



bikashit baideo

- VOICE OF CHANGE

An Initiative of
ASSAM STATE RURAL LIVELIHOODS MISSION
(Department of Panchayat and Rural Development, Govt. of Assam)

TABLE OF CONTENT

Messages	- 01	Anjana Barman	- 13
		Dipamoni Sut	- 19
		Diparani Doley	- 25
		Elija Khatun	- 31
		Gitanjali Daimary	- 37
Women behind the Wheel of Assam’s Rural Growth Wagon	- 06	Kamala Deka	- 43
		Kanika Talukdar	- 49
		Nilima Rabha	- 55
My Voice of Change	- 12	Renu Mahanta	- 61
		Rina Baruah	- 67
		Shamim Ahmed	- 73
		Tonumaya Sonar Biswakarma	- 79
		Partners	- 85
		Appendix	- 86

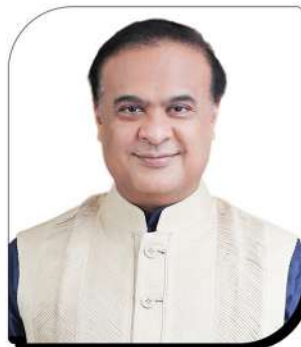
ড° হিমন্ত বিশ্ব শৰ্মা
Dr. Himanta Biswa Sarma



মুখ্যমন্ত্রী, অসম
Chief Minister, Assam

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Dispur
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MESSAGE

I am delighted to congratulate the Assam State Rural Livelihood Mission (ASRLM) on the publication of its coffee table book, "Bikasit Baideo - Voice of Change". This carefully curated volume celebrates the inspiring journeys of rural women across Assam who, with the support of ASRLM, have transformed their lives, families and communities through self-help group (SHG) initiatives. Each story presented here stands as a powerful testament to grassroots empowerment and highlights the pivotal role of ASRLM in uplifting Assam's rural economy.

This publication pays tribute to the remarkable achievements of these women, empowered through ASRLM's incubation projects. They have not only reshaped their lives and communities but have also strengthened Assam's rural economy. Through their dedication, they have transformed challenges into opportunities, impacting not only their own families but also the broader community.

Today, over 3.5 lakh SHGs operate across the state, with more than 8.5 lakh Lakhpati Baideos- women capable of earning at least one lakh rupees annually- signifying a significant achievement for our state. This impactful SHG movement, nurtured by the State Government, has not only stimulated local economies but has also fostered sustainable livelihoods and brought hope to countless families. Assam is witnessing real progress in creating resilient, self-reliant communities through these dedicated efforts.

"Bikasit Baideo - Voice of Change" encapsulates the spirit of these inspiring women from every corner of our state, offering a glimpse into their journeys of progress and innovation. I am confident that this publication will inspire others to contribute to our shared vision of a developed and prosperous Assam. I extend my best wishes for the success of this coffee table book and commend ASRLM for its unwavering commitment to empowering the voices of change in rural Assam.

(Dr. Himanta Biswa Sarma)

ৰণজিৎ কুমাৰ দাস
মন্ত্রী

আইন আৰু ন্যায়, পঞ্চায়ত আৰু গ্রামোন্নয়ন,
খাদ্য, বাজৰু বিতৰণ আৰু
গ্ৰাহক পৰিক্ৰমা, সাধাৰণ প্ৰশাসন বিভাগ,
অসম চৰকাৰ



Ranjeet Kumar Dass, M.Sc.
Minister
Law & Justice, Panchayat and
Rural Development, Food, Public
Distribution and Consumer Affairs,
General Administration Department,
Government of Assam



Message

It gives me immense pleasure to know that Assam State Rural Livelihoods Mission is going to bring out a Coffee Table titled "Bikasit Baideo-Voice of Change" incorporating inspiring stories of Rural SHG women supported through NRETP Incubator Programme under ASRLM and I am very happy to introduce this Coffee Table Book, which is a remarkable compilation of the journeys of rural women who have defied all odds to create a lasting impacts as well as a new chapter of progress in their communities. This publication of ASRLM is a testament to the power of SHGs and strength of women-led grassroots initiatives in Assam.

The Incubation Project under ASRLM has provided these women with necessary skills, guidance and resources to rise above the challenges, paving the way for a brighter future for themselves along with their families. Each story incorporated in this book is not only inspiring but also a powerful reminder of Government's commitment to rural development and women's empowerment.

As we celebrate the achievements of these women, I hope their stories serve as a beacon of hope and determination for others across the state. I commend ASRLM for their commitment to nurturing these voices of change, and look forward to see many more such success stories in the days to come.

(Ranjeet Kumar Dass)

Foreword by the Additional Chief Secretary, Department of Rural Development, Assam

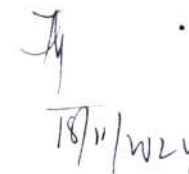
It is a privilege to present *Bikasit Baideo - Voice of Change*, a powerful collection that celebrates the inspiring journeys of rural women who have been empowered through the Assam State Rural Livelihoods Mission's (ASRLM) Incubation Project. This book captures the spirit of resilience and self-empowerment, showcasing how women from the remotest corners of our villages have taken charge of their own lives, shaping brighter futures for themselves and their communities.

The success of these women is a testament to the transformative impact of initiatives like ASRLM, which provide a nurturing environment for growth, skill-building opportunities and crucial economic support. Through this book, readers will gain a deeper understanding of the profound changes that can unfold when women are given the tools to lead, innovate, and thrive. It is a compelling reminder of the immense potential within rural communities when we invest in their people, particularly women, who have the power to drive lasting change.

The stories featured here stand as living proof that when women are empowered, they become agents of transformation, not only for themselves but also for their families and villages. The SHG (Self-Help Group) movement, as exemplified by these women, has shown that collective effort, support, and solidarity can lead to remarkable outcomes.

I commend ASRLM for their unwavering commitment to creating a more inclusive and self-reliant society, and I extend my heartfelt congratulations to the women whose inspiring journeys are highlighted in this book. Their stories are a beacon of hope, demonstrating the boundless possibilities that emerge when women are empowered to lead change.

May this book inspire others and continue to fuel the collective drive toward a brighter, more equitable future for all.



Dr. J. B. Ekka, IAS
Additional Chief Secretary, Panchayat & Rural Development, Govt. of Assam



Foreword by the State Mission Director, Assam State Rural Livelihoods Mission

It is with immense pride that the Assam State Rural Livelihoods Mission presents "*Bikasit Baideo - Voice of Change*", a coffee table book celebrating the transformative journeys of rural women supported by the Incubation Project. This book honors the courage and determination of women who have become true agents of change within their families and communities.

At ASRLM, our core mission has been to empower women and create sustainable livelihoods in rural Assam. Through Self-Help Groups (SHGs) and the Incubation Project, we have seen the incredible impact of grassroots initiatives in driving socio-economic progress. The stories shared here stand as proof of what can be achieved when opportunity meets determination.

These women epitomize the strength of rural Assam, having overcome obstacles to prove that empowerment begins with self-belief, community, and a shared vision for a brighter future. Their journeys inspire us all to strive for a more inclusive, self-reliant society.

I am deeply grateful to the women featured in this book and to our dedicated team at ASRLM and our partner, IIM-Calcutta Innovation Park, for making this publication possible. May "*Bikasit Baideo - Voice of Change*" inspire others to believe in the power of grassroots transformation.



Nibedan Das Patowary, ACS
State Mission Director, Assam State Rural Livelihoods Mission



Message from CEO, IIMCIP

With great pride and honour, I present this coffee table book chronicling the inspiring stories of women entrepreneurs who have led their businesses with unwavering determination, grit and resilience against all odds. This book celebrates their remarkable journeys, achievements and the indomitable spirit that drives their entrepreneurial efforts.

The NRETP Incubator Program in Assam stands as a testament of our commitment to empowering rural women entrepreneurs. The collaboration with the National Rural Livelihoods Mission (NRLM) and the Assam State Rural Livelihoods Mission (ASRLM) has been instrumental in the program's success. Their invaluable support has been essential in fostering an environment where these women can thrive.

At IIMCIP, we have always believed in the transformative power of entrepreneurship. Our role in the NRETP Incubator Program was to bring innovation and strategic support to the forefront. We introduced a unique incubation model specifically tailored to address the unique challenges faced by rural women entrepreneurs. This model integrated comprehensive capacity-building workshops and personalised mentoring with the facilitation of access to a wide network of industry experts, market opportunities and financial linkages. The model yielded impressive outcomes. The enterprises have not only grown in revenue but have also created a significant socio-economic impact within their communities by creating employment opportunities.

As we move forward, IIMCIP remains steadfast in its mission to fostering innovative and socially impactful entrepreneurs and enabling livelihood creation. The insights and lessons from the NRETP Incubator Program will guide our future initiatives as we continue to support and scale up efforts to promote women-led enterprises. We envision a vibrant ecosystem in Assam where rural women entrepreneurs can thrive, driving inclusive growth and development across the state.

I extend my heartfelt gratitude to NRLM, ASRLM, our partners, mentors and participants for their unwavering support and dedication. Together, we have made significant strides towards creating a brighter and more equitable future for rural India.



Dr. Subhrangshu Sanyal
CEO, IIM Calcutta Innovation Park



In a state known for its industrious and spirited women, it's unsurprising that Assam has a higher concentration of women entrepreneurs than many other states in the country. Contrary to common perception, these entrepreneurs are not confined to urban areas. According to the 2011 Census, 86% of Assam's population resides in rural areas, with 48.92% constituting the female population. This data reflects the significant presence of women entrepreneurs in rural Assam.

With Assam's rich handloom heritage, unique culinary traditions, diverse flora and world-renowned tea industry, rural women are deeply familiar with these sectors. This familiarity fuels their confidence to venture into entrepreneurship, whether motivated by necessity or a passion to start their own business. These aspirations, long nurtured within, found a platform with the large-scale promotion of Self-Help Groups (SHGs) and extensive support from government bodies like the Assam State Rural Livelihoods Mission (ASRLM).

Every time a woman takes the bold step into entrepreneurship, she contributes to India's socio-economic development by creating livelihood opportunities and inspiring other women to take flight with the realisation: "If she can, so can I."

While these women have never lacked passion or perseverance, what they need is guidance to see the bigger picture, harness the true potential of their businesses and scale up. This is where a program like the NRETP Incubator Program becomes a critical catalyst for these women entrepreneurs.

Unlocking Infinite Possibilities

A nudge in the right direction, a guiding light of business acumen, financial support and crucial networking opportunities — this is a concise yet poetic summary of the NRETP Incubator Program. Led by the National Rural Livelihoods Mission in collaboration with respective State Rural Livelihoods Missions, the program aims to foster and support entrepreneurship among rural women.

In Assam, the NRETP Incubator Program has focused on addressing key challenges faced by 150 selected SHG-driven enterprises. The program has created a supportive ecosystem to scale their businesses while developing replicable models for entrepreneurship in rural pockets across the state.



Partnering for Progress



IIM Calcutta Innovation Park (IIMCIP), a leading B-School incubator, partnered with ASRLM to design and execute the incubation program. The program was tailored to the unique strengths and challenges faced by these entrepreneurs. IIMCIP developed innovative methods to attract ideal applicants and ensure the program's efficacy in achieving its objectives.

ASRLM's unwavering commitment was instrumental in bringing the program's vision to life. By providing financial assistance, including grants of up to Rs. 10 lakhs each to 15 enterprises and interest-free soft loans of up to Rs. 5 lakhs to the remaining 135, ASRLM played a crucial role in supporting IIMCIP's efforts to help these enterprises thrive.



Fuelling Enterprise Growth



The program offered comprehensive mentorship for overall business development, as well as networking opportunities and capacity-building sessions. These sessions covered key areas such as product development, customer engagement, operations, marketing and financial management.

Additionally, domain-specific training equipped participants with specialised skills relevant to their sectors. Esteemed institutions like the Assam Textile Institute, NEHHDC and ITI Nalbari collaborated to deliver this training. The program also facilitated partnerships with organisations such as Traditional North East, Yespoho and North East Farm Sales Promotion to enhance market presence and address business value chain challenges.

Market linkages were established by connecting rural enterprises with e-commerce platforms, institutional buyers and wholesalers. Enterprises were also provided opportunities to participate in national and state-level fairs. Financial linkages were facilitated through convergence with government-subsidised schemes.



Growth Unleashed: Key Metrics

Outreach & Selection

A comprehensive outreach campaign with 100 roadshows.

9,776 applications received from 33 districts.

250 enterprises selected to participate in Pitch Training Camps.

150 women-led enterprises finalized through a Jury Round.



Incubation Support

60 enterprises participated in 14 state and national exhibitions, expos and trade fairs.

30 financial linkages and over 90 market linkages established.

135 enterprises received interest-free loans worth Rs. 420 Lakhs.

15 top-performing enterprises received grants totaling Rs. 82.04 Lakhs.

32 hours of domain-specific training delivered in partnership with 7 sector experts.

Each enterprise received 64 hours of business management training across 5 zones in 28 districts.

14 specialist mentors provided 5,130 hours of business guidance over 30 months.



Outcome

Enterprises saw a 44.03% increase in annual turnover.

Together, they created 960 new jobs in one year, reflecting a 57.7% increase in employment.

38 entrepreneurs achieved "Millionaire Didl" status, and two became "Crorepati Didis."



