

# “Empowering Women Entrepreneurs through Institutional Support: A Case Study on the Role of District Industries Centres (DICs) and Their Schemes in the Kumaon Region of Uttarakhand”

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## Abstract:

Women entrepreneurship is increasingly recognized as a key driver of inclusive economic development in India, particularly in rural and semi-urban regions like Kumaon in Uttarakhand. Despite growing policy focus, women entrepreneurs often face unique socio-economic challenges that limit their access to institutional resources. **District Industries Centres (DICs)**, as local nodal agencies for enterprise promotion, play a pivotal role in facilitating entrepreneurship through various schemes, training programs, and financial linkages.

This paper presents a case study-based investigation into the role of DICs in fostering women entrepreneurship across six districts of the Kumaon region—**Nainital, Almora, Pithoragarh, Champawat, Bageshwar, and Udham Singh Nagar**. Relying exclusively on secondary data sources such as official DIC reports, MSME Ministry documents, evaluation studies, state-level economic surveys, and government portals (e.g., PMEGP, Udyam Registration), the study critically examines the design, implementation, and regional reach of DIC-administered schemes targeted at women.

The paper evaluates the uptake and effectiveness of flagship programs like the Prime Minister’s Employment Generation Programme (PMEGP), skill development initiatives, entrepreneurship development programs (EDPs), and financial assistance schemes with gender-inclusive provisions. It further identifies regional disparities, implementation gaps, and systemic barriers limiting women’s access to institutional support.

Through a comparative and thematic analysis, this study provides evidence-based insights and policy recommendations aimed at enhancing the impact of DICs on women-led enterprises in hill and semi-rural geographies. The findings are expected to contribute to the discourse on gendered economic development, localized institutional support, and policy reforms for entrepreneurial inclusivity in Uttarakhand.

## Keywords:

Women Entrepreneurship, District Industry Centre , Financial Schemes , Kumaon Region ,Rural Development , MSME , PMEGP , Skill Development , Women empowerment.

## Introduction

Women entrepreneurship has emerged as a powerful driver of inclusive economic growth and social change, especially in developing countries like India. Women-led enterprises foster employment, uplift household incomes, and contribute to community-level development. According to the International Labour Organization (ILO, 2015), enabling women entrepreneurs can increase national productivity and catalyze equitable economic progress. However, despite growing policy focus and institutional reforms, women in rural and hilly regions face systemic barriers in accessing entrepreneurial opportunities. These include lack of collateral, credit inaccessibility, inadequate skills, socio-cultural constraints, and poor exposure to institutional support mechanisms (Ministry of MSME, 2023).

## ● Role of DICs in Promoting Women Entrepreneurship

To promote grassroots entrepreneurship, the Government of India established District Industries Centres (DICs) under the Ministry of Micro, Small and Medium Enterprises (MSME). These centres function as single-window facilitation hubs offering services such as enterprise registration (Udyam), financial linkages under schemes like Prime Minister's Employment Generation Programme (PMEGP), Entrepreneurship Development Programmes (EDPs), and capacity building. With special provisions like **higher subsidy slabs for women, reserved funding quotas, and priority lending**, DICs are positioned as key institutional levers to advance gender-inclusive enterprise development (KVIC, 2023; MSME Annual Report, 2022–23).

## ● Spotlight on the Kumaon Region

Located in the eastern part of Uttarakhand, the Kumaon region comprises six districts—**Nainital, Almora, Pithoragarh, Champawat, Bageshwar, and Udham Singh Nagar**. This region presents a unique socio-economic and geographical landscape. While **Udham Singh Nagar** has witnessed rapid industrialization and agricultural prosperity due to its proximity to the Indo-Nepal border and Terai belt, the **hill districts** like Almora, Pithoragarh, Champawat, and Bageshwar are largely dependent on agro-based livelihoods, tourism, and traditional crafts (Directorate of Economics and Statistics, Government of Uttarakhand, 2023).

Despite high female literacy rates in parts of Kumaon, economic participation of women remains constrained. Cultural norms, migration of male members for work, limited market access, and physical barriers such as poor road connectivity further exacerbate the entrepreneurial gender gap in the hills (Planning Commission, 2014; NITI Aayog, 2021).

Data from the **Udyam Registration Portal (2023)** reveals a district-wise imbalance in women-led enterprises. **Udham Singh Nagar** and **Nainital** account for a higher number of registered MSMEs owned by women due to better access to financial institutions, internet penetration, and the presence of active DICs. In contrast, districts like **Champawat** and **Bageshwar** show lower participation, suggesting either poor awareness or limited institutional outreach.

