

Women
Empowerment
Through
Entrepreneurship
Development
Training, Assam



DISHA

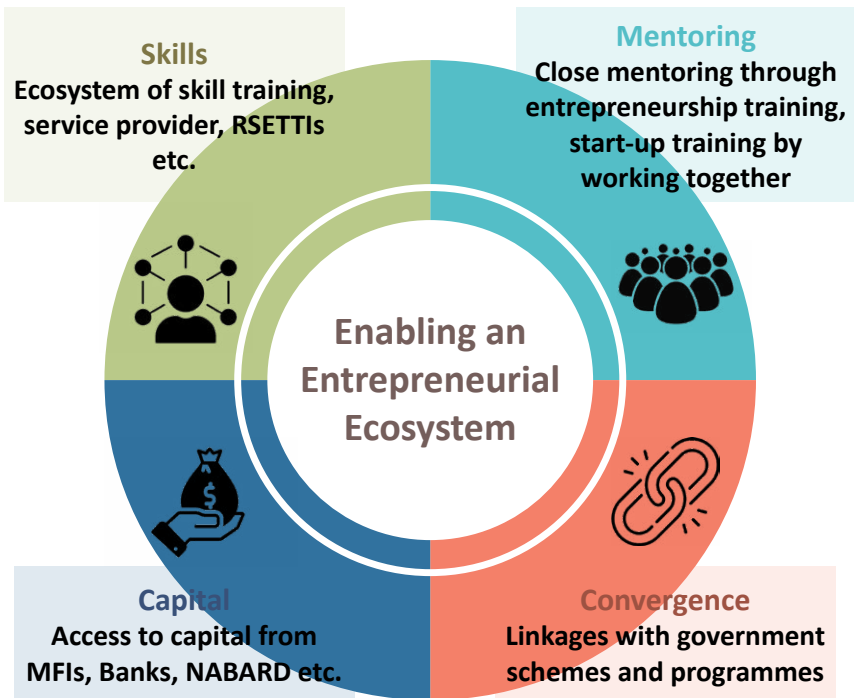


HUMANA
PEOPLE TO PEOPLE INDIA

 **YES FOUNDATION**

Humana People to People India (HPPI), through Project Disha, is advancing sustainable livelihoods for rural women in Assam by strengthening their entrepreneurial skills. The project equipped women with business and vocational skills, built their capacities in financial management and digital literacy, and provided comprehensive support for enterprise development, innovation and market access. By fostering a supportive local entrepreneurial ecosystem, Project Disha strengthened women’s economic resilience and security. The project was implemented in the districts of Jorhat, Golaghat and Sivasagar from 1st October 2024–31st March 2026.

YES Foundation has been supporting Project Disha across five state since June 2021.