My **VOICE**
OF CHANGE

In Assam's heart, where dreams are spun,
Stand women, strong as the rising sun.
With calloused hands, they cradle hope,
And with each day, they learn to cope.

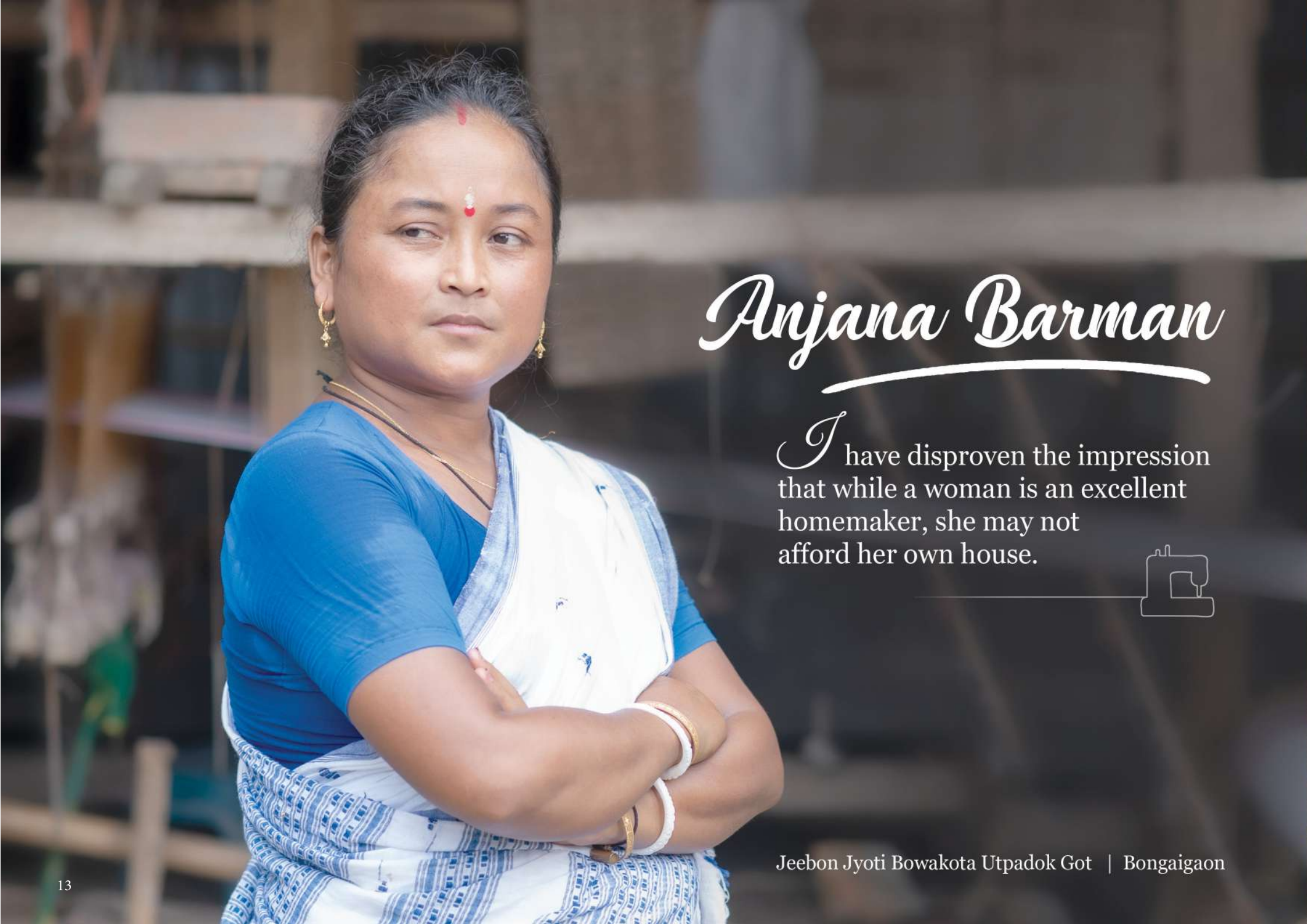
They weave their dreams on looms of grace,
In pickles, laru and pitha, trace
The love that fuels their endless might,
From dawn's first glow to the hush of night.

In cups of tea, their strength you'll taste,
In cashews, sweets, and incense laced
With scents that calm the weary soul—
These women craft and take control.

Through challenges, they carve their way,
Turning obstacles into a brighter day.
For family and community, they sow,
The seeds of progress, where hope will grow.

This book, a tribute to their light,
Twelve women who through the darkest night,
Have borne the torch, with hearts so true,
Their legacy, a path anew.





Anjana Barman

I have disproven the impression that while a woman is an excellent homemaker, she may not afford her own house.



Jeebon Jyoti Bowakota Utpadok Got | Bongaigaon



“From once being homeless to now supporting the livelihoods of twelve individuals, Anjana has come a long way.”

“It’s been a pleasure meeting you, Anjana Ji. We look forward to placing an order with you soon,” says a man with a suave demeanour.

“Thank you so much!” she replies.

The positive responses from visitors at this exhibition in a 5-star hotel in Guwahati have greatly boosted Anjana’s confidence. Although she has participated in various fairs and exhibitions, this one stands out.

“Baideo, I can’t believe this is really happening!” says a weaver who has travelled with Anjana from their small village in Bongaigaon to Guwahati for the exhibition.

From once being homeless to now supporting the livelihoods of twelve individuals, Anjana has come a long way.

In 2002, Anjana, fresh out of school, eloped with a man to marry him. But, just six months into their marriage, the in-laws cast the couple out of the house due to a domestic conflict. Fortunately, the husband’s uncle, moved by their plight, offered them a piece of land with a shanty to use as shelter.

While the husband took up daily wage labour to make ends meet, Anjana supported the household by tutoring schoolchildren. Slowly, she managed to save enough to buy a sewing machine, rekindling her passion for stitching, but this time to earn a living. Recognising the constant demand for traditional garbs like cotton mekhela sador and gamusa, Anjana also began weaving on her loin loom.



As her hard work began to improve their financial situation, two constants remained: the deep bond between the couple and Anjana's drive to learn and carve out an exclusive space for her work.

"How does it feel to showcase your products in this exclusive stall?" asks a reporter.

"It feels surreal!"

This isn't Anjana's first interaction with the media. She has gained considerable popularity, particularly in her district. The local MLA has been one of her most ardent supporters, frequently recommending the handmade gamusa and other woven items from her enterprise for felicitation and gifting in government events within his constituency.

It all started in 2010 when Anjana formed her SHG, 'Mahila Aatma Sahayak Got,' with 13 other women from her village. Meanwhile, she also registered her enterprise, 'Jeebon Jyoti Bowakota Utpadok Got'. Anjana's life changed ever since, so much so that she could finally buy the piece of land in 2015, which was temporarily allotted by her husband's uncle out of sympathy. Five years later, she rebuilt her shanty into a concrete house.



“The ASRLM-supported NRETP Incubator Program has strengthened her financial management skills, thanks to capacity-building workshops by IIMCIP.”



Anjana's entrepreneurial knack could be gauged from the fact that one of the first things she wanted to do after forming the SHG was to learn accounting and financial management, even being willing to pay for training. Although she did find someone to train her, it was the ASRLM-supported NRETP Incubator Program that truly strengthened her financial management skills, thanks to capacity-building workshops by IIMCIP. The domain training under the program further helped her pick up new designs and motifs.

"Baideol!" A familiar voice jolts Anjana from her thoughts. "You should have your lunch now. I'll take care of the stall," Anjana's weaver companion insists.

It brings a smile to Anjana's face. "You people are my strength," she says.

"And you are our driving force, Baideol!"





“Anjana’s enterprise has achieved 42% profitability and 28% revenue growth.”



Anjana hasn't been a driving force for her 12-member team alone but has also been a beacon of hope for her son. A few years back, as Anjana's enterprise reached new heights, her teenage son began to nurture high aspirations of his own. He dreamed of joining the Indian Army, but fate intervened to shatter his dreams when he met with an accident, resulting in a subtle physical deformity. In that critical phase of his life, it was his mother's unwavering strength and positivity that pulled him out of his despondency.

“I will need your help to take the enterprise to greater heights. Will you join me after completing your studies?” Anjana asked her son.

“Okay,” he said nonchalantly, though Anjana gauged his lifted spirits from the instant spark in his eyes.

Today, Anjana's enterprise is basking in the success of achieving 42% profitability and 28% revenue growth. The government orders have also increased substantially.



It's evening and Anjana has started packing up after a fruitful day at the exhibition. Halfway through, she receives a call from her mother-in-law. “Hello, Maa. How are you?” she asks.

“I am fine. But it seems like you've forgotten the way to our house,” her mother-in-law teases.

Anjana breaks into a reticent smile. “It's not like that. I've just been busy preparing for the exhibition in Guwahati. The first thing I will do after returning home is to visit you,” she assures.

“You make us all proud! I was wrong to judge you in the early days,” her mother-in-law says in remorse.

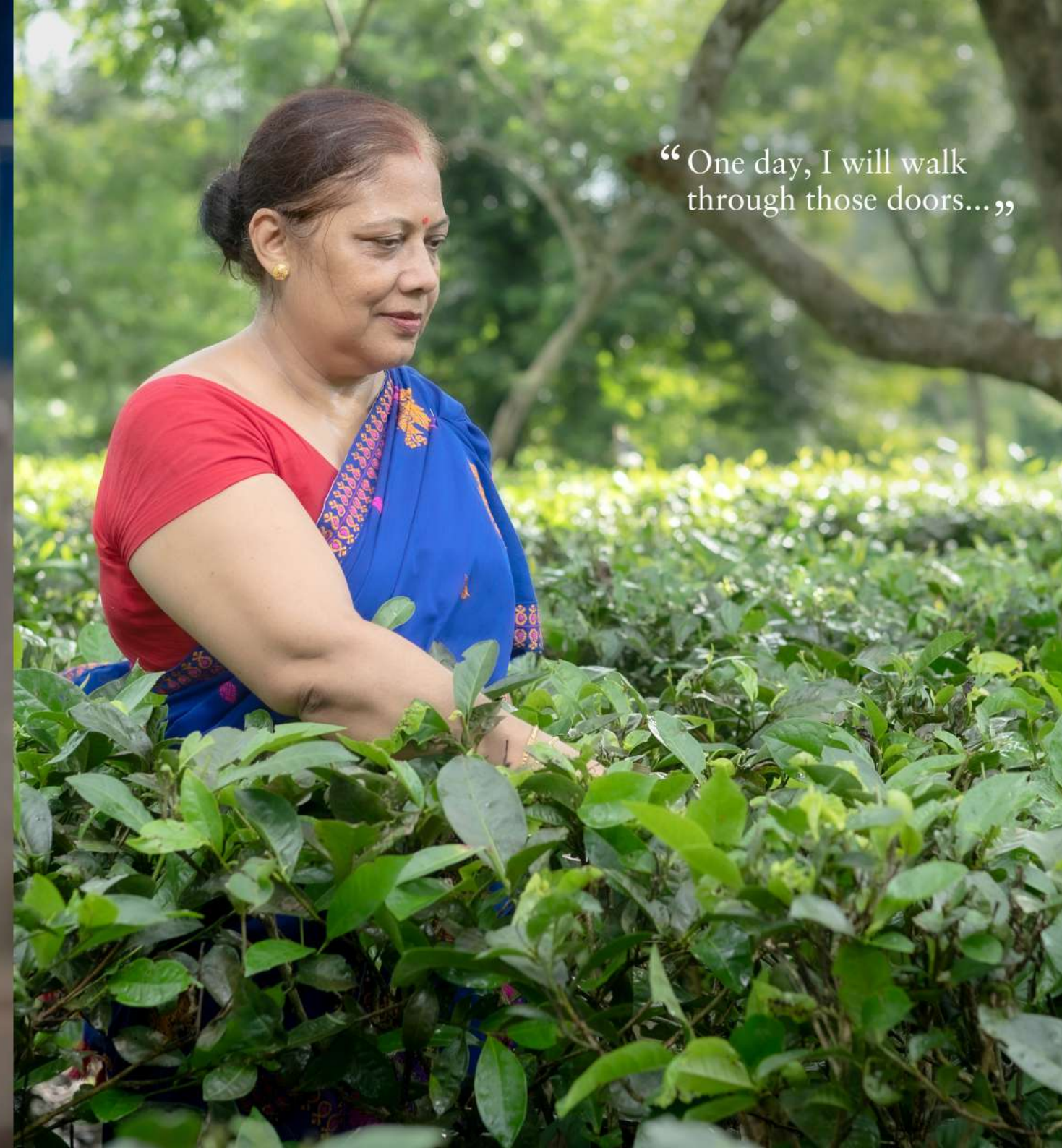
“No need to dwell on the past, Maa. Life has its ups and downs. The downs are over, and now it's time for us to enjoy the ups together.”





Dipamoni Sut

I have overturned the assumption that a woman is too frail to aspire and independently unlock doors beyond her socio-economic reach.



“One day, I will walk through those doors...”

The aroma of freshly processed tea leaves has filled the air as Dipamoni stands in her tea factory, reflecting on her remarkable journey. Her life has been a whirlwind of challenges and triumphs, driven by a promise she made to herself decades ago.

