

Bridging Gaps and Building Futures: A Sectoral Analysis Of Entrepreneurial Ecosystem Drivers For Women Empowerment In Kamrup, Assam

Biswajyoty Roy¹ and (Prof) Dr. Anurag Shakya²

¹Research Scholar Institute of Business Management and Commerce Mangalayatan University, Aligarh

²Supervisor Institute of Business Management and Commerce Mangalayatan University, Aligarh

Received:
08/09/2025
Revised: 20/10/2025
Accepted:
07/11/2025
Published:
19/11/2025

ABSTRACT
This study explores how the entrepreneurial ecosystem in Kamrup, Assam influences the growth and empowerment of women entrepreneurs in a region rich in both opportunity and cultural complexity. Despite a nationwide rise in women-led ventures, systemic hurdles—such as restricted access to finance, limited mentorship, policy gaps, and social norms—continue to hinder progress. By adopting a mixed-methods approach, the research blends quantitative survey data with qualitative interviews from women entrepreneurs, policymakers, and support organizations like ASRLM and NERAMAC. Guided by Isenberg’s entrepreneurial ecosystem model, the study assesses core factors such as financial accessibility, institutional support, policy implementation, market access, and gendered cultural dynamics. While national initiatives like PMMY and Start-Up India have made inroads, persistent challenges like digital illiteracy and weak grassroots execution remain. Notably, the study highlights the promise of local solutions—such as women-led cooperatives and microfinance programs—when backed by coordinated and inclusive policies. This paper offers a regionally grounded intervention framework and stresses the importance of collaborative action across sectors to build a resilient, gender-sensitive ecosystem. It urges a shift from symbolic support to substantive, long-term empowerment for women entrepreneurs, positioning Kamrup as a potential model for inclusive entrepreneurial development in India.

Keywords: Women Entrepreneurship, Entrepreneurial Ecosystem, Kamrup, Assam, Institutional and Policy Support, Gender Empowerment

INTRODUCTION:

The empowerment of women through entrepreneurship has gained considerable attention worldwide, emerging as a vital strategy for achieving inclusive economic growth and gender equality. In India, where women comprise nearly half of the population, fostering women-led enterprises is not only a developmental priority but also an economic imperative. Despite several initiatives and policies, the entrepreneurial landscape remains heavily male-dominated. According to the Sixth Economic Census (MoSPI, 2025), women own only 13.76% of total enterprises in India, most of which are micro-scale, informal, and concentrated in traditional sectors such as handicrafts, dairy, or food processing. This gender gap becomes even more pronounced in rural and semi-urban areas where deep-rooted social norms, financial limitations, and lack of institutional support restrict women’s entrepreneurial aspirations.

Assam is growing rapidly in entrepreneurship programs and women involvement is also increasing rapidly. Based on the report of 2025, total 13.5 lakh women entrepreneurs were recorded in the state among the 12.6% of total entrepreneurs in Assam (Tice, 2024). Leading entrepreneurs in Assam, such as “Daisy Brahma, Hima Das and others” are promoting women entrepreneurship in the company. In recent years, several government-led initiatives like the Assam

Startup Policy (2025), the Assam State Rural Livelihoods Mission (ASRLM), and the Pradhan Mantri Mudra Yojana (PMMY) have been introduced to promote entrepreneurship and financial inclusion. While these policies are well-intentioned, empirical evidence on their actual impact on women, especially in semi-urban and rural contexts, remains fragmented and inconclusive. The entrepreneurial ecosystem framework emphasizes the importance of a network of interconnected elements—including policy, finance, culture, infrastructure, and support services—that collectively nurture entrepreneurial activity (Motamedi Nia et al., 2024). Building on this, Stam’s Ecosystem Framework further highlights the interplay between systemic conditions and entrepreneurial outcomes (Santos, 2025). However, both models are largely gender-neutral and often fail to capture how these systems affect women differently, particularly in regions where societal norms and expectations impose additional

barriers. A growing body of research indicates that women continue to face structural disadvantages in entrepreneurial ecosystems.

In Kamrup, particularly in rural zones, limited mobility, inadequate market access, and reliance on informal networks further constrain women’s ability to grow their businesses. Based on the report of 2021, Assam has a

total 31 headquarters of microfinance companies and 634 branches in its 29 districts (Sa-dhan, 2021). Also, the “Assam Co-Operative Bank Ltd” has only 1 branch which creates issues for the women entrepreneurs to get access to financial services. Despite these challenges, there are visible pockets of progress. Government-supported programs like Start-up Assam and ASRLM’s livelihood missions have introduced training, funding, and exposure opportunities for hundreds of women. Microfinance institutions (MFIs) and self-help groups (SHGs) have provided an important foundation for financial empowerment by offering group-based lending and mutual support systems (Shukla et al., 2024). Additionally, organizations such as the Assam Women Entrepreneurs Association (AWEA) have made significant strides in linking women to market opportunities, organizing trade fairs, and advocating for better policy representation. However, the overall impact of these efforts is limited by a lack of coordination, weak follow-through, and poor monitoring mechanisms, particularly outside the more developed zones of Guwahati.