A study by the **Development Monitoring and Evaluation Office (DMEO), NITI Aayog (2021)** further notes that scheme implementation in difficult terrain like Kumaon demands localized planning, decentralized delivery, and community engagement to improve access for women.

## ● Study Rationale and Objectives

Given these disparities and the policy push under **Atmanirbhar Bharat Abhiyan** and **SDG 5 (Gender Equality)** and **SDG 8 (Decent Work and Economic Growth)**, it is essential to assess how effectively DICs are serving women in different parts of Kumaon. This study, adopting a **case study research design**, uses **secondary data** from government portals and official documents to analyze the role, outreach, and performance of DICs in promoting women entrepreneurship in all six districts of the Kumaon region.

## Literature Review

Several studies underscore the growing importance of women entrepreneurship in driving inclusive and sustainable development. According to the International Labour Organization (2015), women-owned enterprises have the potential to significantly enhance national economic output if supported through tailored policies and capacity-building initiatives. The Ministry of MSME's Annual Report (2022–23) affirms this by highlighting government efforts to facilitate women entrepreneurs through dedicated schemes like PMEGP, SFURTI, and MSE-CDP, particularly emphasizing the role of District Industries Centres (DICs) in implementation.

**Kumar and Sharma (2020)** examined the effectiveness of DICs in northern India and found that institutional outreach and district-level governance quality critically influence scheme uptake among women. Similarly, **Sharma and Sahoo (2018)** analyzed MSME performance under PMEGP and noted that while DICs have a significant mandate, their field-level implementation is often fragmented due to lack of trained personnel and digital awareness, especially in hilly regions. A report by NITI Aayog (2021) on the SDG India Index indicated wide regional disparities in female economic participation, citing Uttarakhand's hill districts as low-performing on SDG 5 (Gender Equality), thus calling for enhanced local interventions.

Studies like that of **Singh (2017) and Chakraborty (2022)** argue that socio-cultural norms, limited digital penetration, and constrained mobility hinder women in remote regions from accessing credit and training, despite policy provisions. In the context of Uttarakhand, **Bhatt and Negi (2021)** analyzed entrepreneurship patterns in Almora and Pithoragarh and found that though DICs conduct awareness camps, women's participation is skewed toward traditional sectors such as food processing and handicrafts due to limited diversification support.

The **Udyam Registration Portal (2023)** provides disaggregated district-wise data on women-owned enterprises, which confirms that districts like Udham Singh Nagar outperform others like Champawat and Bageshwar in scheme utilization, largely due to better infrastructure and digital accessibility. A study by the Development Monitoring and Evaluation Office (DMEO) of NITI Aayog (2021) also emphasized the need for regional customization in the delivery of government schemes in mountain regions, suggesting mobile DIC units and localized handholding as potential solutions.

Furthermore, **Desai and Mahajan (2019)** stressed the importance of convergence between institutions such as DICs, banks, and local governance bodies (Panchayats) for effective implementation of entrepreneurship schemes. The World Bank (2020), in its Gender and Development report, also highlighted the need for data-driven policymaking and capacity-building at the district level to close gender gaps in enterprise ownership.

Together, these studies form a solid foundation for understanding the operational gaps, regional disparities, and socio-cultural challenges that affect DIC-led entrepreneurship development for women in Kumaon. They also validate the need for case-based analysis focused on institutional performance and localized strategy design.

## Objectives of the Study

1. To evaluate the role of District Industries Centres (DICs) in implementing women-centric entrepreneurship schemes across selected districts of the Kumaon region.
2. To analyze district-wise variations in women entrepreneurship outcomes based on secondary data related to scheme utilization and DIC outreach.
3. To identify institutional and regional challenges affecting women entrepreneurs' access to support services provided by DICs.

## Research Methodology

### Research Design

This study adopts a **qualitative case study design** to critically analyze the role and effectiveness of District Industries Centres (DICs) in promoting women entrepreneurship in the six districts of the Kumaon region—Nainital, Almora, Pithoragarh, Champawat, Bageshwar, and Udham Singh Nagar. The case study approach allows an in-depth and contextual investigation of institutional mechanisms and scheme performance at the district level.

**Nature and Type of Data** The study relies **entirely on secondary data sources**, which are authentic, government-published, and publicly accessible. This includes data on women entrepreneurs registered under various government schemes and programs executed through DICs.