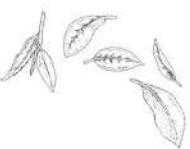
In 1985, just after her marriage, Dipamoni and her husband happened to pass by the Tea Auction Centre in Guwahati. She was immediately captivated by the grandeur of the building.

"Can we go inside?" she asked.

Her husband, a manager in a tea garden, shook his head. "We aren't allowed inside."

That response struck a chord deep within her. It was a matter of pride and ambition. "One day," she whispered to herself, "I will walk through those doors."

Years passed, and Dipamoni remained a devoted housewife, her dream simmering quietly in the background. In 1997, her world turned upside down when her husband was diagnosed with cancer. Their savings evaporated in the face of medical bills. After a gruelling battle, he finally recovered and returned to work, thinking of their young children's future. By 2010, the strain of work had become so much that he decided to take voluntary retirement. Though their children were now settled in their jobs, the couple did not want to rely on them for financial support. The crisis pushed Dipamoni to finally act on her long-held dream as if the universe had conspired to manifest the promise she made to herself decades ago.



Using her husband's Provident Fund, Dipamoni purchased a piece of land to start tea cultivation. In the initial years, she stuck to cultivation alone and derived earnings from selling the tea leaves. But her dreams were much bigger to contain them within the tracts of the tea garden. She wanted to build a world-class tea brand.

In 2015, Dipamoni took her first step towards realising her dream when she started tea processing. Though she didn't have the machines due to capital constraints, Dipamoni started manually, roasting tea leaves in a pan. Despite the disappointing outcomes while preparing the initial batches, Dipamoni persevered until she perfected the art.

"Maa, our Amazon registration is complete. We can now start with the product listing." The son's sudden barging in disrupts Dipamoni's trail of nostalgia.

"That's great, we should start with the listing right away," she says, noticing her husband strolling his way into the factory.



“She wanted to build a world-class tea brand.”



"Yes! Also, I had a word with my former employer this morning. His plan to start a tea outlet with our products in France is still on. If the bank sanctions our loan, we should be able to get the products ready on time," the son says hurriedly, his eyes steering towards his father, who has just joined the discussion.

It's been four years since their son has come back from New Delhi. It was Dipamoni who convinced him to quit his job there and join her business.

"So, your Moitree Enterprises is raring to hit another milestone!" says the husband after his son excuses himself to catch up on the day's errands.

"It's our Moitree Enterprises. We have built it together," Dipamoni retorts.

Breaking into a genteel smile, the husband replies, "Of course, I have tried to help you build this business. But you were the one to fight through the initial hardships."



“Since its incubation under the NRETP Incubator Program, Dipamoni’s enterprise has achieved a 235% revenue growth with 61.5% profitability.”



Dipamoni’s real fight to build her business began when she started looking for capital to set up a factory. When her repeated requests for bank loans were denied, Dipamoni sold her ornaments to buy a few pieces of equipment for tea processing. Meanwhile, she also wrote a letter to the Reserve Bank of India, narrating about the bank’s reluctance. To her surprise, the RBI responded quickly, and she was sanctioned a loan within days. Initially, Dipamoni’s piqued pride made her turn down the loan. But on the bank’s earnest insistence, she eventually accepted it.

Since 2016, Dipamoni has participated in numerous national and international trade fairs, attracting bulk orders from customers. She has, especially, built a solid customer base in Delhi with the support of her daughter, who is settled in the state. Currently, on a career hiatus, the daughter is preparing to open a small tea outlet in New Delhi, following her mother’s suggestion.



Today, Dipamoni owns two factories, each for organic and non-organic teas, and employs ten people directly and several others indirectly. Since getting incubated under the ASRLM-supported NRETP Incubator Program, receiving government grants and business support from IIMCIP, Dipamoni’s enterprise has recorded a 235% revenue growth with 61.5% profitability.

Meanwhile, a brief silence falls between Dipamoni and her husband, as if they are pausing before unveiling a piece of music Dipamoni has spent years crafting. Finally, breaking the quiet, Dipamoni’s husband utters the words she has, perhaps, waited a long time to hear: “So, ready to go to the auction centre? Our teas are being auctioned the day after tomorrow.”

Fixing her gaze into the distance, Dipamoni responds with a subtle smile: “Tell me about it.” A sense of triumph and pride fills her heart, though she does not say it aloud.





Diparani Doley

I defy the idea that a woman's physical fragility often outweighs her mental grit and earnest intent to turn the tides in her favour.



Dibamoni Industry | Lakhimpur

“Diparani is accustomed to the arduous journey across the river to take her products to the market.”

The river current has been stronger than usual due to incessant rainfall in the past weeks. Diparani tries to balance herself on the rocking boat as the boatman navigates the gushing water with his oars. Coming from a quaint village in the remote Telahi block of Lakhimpur district, Diparani is accustomed to this arduous journey across the river to take her products to the market. On days when luck is on her side, Diparani gets a lift on a two-wheeler to the riverbank, followed by an hour-long boat ride to town. Otherwise, she has to walk for two hours to reach the river due to a lack of public transport.

In 2003, she started a Self-Help Group and took a loan to buy three looms. Her two younger sisters joined her in weaving. Encouraged by the demand for Mishing community attires she primarily wove, she registered her enterprise, "Dibamoni Industry," in 2011.

"Hello, Bhindeo!" Diparani greets her brother-in-law at the retail store in the market. She has partnered with her brother-in-law to start the store, contributing 50% of the investment. Most of her products are sold through this store.

"Hello!" He greets her with a smile. "It must have been a tedious journey."

"That's okay. Aren't we used to it?" she grins and gently pushes the bundle of clothes towards him. "Here, take these. I have included a few muga mekhela sadors apart from the Mishing attires."





"Wonderfull! Have a seat. I will get you some tea."

"Thanks, but I am in a rush. I plan to meet Dibamoni. It's been a while since I met her."

"Ah, here goes the dedicated mother," the brother-in-law grins.

Dibamoni is Diparani's foster child. In 2002, a decade before she got married, she adopted Dibamoni from her elder sister and brother-in-law, who already had six daughters. Embracing single motherhood, she dedicated herself to giving Dibamoni all her affection, and in 2017, Diparani married her off into a respectable family. Such has been her affection for her daughter that she decided to name her enterprise after her.

Women have the deceptive quality to flabbergast. Diparani exemplifies this with the courage and confidence she nurtures beneath her simple countenance. Despite coming from a humble background, Diparani has never complained about the limitations and lesser privileges. Instead, she uses her limited resources to help women in her community invest in their weaving skills and build better prospects.

“Diparani flabbergasts with the courage and confidence she nurtures beneath her simple countenance.”



Diparani has impacted the weavers working in her workshop and those opting to work from home, including her daughter, three married sisters and three sisters-in-law. She procures threads for the weavers, who subsequently craft the finished products. Diparani compensates the women on a per-product basis, while she slaps the challenging task of taking these products to the market on her petite shoulders.

"I never received any training," Diparani tells her three sisters-in-law, working on the loom in the afternoon after returning from her daughter's place. "It's the ASRLM-supported NRETP Incubator Program that has given me the exposure. Sometimes I wonder if I had received such business training from an organisation like IIMCIP earlier, I could have done much better!"

"That's okay. Better late than never," replies the eldest sister-in-law. "From three looms to sixteen – you have come a long way. Think about the 30 women for whom you have created sources of earning."

Diparani sighs with a nod. "Yes, it's better to count my blessings than to whine," she reminds herself silently.



“The PMEGP loan through the NRETP Incubator Program has been a catalyst for the enterprise’s 68% revenue growth and 24% profitability.”



It's her positive approach towards life that gives Diparani the strength to go door-to-door within her district selling her products, heedless of the weather and seasonal river floods.

After getting married in 2012, Diparani decided to return to her business base at her maternal home within two weeks with her husband. Even with her son in her womb, she never shied away from her responsibility as an entrepreneur. And the beauty of it all is that she remains unaware of the beauty of her own efforts.



A few months ago, when she secured a PMEGP loan through the Incubator Program, everyone congratulated her on her achievement. But Diparani has always had her feet grounded. “I will work hard and keep going. The rest is up to the Almighty,” she’d say. This loan has been a significant catalyst for her 68% revenue growth and achieving 24% profitability.

After a typical day at work, Diparani steps into the courtyard before retiring for the night, assessing the state of the clouds.

“Are you trying to figure out the weather for tomorrow?” The husband’s voice startles her.

“Sort of. The river is overflowing. An hour or two of rains might bring the floodwaters to our courtyard,” she replies.

“In that case, we shall remain indoors tomorrow.”

“Nah! I have orders to deliver in town. Anyway, isn’t it better that instead of walking to reach the river, the river would come to pick me up with a boat?” She grins.

“Yes, yes. How can I forget that you are a super-woman!” The husband teases and nudges her gently on the shoulder, guiding her into their room to retire for the night.





Elija Khatun

I dissuade the notion that a seemingly reticent and unassuming woman from a sleepy, little village will not brim with enterprising ideas.



Bhai Bhai Biscuit Bakery | Nagaon



“Bhai Bhai Biscuit Bakery has a fully mechanised production line and is poised to start an all-women’s wing.”

“**H**ow about an all-women’s bakery shop?” Elija Khatun’s sudden question does not surprise her husband, Ikramul Hussain.

Leading a conjugal life of over two decades, he seems to understand her well. With a quiet smile, he simply replies, “Yes, we can!”

Twenty years back, sometime in 2003, when Ikramul had just started his small tea shop, it was Elija’s nudge that sparked the idea of transforming the tea shop into a full-fledged bakery. It so happened that the newly married couple went for a tea date in a bakery shop in Nagaon town. A supposedly romantic tete-a-tete turned into an enterprising conversation when Elija expressed sanguinely: “Can’t we turn our shop into a bakery like this?”

Two decades down the line, “Bhai Bhai Biscuit Bakery” has become a familiar name in the locality, having a fully mechanised production line, and poised to start an all-women’s wing.



"What are you pondering upon?" Elija asks her husband, disappointed with his dispassionate reply to her idea of an all-women's bakery shop.

Sensing his wife's disenchantment, Ikramul walks up to her and sits next to her behind the counter of their bakery restaurant. "Remember our humble tea shop days? I served hot tea while you baked cakes at home."

Elija smiles, nostalgic. "Those days aren't meant to be forgotten," she says.

"And look where we are now! Did you ever think we'd build a fully mechanised bakery and increase our revenue by 48%?" Ikramul asks.

"I always believed in you. We also owe much to the ASRLM-supported NRETP Incubator Program and the mentorship from IIMCIP. Thanks to the program, I have now realised the true essence of entrepreneurship." Pat comes Elija's reply.

Elija's journey hasn't been easy. Marriage to the man she loves pushed her into poverty. Having lost his father early in life, Ikramul had to discontinue his college. He, along with his four brothers, started taking up odd jobs to make ends meet. Eventually, in 2002, he rented a space to start a small tea shop. A few months into the business, the newly married Elija's idea of a bakery shop set off creative ripples in Ikramul. When he shared the idea with his three affluent friends from childhood, they instantly agreed to support him with the initial capital. But though now they had the money, the couple didn't have the expertise to start a bakery. That's when a frequent customer of their tea shop came to help.

"ASRLM-supported NRETP Incubator Program has instrumented 48% revenue growth and 29% profitability.,,"



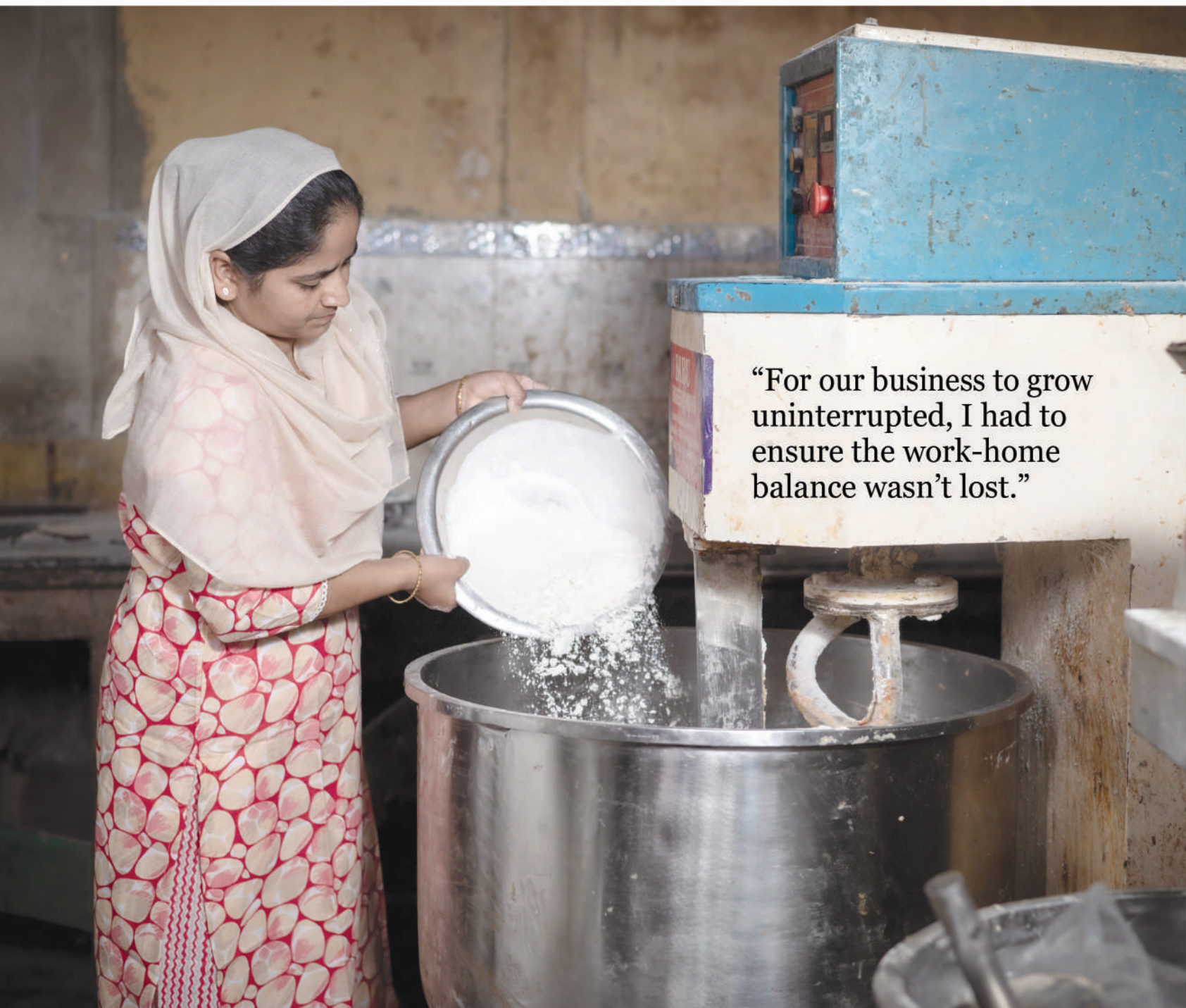
"As I told you, I have been a professional cook in Lakhimpur. I can help you build the clay oven," the customer said, "and if you get me a small piece of land here, I will shift from Lakhimpur and join you full-time."

