

How to design a programme for rural women micro-entrepreneurs



What

need does the playbook serve?

The representation of women among rural entrepreneurs is still very low in India. There are currently few livelihood opportunities for women. Moreover, many women who start micro-enterprises by taking loans leave the enterprise or hand it over to the males in their families.

This solution can be adopted by:

Practitioners, programme coordinators and trainers seeking to create a new entrepreneurship programme in North India.

Who can use this Playbook:

Trainer, practitioner, Community Resource Persons

This playbook is designed using the expertise of Ibtada, which has used entrepreneurship to increase livelihoods and incomes in rural Rajasthan.

How

do women entrepreneurs benefit from the programme?



01 Pre-Planning

Creating financial linkages



Tie ups with local SHGs and Federations to recommend entrepreneurs under the programme

Relevant SHG members are identified and approached for the programme.

01 Initial investment by woman entrepreneur, and six-month time frame gives time to test commitment of them.

02 Programme designed such that loans will be disbursed only after 6-months of setting up the shop.

Case Study

Ibtada offered loans in its first batch, but subsequently reduced their involvement in loans. This has to do with their own confidence in the programme as well as confidence in women entrepreneurs. More women join the programme if there are financial incentives like loans; but the women who join the programme to learn about entrepreneurship tend to be highly motivated.

This is not necessary while designing an entrepreneurship programme to motivate entrepreneurs. But this step can be useful to create a buzz and to introduce the concept of entrepreneurship among women in backward regions.

Ibtada is not a financial institution but helps with financial linkage



Understanding Market

Carry out a **baseline survey** of shops and traders in villages in the region can highlight already available micro-enterprises and find opportunities for women entrepreneurs.

Kinds of Enterprises in your village



Cosmetic Shops



Beauty Parlours



Tailors



Vegetable Shops



Kirana



Flour Mills



Garment and Footwear



Vessel Shops



Papad and Pickles



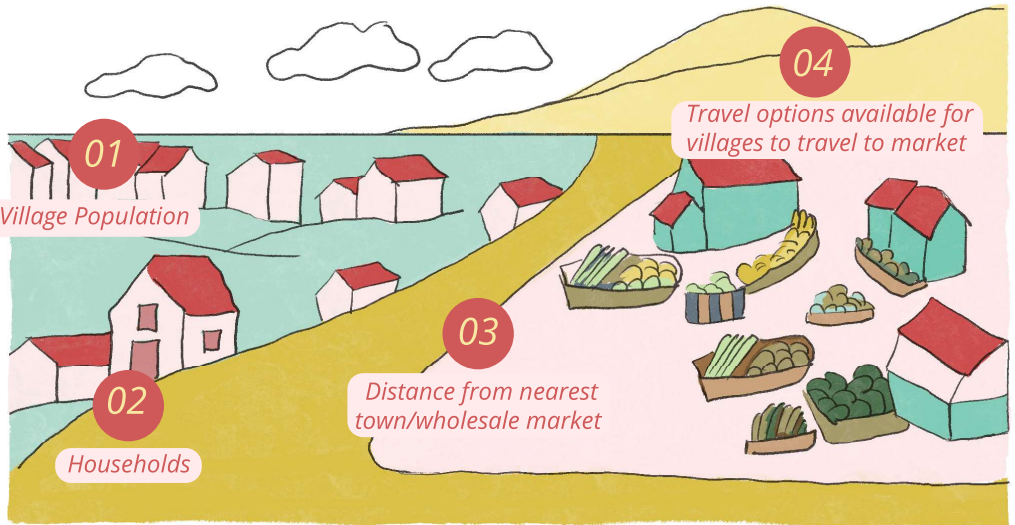
Chai/Pakoda and Sweet



Digital Service Provider

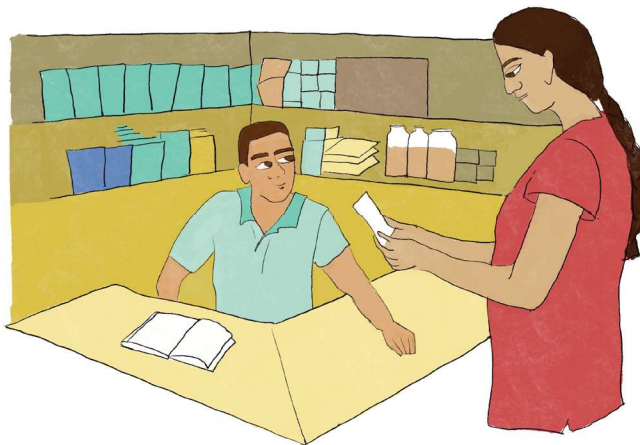
,and others.