#### ◆ Data Sources

Data for the study is collected from the following verified and credible sources:

- **Ministry of MSME Annual Reports (2022–23)** – <https://msme.gov.in>
- **PMEGP Dashboard Reports** – <https://www.pmegp.gov.in>
- **Udyam Registration Portal (District-wise MSME registrations)** – <https://udyamregistration.gov.in>
- **KVIC Reports and PMEGP Guidelines** – <https://www.kvic.gov.in>
- **State Economic Surveys and Statistical Abstracts** – <https://des.uk.gov.in>
- **NITI Aayog Reports** on SDG performance and regional development – <https://niti.gov.in>
- **Evaluation studies by DMEO (Development Monitoring and Evaluation Office)** – <https://dmeo.gov.in>

#### ◆ Sampling Framework

Since this is a case-based study using **purposive sampling**, all six districts of the Kumaon region are included as **individual units of analysis**. The study does not collect primary data and instead **compares and contrasts district-level secondary data** to highlight patterns, effectiveness, and gaps in institutional performance.

#### ◆ Data Analysis Method

The data will be analyzed using:

- **Comparative analysis** of district-level statistics (e.g., number of women beneficiaries under PMEGP)
- **Thematic analysis** of government reports, policy documents, and scheme implementation guidelines
- **Trend analysis**, where applicable, over the last 3–5 years using available reports from official portals

#### ◆ Scope and Limitations

The study focuses solely on the Kumaon region and excludes primary data collection.

The analysis is limited to schemes implemented via DICs, and does not account for women entrepreneurs supported solely by SHGs or NGOs.

Scheme data availability may vary slightly across districts.

### District-Wise Framework for Case Study

#### 1. Nainital – Case Study Investigation

##### ◆ Overview

Nainital is one of the most prominent districts in the Kumaon region, characterized by a blend of urban and semi-urban settings. It is well-known for its tourism, educational hubs, and service sector dominance. The presence of several colleges, coaching institutes, banks, and a relatively well-connected road network supports economic activity and facilitates institutional outreach. This socio-economic environment contributes to relatively higher entrepreneurial participation by women, especially in sectors like hospitality, boutique retail, cafes, and wellness services. The district's administrative center also houses a **functional District Industries Centre (DIC)** that coordinates various government schemes including **PMEGP (Prime Minister's Employment Generation Programme)** and **Entrepreneurship Development Programmes (EDPs)**.

## ◆ Findings

- According to the **Udyam Registration Portal (2023)**, Nainital ranks among the top Kumaon districts in terms of women-owned MSMEs. A higher degree of digital literacy and access to support centers (like CSCs and banks) allows more women to formally register their enterprises.
- The **DIC Nainital** has facilitated multiple PMEGP units by women over the past three years. Many of these units are involved in tourism-based services such as homestays, small guesthouses, cafes, eco-tourism services, and local food product packaging.
- Women have also ventured into sectors like **boutique businesses**, wellness salons, tailoring units, and **online handicraft sales** with support from EDPs and financial linkage through DIC recommendations.
- Local NGOs and self-help group federations have also worked in synergy with DICs to promote awareness, though primarily in urban centers like Haldwani, Nainital, and Bhimtal.
- EDP training sessions conducted by DIC in collaboration with KVIC and other agencies are regularly held in Haldwani and Kaladhungi blocks, providing entrepreneurial skill training to aspiring women.

## ◆ Challenges

- Despite the success in urban blocks, many **interior and rural areas such as Ramgarh, Okhalkanda, and Dhari** face low participation by women due to lack of scheme awareness, digital access, and weak follow-up by DIC personnel.
- Awareness campaigns often don't penetrate smaller villages, and women entrepreneurs in these areas often rely on **SHGs** or informal micro-enterprises without accessing formal credit or government subsidies.
- **Follow-up support, mentoring, and post-loan training** remains inconsistent. Many women find the process of applying for PMEGP loans complex and are discouraged by documentation and bank delays.
- Lack of sectoral diversification support also limits many women to a few low-capital, traditional sectors, reducing innovation and scalability.

## ◆ Suggestions for Improvement

- Organize **block-level DIC extension camps** in partnership with Gram Panchayats and women SHG federations to improve last-mile awareness.
- Deploy **mobile DIC units or digital kiosks** in remote areas for application guidance and scheme handholding.
- Introduce **sector-specific incubation support** (e.g., for hospitality or handicrafts) with mentoring and marketing linkages for women entrepreneurs.
- Improve DIC's coordination with local banks to ease the PMEGP funding process and reduce delays.

## 2. Almora – Case Study Investigation

### ◆ Overview

Almora is a culturally rich and predominantly rural district in the Kumaon region, known for its traditional arts, handicrafts, wool weaving, and organic food products. The local economy is rooted in agriculture, tourism, and small-scale artisan industries. Women in Almora have traditionally participated in household-based productive work such as **knitting, weaving, food processing, and herbal product preparation**. The district has a functioning **District Industries Centre (DIC)** that coordinates with the Ministry of MSME to implement schemes like **PMEGP, EDPs, and skill development programs**.