The key questions guiding this research are: What are the critical elements of Kamrup’s entrepreneurial ecosystem that influence women’s participation and

success? How do women engage with these elements, and what challenges do they face despite the presence of support programs? How can current policy frameworks be restructured to promote a more gender-inclusive ecosystem? The importance of this study lies in its focus on local and regional contexts, which are often overlooked in national-level reports. While macro-level studies provide valuable overviews, they frequently miss the micro-dynamics and region-specific variables that define entrepreneurial success or failure on the ground. By narrowing the lens to Kamrup, this research offers targeted insights that can inform localized policy interventions not only in Assam but across other northeastern states facing similar challenges. Moreover, the study aligns with the Sustainable Development Goals—particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth)—underscoring its relevance to both national and global development agendas (SDG, 2025). As India works toward becoming a \$5 trillion economy, the inclusion of women entrepreneurs, especially from underserved regions, must become central to its growth strategy. This study aims to contribute to that goal by examining the realities on the ground, identifying gaps, and proposing pathways to build a more cohesive, inclusive, and gender-sensitive entrepreneurial ecosystem in Kamrup.

Table 1: Cost-benefit analysis

Category	Details / Assumptions	Value
Program Scope	Assam Startup ecosystem (incubation, grants, incentives)	489 incubated, 384 recognised startups, ~5,000 jobs, ₹74 cr funding raised (Startup, 2025)
Time Horizon	Analysis period	5 years
Discount Rate	Social discount rate	10%
Costs	Assumed govt. program cost	₹10 crore/year → PV ≈ ₹37.91 crore (5 yrs)
Jobs Created	From program reports	~5,000
Average Wage	Assumption	₹2.4 lakh/year
Annual Payroll (gross)	5,000 × ₹2.4 lakh	₹120 crore
Attribution to Program	Share of payroll credited to policy	30% → ₹36 crore/year
Payroll Tax Capture	10% of attributable payroll	₹3.6 crore/year
Startup Funding Raised	Reported figure	₹74 crore (cumulative)
Revenue Proxy from Funding	50% treated as taxable revenue	₹37 crore × 10% tax = ₹3.7 crore (one-off)
Annual Benefits (Yr 1)	Payroll taxes + revenue proxy	₹7.3 crore
Benefit Growth Rate	Assumed annual growth	30%
PV of Benefits (5 yrs)	Discounted at 10%	≈ ₹47.65 crore
NPV (Benefits – Costs)	5-year horizon	≈ ₹0.97 crore
Benefit–Cost Ratio (BCR)	PV benefits / PV costs	≈ 1.26

LITERATURE REVIEW

How to cite: Biswajyoty Roy and (Prof) Anurag Shakya. Bridging Gaps and Building Futures: A Sectoral Analysis Of Entrepreneurial Ecosystem Drivers For Women Empowerment In Kamrup, Assam. *Advances in Consumer Research*. 2025;2(5):1763–1772

The concept of entrepreneurial ecosystems has gained significant attention in recent years, providing a comprehensive framework for understanding how various interconnected factors influence entrepreneurial activity. One of the earliest and most influential contributions to this discourse came from Isenberg (2010), who proposed a model based on six core domains: policy, finance, culture, support systems, human capital, and markets. These components, according to Isenberg, do not operate in isolation but are deeply interdependent, often reinforcing or undermining each other in context-specific ways. Building upon this foundation, Stam (2015) introduced an evolved version of the model that makes a critical distinction between framework conditions—such as institutions, infrastructure, and demand—and systemic conditions, including leadership, talent, finance, and knowledge. Together, these models have helped shape a more holistic understanding of how ecosystems can be structured to support entrepreneurial success by recognizing the importance of both tangible infrastructure and intangible enablers like networks and trust. However, one of the key limitations of these models is their gender neutrality. Despite the inclusive language and broad applicability, most entrepreneurial ecosystem research has not explicitly accounted for the ways in which women experience these ecosystems differently. This oversight is particularly critical in regions where traditional gender norms significantly influence women's access to resources, decision-making, and mobility.

The implementation of strategic framework in the women entrepreneurship practice can allow to improve the access of financial resources and provide sustainability growth. A customized version of Isenberg's framework, enhanced through a gender lens, is used to capture the nuanced realities of women's experiences (Stephens et al., 2022). The quantitative data explores business profiles, funding sources, participation in schemes, and key constraints, while the qualitative data brings out personal narratives, social perceptions, and behavioral challenges. Together, this dual approach allows for a comprehensive understanding of both the structural and lived dimensions of entrepreneurship in Kamrup.

Pioneering work by Brush et al. (2009) highlighted that women face distinct barriers in accessing finance, mentorship, networks, and institutional support, often navigating entrepreneurial journeys without the same resources or social capital that men enjoy. These challenges are frequently exacerbated by gender biases embedded in financial institutions and public policy. More recent contributions by Brixiová et al. (2020) confirm that women continue to face systemic disadvantages within entrepreneurial ecosystems, especially in rural and semi-urban settings of the Global South. These disadvantages are often shaped by socio-cultural norms that limit women's agency and discourage economic independence. In such contexts, women entrepreneurs are frequently relegated to low-value, home-based sectors, and their businesses remain informal, unscalable, and poorly integrated into formal markets or value chains. This is particularly true in India, where rural women entrepreneurs must navigate a combination of limited mobility, digital exclusion, and restricted market access, all while managing household responsibilities and social expectations that rarely accommodate business ambitions.