Information to be gathered through the Survey



Mapping Supply and Demand

A separate informal survey is done among micro-enterprises in the region to understand supply and demand chains. For instance, conversations with Kirana shops can reveal which item is fast-selling and which item is stocked in excess.



Who to survey?

- Shops run by men/ women and local SHGs.
- Observations of customers in markets and shops



This process can take up to **three months**. It is important for programme organisers to understand local market forces.

My Village, Business, and Suvrey

Your Name

Name of Village

About my village

Population

.....

Households

.....

Travel options from village to market

01

02

03

What shops does my village have?

Kind of enterprise

Distance to town centre

- Cosmetic shops
- Beauty parlours
- Tailors
- Vegetable shops
- Kirana
- Flour mills
- Garment
- Vessel shop
- Footwear
- Chai/Pakoda
- Sweet
- Cooked food

Other shops in the village:

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.....
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.....
.....
.....
.....

What's in demand? Identified gaps in the market

Interview 01

Name

About Shop

Insights

.....

.....

.....

Key

Takeaway

Interview 02

Name

About Shop

Insights

.....

.....

.....

Key

Takeaway

My areas of interest and expertise

.....

.....

02 Selecting members and participants for programme

Steps

01

Enroll local SHGs to conduct village-level meetings with their members and other interested women.

02

Explain the programme and elicit interest: 2-3 names per village



Sample Eligibility Checklist

- Has to be an SHG member or any other organisation for at least 6 months. *This will increase accountability and validation.*
- Between 18-45 years
- Has support of her home: Interview potential members at their homes and gauge response of husband or family: Do they support wife's entrepreneurship needs? Do they support financial independence of women?
- Brief interview of women to see if they have vision/ shows interest in the micro-enterprise she wants to run?
- Should have a risk taking attitude



03 Programme orientation

A three-day training programme
(or longer. Depends on the availability and commitment of women members)

Subjects

01

Basics of entrepreneurship, salaried jobs, self-employment



03

How to book keep and keep a track of profit and loss



02

Workshop on gender empowerment -
which involves listing out the hindrances for women to work; and then devising arguments and counters for it



04

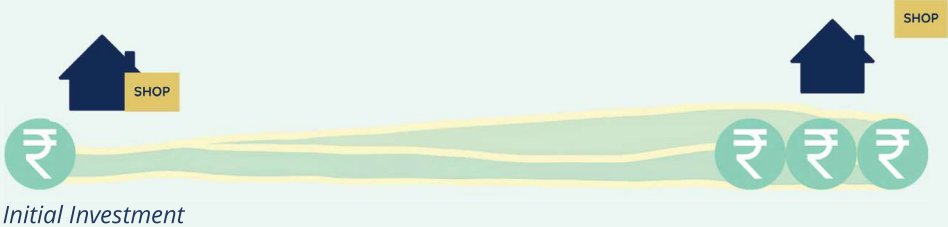
Tracking sales and purchases to find high selling, high margin items



Direction

LOCATION

Women are encouraged to set-up their enterprises at their homes or close to it. Only if the women have a high initial budget are they encouraged to take a shop on rent in the market.



MARKETING

A bag branded with the term, "Woman entrepreneurs" is given to those who establish a Udhya. This is functional, as the bag can be used to carry purchased stock. But it also acts like a peer bonding medium and motivation for women after the programme.



INVESTMENT

Be clear that the programme will only recommend for loans after there is an initial investment by the women.