Although Almora has a high female literacy rate and active SHG culture, formal entrepreneurship among women is limited by poor access to markets, low financial inclusion, and limited digital literacy in remote areas. The hilly terrain further adds to mobility and outreach challenges.

### ◆ Findings

- As per the **Udyam Registration Portal (2023)**, Almora records a **moderate number of women-owned MSMEs**, most of which are concentrated in urban clusters like Ranikhet and Almora town.
- Women entrepreneurs supported by DIC are typically engaged in **traditional sectors** such as wool weaving, homemade pickles/jams, bakery items, and ethnic textile production. Many of these units are micro in scale and run from home.
- **PMEGP implementation** in the district has resulted in a number of new enterprises over the past few years. However, the number of women beneficiaries remains low compared to male counterparts, pointing to a gender gap in scheme uptake.
- DIC Almora has conducted **Entrepreneurship Development Programs (EDPs)** in collaboration with Khadi and Village Industries Commission (KVIC), focusing on skill building in food processing and garment making.
- Efforts by NGOs and self-help groups have helped bridge gaps in awareness in some pockets, but uptake remains inconsistent across blocks like Dhauladevi and Bhikiyasain.

### ◆ Challenges

- **Lack of market linkages** is a major bottleneck. Women entrepreneurs producing quality goods struggle to sell beyond local bazaars due to poor marketing, packaging, and branding support.
- Many women are **unaware of Udyam registration**, resulting in informal business operations without access to formal credit or government incentives.
- **DIC follow-up and handholding post-loan approval is minimal**, leading to poor business sustainability and scale-up.
- Geographic isolation and lack of internet connectivity in high-altitude villages hinder digital awareness and application to schemes.

### ◆ Suggestions for Improvement

- Promote **cluster-based development models** for sectors like wool weaving and herbal products with support from DIC and KVIC.
- Strengthen **offline awareness channels**—like community radios, SHG meetings, and Panchayat sabhas—to disseminate scheme information.
- Enable **block-level entrepreneurship hubs or extension counters** for DIC to facilitate mentoring and access to services in rural belts.
- Integrate **local artisan women into e-commerce platforms** through digital literacy programs and market linkages facilitated by DICs.

## 3. Pithoragarh – Case Study Investigation

### ◆ Overview

Pithoragarh is a strategically located border district in the eastern Kumaon region of Uttarakhand, sharing boundaries with Nepal and China. Known for its scenic landscapes and rich biodiversity, it has potential in tourism, herbal products, and agro-based industries. Despite high literacy rates and a strong tradition of women's participation in local production

activities (such as weaving, herbal medicine, and food preservation), the district faces significant development barriers due to **its mountainous terrain, scattered settlements, and weak connectivity infrastructure**.

The District Industries Centre (DIC) in Pithoragarh is functional but faces serious constraints in scheme implementation due to difficult terrain and a shortage of field staff. The district is classified as **economically backward** in various planning reports, making institutional outreach and scheme awareness a major challenge, especially for women.

### ◆ Findings

- According to the **PMEGP Portal (2023)**, DIC Pithoragarh has implemented a limited number of women-led PMEGP projects, primarily in agro-based units, tailoring, and food processing.
- The **Udyam Registration Portal (2023)** reflects **low registration of women entrepreneurs**, highlighting a gap between informal and formal enterprise activity.
- A few successful units by women entrepreneurs exist in the herbal products sector and traditional crafts like ringaal (bamboo) weaving, supported by NGOs and women's cooperatives—but not always linked to DIC schemes.
- Entrepreneurship Development Programmes (EDPs) have been conducted sporadically, mostly in Pithoragarh town, with limited spillover to rural blocks like Dharchula, Munsyari, or Didihat.

### ◆ Challenges

- **Geographical isolation and poor transportation** severely restrict DIC access to remote areas. As a result, many potential women entrepreneurs are **unaware of schemes like PMEGP or Udyam registration**.
- **Language barriers and bureaucratic complexity** discourage women from low-literacy backgrounds from navigating application procedures.
- Limited coordination between DIC, banks, and Panchayati Raj institutions hampers loan disbursement and post-loan support.
- **Digital exclusion** is high in rural villages, limiting the use of online portals for registration, application, or awareness.

### ◆ Suggestions for Improvement

- Introduce **mobile DIC support vans** or block-level resource persons to increase field-level presence.
- Provide **vernacular-language training material and simplified scheme brochures** to enhance scheme literacy among rural women.
- Partner with **SHG federations and Mahila Mandals** to act as community-level facilitators for Udyam and PMEGP processes.
- Develop **local success stories into visual case studies** to motivate peer learning and trust in the institutional process.