The situation in Assam, especially in districts like Kamrup, mirrors these broader challenges. While Assam is known for its cultural richness and entrepreneurial tradition—especially in sectors like weaving, dairy, and handicrafts—women's participation in the formal entrepreneurial economy remains limited. Muhammad & Ximei (2022) stated that most women entrepreneurs in the region operate small-scale, home-based businesses, primarily within traditional sectors. These ventures are often informal and poorly connected to larger supply chains, which restricts growth and long-term sustainability. According to Kalita & Das (2023), despite the availability of national and state-level programs like Start-Up India and the Pradhan Mantri Mudra Yojana (PMMY), awareness and utilization among rural women in Assam remain critically low. Barriers to accessing these schemes include cumbersome documentation processes, lack of digital literacy, and weak outreach mechanisms that fail to engage with women in rural and marginalized communities.

The Assam State Rural Livelihoods Mission (ASRLM) has made commendable progress in organizing women into self-help groups (SHGs) and rural producer clusters. These collectives have provided women with basic financial access, peer support, and avenues for small-scale income generation. However, most SHGs are not connected to broader entrepreneurial ecosystems that offer mentorship, incubation, or growth-oriented financing. As a result, while these groups foster solidarity and financial inclusion, they often fall short of facilitating enterprise growth or market expansion. Similarly, the Assam Startup Policy (2025) outlines ambitious provisions for seed funding, incubation, and mentorship. Yet, the participation of women in these programs has been minimal, largely due to poor gender representation in program design, decision-making, and outreach. Many women entrepreneurs remain unaware of the resources available to them or find them difficult to access due to cultural and infrastructural constraints.

In light of these challenges, scholars and practitioners alike are advocating for a more gender-responsive approach to ecosystem development. This means not only acknowledging the specific barriers that women face but also designing systems that actively work to dismantle them. Sanusi et al. (2025) stated that initiatives such as women-only incubators, dedicated mentorship networks, gender-sensitized financial products, and policy units that prioritize women's inclusion could significantly improve the landscape for women entrepreneurs. Importantly, women must also be included in the policymaking and governance processes related to entrepreneurship so that policies reflect their lived realities and aspirations. On the contrary, Sarma & Barman (2024) stated that institutions like the Assam Women Entrepreneurs Association (AWEA) are already working to fill some of these gaps by organizing trade fairs, providing training, and

How to cite: Biswajyoty Roy and (Prof) Anurag Shakya. Bridging Gaps and Building Futures: A Sectoral Analysis Of Entrepreneurial Ecosystem Drivers For Women Empowerment In Kamrup, Assam. *Advances in Consumer Research*. 2025;2(5):1763–1772 advocating for policy reforms. However, these efforts need to be scaled and supported by both government and private actors to achieve long-term impact.

RESEARCH METHODOLOGY

This study employs a mixed-methods research design to comprehensively explore how various aspects of the entrepreneurial ecosystem affect women’s empowerment in Kamrup, Assam. By integrating both quantitative and qualitative methods, the research captures not only broad trends but also the nuanced, lived experiences of women entrepreneurs—an essential approach for gender-sensitive investigations.

Kamrup district, which includes both urban centers like Guwahati and surrounding rural areas, was selected as the study area due to its socio-economic diversity and evolving entrepreneurial landscape. This blend of formal and informal business environments provides a valuable setting for examining the ecosystem’s impact across different contexts. For the quantitative component, structured questionnaires were administered to 120 women entrepreneurs operating in sectors such as handloom, handicrafts, food processing, micro-retail, and small-scale services. The survey collected data on demographic profiles, types of businesses, access to finance, digital engagement, familiarity with government schemes, and perceived barriers to growth. In parallel, the qualitative aspect involved 20 in-depth interviews with key ecosystem actors. These included rural and urban women entrepreneurs, officials from ASRLM, NERAMAC, and MSME departments, as well as NGO mentors and microfinance representatives. This layer of inquiry added valuable context to the quantitative findings.

Data Collection

Table 2:- Socio-Demographic Profile of Respondents

Demographic Variable	Number of Respondents
Age (18–25)	17
Age (26–35)	66
Age (36–50)	29
Education (Primary)	12
Education (Secondary)	58
Education (Graduate)	33
Married	63
Unmarried	57
Rural	48
Urban	72

(Note: This table presents the age group, educational qualifications, marital status, and residential background (rural or urban) of 120 women entrepreneurs surveyed in Kamrup, Assam. Data reflects a diverse respondent base across both geographic and social dimensions.)

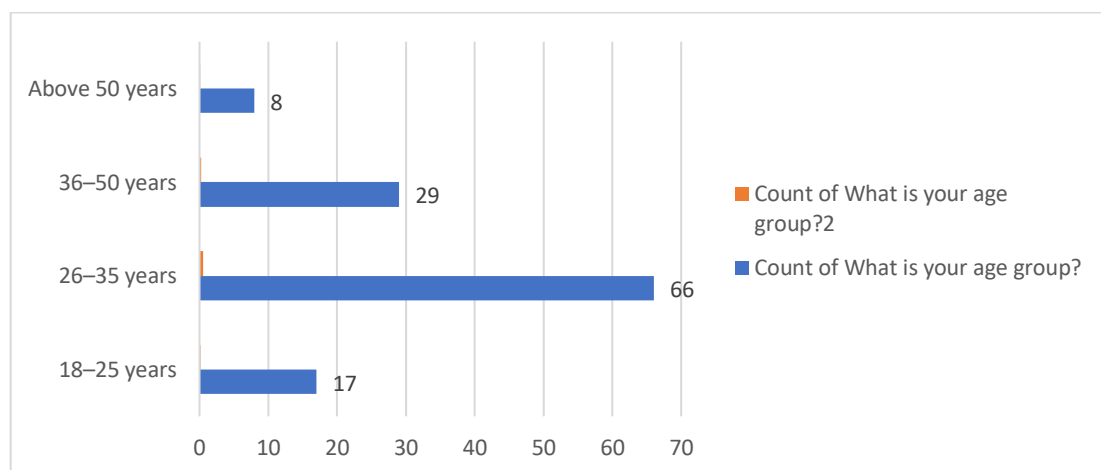


Figure 1:- Sector-Wise Distribution of Women Entrepreneurs

Table 3: Involved business sectors by the women entrepreneurs

Business Sector	Number of Respondents
Food Processing	5
Handloom & Weaving	21
Retail/Kirana	30
Tailoring/Beauty Services	43
Dairy/Livestock	21

