meticulous research and comprehensive consulting services, our mission is to systematically challenge existing sectoral policies, encourage informed debate, and develop innovative solutions that catalyse positive transformation in both national and international economic landscapes—all while maintaining our core commitment to evaluating policy effectiveness and developing enhanced policy architectures.

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