## 4. Champawat – Case Study Investigation (Expanded)

### ◆ Overview

Champawat is one of the **least industrialized and sparsely populated districts** of the Kumaon region in Uttarakhand. The region's economy is primarily agrarian, with a heavy reliance on traditional occupations and outmigration for employment. The district's **rugged terrain, poor road infrastructure, limited digital connectivity**, and dispersed settlements significantly hinder access to government services, including entrepreneurship development initiatives.

The **District Industries Centre (DIC) in Champawat** exists but has very limited outreach and infrastructure. Women in the region often engage in subsistence-level activities like organic farming, seasonal vegetable production, and home-based food preparation. However, formal transition to entrepreneurship remains **extremely limited**, primarily due to lack of awareness, training, and institutional support.

### ◆ Findings

- According to the **Udyam Registration Portal (2023)**, Champawat reports one of the **lowest numbers of women-owned MSMEs** in the Kumaon region.
- Very few PMEGP projects by women have been recorded in the district over the past three years, as per **PMEGP Dashboard (2023)** data.
- Enterprise activity, where it exists, is mainly informal and home-based—like incense stick making, local snacks, tailoring, or pickle production—with negligible formal credit linkage.
- **DIC interventions have been minimal**, with only occasional Entrepreneurship Development Programmes (EDPs) conducted, mostly in the district headquarters.

### ◆ Challenges

- **Limited institutional presence and weak staff capacity** at the DIC make it difficult to conduct awareness drives or application support in interior villages.
- **Low digital literacy and mobile network penetration** prevents women from accessing online portals like Udyam or PMEGP.
- **Cultural hesitations** and restricted mobility for women further reduce entrepreneurship uptake.
- Coordination between DIC, local banks, and Panchayati Raj institutions is weak, leading to procedural delays and rejections of loan applications.

### ◆ Suggestions for Improvement

- **Strengthen DIC presence at the block level** with outreach coordinators for women entrepreneurship.
- Implement **door-to-door awareness campaigns and mobile training units**, especially in remote blocks like Pati and Barakot.
- Introduce **micro-grant pilot schemes** in Champawat through convergence of NRLM and DIC programs to build confidence and demonstrate success.
- Integrate **vocational training programs with entrepreneurial guidance**, supported by DIC and NGOs working in women development.

## 5. Bageshwar – Case Study Investigation

### Overview

Bageshwar is a **remote hill district** in the Kumaon region, carved out from Almora in 1997. The economy is largely dependent on agriculture, pilgrimage tourism, and small-scale traditional activities such as wool spinning, religious paraphernalia, and seasonal produce. The district has a **strong presence of women-led self-help groups (SHGs)** supported under NRLM and local development agencies. However, formal entrepreneurship and registration under government schemes remain minimal due to **limited DIC outreach, poor digital penetration, and weak market connectivity**.

Although the **District Industries Centre (DIC) Bageshwar** exists, its functional presence is mostly confined to the district headquarters. Block-level outreach and awareness about schemes like **PMEGP and Udyam Registration** are very low among women in rural areas.

### ◆ Findings

- Data from the **Udyam Registration Portal (2023)** shows a **very low number of women-owned MSMEs** in Bageshwar. The majority of women-run enterprises remain informal or unregistered.
- The **PMEGP Dashboard (2023)** reflects minimal project sanctioning in the district, with very few women beneficiaries.
- Women engage in value-added activities like **herbal teas, organic grains, woolen crafts, and temple-related items**, but lack training and formal market exposure.
- DIC has organized **limited EDP sessions**, often in partnership with local SHG groups, but these have not translated into long-term or scaled-up enterprises.

### ◆ Challenges

- **Geographical remoteness and scattered settlements** make it hard for DIC to conduct regular trainings or awareness camps.
- **Cultural modesty and time constraints** (due to household duties and seasonal farming) limit women's active participation in formal entrepreneurship.
- Poor access to credit and lack of documentation hinder loan approvals even for promising ideas.
- Lack of packaging, branding, and value chain support prevent women's products from reaching regional or urban markets.

### ◆ Suggestions for Improvement

- **Leverage active SHGs and federations** as intermediaries for DIC to deliver scheme information, mentoring, and pre-application support.
- Promote **women-led cooperative models** in organic farming and local crafts with institutional handholding.
- Introduce **DIC-led mobile exhibitions and buyer-seller meets** to expose women to markets and distributors.
- Build a **digital helpdesk and toll-free helpline** specific to women entrepreneurs in Kumaon hill districts.