Other Services	20
----------------	----

(Note: This table illustrates the various business sectors in which women entrepreneurs in Kamrup are engaged. Retail and food processing emerged as dominant sectors, followed by handloom and service-based enterprises.)

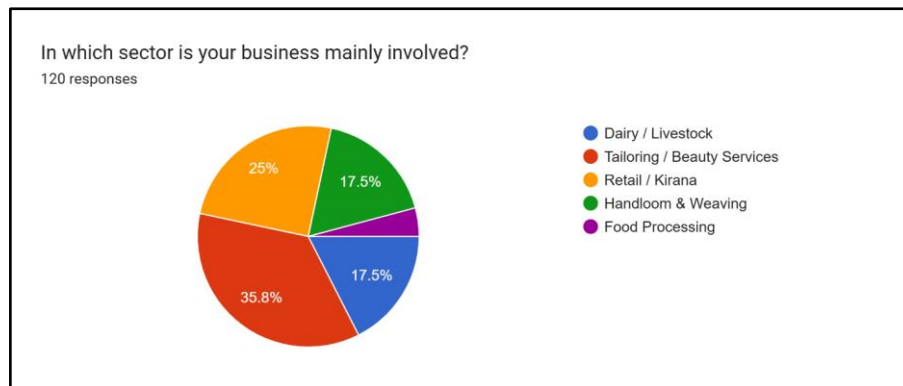


Figure 2: Business sectors of women entrepreneurs

Table 4: Challenges of women entrepreneurs

Barrier	Percentage Reporting (%)
Limited Mobility / Domestic Responsibilities	26
Lack of Digital Literacy	36
Lack of Market Access	26
Fear of Bank Procedures / Documentation	23
Social Stigma or Gender Bias	8
Inconsistent Government Support	1

(Note: This table identifies the most commonly reported barriers by women entrepreneurs in Kamrup. Cultural limitations, digital exclusion, and lack of institutional support emerged as major constraints.)

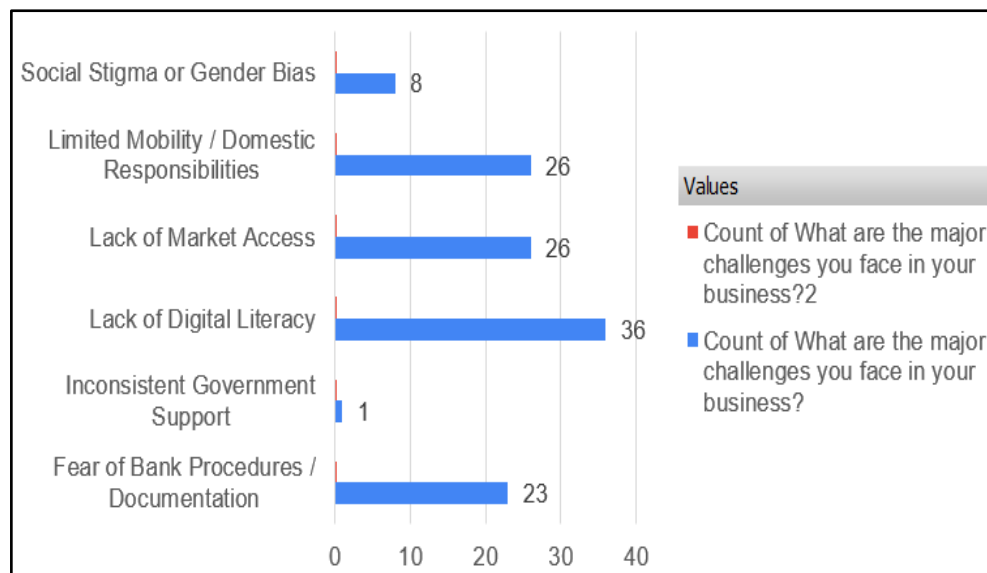


Figure 3:– Challenges Women Entrepreneurs

Table 5: Type of support for women entrepreneurs

Type of Support	Number of Respondents
Skill Development Training (ASRLM/NGOs)	38
Financial Assistance (Loans/Grants)	44
Market Linkage Support	19
Mentorship or Business Guidance	11
Exposure Visits / Trade Fairs	8
No Support Received	35

(Note: This table categorizes the types of institutional and informal support received by women entrepreneurs in Kamrup. Skill development initiatives emerged as the most accessed form of support, while a significant portion of respondents reported no support at all.)

Table 6:- Awareness of Government Schemes among Women Entrepreneurs

Government Scheme	Number of Respondents Aware
PMMY	35
Start-Up India	46
ASRLM	22
MSME Support	11
None	6

(Note: This table presents the number of respondents aware of major government schemes aimed at supporting women entrepreneurs. PMMY and ASRLM emerged as the most recognized schemes, whereas many were unaware of programs like MSME support or Start-Up India.)