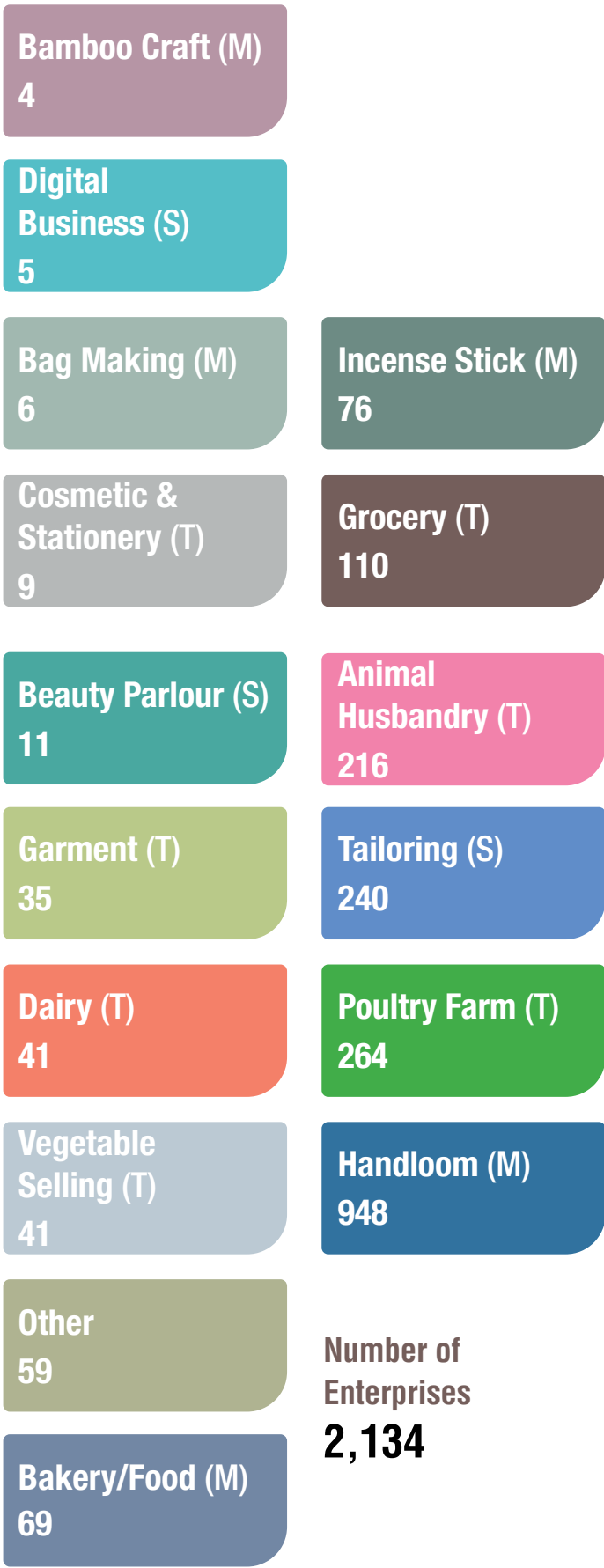


Outcomes

(October 2024–March 2026)

- **5,088** women received intensive entrepreneurship development training and business development support
- **2,134** nano enterprises created and expanded
- **986** women received the training in different trades
- **30** women were facilitated for training with RSETI
- **₹3,000-5,000** average monthly income of women entrepreneurs
- **136** women were provided with market linkages, product enhancement support, and **416** women entrepreneurs were given scale-up support
- **10** Biz Sakhis or **10** women entrepreneurs were nurtured into aggregator roles





A Small Stall, A Big Change

“I never imagined that I could restart my life at the age of forty-five. With three school-going children and the rising cost of living, our family needed additional income. My husband works as a manual labourer, and it was becoming difficult to manage household expenses. At this crucial time, Disha came into my life. Through the training provided by Disha, I learnt how to start a small business with minimal investment. I took a loan from a local self-help group and opened a food stall in April 2025, where I sell fried rice, chowmein, pakoras, and other snacks. Gradually, my business has grown. Along with market customers, I now have regular customers from a nearby school and a block office. I earn around ₹8,000–10,000 per month and have already repaid my loan. I enjoy meeting people through my work; my business it gives me great satisfaction. Most importantly, I can now save money to support my children’s education—something I value deeply, as I could not study beyond the 10th grade.”

Manima Kalita, 45
Monaihazi, Jorhat



* Variety of enterprises
T=Trade, M=Manufacturing and S=Services

Growing Mushrooms, Growing Independence

“Being a single woman, I sought complete self-reliance. When I heard about the Disha Project, I decided to take the plunge. I took the project’s Entrepreneurship Development Training and Financial Literacy Training. I was inspired by a woman in the village who was growing and selling mushrooms, so I decided to learn from her and start my own mushroom business. Since August 2025, I have been growing oyster mushrooms and selling them. I take orders from neighbouring households in the village, especially during special occasions like birthdays, when people like to cook different special dishes. I am able to earn a profit of ₹4,000 per month from this business, and I am happy that I am independent, doing the work that I do and also contributing towards the household expenses of my brother and his family, with whom I live.”