## 6. Udham Singh Nagar – Case Study Investigation (Expanded)

### Overview

Udham Singh Nagar is the **most industrialized and agriculturally prosperous district** in the Kumaon region. Located in the Terai belt, it has fertile plains, high population density, and excellent road, rail, and market connectivity. The district is home to **SIDCUL industrial parks, agro-processing units, and small to medium-scale manufacturing enterprises**, making it a hub for economic activity in Uttarakhand.

Women in Udham Singh Nagar have increasingly participated in the entrepreneurial ecosystem, particularly in sectors like **retail, food processing, tailoring, beauty services, and agri-business**. The **District Industries Centre (DIC)** in Rudrapur is well-established and actively coordinates with banks, KVIC, MSME training centers, and PMEGP nodal offices to promote entrepreneurship.

### ◆ Findings

- As per the **Udyam Registration Portal (2023)**, **Udham Singh Nagar has the highest number of women-owned MSMEs** in the entire Kumaon region.

- The **PMEGP Portal (2023)** shows that the district has consistently sanctioned the most women-led enterprises under the scheme over the past five years.
- DIC collaborates regularly with nationalized banks, SIDBI, and MSME-DIs to conduct **Entrepreneurship Development Programmes (EDPs)** and credit camps targeted at women entrepreneurs.
- Women entrepreneurs are found in **diverse sectors**—from garment boutiques and food outlets to dairy farming, papad/pickle manufacturing, and even solar product retail.
- Local NGOs and Mahila Shakti Kendras complement DIC’s outreach by helping rural women prepare documentation for scheme benefits.

### ◆ Challenges

- Despite high overall performance, a **rural-urban gap** still exists. Women in backward blocks like **Khatima, Sitarganj, and Bajpur** report fewer touchpoints with DIC officers.
- Some beneficiaries face **bureaucratic delays in loan disbursement**, especially for higher-value proposals under PMEGP.
- **Post-establishment support**—such as marketing, branding, or digital upskilling—is limited, affecting long-term sustainability of ventures.
- **Awareness about newer schemes** (like SFURTI or digital MSME initiatives) is still low in rural belts.

### ◆ Suggestions for Improvement

- DIC should introduce **dedicated women helpdesks or entrepreneurship cells** at block-level to bridge urban-rural disparities.
- Expand **post-establishment support services**—mentoring, digital marketing training, packaging guidance—to ensure sustainability.
- Use **local success stories** as training modules for peer learning and capacity building among aspiring women entrepreneurs.
- Implement **district-level Women Entrepreneurship Policy**, aligning with the state's MSME policy and gender empowerment goals.

## Findings and Discussion

### Overview of Case Study Findings

The case study analysis across six districts—**Nainital, Almora, Pithoragarh, Champawat, Bageshwar, and Udham Singh Nagar**—reveals significant inter-district variation in the institutional effectiveness of DICs in promoting women entrepreneurship. These differences are shaped by regional infrastructure, digital connectivity, terrain, population density, DIC staffing capacity, and alignment with other schemes like NRLM and PMEGP.

### ◆ 4.2 Comparative Summary of District Performance

District	Scheme Awareness	Women Registered	MSMEs PMEGP Participation	DIC Outreach	Major Sectors
Nainital	High (urban)	High	Moderate	Moderate	Tourism, food processing, boutique
Almora	Moderate	Moderate	Low	Limited	Wool, pickles, handicrafts
Pithoragarh	Low	Low	Low	Poor	Agro, herbal, tailoring

District	Scheme Awareness	Women Registered	MSMEs PMEGP Participation	DIC Outreach	Major Sectors
Champawat	Very Low	Very Low	Very Low	Minimal	Home-based, tailoring
Bageshwar	Low	Very Low	Low	Limited	SHG-led, organic, religious goods
Udham Singh Nagar	High	Very High	High	Strong	Retail, dairy, agro, solar

## Key Findings

### ✓ 1. Geographic and Infrastructure Disparity

- Districts in the **hills (Almora, Bageshwar, Pithoragarh, Champawat)** lag behind in entrepreneurship development due to **geographical isolation**, poor road and internet infrastructure, and limited DIC reach.
- In contrast, **Udham Singh Nagar and Nainital** benefit from better connectivity, urban centers, and greater exposure to financial institutions (Ministry of MSME, 2023; DES Uttarakhand, 2023).

### ✓ 2. Variation in Scheme Awareness and Utilization

- Women in **Udham Singh Nagar and Nainital** demonstrated better awareness and access to **PMEGP and Udyam registration**, facilitated by digital literacy and stronger DIC-bank linkages (PMEGP Portal, 2023; Udyam Portal, 2023).
- Remote districts like **Champawat and Bageshwar** showed almost negligible PMEGP participation, indicating institutional outreach failure.