"Done!" Ikramul's lit-up eyes did more of the talking than his words. Soon, he sold a small piece of land from his inherited land to the newly appointed cook. Ever since began the journey of transformation.

The nights were spent baking in the clay oven. The mornings began with Ikramul and the cook travelling to nearby villages delivering the baked items to small stalls and shops, while Elija took charge of the cash counter at their bakery shop. Soon, Ikramul's four brothers also joined, taking charge of different roles. Slowly, the business started running. But the family stepped into a new struggle when Elija's mother-in-law fell terminally ill and remained bed-ridden for seven long years.

"I wonder whether our bakery could have sustained through that period if you hadn't shouldered the responsibility of caring for our mother!" Ikramul tells Elija, recalling the challenging times they endured when their mother fell ill.





“For our business to grow uninterrupted, I had to ensure the work-home balance wasn’t lost.”

“That’s okay. For us to wade through that difficult phase and for our business to grow uninterrupted, I had to ensure the work-home balance wasn’t lost.” Elija says with an unusual air of assurance.

Overwhelmed by her wisdom, Ikramul says with gratitude: “Our four children are lucky to have a mother like you.” Just then Ikramul’s elder brother enters the bakery.

“Ikramul, there’s a guy who wants to join us. I think he will be a good addition,” says the brother.

“If you say so, I have no right to question. Please ask him to join us from tomorrow.

“Sure.” Ikramul’s brother then turns to Elija with a smile. “So, Elija, we are now a workforce of twenty. Aren’t you happy?”

“Of course, I am happy and even happier to see our dream of mechanising this bakery come true.”



It’s the NRETP Incubator Program that has helped them realise their dream sooner. The duo used the program grants to invest in a range of baking equipment. This has increase production efficiency, enabling them to forge a 29% profitability.

As Ikramul’s elder brother busies himself supervising the bakery staff, Ikramul and Elija’s eyes incidentally fall on an ordinary-looking young couple sitting in a corner. Noticing his wife looking at the same couple, Ikramul turns to her with a smile and asks, “Nostalgic?”

“Perhaps,” Elija blushes. Glancing back at the couple, she turns to her husband and says, “Maybe there’s another enterprising story in the making...”



Gitanjali Daimary

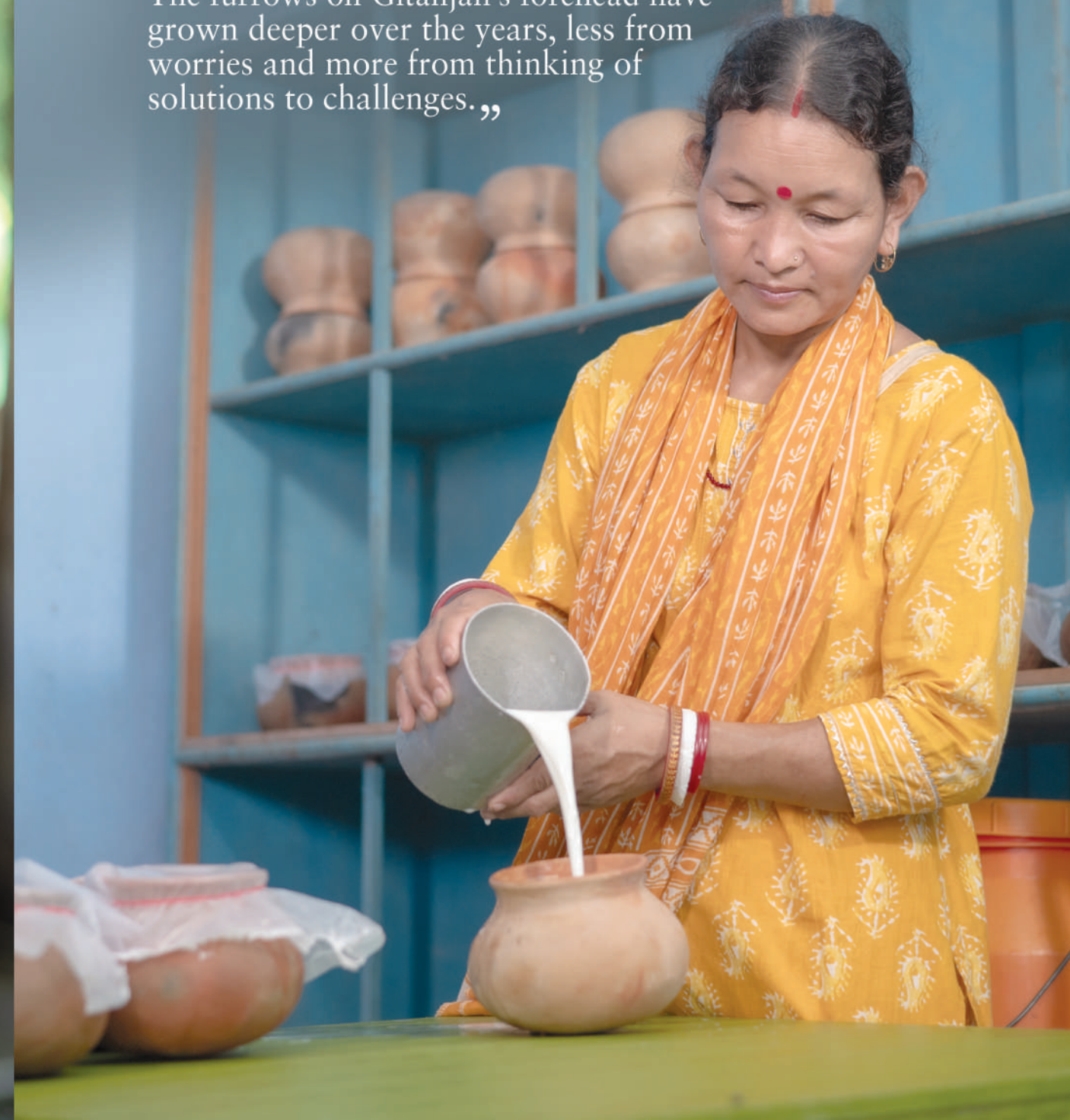
I challenge the perception that it's humiliating for a man to support his wife's income-generating endeavours rather than being the primary earner.



Daizy Enterprise | Kamrup (R)



“The furrows on Gitanjali's forehead have grown deeper over the years, less from worries and more from thinking of solutions to challenges.”



“I have to rush. Many customers must have left, seeing the shop still closed,” Gitanjali tells her husband before zooming off on her two-wheeler loaded with milk drums, packets of fresh cottage cheese and pots of curd.

Gitanjali's 'DaizyMilkBooth', apart of her 'DaizyEnterprise', stands at the heart of Boko market. Ever since it started, the booth has grown popular for its exceptional product quality.

"Hello, Gitanjali! I thought you were closed today," says a customer.

"I am so sorry for the delay!"

"No worries. Please pack me some milk, curd and cottage cheese."

"Surely." Gitanjali quickly packs and hands over the requested items.

Gitanjali is strongly supported by her husband, who manages the dairy farm, though it was never his dream. He aspired to become a lawyer. However, he had to forgo his aspirations after graduation due to financial constraints and instead chose to work in the fields. It was only after marriage that he found some relief with Gitanjali sharing responsibilities at home and in the fields. However, the birth of their children made it challenging for Gitanjali to juggle responsibilities.



"The seasonal paddy cultivation isn't saving us money, and I can't spend enough time with the kids," Gitanjali vented to her husband.

"What can we do about it?" asked her baffled husband.

"Look at the milkmen in town. They sustain their families through dairy farming,"

"But we need money to start."

"Give me a year or two. I will get the funds," she said, her face blazing with determination.

Gitanjali began saving a portion of her income in a recurring deposit account until she had accumulated enough money to purchase two cows and a female calf in 2014, thus laying the foundation of 'Daizy Enterprise.' Today, they own thirty-two cows and produce 120 litres of milk daily.

Initially, Gitanjali sold milk packets to tea shops and restaurants. As milk production increased, she also processed curd and cottage cheese. However, there came a point when the restaurants grew reluctant to purchase her products due to higher prices compared to other suppliers who mostly sold adulterated products. But Gitanjali refused to compromise on quality. She, thus, arranged with a vegetable shop owner in the market to sell her products, offering a commission on each sale. Soon, the reputation of Daizy Enterprise's high-quality products spread through word of mouth. But Gitanjali's hunger to further her business wasn't to be satiated.

"She has a point to prove to the people who think her husband is an idler."



"We should start our own milk booth," she said, starting her husband. "Why pay a commission to the vegetable vendor when we can have our own shop?"

"And how can we afford it?"

"We can sell the fish in our pond, the rice in our fields and betel nuts in our grove to get capital. If needed, we can even sell our goats."

"You always have a solution to every problem, isn't it?" The husband smiled in awe.

The furrows on Gitanjali's forehead have grown deeper over the years, less from worries and more from thinking of solutions to challenges. Early into the business, Gitanjali's heart wrenched in pain seeing her husband sob inconsolably over a cow's death due to an undiagnosed ailment. A thin availability of vets in the locality led to the cattle ailments going untreated. Watching her husband cry that day, Gitanjali summoned up the tenacity to take things in hand instead of sobbing over helplessness. On learning about a two-month training camp on cattle health in Punjab, she convinced her husband to attend it by any means. Today, Gitanjali's husband is capable of vaccinating the cattle himself and can even diagnose and treat mild ailments.





“Our sole support has come from ASRLM and IIMCIP, helping us achieve 145% revenue growth and 44% profitability.”

"Hello, Gitanjali! Wrapping up for the day?" asks the lady from the neighbouring shop as Gitanjali prepares to close her booth.

"No, just done here. I still need to prepare for tomorrow," she replies with a tired smile.

The sun has started sinking into the horizon. Gitanjali hurries off to get the cattle fodder before the shop closes. It's a daily routine for her. The sun may sink every evening. But Gitanjali's zeal to excel keeps burning day and night. She has a point to prove to the world, especially to the people in the family who think her husband is an idler, sitting at home with a Bachelor's degree in hand.

"Why can't they see the hard work you put into the business?" Gitanjali complains to her husband before retiring for the night.



"That's okay," the husband tries to calm her down.

"No, it's not! These people never helped us in our journey and thus have no right to criticise us. Our sole support has come from ASRLM and IIMCIP through the NRETP Incubator program, helping us achieve 145% revenue growth and 44% profitability," she says without catching her breath.

"So, let's focus more on our supporters who've helped us and ignore the naysayers," he responds.

"No, we have to shut them down! And the only way to do it is by taking our business to unimaginable heights," her voice quivers with anguish.

"You hold magic. I know you will do it."



A portrait of Kamala Deka, a woman with a bindi on her forehead, wearing a white shirt and a red sari with gold borders. She has her arms crossed and is standing in front of a rustic wooden background.

Kamala Deka

I am here to prove a woman's unbridled sense of agency in the face of challenges, daring to take leaps of faith to make the so-called impossible possible.



Pushpam Mustard Oil | Nalbari



“I lost two newborns and was left to nurse my ailing mother-in-law while my husband was busy attending the call of duty.”



“**I** lost two newborns and was left to handle the household and an ill mother-in-law while my husband was busy attending the call of duty. At times, I do not understand karma at all.” Kamala says, tearfully recounting her struggles over the phone with a lady from the ASRLM-supported NRETP Incubator Program.

Karma has its way of compelling people to arrive at a spot they deserve. Perhaps, it was an effervescent Kamala's karma that dipped her into an infernal poison to finally let her taste the sweet elixir of success.