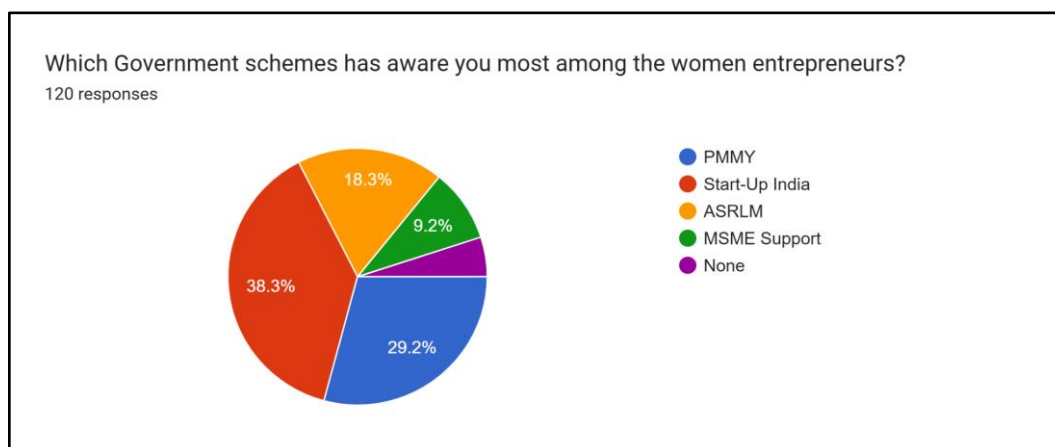


Figure 5: Awareness of Government Schemes among Women Entrepreneurs

Table 7:- Sources of Initial Capital

Source of Capital	Number of Respondents
Personal Savings	26
Family Assistance	55
SHG Loan	14
Bank Loan (PMMY)	22
Microfinance Institutions	3

(Note: Informal sources such as personal savings and family assistance are the primary funding avenues for women entrepreneurs in Kamrup. Access to formal credit remains limited due to procedural complexities and trust deficits in financial institutions.)

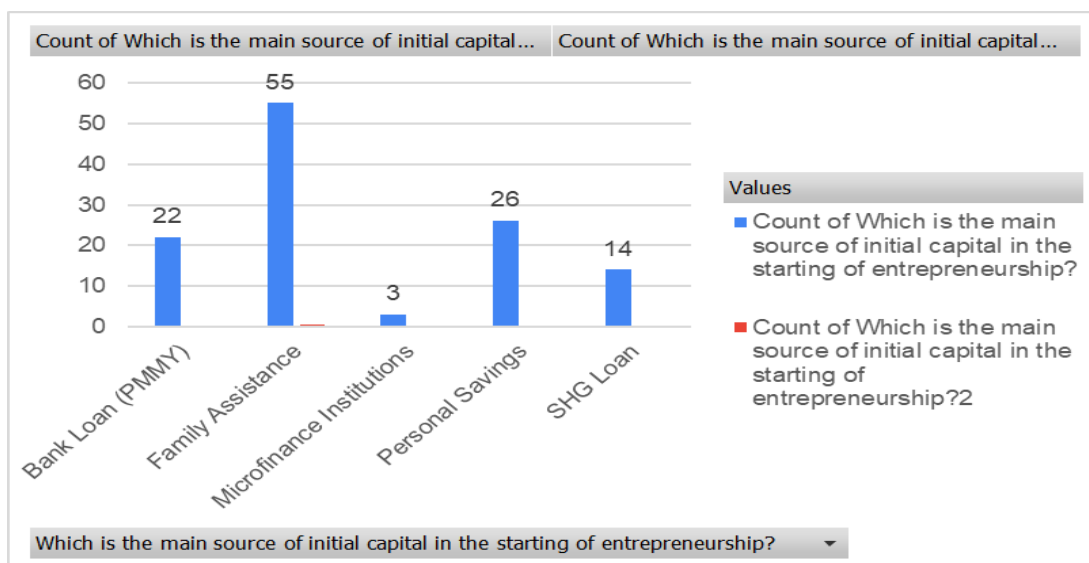


Table 6:- Sources of Initial Capital

Figure 7: Conceptual Framework of the Gender-Responsive Entrepreneurial Ecosystem in Kamrup

The conceptual framework in this research has majorly identified the issue of digital access. Based on the above survey findings 30% of the respondents mentioned the lack of digital literacy or access is the main issue for them. In this regard providing digital access to the women entrepreneurs is required. On the contrary, economic support is also required as the survey findings resulted 44 women mentioned that financial assistants, such as “loan/grants” are the main support from them. Hence, the support of digital literacy and finance are the core strength of women entrepreneurs in Assam to get a better opportunity for growth.