### ✓ 3. Dominance of Traditional Sectors

- Across all districts, women entrepreneurs remain concentrated in **low-capital, traditional sectors**—food processing, tailoring, handicrafts, and home-based products—often lacking innovation or scalability (ILO, 2015).
- There is an absence of structured incubation or technology adoption programs through DICs to promote modern or diversified enterprises.

### ✓ 4. Role of DIC and Institutional Gaps

- DICs in **Udham Singh Nagar and Nainital** show relatively proactive behavior through EDPs, awareness camps, and convergence with KVIC, MSME-DIs, and NRLM.
- However, **understaffing, lack of mobility, and limited digital interface** in other districts hinder the implementation of schemes and one-on-one support for women (Planning Commission, 2014; DMEO, 2021).

### ✓ 5. Credit and Post-Establishment Support Issues

- Many women face **delays in loan processing**, lack of support in documentation, and **poor post-establishment mentoring**, which affects sustainability even when schemes are accessed (NITI Aayog, 2021).
- There's a lack of **market linkage**, packaging design, branding, and e-commerce enablement, particularly in hill districts.

#### ◆ 4.4 Discussion in Light of Literature

The findings are consistent with broader literature emphasizing that women in rural India face **structural and cultural barriers** to formal entrepreneurship despite policy-level incentives (ILO, 2015). The presence of DICs alone is insufficient without **last-mile service delivery** and **community-based awareness campaigns**, as noted by Sharma & Yadav (2022) in their review of MSME outreach in Himalayan states.

Furthermore, NITI Aayog (2021) highlights that Uttarakhand's hilly districts consistently score lower in gender empowerment indicators, which aligns with the underperformance seen in Champawat and Bageshwar.

The analysis reinforces the notion that **institutional infrastructure must be tailored to regional conditions**, and **decentralized service delivery**—such as mobile DIC units, women facilitators, and localized digital helpdesks—can bridge the access gap.

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#### ◆ 4.5 Summary of Core Issues Identified

- Digital exclusion and low scheme literacy in remote blocks.
- Understaffed and centrally located DICs with poor outreach mechanisms.
- Procedural delays and complex documentation in PMEGP applications.
- Gender norms, mobility limitations, and caregiving roles hindering women's participation.
- Lack of post-loan handholding and value chain integration.

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#### ◆ 4.6 Policy-Level Recommendations (Brief)

- Establish **block-level women entrepreneurship cells** linked to DICs.
- Conduct **localized EDPs** and awareness drives in vernacular languages.
- Strengthen **bank-DIC coordination** with streamlined application processing.
- Promote **cluster-based development** in sectors like wool, tourism, herbal products.
- Digitally empower rural women through **Udyam registration drives and mobile kiosks**.

### Conclusion

This research set out to investigate the institutional role of District Industries Centres (DICs) in promoting women entrepreneurship in the Kumaon region of Uttarakhand, focusing on six districts: Nainital, Almora, Pithoragarh, Champawat, Bageshwar, and Udham Singh Nagar. Using a case study approach supported by secondary data, the study analyzed the reach and impact of major schemes like **PMEGP, EDPs, MUDRA, and Skill Development Programs**.

The analysis reveals considerable variation in scheme performance and women entrepreneur engagement across the districts. Notably:

- **Udham Singh Nagar** and **Nainital** emerged as high-performing districts, with robust awareness programs, strong DIC–entrepreneur linkages, and better fund utilization.
- **Almora** and **Pithoragarh** showed moderate success, hindered primarily by terrain-related constraints, limited connectivity, and lack of local mentorship hubs.
- **Bageshwar** and **Champawat**, being the most remote and resource-constrained, had low scheme penetration, minimal awareness, and negligible training or financial support outcomes.

Despite the presence of government schemes, challenges such as bureaucratic delays, lack of localized handholding, limited digital literacy, and inadequate post-financing monitoring have weakened overall institutional impact. Nonetheless, successful case studies from more active districts highlight the transformative potential of DIC support when implemented with efficiency and gender sensitivity.

Overall, the DICs have played a **facilitative but inconsistent role** in empowering women entrepreneurs in Kumaon. A focused, region-sensitive policy framework and cross-institutional synergy are essential for real progress.

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## Policy Implications

Based on the findings, the following policy implications are proposed:

### 1. Strengthen District-Level Customization

- Develop district-specific entrepreneurship promotion strategies considering geographical, socio-cultural, and infrastructural variations.
- Set up **District Advisory Boards** comprising women entrepreneurs, NGOs, and local academic institutions to guide DICs.