She fell in love with Dhaneswar's simplicity, despite his meagre earnings from driving a rented tempo, much of which went towards his mother's treatment for a brain stroke. It was this love that gave her the courage to get married to Dhaneswar against her father's will in 2005. However, after marriage, she realised that love alone wasn't enough to sustain them. Dhaneswar had sold most of his land to afford his mother's treatment and had given up the tempo before their wedding, in hopes of exploring greener pastures. Burdened with the responsibilities of conjugal life, he finally took a job as a security guard in Guwahati, commuting daily from his village in Nalbari. Kamala was left to manage the household and nurse her bedridden mother-in-law.

“I still wonder how we found the strength to live through the ordeals and build our dream life!,,



"This isn't the life I had imagined," Kamala would tell her husband. But then life had some other plans.

Hell broke loose when Kamala lost her first newborn in 2006. Adding to her pain, she lost her second newborn the following year.

"Poor thing. God has been so unkind," the people would say.

Nevertheless, the excruciating pain of a mother losing her two newborns must have, perhaps, released her from a karmic curse as she learnt to get hold of her life there after. Kamala insisted on visiting a gynaecologist. With Dhaneswar's support, she managed to complete an expensive course of treatment, for which he even sold a piece of their land.

"So, the pain you went through had a purpose, isn't it?" asks the lady from the Incubator Program.

"Maybe, yes! I finally had a healthy baby girl in 2009 and a baby boy in 2016. The family felt complete, but I still couldn't claim my husband's time," replies Kamala.

"What was going through your mind?" asks the lady.

"I was contemplating the possibilities of us working together without having to go to a far town or city. I also shared this with him."



“Pushpam Mustard Oil has grown its revenue by 157% and achieved 14% profitability.,,



A genteel man, Dhaneswar instantly obliged his wife's wish. This time, he didn't just quit his job but knew where to find the greener pastures.

"It's the mustards," Dhaneswar told his wife. "We'll procure the seeds, extract the oil from a nearby mill and sell it in bottles."

The couple started "Pushpam Mustard Oil" with 40 kg of mustard seeds and leveraged the nearby mill to extract the oil. Lacking funds for new bottles, they collected and cleaned used ones from temples and gatherings for reuse. To their delight, the bottles sold quickly within the village. The following year, they decided to buy their first oil extraction machine.

However, soon, the couple realised that their home's power capacity couldn't support a commercial machine. Frequent power cuts further exacerbated the problem. Finally, around 2020, they decided to lease a production unit.

"Ma'am, looking back, it all feels surreal. My husband and I are simple people. I still wonder how we found the strength to live through the ordeals and build our dream life!" Kamala tells the lady from the Incubator Program.



“I am truly grateful to ASRLM and IIMCIP for supporting us through the NRETP Incubator Program.”



"Perhaps you had to go through those ordeals to emerge stronger to run your own business," replies the lady. "By the way, who takes the products to the market?"

"We've bought a vehicle. My husband, along with a part-time hire, drives to deliver our products. We have two more guys engaged full-time in the production unit, and I take care of the bottling and labelling," Kamala relates in her usual rapid tone.

"And I believe you are procuring fresh bottles now?"

"Yes, yes! We procure fresh bottles and also get the labels done."

Today, "Pushpam Mustard Oil" produces 500 litres of high-quality mustard oil daily with three extraction machines and two oil filters, one of which was purchased with funds from the NRETP Incubator Program. The enterprise has grown its revenue by 157% and achieved 14% profitability.



"Ma'am, I am truly grateful to ASRLM and IIMCIP for supporting us through the NRETP Incubator Program," says Kamala.

"I am glad you have benefitted," the lady replies calmly, hiding her happiness.

Almost heedless of the lady's composed reply, Kamala continues, "We started from nothing to reach where we are today. However, if we were to fall back to square one, I can't imagine having the confidence to recover. The knowledge we received under the Incubator Program has given us the courage and the confidence to bounce back."

"That's precisely the outcome we aimed for with the program: empower you to handle the toughest challenges in business."





Kanika Talukdar

I have changed people's sympathetic view of a widowed mother into one of indomitable strength and unyielding spirit.



Jayatu Organic Products | Nalbari



“Until recently, I was only responsible for my daughter. Now, I also feel accountable for my ten workers.”

“**M**aa... Get up! It's already 8 AM!” a voice barges in again.

Annoyed, Kanika opens her eyes to find her daughter's face looming over her. “Gosh, I am so late! Kanika rushes out of bed.

“It's okay. I am leaving for college,” her daughter, Violina, says hurriedly. Grabbing her bag, she asks, “Isn't the journalist coming for the interview today?”

“Yes, she is.”

Violina is in eleventh grade at a college in Pathsala, 40 km from their village. She aspires to be a doctor, and Kanika is determined to support her.

Sixteen years ago, after her husband's death left her with a 4-month-old, Kanika never imagined she could survive, let alone nurture her daughter's dreams. For six years, after her father and brother brought her back home, she plunged into inertia and hopelessness.

“Why am I even living?” she once questioned herself. Much later, the purpose of life dawned on her: “I have to live for my daughter.”

Kanika's family, including her parents, brother and sister-in-law, has been a major source of support. While destiny seized away her husband, she found help from various people to build her vermicompost business. In 2014, while Kanika was trying to get her pieces together, it was the Nalbari Krishi Vigyan Kendra that sparked her entrepreneurial quest when it conducted a workshop on vermicomposting. Within a week after the workshop, Kanika built a vermi bed, thus laying the foundation of “Jayatu Organic Products.”

"Namaskar, Kanika ji," greets the journalist.

"Namaskar. Sorry to keep you waiting."

"No issue. Your products are so neatly packed and branded. It seems entrepreneurship runs in your blood," compliments the journalist.

"Ah, not really! I've just never shied away from learning. Currently, I am receiving a lot of support from ASRLM and IIMCIP under the NRETP Incubator Program. Until 2018, I knew nothing about branding and faced many challenges marketing my products," Kanika replies.

"So, what changed in 2018?"

"That year, I visited a plant nursery in Guwahati to sell my fertilisers. I secured the deal, but the owner warned me that without proper packaging, my products wouldn't sell."

"What did you do next?"

"I started a Facebook page. Through it, I connected with the then Director of DIC, Mr. Prafulla Saikia, who helped me design the logo and packaging for my brand, Jay Vermi Compost."

The journey hasn't been as smooth as the way she has answered the journalist. There was a time when Kanika's vermicompost found no buyers. Looking at the heaps of unsold vermicompost, Kanika's father had once worriedly asked her to think of an alternative business. But Kanika had already invested a lot of time and effort. With her daughter now going to school, she could not afford to start again from scratch.



“While destiny seized away her husband, Kanika found help from various people to build her vermicompost business.”



"I did not want my daughter to become a burden on my family," she tells the journalist. "Although my family never complained, I considered it my responsibility to provide for her."

Kanika was determined to endure any hardship to build a good life for her daughter. She frequently travelled to Guwahati, meeting government officials and nursery owners, hoping to secure orders. Eventually, she got connected with a few NGOs through NABARD, who, along with the nurseries, began placing orders with her. Kanika's products debuted on Flipkart through the NRETP Incubator Program. Recently, she secured a major deal with Assam Seeds Corporation Ltd., to supply her products to meet all of the corporation's needs for organic fertilisers.

"And you're also a vermicompost trainer?" asks the journalist.

"Yes. It's through KVK that I became a trainer. To date, I've trained over two thousand individuals."

Kanika's role as a trainer has significantly spread her fame. Her enterprising efforts have even won her numerous awards, including the national-level Padma award from the Indian Council of Agricultural Research in 2021.



“With support from the Incubator Program, she’s optimally utilised her land for vermicomposting, forging 122% revenue growth and 23% profitability.”



“Can you please excuse me for a minute? I will just check with my brother about a consignment delivery,” Kanika politely asks the journalist.

“Take your time, I’ll take a look around the vermi beds meanwhile,” says the journalist.

Kanika’s vermicompost production has significantly increased over the past year. With the grants from the Incubator Program, she’s optimally utilised 1.5 bighas of land for vermicomposting, forging 122% revenue growth and 23% profitability.

“Sorry to keep you waiting,” Kanika says, joining the journalist for a tour of the production area.

“No need to apologise. I’ve enjoyed talking to your workers; they speak very highly of you,” the journalist replies.



“Until recently, I was only responsible for my daughter. Now, I also feel accountable for my ten workers,” Kanika responds with a smile.

“Wonderful! So, what is your fondest dream?”

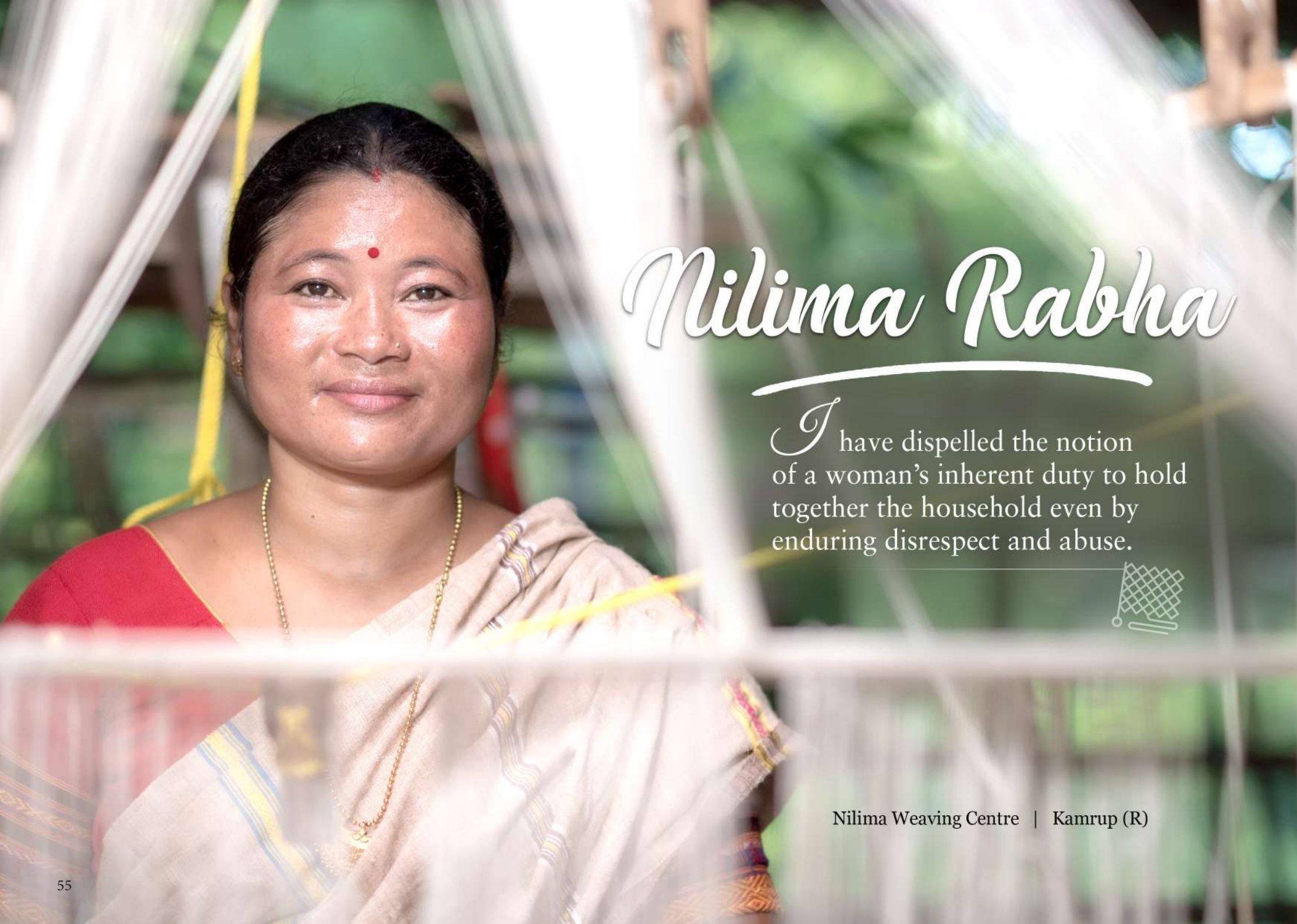
“To see my daughter become a doctor and also make her feel proud of her mother.”

“Well, I came here to interview an entrepreneur. Ended up meeting an amazing mother. Thank you for your time,” says the journalist.

“Thank you for hearing my story. And you must stay for lunch. My sister-in-law has prepared a special Assamese meal for you,” Kanika insists.

“You didn’t have to go to any trouble, but I’d love to have lunch with your family.”





Nilima Rabha

I have dispelled the notion of a woman's inherent duty to hold together the household even by enduring disrespect and abuse.



Nilima Weaving Centre | Kamrup (R)



“She never imagined that her husband would bring home a second wife a few years later.”

“Thank God, I never considered giving up on life back then!”

Sitting next to her loom in the afternoon, Nilima recollects her ordeals in the past that led to her present. “Nilima Weaving Centre” wears a desolate look. The 13 weavers having gone for lunch, give Nilima the time to sit quietly, ruminating.

The loom was a wedding gift from her mother when she was 12 years old. Nilima didn't want to get married; the suitor had chosen her. Barely did she imagine that the man who was so desperate to marry her would bring home a second wife a few years later.