Nibedita Rajkhowa, 45
Na Pan Gaon, Jorhat



Building Livelihoods with Agarbattis

“I had tried starting several small businesses, but I was never able to earn much. After attending Disha’s Entrepreneurship Development Training in 2024 (during the project’s first phase), I realised there were many opportunities to explore and decided to start an agarbatti (incense stick) making business. With support from Disha, I received training from another NGO and learnt how to make incense sticks. I also understood that working collectively could help us produce and earn more. I began working with 15 women, and today 30 women are associated with me in making and selling agarbattis. In the current phase of the project, I was made a Biz Sakhi or business aggregator. As a Biz Sakhi, I enable these women to make and sell their incense sticks to sellers. I now earn about ₹12,000–15,000 per month, while the other women earn around ₹3,000–4,000 each. We sell in local markets and supply to wholesalers introduced to us through Disha. With my steady income, I am renovating my ancestral home into a pakka house built with bricks and mortar. My two elder sisters and I are single, and we are proud to be self-sufficient and living independently.”

Rinju Saikia, 50
Baruabari Gaon, Jorhat





Crafting Sustenance

“After attending Disha’s business training, my income doubled. I used to weave on handlooms, but it took too much time, so I shifted to bamboo crafting, which sells faster and is in higher demand. I learnt bamboo work from my husband, and my late elder son used to make elaborate bamboo furniture. Now, I make baskets, vases, mats, fishing nets, and my favorite bamboo mats or khuti dhari, because they are quick to make and sell well. I earn about ₹5,000 profit per month. Life has been difficult—my husband is mentally unwell, my elder son passed away, and my younger son is estranged. I am now the sole earner, supporting myself and my husband. Disha also helped me apply for an artisan card, which will allow me to access government schemes. Bamboo crafting has given me steady income and a way to sustain my family.”

Mira Kachari, 50
Na Pan Gaon, Jorhat

Turning Skills into Sustainable Livelihoods

We, Mausumi and Udishi Dihingia, were homemakers until we discovered the Disha Project. “We used to weave at home for ourselves,” says Mausumi, “but when we learnt that our skills could help us earn a livelihood, we attended Disha’s training in August 2025.” Through the programme, we received Entrepreneurship Development and Financial Literacy training, which opened our eyes to new business opportunities.

Participating in Disha’s Skill Fair showed us that markets beyond our village were possible. Using our jacquard handlooms, we now weave gamusa, mekhla chador, tablecloths, and traditional Mising (or Mishing) tribe textiles like ribi, riha, and tongali. Our work earned ₹15,000 at the fair, and with specialised training in floral weaving, each of us now earns around ₹15,000 per month. We currently own three looms and plan to get more so other women from our village can join us. We have also started an online Facebook store, selling even as far as Chennai. “We are financially independent now and proud to explore our talents,” adds Udishi.

Mausumi, 25 & Udishi Dihingia, 28
Dihingia gaon, Sivasagar



Taking a Bet on Oneself: From Homemaker to Business Aggregator

“My life took an unexpected turn in 2023 (during the project’s first phase) when I learnt about the opportunity to earn an income through the Disha Project. After attending the project’s entrepreneurship and financial literacy training, I realised I could start a small business from home. Since I already knew tailoring, I borrowed money from my husband to buy a sewing machine and began working immediately. I stitch blouse pieces, put falls on mekhla chadors, make saree tassels and flowers, and take up other tailoring work for women’s clothing. What started as a small income activity has grown into a livelihood not just for me but for many other women. In the current phase of the project, I was made a Biz Sakhi or business aggregator. I began training women in my village and giving them work. Today, around 30 women are connected to me—some I have trained and others receive work through me. I now earn about ₹8,000 per month. From not being able to study beyond the 8th standard to earning independently and supporting other women as a Biz Sakhi, I feel proud and accomplished. Seeing the success of my work, my husband now suggests buying more sewing machines.”

Abanti Hazarika, 41
Koholabora, Jorhat



Cooking Up a New Beginning

“How you do one thing is how you do everything. I have been a homemaker for most of my adult life, and today I bring the same care to feeding customers at my dhaba that I once brought to feeding my family. I opened my small eating joint in April 2025 after Disha Project’s entrepreneurship and financial literacy training. I realised that women like me could also start businesses. I also learnt about online transactions and basic bank management. I have always loved cooking and feeding people. Now that my children are grown up, I wanted to share that joy with others. I also saw an opportunity—there was no eating place nearby, even though a large factory employs many workers in the area. People are surprised that I started a business at this stage of life, but running a dhaba feels no different from running a home. I serve tea, roti, puri, sabzi, and snacks, earning about ₹800 a day. While I am proud to earn for the first time in my life, what I enjoy most is meeting people and feeding them. There is no right age to start a business.”