RESULT AND DISCUSSION

Correlation and regression Analysis

	Age	Education level	Marital status	Current residence	tenure of running business	Sector	Size of your business	Major challenges faced	Support women entrepreneurs receives	Government schemes for women entrepreneurs?	The main source of initial capital
Age	1										
Education level	0.039978	1									
Marital status	0.028111	-0.075601077	1								
Current residence	0.004408	0.099436794	0.040876	1							
tenure of running the business	0.213411	0.107294128	0.00894	-1.1E-17	1						
Sector	0.14407	0.327191726	0.051086	0.037307	0.111516	1					
Size of your business	0.28811	0.206521384	-0.06659	-0.06642	0.191982	0.310893	1				
Major challenges faced	0.110333	0.188280712	0.082352	0.035489	0.094738	0.209595	0.096886	1			
Support women entrepreneurs receives	-0.04852	-0.011358353	0.039971	-0.11827	0.170343	0.078449	0.204677	0.2231	1		
Government schemes for women entrepreneurs?	-0.03199	0.101667586	-0.03258	0.241255	0.084161	0.233442	0.096428	0.182176	0.227852	1	
The main source of initial capital	0.034203	0.118720209	0.084289	0.069049	0.080089	0.185823	0.285539	0.109295	0.298381	0.26069	1

Figure 8: Correlation Analysis

A strong positive correlation can be seen between support received by the women entrepreneur and major challenges faced by the entrepreneurs with the value of 0.223100182. In depth analysis of this relationship has indicated that the lack of digital literacy regarding issues has been managed effectively with the help of financial; supports women entrepreneurs receive currently. On the other hand, government schemes and support for women entrepreneurship have a positive correlation value of 0.227851704. Therefore, Government schemes are one of the prior benefits that has been received by the women entrepreneurs of Kamrup which has helped in mitigating their challenges.

In terms of financing, the entrepreneurial ecosystem remains heavily reliant on informal funding avenues. Personal savings and family contributions were cited most frequently as sources of initial capital, with only a small proportion accessing formal loans from banks or microfinance institutions. Despite government push for financial inclusion, barriers such as documentation, lack of collateral, and digital inexperience deterred women from engaging with institutional lenders. While self-help groups (SHGs) played a vital role in providing small-scale loans and fostering peer support, they were rarely seen as a springboard for scaling up ventures. The institutional mistrust and procedural complexity present in formal financing continues to marginalize women who otherwise show the capability and intent to grow their businesses.

On a more optimistic note, women who did receive exposure visits or mentorship showed marked improvements in confidence, planning, and market awareness. These interventions, though limited in scale, underscore the transformative potential of ecosystem-based, women-centric programming. The study further introduces a conceptual framework, visualized in Figure 1, which places gender-responsiveness at the center of ecosystem design. The model proposes that finance, policy outreach, skill development, digital inclusion, and socio-cultural transformation must work in harmony rather than in isolation. When one pillar is weak — such as low digital literacy or lack of institutional trust — it hinders the effectiveness of all others. This ecosystemic view is particularly essential in Kamrup, where the diversity of rural and urban challenges requires locally tailored, integrated solutions.

SUMMARY OUTPUT								
Regression Statistics								
Multiple R	0.209595							
R Square	0.04393							
Adjusted R Square	0.035828							
Standard Error	1.079027							
Observations	120							
ANOVA								
	df	SS	MS	F	Significance F			
Regression	1	6.312771	6.312771	5.421952	0.021587			
Residual	118	137.3872	1.164299					
Total	119	143.7						
	Coefficient	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	2.068414	0.22908	9.029208	3.94E-15	1.614772	2.522055	1.614772	2.522055
Major challenge	0.184046	0.07904	2.328508	0.021587	0.027525	0.340567	0.027525	0.340567

Figure 9: Regression 1 (Sector and challenge)

The above mentioned statistical model is focused on evaluating the relationship between the issues faced by the women entrepreneurs aligning with the specificity to the sectors. Frequencies from the survey indicated that lack of digital literacy is one of the most concerning challenges as per 30 respondents. On the other hand, tailoring and beauty service has been considered as the highest women entrepreneur activity prone sector according to 35.8% respondents. However, the regression model has denoted a P value of 3.93849E-15 which is statistically significant as 3.93849 in a quadrillion chance is present that observed data could occur In a null hypothesised situation. More specifically, women entrepreneurial challenges are surely related with the hurdles facing in working in diverse industries but not specific to a single industry. That means lack of digital literacy among the women entrepreneurs would not only restrict them to specifically work in tailoring and beauty industry but across all the industries.

SUMMARY OUTPUT									
Regression Statistics									
Multiple R	0.2231								
R Square	0.049774								
Adjusted R Square	0.041721								
Standard Error	1.225058								
Observations	120								
ANOVA									
	df	SS	MS	F	Significance F				
Regression	1	9.276157	9.276157	6.180944	0.014313				
Residual	118	177.0905	1.500767						
Total	119	186.3667							
		Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept		2.092157	0.23878	8.761867	1.66E-14	1.619308	2.565006	1.619308	2.565006
Support		0.235735	0.094819	2.48615	0.014313	0.047967	0.423502	0.047967	0.423502

Figure 10: Regression 2 (Challenge and support)

The above used statistical model has denoted the relationship between the challenges faced by the women entrepreneurs along with the support they received. Frequency from the survey has mentioned that women entrepreneurs mostly receive (36.7%) financial support or loans. The p values among the mentioned variables has indicted a number of 1.66357E-14 which is 1.66×10^{-14} . The P value of this model is much lower than the alpha value 0.05 which indicates that the regression is supporting the alternative hypothesis. Financial support received by the women entrepreneurs has significantly helped in managing the challenges they are facing in the current scenario.