“Meet my new wife,” he said stoically. Nilima felt her world collapse but managed to stand strong, despite the tears rolling down her cheeks.

Recollecting that moment wells up Nilima's eyes. Just then, she hears footsteps at the threshold and quickly wipes her tears to regain composure.

“Maa, I am hungry. Let's have lunch,” her son says, returning from school. Meanwhile, the weavers have slowly started returning to the workshop after their break.

Nilima's son is retaking his Board exams. She wishes her daughter too could have taken her Boards years ago. Nilima regrets not being able to finance her daughter's studies beyond eighth grade but finds solace in knowing her daughter is happily married now.

“I wonder if I could have reached my current state, if not for my children!” A soliloquy plays in her mind.





She is right! If not for her grit to protect her children, Nilima would have accepted her husband's infidelity and endured domestic abuse. She still remembers how the world came crashing down around her when her children also started facing abuse and were deprived of the basic provisions by their father. She began losing her mental stability and was sent to a mental asylum for six months in 2008. This period marked the beginning of her journey to liberation and empowerment. It gave her the time to calm down, reorganise her thoughts and muster the strength to build a better life for her children. "I will not let my children yield to adversities in the name of destiny," she promised herself.

Upon returning from the asylum, Nilima started working as a maid, facing browbeating and humiliation from her family and neighbourhood. Her fate finally took a turn in 2009 when she attended a workshop on natural dyeing and jacquard loom. The appreciation she received bolstered her confidence. "Yes, I am skilled enough to rewrite my destiny," a voice within sang.

“If not for her grit to protect her children, Nilima would have accepted her husband's infidelity and endured domestic abuse.”



Dusting off her mother's neglected loom, Nilima then poured her heart into weaving eri stoles, selling them at the local market and eventually venturing to Guwahati, selling door-to-door. Despite facing criticism from her neighbours, in-laws and even her maternal family, Nilima remained unmoved, ignoring their scorn. She participated in various weaving competitions and exhibitions, gained media coverage and won cash prizes to buy two new looms. In 2014, with support from DICCC, she registered her enterprise, "Nilima Weaving Centre."

"Maa, I am going out for an hour." Her son's voice snaps her back to the present.

Meanwhile, her husband has returned after a long day delivering orders in Guwahati. "The people at Purbashree are happy with our timely delivery of orders. The new boutique has also confirmed an order," he informs.

Nilima nods briefly. "Go freshen up. I'll serve your lunch soon," she replies, then heads to the kitchen to reheat the food.





“We have forged a 67% revenue growth and 52% profitability, thanks to the ASRLM-supported NRETP Incubator Program,,



A few years ago, Nilima could only dream of reconciling with her husband, who was devoted to his second wife. But karma spares none and it didn't spare her husband either. He started plunging deeper into poverty in the absence of a source of income. Eventually, his second wife also left him. Meanwhile, Nilima's financial situation witnessed a lift, which resulted in a remarkable change in her husband's attitude. While she proposed to part ways with him, he implored her to change her mind. Nilima realised then that while she was empowered enough to live on her own, he needed her like never before. She felt a deep satisfaction born out of a sense of triumph. He promised to mend things between them and support her in her business. After a thought, Nilima finally decided to give him a cautious second chance.



Having served lunch to her husband, Nilima returns to her workshop. "Ladies, I've ordered a couple of new looms. We'll have 15 looms in total now!"

"Awesome!" says a weaver.

"Our team of 25 is making good strides. We have had a 67% revenue growth and 52% profitability, thanks to the ASRLM-supported NRETP Incubator Program," Nilima says excitedly. "As someone who didn't finish school, I never imagined getting business management training from an organisation like IIMCPI!"

"Baideo, your success feels personal to us," says one weaver.

"I am truly humbled. The journey has just begun for us. We will take our products to places around the world. We are Millionaire Didis now and will become Crorepati Didis soon. So, are you with me?"

"Yes!" The area reverberates with affirmation and a childlike excitement in anticipation of making the best of things happen.






Renu Mahanta

I stand to reverse the notion that a married woman's identity is defined more by her husband than by her own actions and aspirations. ✂

Kuhi Food Processing Industry | Nagaon



“Renu aspired to become a professor. But coming from a traditional family, she found herself squashing under the pressure to get married.”

Renu Mahanta aspired to become a professor. But coming from a traditional family, she found herself squashing under her father's pressure to get married. Finally, while in the tenth grade, she agreed to get married to a demure school teacher.

Fortunately for her, she has a supportive husband who encouraged her to complete her education.

Her mother also served as a wellspring of inspiration, fuelling Renu's determination to pursue a career. Otherwise, laden with the responsibilities of managing a household comprising her in-laws, husband and two children, her aspirations were susceptible to tapering off.

In 2011, however, Renu's budding career came to a halt when she chose to quit her job to care for her severely ill father-in-law. Unfortunately, all her efforts couldn't save him. Days after her father-in-law passed away, the family tried to move on with life. But Renu was at her wits' end, unsure how to resume her efforts to earn.

“What's on your mind?” her mother asked, tasting Renu's homemade eggplant pickle.

“I want to resume work but don't know where to start.”

“Strong intentions always find a way. By the way, this pickle could also do well in the market. Think about it.”

As always, the mother's pearls of wisdom started clearing the haze in Renu's mind. She now caught sight of her new path forward.

Renu's entrepreneurial journey began when she sold a small batch of eggplant pickles to an acquaintance. Soon, she attended a workshop by DICC on food processing. This initial connection with DICC opened doors to a transformative opportunity when it nominated her to participate in a prestigious exhibition in New Delhi. With the centre's support, Renu registered her enterprise, "KUHI Food Processing Industry." She also obtained an FSSAI license for her range of pickles, pitha and laru, which sold like hotcakes during the exhibition.

Soon, Renu hired help for production and began supplying her products to local stores. With time, her confidence got the wings to aim higher. Thus, in 2014, she applied for a bank loan to start an independent processing unit. When Renu's mother heard about it from her daughter, she could not contain her smile. "Remember when you started, you said you'd be content to earn Rs. 5000 a month? And look at you now!"

"I wish Deuta would have been happy with my progress! Why isn't it seen as respectable for a woman to pursue entrepreneurship?"



“Renu’s mother serves as a wellspring of inspiration, fuelling her determination to pursue a career.”



“Why isn't it seen as respectable for a woman to pursue entrepreneurship?,”



“He is happy! Maybe societal misperceptions stop him from showing it,” the mother said.

Soon after launching the processing unit, Renu's packaged products began reaching areas beyond her locality. Yet, an unspoken dream remained unfulfilled.

“Our house is within walking distance from the highway. There aren't any refreshment stalls nearby. Don't you think the travellers would want a tea stall in this area?” Renu told her mother.

“What exactly is your plan?”

“Maa, I want to open a tea bar. I can easily sell my food items from there.”

KUHI Tea Bar was successfully launched in 2019. But life's unprecedented nature struck Renu again, as her mother-in-law passed away. Meanwhile, Assam was gripped by protests against the Citizenship Amendment Bill, with several areas under curfew. But Renu held her ground firmly. Her unwavering determination led her to secure a contract with the local police to supply meals during the protests, an association that would later prove crucial in averting a future catastrophe.





“A 106% revenue growth and 49% profitability since joining the NRETP Incubator Program.”



Year 2020, just as the state began to wriggle back to normalcy, it plunged once again into darker times with the outbreak of COVID-19. Waves of the pandemic washed away several small businesses. It was poised to wash out Renu's enterprise too. Despite the crisis, she retained her five permanent employees. It was the local police again that saved her business from devastation by sanctioning her a work order to supply meals to quarantine centres.

For Renu, her lowest phase as an entrepreneur during the pandemic became the catalyst for transforming her humble tea bar into a thriving restaurant.

It's 2024; Renu and her family have moved to their new home above KUHI Tea Bar and Restaurant. The restaurant is open, serving a few foreign travellers. From a corner, Renu observes her mother educating the foreigners about the health benefits of bell metal utensils used for serving food.



Meanwhile, she gets a call from her husband at home. "The news program has started. They might flash your story at any moment," he says excitedly.

"I will be home on time," Renu assures.

As she hangs up the call, Renu is interrupted by her mother from behind. "Excited about the TV show?"

"I am nervous about our new KUHI Homestay. I hope it sees success too. Forty people depend on me. If the homestay does well, I can pay them better," Renu admits.

"Didn't you mention a 106% revenue growth and 49% profitability since joining the NRETP Incubator Program? With support from ASRLM and IIMCIP, you'll grow like never before," her mother reassures.

"It's been four years since Deuta passed away. I was never able to make him proud," Renu responds wistfully.

"Perhaps he is proud today, smiling down on you from above."





Rina Baruah

I have reversed the age discrimination that women are better off taking care of the household than a business after a certain age.



Arruhon Agarbatti Industries | Biswanath

“People will never stop offering obeisance to God, which means that incense sticks will always be in demand.”



“Small businesses are dying due to the lockdown,” announced the television news anchor in a high-pitched voice.

Rina Baruah and her husband, Manoj Baruah, were at their wits' end on whether to celebrate their son's appearance as a news anchor on a local news channel or mourn the closure of their 20-year-old computer training institute. Like several small businesses, COVID-19 had also wreaked havoc on Mr. and Mrs. Baruah's computer institute.

“We have to take care of our youngerson's studies,” worried the duo, switching off the television.

Rina rose from the couch to perform her evening ritual, burning an incense stick and placing it in the stand on the living room table.

“What's done is done. We need to move forward,” she said, sitting next to her husband. “We should think of a business that remains in demand during this lockdown.”

“Hmm, you are right. May God show us the way,” Manoj said wistfully.

Finding an unusual grain of humour in the situation, Rina said with a mocking smile, “Everyone's praying so much, God must be busier than ever.”

Unbeknownst to her, the joke sparked an epiphany in her husband. “You're right again. People will never stop offering obeisance to God, which means that incense sticks will always be in demand.”

Rina's eyes lit up with excitement, "That's a good idea! We've done it before; we can do it again."

Since their marriage in 1996, the Baruahs have been inseparable in both home and business. A few years into their marriage, Manoj decided to start a computer training institute with Rina. The new venture flourished, allowing them to provide a good life for their sons. Now, amidst the pandemic, a new opportunity had presented itself, and the duo was ready to seize it too.

"I've watched several YouTube tutorials and think I can make incense sticks now," Rina told her husband.

"Great! I've also found raw materials suppliers," Manoj replied. "I'll arrange for the supply right away."

Initially, they produced incense sticks manually in small quantities, supplying them to the local shops and households. Six months thence, after purchasing their first manual machine, the duo increased production and expanded within the district. They collaborated with the dairy collectors, using them as agents to distribute their products to small and medium Kirana stores in nearby villages and suburbs. The move worked wonders as the Baruahs' quality products led to repeat purchases from the store owners.



“At a time when Rina and her husband were struggling with branding, their enterprise got selected for the ASRLM-supported NRETP Incubator Program.”



The demand from the small stores gradually escalated to the bigger players. Slowly, they began receiving interest from wholesalers, but random printed packets led to brand confusion and affected demand. Fortunately for them, the enterprise got selected for the ASRLM-supported NRETP Incubator Program just at the right time.

"It's time to focus on branding," advised the IIMCIP mentor.

"Understood, Sir. With your guidance, we'll pull it off," replied Rina.

The couple has been like diligent students who meticulously follow their teachers' guidance. When the soft loan was disbursed under the Incubator Program, they immediately began working on introducing their own label. Their elder son, leveraging his background in Mass Communication, helped design the labels. Meanwhile, they purchased their first automatic machine.



What drives this enterprising couple isn't just the desire for profit, but a relentless hunger to try new things. It is this insatiable hunger that made them start experimenting with the different varieties of trending incense items.

While working in the workshop once, Rina turned to her husband and said, "It's boring to keep making the same black sticks. The big brands are offering multi-coloured and metallic incense sticks."

"You spoke my mind. Let's experiment with it," Mr. Baruah said with his trademark enthusiasm.





“Arruhon Agarbatti Industries has grown in revenue by 275% and achieved 33% profitability.”



The couple's relentless zeal to improve their products has continued to date. Despite their humble appearance and lifestyle, they refuse to settle for anything but excellence. It is sheer dedication and passion that has enabled "Arruhon Agarbatti Industries" to boost its revenue by 275% and achieve 33% profitability.

With the second tranche of the soft loan under the Incubator program, Rina and her husband have bought a mini tempo and three more automatic machines. The addition of the tempo has significantly eased outbound logistics challenges, allowing penetration into the districts of Lakhimpur and Golaghat, as well as the neighbouring state of Arunachal Pradesh. They have also empowered six micro-entrepreneurs by supplying them with products and packaging materials. They are further anticipating an onboarding on Amazon in the coming days.



"Rina, you must have this!" Manoj rushed ecstatically into the kitchen, holding forward a packet of sweets. "Our son has scored 9.9 CGPA this semester."

"Oh, that's wonderful!" Rina said in her usual placid tone.

"Things are falling back to place, Rina! Our younger son is about to complete his civil engineering. In just two more years our elder son will come back home to join our business. What more can we ask for?"

"Are you telling me that you are planning a retirement?" Rina tried to pull his legs.

"Retirement? Are you kidding me? Our journey has just begun!"





Shamim Ahmed

I stand undaunted by the challenge of changing the narrative of male monopoly in the cashew business.