Bidya Dowarah, 55
Chaulkora, Sivasagar



Baking a Brighter Future

“I attended Entrepreneurship Development Training through the Disha Project, and it inspired me to start my own business. I have been running it for a year now, selling nankhatai, cakes, and ladoos. Nankhatai (shortbread cookies) is my specialty—I use milk and cardamom without any essence, giving it a rich, natural taste. I started this business after my husband passed away. I needed money to run the household and educate my children. My daughter is married, and I want to ensure my son completes his schooling. I learnt baking from my mother as a child, and now I sell my products in town markets, village shops, and take special orders for weddings and festivals. I earn about ₹500 daily in profit, and my goal is to grow the business even further.”

Minu Begum, 43
Kordoiguni, Sivasagar

Passion to Profession

“Money is essential for everyone to become independent. After passing my 12th exam in 2023, I was keen to start a beauty business. I learned about the Disha Project and how it supports women in starting their own enterprises, so I took the project’s Entrepreneurship Development Training. The training inspired me to pursue my goal.

Seeing my interest, the project team connected me with the Rural Self Employment Training Institute (RSETI), where I completed a short-term beautician course. I also took another beauty course to deepen my professional skills. Currently, I assist at a beauty parlour and also take clients at home. From both sources, I earn a profit of nearly ₹10,000 every month. I especially enjoy doing facials, and clients often praise my work, saying that I have a smooth and gentle touch. Soon, I plan to open my own parlour in a nearby rented space named Prapti Beauty Parlour. I am saving to invest in the shop and am excited to start working in my own place.”

Prapti Dowarah, 21
1 No Chaulakara Village, Sivasagar



Women Weaving Change Through Cooperatives

“I used to weave on handlooms for personal use and sell some products, but I could not make much profit. As my children grew, I needed a higher income. When I heard about Project Disha offering business training, I grabbed the opportunity to learn how to run a business and attended the training in August 2025. Through the programme, I learned the basics of entrepreneurship and how to connect my products to the right markets. As a result, my income increased to about ₹5,000 per month. Recognising the potential of women working together to produce more handloom products and earn greater income, I decided to start a cooperative with my mother-in-law. Together, we weave mekhla chador, riha, gamusa, and other traditional textiles. Our cooperative has been registered as 1 No. Chaulkara Boa-Kota Samabay Samity Ltd. The cooperative currently has five members, and we plan to grow further. I believe strong women-led cooperatives can transform marginalised artisans into entrepreneurs and leaders, while also strengthening rural economies and preserving traditional crafts.”

Rimpy Dowarah, 42

1 No Chaulakara Village, Sivasagar







YES Foundation is a charitable Trust driven by a vision of an empowered and equitable India. The Foundation strives to achieve this by focusing on building innovative and inclusive ecosystems to catalyze social transformation. YES Foundation was registered in 2012 with YES BANK as its 'Settlor'. Being a part of the financial sector, YES BANK has embedded CSR into its core business operations, keeping in mind the impact it has on people, planet and prosperity. YES Foundation is YES BANK's concrete step to realize this vision of an empowered and equitable India.



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HPPI is a development organisation registered as a not-for-profit company under Section 25 of the Companies Act, 1956, since May 1998. It is a non-political, non-religious organisation working for the holistic development of the underprivileged and marginalised people in rural and urban India. We work through social development and poverty alleviation interventions by coordinated, strategic approaches focusing on education, life skills, improved livelihoods, health, community development, women empowerment and environment protection.



HUMANA
PEOPLE TO PEOPLE INDIA

111/9-Z, Kishangarh, Vasant Kunj, New Delhi-110070

Telephone & Fax: 011- 47462222

E-mail: info@humana-india.org | Website: www.humana-india.org



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