CONCLUSION

The present study sought to explore how the entrepreneurial ecosystem in Kamrup, Assam affects the growth, resilience, and empowerment of women entrepreneurs. In a country where the entrepreneurial landscape is rapidly evolving, the inclusion of women from semi-urban and rural districts remains both a developmental necessity and a societal imperative. By focusing on Kamrup—an area marked by the coexistence of traditional cultural structures and emerging commercial dynamism—this research brings into focus a region that is often excluded from national entrepreneurial narratives. Through a careful blend of survey data and in-depth interviews, the study illuminated not only the structural and institutional factors shaping women's business activities, but also the deeper emotional, cultural, and psychological experiences that influence women's economic agency. What emerged is a clear picture of entrepreneurial potential constrained not by lack of capability, but by persistent systemic and social inequities. The data reveals that while several women in Kamrup have acquired formal education and the will to pursue economic independence, their ventures are often limited in scope due to poor access to finance, weak market linkages, and institutional disconnect. Even when policies like PMMY or ASRLM are introduced with inclusive intent, gaps in communication, execution, and

follow-up dilute their actual impact. Moreover, digital illiteracy and mobility constraints further restrict how women can engage with new opportunities. Yet, within this challenging landscape, the study also identified stories of innovation, courage, and transformation. Women who accessed support services—be it in the form of mentorship, training, or community networks—demonstrated higher business stability and personal confidence. This signals that when support systems are well-aligned, women do not just participate—they lead, expand, and influence others in their community.

The Implications of these findings extend beyond Kamrup, offering valuable insights for similar regions across India and other developing economies. The challenges faced by women entrepreneurs in Kamrup—such as limited access to capital, inadequate infrastructure, and socio-cultural constraints—are not unique to this district. They reflect broader systemic issues that hinder women's economic participation in many parts of the world. By addressing these challenges through targeted policies and community-driven initiatives, stakeholders can create more inclusive and supportive environments for women entrepreneurs. This, in turn, can lead to more equitable economic development and social progress.

The study also highlights the critical role of local governance and Institutions in shaping the entrepreneurial landscape. Effective implementation of policies and programs at the grassroots level is essential for translating national objectives into tangible outcomes. This requires building the capacity of local institutions, ensuring transparency and accountability, and fostering collaboration between various stakeholders, including government agencies, NGOs, and the private sector. Moreover, the research underscores the importance of adopting a holistic approach to entrepreneurship development. It's not sufficient to focus solely on financial support or skill development; there must be concerted efforts to address the underlying social and cultural barriers that women face. It reinforces the need for multi-stakeholder collaboration, grounded in an understanding of regional and gender-specific challenges. If entrepreneurship is to be a true vehicle of empowerment, it must be supported by ecosystems that recognize and remove barriers—not reinforce them. The lessons from Kamrup are both local and universal, reminding us that real transformation begins not with policy slogans, but with systems that listen, adapt, and serve those who are too often left behind

REFERENCES

- Ahmed, R., & Sen, A. (2020). Informal networks and women's enterprise in the Northeast: A study of social capital. *Journal of Development Policy and Practice*, 5(1), 63–80. <https://doi.org/10.1177/2455133320911570>
- ASRLM. (2022). Annual Progress Report. <https://asrlms.assam.gov.in>
- Baruah, B. (2021). Gender, entrepreneurship, and inclusive growth in Assam: A grassroots perspective. *Economic and Political Weekly*, 56(24), 51–58.
- Biswas, M., & Bora, A. (2021). Exploring entrepreneurial ecosystems in Assam: A gendered lens. *International Journal of Entrepreneurship and Small Business*, 44(1), 97–115. <https://doi.org/10.1504/IJESB.2021.10036238>
- Brixiová, Z., Kangoye, T., & Said, M. (2020). Training, credit, and startup success of female entrepreneurs in Ethiopia. *The European Journal of Development Research*, 32(3), 529–551. <https://doi.org/10.1057/s41287-020-00248-3>
- Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24. <https://doi.org/10.1108/17566260910942318>
- Casteleijn-Osorno, R. & Hytti, U., (2025). Mompreneurship and resilience: Exploring entrepreneurship for mothers of children with additional needs. *BRQ Business Research Quarterly*, p.23409444251315485. <https://journals.sagepub.com/doi/pdf/10.1177/23409444251315485>.
- Chakraborty, S., & Singh, R. (2021). Women entrepreneurs and access to finance in Northeast India. *Journal of Entrepreneurship and Innovation in Emerging Economies*, 7(2), 135–150. <https://doi.org/10.1177/23939575211024586>
- Choudhury, S., & Saikia, B. (2022). Access and constraints to women's participation in economic development: A study of Assam. *Journal of Social and Economic Development*, 24(3), 450–466. <https://doi.org/10.1007/s40847-022-00195-7>
- Csordás, A., Pancsira, J., Lengyel, P., Füzesi, I., & Felföldi, J. (2022). The potential of digital marketing tools to develop the innovative SFSC players' business models. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 122. <https://doi.org/10.3390/joitmc8030122>.
- Das, M., & Mishra, S. (2021). Entrepreneurship policy in India: Addressing the gender gap. *Policy and Society*, 40(3), 414–428. <https://doi.org/10.1080/14494035.2021.1915062>
- Digital Empowerment Foundation. (2022). Digital exclusion and rural women entrepreneurs in India. <https://www.defindia.org/publications/>
- Dutta, A., & Baruah, A. (2021). Entrepreneurial challenges among tribal women in Assam: A case-based approach. *Journal of Rural Studies*, 81, 160–169. <https://doi.org/10.1016/j.jrurstud.2021.01.010>
- Gogoi, P., & Hazarika, J. (2021). Entrepreneurial intention among rural youth in Assam: Gender perspectives. *Journal of Entrepreneurship Education*, 24(4), 1–12.
- Gov, (2025) State Income Statistics <https://des.assam.gov.in/information-services/state-income>.
- Gov, (2025) STATE WISE COOPERATIVES. https://cooperatives.gov.in/en/state-dashboard/cooperative-list-reports/state/18?primary_activity=15&page=99.
- Government of Assam. (2025). Assam Start-Up Policy. <https://startup.assam.gov.in>
- Gupta, S., & Malhotra, R. (2022). Gendered policies and entrepreneurship in India: Progress and gaps. *Policy Futures in Education*, 20(6), 701–720. <https://doi.org/10.1177/14782103221101040>
- hattacharjee, K., & Deka, P. (2023). Start-up India and the neglected Northeast: Policy reach or rhetoric? *Indian Journal of Public Policy*, 9(2), 98–114. <https://doi.org/10.1177/09726365231101573>
- Isenberg, D. J. (2010). How to start an entrepreneurial revolution. *Harvard Business Review*, 88(6), 40–50.
- Jain, R., & Rao, S. (2020). Role of microfinance in empowering rural women entrepreneurs. *International Review of*