Nishad Enterprise | South Salmara-Mankachar

“The grit with which Shamim has stood against the tide to change the narrative of male monopoly has made her a role model for women.”



“No matter the circumstance, never give up! Unlike what many might tell you, we women must make our own income.”

The fifteen women in Shamim Ahmed's cashew processing unit have been with her since she initiated a Self-Help Group in 2019. They are well aware of Shamim's struggle to jam her feet in a male-dominated area of business. The grit with which she has stood against the tide to change the narrative of male monopoly has made her a role model for these women.

"I have applied for a loan. If everything goes well, we will have all the machines to take complete control of our cashew processing," Shamim says in a restrained voice.

Not many would know that the ready-to-eat cashew nuts that one buys from the market go through a series of processes to finally get that ivory-hued, delectably crunchy texture. The raw cashews are sundried, boiled, cooled, peeled, cut and given a final dash of heat before they are packed to go to the market. Since getting into cashew processing, Shamim could invest only in cashew peeling and cutting machines. For the rest of the steps, she has to depend on the processing factories of third parties in her locality. However, her recent incubation under the ASRLM-supported NRETP Incubator Program has boosted her confidence to invest in the whole set of processing machines.

Despite being raised in a far-flung village in a remote district in Assam, Shamim dared to dream big! She completed her graduation in Economics and also helped her father in business. The freedom deceived her into believing that she would be spared the matrimonial concerns to build her dream career. However, when the hard reality finally struck her, it was hard for Shamim to come to terms with it.

"Did I complete my graduation in Economics just to be confined within the four walls of this kitchen?" she would often whine after her marriage in 1993.

Shamim's conservative in-laws were socially conditioned into typecasting her role as fit for the kitchen and household. Perhaps, what they didn't imagine was her invincible instinct to take things in hand when the going gets tough.

Being married to a home tutor, Shamim soon realised the pressure on her husband to sustain two lives without constraint. She decided to take things in stride and start a broiler business. In 1998, when her husband finally secured a job as a teacher in a government school, Shamim had to decide whether to discontinue her enterprising endeavours and oblige to her in-laws' demands to focus on the household. Having tasted the addictive power of financial independence, Shamim chose to defy the in-laws and continue exploring avenues for economic empowerment.



"Shamim takes great pride in her all-women workforce."



"There's good profit in the cashew nut business," said a supply agent from the Garo Hills.

In 2011, Shamim started experimenting with procuring raw cashew nuts from Meghalaya and selling those to cashew processing units in her locality, yielding a considerable profit. This set the stone rolling for Shamim's "Nishad Enterprise."

As years rolled by, Shamim felt a restlessness born from an instinctive call that she wasn't doing enough. That there was a whole lot of potential in the cashew business waiting to be tapped. In 2019, she started convincing the women in her locality about the profit of cashew processing, resulting in the formation of "Nishad Mahila SHG". Soon, with help from a block official in her district, she launched her cashew brand, "Nature's Own."

Slowly, Shamim made a name in her locality for her undaunted entrepreneurial spirit. But her very quality that drew appreciation from all around was looked down upon by her in-laws. Fortunately for Shamim, her husband stood by her throughout; even fighting with his family in her support.



“Nishad Enterprise has registered a 155% revenue growth, with over 41% profitability since its incubation under the NRETP Incubator Program.”



It's her husband's support that enabled Shamim to raise her daughters into independent individuals. Her elder daughter, having obtained a Master's degree in English literature, is teaching in a college in the district. The younger daughter, studying in the tenth standard, nurtures aspirations to become an IAS officer. Shamim is adamant about providing every possible support to turn her daughter's aspiration into reality.

Today, "Nishad Enterprise" is sashaying ahead confidently, registering a 155% revenue growth, with over 41% profit ability. Shamim credits IIMCIP's business training under the ASRLM-supported NRETP Incubator Program for the growth of her business.



The most endearing aspect of her endeavours is her mission to empower women like her through her enterprise. "The more the enterprise grows, the greater number of women I can empower," she once told to an official from the Incubator Program.

Shamim takes great pride in her all-women workforce. However, she sometimes feels the absence of men in her team when middlemen supplying raw materials from Meghalaya deceive her into paying higher prices or fail to deliver after receiving advance payments. Despite these challenges, Shamim remains committed to maintaining a women-exclusive workforce and hopes to find a way to steamroll the struggles with the middlemen. Given her fierce determination and passion that smoulders perennially within her, it won't be a surprise if she finds a solution very soon.



A portrait of Tonumaya Sonar Biswakarma, a woman with glasses and a bindi, wearing a white sari with pink floral patterns. She is smiling and standing in front of a rustic wall.

Tonumaya Sonar Biswakarma

I have shifted the perception that a woman aspiring to be a homemaker lacks the potential to become an entrepreneur when the need arises.



Jashuda Dairy & Sweets | Sivasagar

“Most women are unaware of the extent of their strength until a challenging situation tests them. Tonumaya is a perfect testimony of this.”

Most women are unaware of the extent of their strength until a challenging situation tests them, leaving them no choice but to succeed in order to survive. Tonumaya Sonar Biswakarma is a perfect testimony of this.

Since her graduation in 2007, Tonumaya's aspirations revolved around having her own family and nurturing her household. In 2009, when she got married, Tonumaya felt her dream coming true. But destiny was raring to unfold a different chapter.

When her husband suddenly lost his job, the couple found themselves in the middle of a financial catastrophe. The crisis compelled Tonumaya to ransack her imagination to work out a solution. Finally, she did find a way.

“Let's start with dairy farming,” she told her husband.

In 2013, Tonumaya applied for a subsidy loan to purchase a Jersey cow. This laid the ground for “Jashuda Dairy & Sweets”.

However, Tonumaya's initiation into the world of business was entwined with bitter-sweet episodes. At a time when the early phase of the business screamed for her proactive involvement, she gave birth to her daughter, who demanded dedicated attention.



"I hope I am not destroying her childhood in a frenzy to secure her future through this business." Thoughts like these bothered her often.

Adding to her woes, the business wasn't yielding results that she'd expected. Specks of doubt started creeping into Tonumaya's mind when even a meagre daily production did not find buyers within the village.

But then, women are instinctive survivors and eternal nurturers at the same time. Tonumaya finally discovered the balance between nurturing and survival.

"There's a demand for cow milk in town. It's time we start tapping on that," she told her husband after unwillingly distributing the unsold milk for free among the neighbours.

Within no time, they found a space in Demow town to start retailing from there.

Soon, local dairy farmers started approaching the couple with their farm produce, hoping for better sales. Now, with a consistently rising amount of milk at their disposal, Tonumaya and her husband decided to utilise the surplus in offering value-added products like cottage cheese, yoghurt and clarified butter.



“For a woman who once took least interest in business, it's amazing how Tonumaya has unleashed her latent business intelligence!,,



“Incubation under NRETP Incubator Program enabled Tonumaya to steamroll the bottlenecks in production.,,”



But Tonumaya wasn't to be contended there. She wanted to get rid of the hassles of dairy farming altogether. Soon, she sold her cows to three members of her Self-Help Group. Thus, eliminating the costs of maintaining a dairy farm, she began sourcing milk from the three SHG members, as well as from twelve other women in her village who raise cattle.

For a woman who was once the last person on earth to take an interest in business, it's amazing how Tonumaya has, unknowingly, unleashed her latent business intelligence! It's this acumen that knocked the idea into her mind of introducing a variety of sweets in their shop. Accordingly, the duo hired a sweet-maker and started their sweet journey in 2018.

Meanwhile, Tonumaya expressed a wish to her husband: "Don't you think we should have a shop in our village? We have our own space as well." Within a short time, Jashuda Dairy & Sweets' second sweet shop was ready to spread its sweetness among the people in the village.



“Jashuda Dairy & Sweets has recorded a revenue growth of 317% and has created 24 direct and indirect jobs.”



However, while Jashuda Dairy & Sweets' production increased, it brought along an unanticipated challenge. In 2021, the duo purchased a bulk milk cooler to store the milk. Soon, they realised that the frequent power cuts in the village rendered the cooler almost useless. It was their incubation under the ASRLM-supported NRETP Incubator Program that finally enabled the duo to steamroll the problem.

The program's implementation partner, IIM Calcutta Innovation Park, facilitated a collaboration between Tonumaya and the SELCO Foundation, leading to the installation of solar solutions in her unit at a subsidised rate. Tonumaya could afford this extensive installation thanks to the government grants received under the program.



Today, "Jashuda Dairy & Sweets" is flying high, recording revenue growth of 317% and has created direct and indirect employment opportunities for twenty-four individuals. But, Tonumaya is not done yet. It's not just the profit but also the impact that keeps her motivated. It's this motive for making an impact that has prompted her to train five women to be involved in production.

"This business, this sufficiency, this peace – it wouldn't have been possible without your perseverance and spirit!" says Tonumaya's husband after the day's hard work.

"Ah, you know I couldn't have done this without you!" Tonumaya replies instantly. After a moment of silence, she again continues: "This journey feels unreal! How did it all become possible? I was never made for entrepreneurship."

"That's what you think! You never realise how strong you've always been. You are a hustler, a problem-solver. Isn't that the essence of an entrepreneur?"



PARTNERS

Marketing Partners



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Appendix

150 Enterprises under NRETP Incubator Program

Sl. No.	Name of Enterprise	District	Block	Sector	Soft loan / Grant	Amount Disbursed (Rs. in Lakhs)
1	Asthaa Industries	Kamrup Metro	Chandrapur	Food Processing	Soft loan	3.26
2	Borkhat Food Processing	Kamrup Metro	Dimoria	Food Processing	Soft loan	1.25
3	Trinayan Gramin Food Product	Morigaon	Mayong	Food Processing	Soft loan	3.00
4	Janmoni Gaonkhuwa	Morigaon	Kapili	Food Processing	Soft loan	3.00
5	Junmoni Enterprise	Dhemaji	Machkhowa	Fashion Garments & Apparels	Soft loan	3.00
6	Bodo Handloom Products	Dhemaji	Bordoloni	Fashion Garments & Apparels	Soft loan	3.00
7	Daizy Enterprise	Kamrup Rural	Boko	Food Processing	Soft loan	3.00
8	Gopal Janakalyan Industry	Dhemaji	Dhemaji	Manufacturing - Others	Soft loan	3.00
9	Moumitha Sweets	Kamrup Rural	Kamalpur	Restaurant & Catering	Soft loan	3.00
10	Bholanath Dhaba	Kamrup Rural	Bezera	Restaurant & Catering	Soft loan	2.75
11	Lolad SHG Handloom	Dhemaji	Machkhowa	Fashion Garments & Apparels	Soft loan	5.00
12	Gharuwa	Morigaon	Burbandha	Food Processing	Soft loan	3.00
13	A1 Unique (Under Assam Aqua)	Dhubri	Bilasipara	Home Needs	Grant	5.00
14	Jerifa Steel furniture	Dhubri	Bilasipara	Manufacturing - Others	Soft loan	3.00
15	Hima Industry	Dhubri	Nayeralga	Manufacturing - Others	Soft loan	3.00
16	Lotus CLF mustard oil	Kokrajhar	Kachugaon	Food Processing	Soft loan	5.00
17	Barpu Enterprise	Kokrajhar	Kachugaon	Handicraft	Soft loan	3.58
18	Sri Krishna Sweets (Mistanno) Bhandar	Kokrajhar	Hatidura	Restaurant & Catering	Soft loan	3.00
19	Jeebon Jyoti Bowakota Utpadok Got	Bongaigaon	Dangtol	Fashion Garments & Apparels	Grant	3.76
20	Chiro Seuji Enterprise	Bongaigaon	Srijangram	Handicraft	Grant	3.76
21	Pub Barbhagia Bua Kata Samabay Society	Morigaon	Kapili	Fashion Garments & Apparels	Soft loan	5.00
22	Asomi Food Product	Morigaon	Kapili	Food Processing	Soft loan	3.00
23	Bhai Bhai Biscuit Bakery	Nagaon	Juria	Food Processing	Grant	10.00
24	Kuhi Food Processing Industry	Nagaon	Bajiagaon	Food Processing	Grant	10.00
25	Yasin Cane and Bamboo industry	Nagaon	Juria	Handicraft	Grant	3.00
26	Moitree Enterprises	Nagaon	Bajiagaon	Food Processing	Grant	3.00
27	Jimlee'z Cakes Wonderland	Nagaon	Bajiagaon	Food Processing	soft loan	3.00
28	Pushpanjali Enterprise	Nagaon	Rupahihat	Food Processing	Grant	5.00
29	Payel Bakery	Nagaon	Laukhuwa	Food Processing	Soft loan	3.00
30	Pritam Bakery	Nagaon	Laukhuwa	Food Processing	Soft loan	3.00
31	Banima Dokona Enterprise (Weaving)	Chirang	Sidli	Fashion Garments & Apparels	Grant	3.00
32	Testy Bite Bakery	Nagaon	Batadraba	Food Processing	Soft loan	3.00
33	Gangawati Devi handloom unit	Nagaon	Kaliabor	Fashion Garments & Apparels	Soft loan	2.27
34	Jugami SHG Handloom	Chirang	Sidli	Fashion Garments & Apparels	Soft loan	5.00
35	Alonkar	Nagaon	Pakhimoria	Manufacturing - Others	Soft loan	3.00