04 Mentoring

Timeline

Programme Orientation

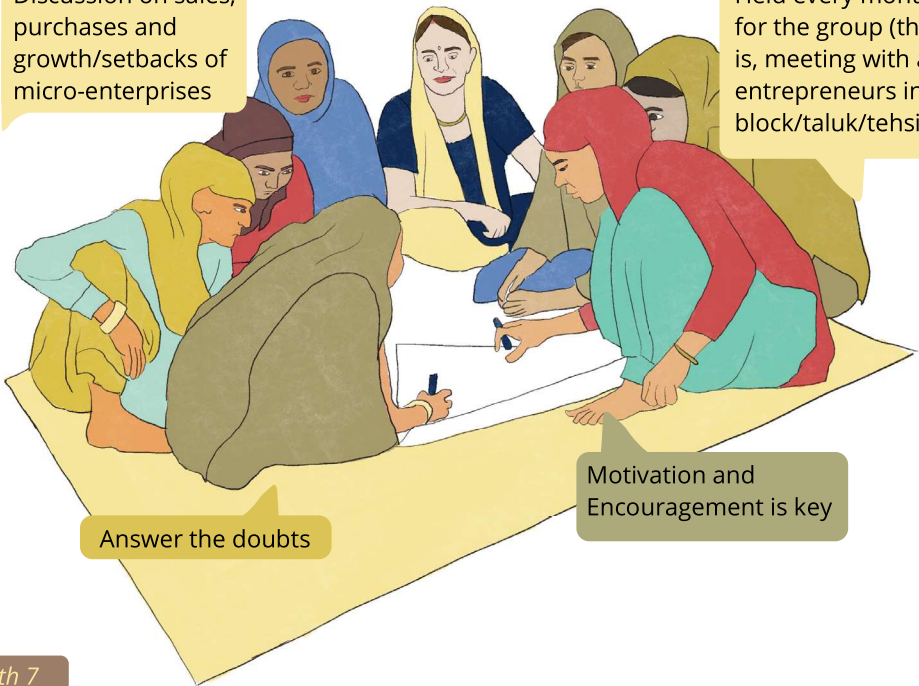
Month 01

Deploy field staff to regularly monitor **running of the shop**:
Check stocks, Sales and Purchase receipts.

Monthly Mentoring Meetings

Discussion on sales, purchases and growth/setbacks of micro-enterprises

Held every month for the group (that is, meeting with all entrepreneurs in a block/taluk/tehsil)



Answer the doubts

Motivation and Encouragement is key

Month 7

- After dispersal of loans: Deploy field staff to verify that loaned amount is invested in the business and used to buy stocks for the store.
- Field staff to provide awareness on loan repayment and encourage the members to keep good relations with the bank.

Exposure Visits

Organising visits to shopkeepers, and wholesale markets and interactions is a **big motivator** for rural entrepreneurs.



Visits will give **ideas of trends** to be taken from towns to villages

01 Newer items to stock

02 Networks for future purchase

List of places for potential exposure visits

- Nearest wholesale markets,
- Business hubs,
- Trade Fairs,
- Rural enterprises promoted by other NGOs

Continued Support

as per Ibtada's experience

Repeated Capacity- Building

Refresher courses: To be held once or twice a year depending on need. This could include topics such as digital literacy (how to use UPI, for instance, or online marketplaces); or, Financial literacy (bank schemes, government schemes and other topics)

Mentorship from Experienced Entrepreneurs

Creating networks and one-on-one sessions between women entrepreneurs, particularly connecting a new entrepreneur with an older successful entrepreneur. This is important to ensure motivation remains high.

Incentives Programme

Rewards can be given after 1 year for microenterprises that are successful or have completed one year a token of encouragement is given to the members. Reward should be based on budget, given on the condition that it should be spent only on buying stocks or permanent equipment.

Duration

Mentorship should be done for at least **3years**.

Cost of capacity building

For a 15 member entrepreneur batch, it takes around 10,000 - 15,000 per entrepreneur.

This course can ensure success as high as 80%.



Anita took her small-time stitching outfit to a diversified business selling uniforms, daily essentials, cosmetics, & more, increasing her earnings from **<insert> to Rs. 30,000 per month.**



Anita,
Kerva Jat village,
Bahala, Ramgarh

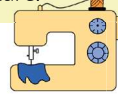
I began stitching clothes at home as a supplement to our household income, but it wasn't sufficient to meet my children's needs, particularly regarding their education and health. In 2019, I joined a **Self-Help Group** supported by Ibtada and was introduced to the Women Entrepreneurship Program. It was on this platform that I was first recognized as an entrepreneur.

In 2019, we faced more financial difficulties after the split from joint family. My husband's job didn't cover our expenses, and my stitching work alone couldn't fill the gap. **I took a loan** of ₹30,000, along with ₹25,000 of my savings, to expand my business. At the same time, through the programme, I learned how to diversify my business – I started selling school uniforms, cosmetics, and daily essentials, things I was familiar with.

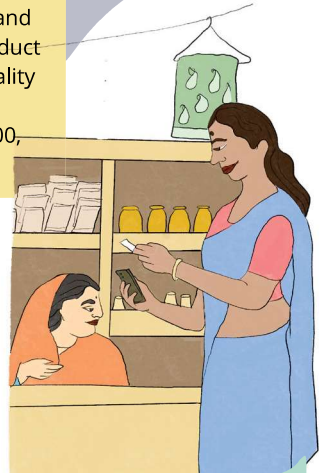
The program also provided **exposure visits** to places like Delhi and Hindon (Uttar Pradesh), where I learned how to improve my product inventory and customer service. I even started sourcing high-quality goods from local vendors in Alwar. This helped me build a loyal customer base, and my monthly earnings grew to ₹18,000–20,000, in addition to ₹8,000–10,000 from stitching and beauty services.