- Economics & Finance, 68, 45–59.
<https://doi.org/10.1016/j.iref.2020.03.005>
22. Kalita, P., & Das, R. (2023). Digital entrepreneurship and rural women: Challenges in the Northeastern region of India. *Indian Journal of Economics and Development*, 19(1), 15–24.
<https://doi.org/10.17485/IJED.2023.0015>
23. Kashyap, M., & Pathak, R. (2021). Self-help groups and microenterprise: A gendered analysis. *Development in Practice*, 31(8), 1052–1064.
<https://doi.org/10.1080/09614524.2021.1955678>
24. Liem, C. (2025). Female Leaders in the Male-Dominated Industry: Is that Possible?. *FIRM Journal of Management Studies*, 10(1), 73-85.
<https://e-journal.president.ac.id/index.php/FIRM-JOURNAL/article/viewFile/6051/2272>.
25. Muhammad, S., & Ximei, K. (2022). Does it matter where you live? Rural–urban context among women entrepreneurs in Pakistan. *Frontiers in psychology*, 13, 827634.
<https://www.frontiersin.org/journals/psychology/editorial-board>.
26. Narayan, S., & Sharma, K. (2022). Digital transformation and entrepreneurship among rural women in India. *Journal of Small Business and Enterprise Development*, 29(6), 987–1005. <https://doi.org/10.1108/JSBED-03-2021-0115>
27. Nayak, M., & Baruah, S. (2022). Assessing ecosystem readiness for women-led enterprises in Assam. *Women’s Studies International Forum*, 91, 102599.
<https://doi.org/10.1016/j.wsif.2022.102599>
28. Patel, K., & Saha, D. (2023). Bridging digital gaps for women entrepreneurs in remote India. *Information Technology for Development*, 29(1), 55–72.
<https://doi.org/10.1080/02681102.2022.2124116>
29. Pathak, L., & Saikia, R. (2020). Role of government schemes in promoting women entrepreneurs in the Northeast. *Asian Journal of Development Matters*, 14(2), 133–145.
<https://doi.org/10.1177/0973426520943078>
30. Rani, S., & Sinha, A. (2022). Digital financial literacy and women entrepreneurship in India. *Journal of Economic Policy and Research*, 17(1), 89–104.
<https://doi.org/10.1177/09726325221015698>
31. Roy, B., & Nath, J. (2020). Socio-economic barriers and women entrepreneurship in Northeast India. *Journal of Contemporary Management Research*, 14(1), 66–79.
32. Sa-dhan, (2021) The Bharat Microfinance Report 2021. https://www.sa-dhan.net/wp-content/uploads/2023/05/BMR-2021_c.pdf.
33. SDG. (2025). THE 17 GOALS. <https://sdgs.un.org/goals>.
34. Sedekia, Y., Kapiga, S., Mcharo, O., Luwayi, J., Sasi, S. K., Tanton, C., ... & Okello, E. (2025). “I know your problems; take your bag and go home”: a qualitative study using the social-ecological model to understand drivers of suboptimal school and social participation among secondary schoolgirls in Northwest Tanzania. *BMC public health*, 25(1), 1969.
<https://doi.org/10.1186/s12889-025-23101-8>.
35. Sharma, N., & Gupta, V. (2020). Institutional support and performance of rural women entrepreneurs. *International Journal of Rural Management*, 16(1), 49–67.
<https://doi.org/10.1177/0973005220903571>
36. Shukla, F.P., Narayan, D.M. & Amity Business School, Amity University Jharkhand, (2024). Empowering communities: The role of microfinance and self-help groups in economic development. *BSSS Journal of Commerce*, 16(1), pp.01-12.
<https://doi.org/10.51767/joc1601>.
37. Tice, (2024). Startup Assam: How are Assam’s Women Entrepreneurs Shaping the Future? <https://www.tice.news/tice-trending/startup-assam-how-are-assam-women-entrepreneurs-shaping-the-future-5556456>.
38. United Nations Development Programme. (2021). Inclusive entrepreneurship for rural women: Regional insights from India. <https://www.undp.org/publications/inclusive-entrepreneurship-rural-women>
39. Verma, P., & Kalita, D. (2023). Challenges in rural entrepreneurial ventures: Evidence from Assam. *Small Business International Review*, 7(2), e520.
<https://doi.org/10.26784/sbir.v7i2.520>
40. World Bank. (2022). Women entrepreneurs in South Asia: Progress and prospects. <https://openknowledge.worldbank.org/handle/10986/37080..>