36	Chndra and sons jewellery	Nagaon	Pakhimoria	Manufacturing - Others	Soft loan	3.00
37	Krishna Fried Chicken	Majuli	Majuli	Restaurant & Catering	Grant	6.00
38	Janmoni Bastalay	Majuli	Majuli	Fashion Garments & Apparels	Soft loan	3.00
39	Biki Ice Cream Factory	Barpeta	Chenga	Food Processing	Soft loan	3.00
40	Ranjit Hotel	Majuli	Majuli	Restaurant & Catering	Soft loan	3.00
41	Mahanta Fastfood	Majuli	Majuli	Restaurant & Catering	Soft loan	3.00
42	Sinku Fast Food	Majuli	Majuli	Restaurant & Catering	Soft loan	3.00
43	Bordoichila Restaurant	Majuli	Majuli	Restaurant & Catering	Soft loan	3.00
44	Nishad Enterprise (Cashewnut)	South Salmara Mankachar	Mankachar	Food Processing	Grant	7.52
45	OM food delivery & Catering	Hojai	Jugijan	Restaurant & Catering	Soft loan	3.00
46	Ramiza Furniture Industry	Hojai	Lumding	Manufacturing - Others	Soft loan	3.00
47	Maa Lakhi bakery	Hojai	Odali	Food Processing	Soft loan	3.00
48	Hiranmay Talukdar Bakery Making Unit	Goalpara	Rongjuli	Food Processing	Soft loan	3.00
49	Disposale Manufacturing & Trading	Goalpara	Rongjuli	Home Needs	Soft loan	3.00
50	Jayatu Organic Products	Nalbari	Tihu	Home Needs	Grant	10.00
51	Milijuli Mahila Bowa Kata Samabai Samity	Nalbari	Paschim Nalbari	Fashion Garments & Apparels	Soft loan	5.00
52	Ganesbhog Jalpan	Nalbari	Paschim Nalbari	Food Processing	Soft loan	3.00
53	Rangmili Bayan Silpa	Nalbari	Paschim Nalbari	Fashion Garments & Apparels	Soft loan	3.00
54	JB Food Products	Nalbari	Pub Nalbari	Food Processing	Soft loan	3.00
55	Pushpam Mustard Oil	Nalbari	Paschim Nalbari	Food Processing	Soft loan	3.00
56	BG Tent House	Baksa	Jalah	Services - Others	Soft loan	3.00
57	Cerena Honey Processing Producer Group	Baksa	Baksa	Food Processing	Soft loan	3.24
58	Ajanta Elora Tent house	Baksa	Baksa	Services - Others	Soft loan	3.00
59	Gwrbsri VO enterprise	Baksa	Jalah	Home Needs	Soft loan	5.00
60	Aparupa Tent house	Baksa	Barama	Services - Others	Soft loan	3.00
61	Nilima Weaving Centre	Kamrup Rural	Boko	Fashion Garments & Apparels	Soft loan	3.00
62	Jyotika Enterprise	Lakhimpur	Dhakuakhana	Fashion Garments & Apparels	Soft loan	3.00
63	Mushroom Farm	Kamrup Rural	Rani	Food Processing	Soft loan	1.62
64	Hemanta Steel Fabrication	Kamrup Rural	Bihdia Jajikona	Home Needs	Soft loan	3.00
65	Nitumoni Enterprise	Lakhimpur	Dhakuakhana	Fashion Garments & Apparels	Soft loan	3.00
66	Munmi Enterprise	Lakhimpur	Dhakuakhana	Fashion Garments & Apparels	Soft loan	3.00
67	Ritumoni Hotel	Sonitpur	Bihaguri	Restaurant & Catering	Soft loan	3.00
68	Ranju Mill	Biswanath	Chaiduar	Food Processing	Soft loan	3.00
69	Gale Industry	Biswanath	Chaiduar	Fashion Garments & Apparels	Soft loan	3.00
70	Madhur Food Products	Sonitpur	Gabhoru	Food Processing	Soft loan	3.00
71	Swosti Sudha Bakery	Biswanath	Biswanath	Food Processing	Soft loan	3.00
72	Suswad Jam Food Products	Nagaon	Bajiagaon	Food Processing	Soft loan	3.00
73	Baba Rice Mill	Biswanath	Chaiduar	Food Processing	Soft loan	3.00
74	Padumi Enterprise	Biswanath	Chaiduar	Food Processing	Soft loan	3.00
75	Apayan Hotel and Bakery	Sibasagar	Amguri	Food Processing	Soft loan	3.00
76	Guijan Handicraft Co-op Society	Tinsukia	Guijan	Handicraft	Soft loan	5.00

77	Teeans Food	Sibasagar	Sibasagar	Food Processing	Soft loan	3.00
78	Katakিপapong Handloom Cluster	Charaidew	Mahmora	Fashion Garments & Apparels	Soft loan	5.00
79	Hasina Training Center	Tinsukia	Saikhowa	Fashion Garments & Apparels	Soft loan	2.06
80	Jashuda Dairy & Sweets	Sibasagar	Demou	Food Processing	Grant	10.00
81	Ghar Jeuti Sanitary Napkin Manufacturing	Jorhat	Titabor	Home Needs	Soft loan	1.25
82	Borah Tent House	Charaidew	Sapekhaiti	Services - Others	Soft loan	3.00
83	Kuruabahi Pickles	Golaghat	Golaghat West	Food Processing	Soft loan	5.00
84	Sneha Fast Food	Golaghat	Golaghat West	Restaurant & Catering	Soft loan	3.00
85	Maa Kamakhya Paper Plates	Golaghat	Golaghat West	Home Needs	Soft loan	3.00
86	Amarjyoti Hotel	Jorhat	Titabor	Restaurant & Catering	Soft loan	3.00
87	Matu Beauty Parlour	Golaghat	Golaghat East	Services - Others	Soft loan	3.00
88	Jaljori Poultry Producers Group	Golaghat	Golaghat South	Manufacturing - Others	Soft loan	5.00
89	Michijan Tamul Plate Industry	Sibasagar	Amguri	Home Needs	Soft loan	2.57
90	Borthakur Dairy Farm	Golaghat	Morongi	Food Processing	Soft loan	3.00
91	Dhansiri Dairy Farm	Golaghat	Morongi	Food Processing	Soft loan	3.00
92	Asomi Handloom Production Center	Golaghat	Golaghat East	Fashion Garments & Apparels	Soft loan	5.00
93	M/s Automobile Workshop	Golaghat	Golaghat South	Services - Others	Soft loan	3.00
94	Hazarika Tent House	Jorhat	Kaliapani	Services - Others	Soft loan	3.00
95	Panchajanya Kutir Udyog	Jorhat	Kaliapani	Handicraft	Grant	1.00
96	BkB Fabrication	Tinsukia	Itakhuli	Manufacturing - Others	Soft loan	3.00
97	Bonphul Foods	Golaghat	Golaghat Central	Food Processing	Soft loan	3.00
98	Sayanika Tea Industries	Golaghat	Morongi	Food Processing	Soft loan	3.00
99	DM Steel	Kamrup Rural	Bihdia Jajikona	Manufacturing - Others	Soft loan	3.00
100	Mirza Beverage	Kamrup Rural	Goroimari	Food Processing	Soft loan	0.75
101	Kalita Silk Factory	Kamrup Rural	Sualkuchi	Fashion Garments & Apparels	Soft loan	3.00
102	Sarada Silk Factory	Kamrup Rural	Sualkuchi	Fashion Garments & Apparels	Soft loan	3.00
103	Sushila Silk Factory	Kamrup Rural	Sualkuchi	Fashion Garments & Apparels	Soft loan	3.00
104	Barasha Textiles	Kamrup Rural	Sualkuchi	Fashion Garments & Apparels	Soft loan	3.00
105	Kabita Silk Factory	Kamrup Rural	Sualkuchi	Fashion Garments & Apparels	Soft loan	2.58
106	Sky Bakery	Kamrup Rural	Bihdia Jajikona	Food Processing	Soft loan	3.00
107	M/S Deka Enterprise	Darrang	Pub Mangaldai	Fashion Garments & Apparels	Soft loan	3.00
108	Kohuabon Restaurant	Golaghat	Golaghat East	Restaurant & Catering	Soft loan	3.00
109	Maa Lakshmi Juice	Tinsukia	Saikhowa	Food Processing	Grant	1.00
110	Lakhimi Hotel and Restaurant	Lakhimpur	Ghilamar	Restaurant & Catering	Soft loan	3.00
111	Jun Ladies Tailors & Embroidery Centre	Lakhimpur	Ghilamar	Fashion Garments & Apparels	Soft loan	5.00
112	M/S Dibamoni Industry	Lakhimpur	Telahi	Fashion Garments & Apparels	Soft loan	3.00
113	Dimcha Mushroom Co-operative Society	Kamrup Metro	Chandrapur	Food Processing	Soft loan	1.26
114	Basudev Paper Plate	Lakhimpur	Karunabari	Home Needs	Soft loan	3.00
115	Suman Bakery	Lakhimpur	Karunabari	Food Processing	Soft loan	3.00
116	Nirmal Soap Factory	Darrang	Sipajhar	Home Needs	Soft loan	3.00
117	Kunti Enterprise	Lakhimpur	Karunabari	Home Needs	Soft loan	3.00

118	Kanak Hotel	Lakhimpur	Nowboicha	Restaurant & Catering	Soft loan	3.00
119	Akuran Handicraft Centre	Udalguri	Kalaigaon	Handicraft	Soft loan	3.00
120	Two Brother Rice Mill	Darrang	Bechimari	Food Processing	Soft loan	3.00
121	Asomi Mustard oil processing and packaging unit (RASMI)	Udalguri	Rowta	Food Processing	Soft loan	5.00
122	Chitralekha CLF	Udalguri	Bhergaon	Home Needs	Soft loan	5.00
123	Ganggna Weaving Centre	Udalguri	Khoirabari	Fashion Garments & Apparels	Soft loan	3.00
124	Mahamuni enterprise	Udalguri	Mazbat	Home Needs	Soft loan	3.00
125	Paramount Offset	Udalguri	Kalaigaon	Services - Others	Soft loan	3.00
126	Maina Auto Tat Hal	Biswanath	Chaiduar	Fashion Garments & Apparels	Soft loan	3.00
127	Arruhon Agarbati Industry	Biswanath	Chaiduar	Home Needs	Soft loan	3.00
128	Lakhimi Industry	Dhemaji	Murkongselek	Fashion Garments & Apparels	Soft loan	3.00
129	Dorli Hotel	Biswanath	Pub Chaiduar	Restaurant & Catering	Soft loan	2.71
130	Pungug SHG	Dhemaji	Murkongselek	Fashion Garments & Apparels	Soft loan	5.00
131	Anita Handloom	Biswanath	Chaiduar	Fashion Garments & Apparels	Soft loan	3.00
132	D.K. Artisan	Biswanath	Chaiduar	Fashion Garments & Apparels	Soft loan	3.00
133	Jiyumou Handloom	Dhemaji	Machkhowa	Fashion Garments & Apparels	Soft loan	3.00
134	Rice Processing Solution	hailakandi	Algapur	Home Needs	Soft loan	3.00
135	South City fabrication	Cachar	Narsingpur	Manufacturing - Others	Soft loan	3.00
136	Pramod Bakery	Cachar	Sonai	Food Processing	Soft loan	3.00
137	Parimal Sweets	Cachar	Silchar	Restaurant & Catering	Soft loan	3.00
138	Arnab Foods (Namkeen Items)	Cachar	Narsingpur	Food Processing	Soft loan	3.00
139	Adorini Hotel	Cachar	Udharbond	Restaurant & Catering	Soft loan	3.00
140	Loknath Tea Stall	Karimganj	Badarpur	Restaurant & Catering	Soft loan	3.00
141	Maa Mistanna Bhandar	Karimganj	South Karimganj	Restaurant & Catering	Soft loan	3.00
142	M/S Jagreti	Biswanath	Chaiduar	Fashion Garments & Apparels	Soft loan	3.00
143	Noni Sweets	Biswanath	Baghmara	Restaurant & Catering	Soft loan	3.00
144	Kalita Steel Furniture & Fabrication	Lakhimpur	Bihpuria	Manufacturing - Others	Soft loan	3.00
145	Jonali Weaving	Kamrup Rural	Bihdia Jajikona	Fashion Garments & Apparels	Soft loan	1.25
146	Mira Devi Jewelry	Kokrajhar	Hatidura	Manufacturing - Others	Soft loan	3.00
147	Kanchi Dairy	Udalguri	Bhergaon	Food Processing	Soft loan	1.25
148	JB Store (Jubli Enterprise)	Lakhimpur	Telahi	Home Needs	Soft loan	3.00
149	Cane & Bamboo Unit	Lakhimpur	Nowboicha	Handicraft	Soft loan	3.00
150	Dibakar Bamboo Craft	Lakhimpur	Narayanpur	Handicraft	Soft loan	3.00
					Total Amount (Rs. in Lakhs)	502.69

* **Soft loan:** Interest free loan
* **Grant:** Award (Non Returnable)

Enterprises saw a 44.03% increase in annual turnover.



GOVERNMENT OF ASSAM

অসম ৰাজ্যিক গ্ৰামীণ জীৱিকা অভিযান

ASSAM STATE RURAL LIVELIHOODS MISSION

(Department of Panchayat and Rural Development)

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