Il married early and left school after 5th grade to care for my family. Despite initial family doubts, I persevered. Later, my sister-in-law asked me to teach her stitching. **I offered to teach them the same skills I had learned.** With the skills I shared and my growing business, I was able to give my children better food, schooling, and healthcare.

I have bought a smartphone and use **WhatsApp** to connect with customers, share the latest products, and receive online payments. Even though the money often goes into my husband's account, I kept a record of everything.



Thanks to Ibtada, my **confidence grew**, and I became more financially independent. I can now afford a better lifestyle and plan to open a shop. I aim to hire women to help expand my business. With proper support, women like me can transform our lives and communities.



Anita's story is a powerful reminder of how, with the right support and opportunities, rural women can become successful entrepreneurs, transforming their own lives and their communities.



A CHECKLIST TO BE AN EFFECTIVE ENTREPRENEUR IN YOUR VILLAGE

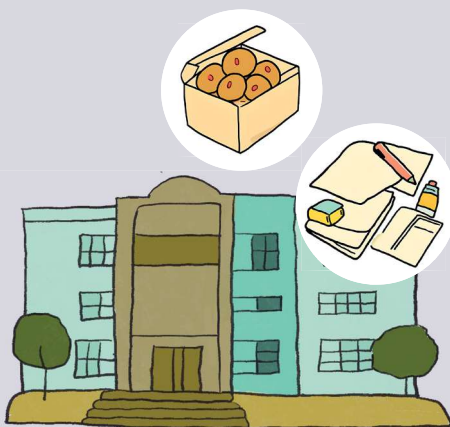
- Where to set up your business

Location depends on how much money you can invest in the business. If money is limited, then start business at home. Also, see the location of similar businesses nearby. Open store only if there is some distance from the competition initially.

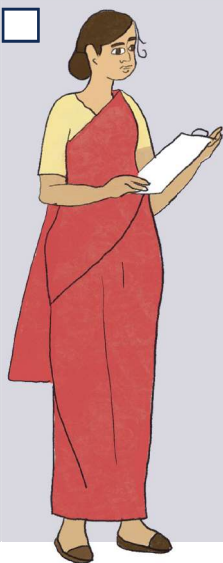


- Study the customer base

Products and services appealing to the customer base around the location should be considered. *For example, if there is a school nearby, then demand for stationary shops or snacks and food will be more popular. If there are more women, then cosmetic or parlour may be successful.*



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Market Analysis

Conduct Surveys : Take a note on the kinds of products available to the customers locally, and spot the ones which are not available in the village.

Study your customers: Find out what your customers need. If they need an item not there, you may want to stock it.

Do testing with certain **high margin products**. Find out what is the potential for these products in your market. And, by-products to offer customers.



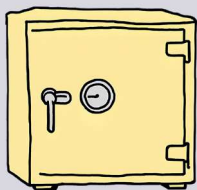
A CHECKLIST TO BE AN EFFECTIVE ENTREPRENEUR IN YOUR VILLAGE

Market linkages

Keep in mind distance from the nearest wholesale market. Factor in cost of travel, ease and convenience to these markets. High-margin goods that can be obtained only from far away may not be worth it.



Analysis of budget and investment capacity



One has to see the existing working capital and additional investment for the business.

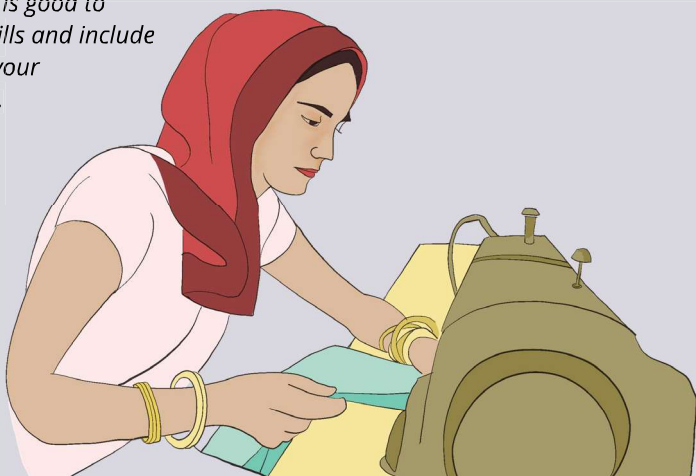
Don't be too ambitious. Be patient and allow your business to grow with your profits.

Always ensure that your family supports you in your venture.

Analysis of their own skills and potential

Know your own skills and potential.

For instance, if you are good at tailoring, then, it is good to re-learn these skills and include them as part of your micro-enterprise.



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