### 2. Enhance Scheme Awareness and Accessibility

- Mandate quarterly **Awareness and Sensitization Camps** across all blocks, especially in Bageshwar and Champawat.
- Simplify documentation processes and ensure support for first-time applicants, especially in tribal and remote areas.

### 3. Digital and Financial Literacy Initiatives

- Collaborate with banks and fintech partners to organize **digital onboarding camps** for SHGs and aspiring entrepreneurs.
- Introduce mobile-based scheme information and application tracking for greater transparency and trust.

### 4. Focused Mentorship and Incubation

- Establish **Micro-Incubation Centres** in collaboration with local colleges to guide women entrepreneurs through ideation, funding, and scaling.
- Create district-level **Women Entrepreneur Networks (WENs)** for peer learning and collective growth.

### 5. Strengthen Monitoring and Accountability

- Implement **Real-Time Scheme Tracking Dashboards** at DIC level to monitor fund disbursement, beneficiary feedback, and progress metrics.
- Conduct **third-party social audits** to assess scheme efficacy and recommend corrective actions.

### 6. Promote Public–Private Partnerships (PPPs)

- Encourage CSR investments from local industries for training and funding rural women-led startups.
- Build partnerships with e-commerce platforms for **market linkages** of women-led micro-enterprises.

### 5.3 Scope for Future Research

- **Primary data-based** research involving interviews and field surveys could provide deeper behavioral insights into women's entrepreneurial journeys.
- Comparative studies between **Kumaon and Garhwal regions** may help identify region-specific best practices.
- Future work could assess the long-term sustainability of DIC-supported enterprises and their socio-economic impact on families and communities.

## ANNEXURES

### Annexure I: District-Wise Comparative Summary of DIC Scheme Implementation

District	Total Women Beneficiaries (2022–23)	Major Schemes Active	Total Fund Disbursed (₹ in Lakhs)	Training Programs Held	MSME Units Registered (Women)
Nainital	245	PMEGP, EDP, MUDRA	175.6	11	513
Almora	168	PMEGP, Skill Dev., MUDRA	98.2	7	304
Pithoragarh	152	PMEGP, EDP	84.7	6	276
Champawat	84	PMEGP	43.5	3	111
Bageshwar	67	PMEGP	37.1	2	94
Udham Singh Nagar	312	PMEGP, MUDRA, EDP, CMSE	213.4	14	598

- **Source:** PMEGP Dashboard (2023), Udyam Portal (2023), MSME Uttarakhand Reports (2023)

### Annexure II: Scheme-wise Performance Summary (2022–2023)

Scheme	No. of Women Beneficiaries	Total Assistance (₹ Lakhs)	Districts with Highest Coverage
PMEGP	792	552.5	Udham Singh Nagar, Nainital
EDP (Entrepreneur Dev. Prog.)	164	NA	Nainital, Almora
MUDRA (via DICs)	383	278.1	Udham Singh Nagar, Almora
Skill Dev. Program	134	NA	Almora, Pithoragarh

Scheme	No. of Women Beneficiaries	Total Assistance (₹ Lakhs)	Districts with Highest Coverage
CMSE (State Scheme)	88	62.3	Udham Singh Nagar

- **Note:** CMSE = Chief Minister Self Employment Scheme (State-level scheme)

#### Annexure III: Key Challenges Identified Across Districts

District	Key Challenges Identified
Nainital	Over-centralized scheme implementation, limited rural outreach
Almora	Lack of consistent mentorship, terrain constraints
Pithoragarh	Poor connectivity, limited access to credit
Champawat	Low awareness, shortage of trainers
Bageshwar	Poor DIC staffing, inadequate monitoring
Udham Singh Nagar	High volume but low follow-up; over-reliance on financial aid without capacity building

#### Annexure IV: Success Indicators – Best Performing Districts

Indicator	Udham Singh Nagar	Nainital
Number of Women Entrepreneurs	312	245
Total Funding Disbursed (₹ Lakhs)	213.4	175.6
Number of Trainings Conducted	14	11
Number of Schemes Implemented	4	3
Local Market Linkages Established	Yes	Yes
Women Entrepreneur Network (WEN)	Emerging	Functional

#### Annexure V: Relevant Scheme Links and Resources

Resource	Access Link
PMEGP Portal	<a href="https://www.pmegp.gov.in">https://www.pmegp.gov.in</a>
Udyam Registration Portal	<a href="https://udyamregistration.gov.in">https://udyamregistration.gov.in</a>
MSME Annual Report 2022–23	<a href="https://msme.gov.in">https://msme.gov.in</a>
Uttarakhand DIC Portal	<a href="https://msme.uk.gov.in">https://msme.uk.gov.in</a>

**Resource****Access Link**

Statistical Abstract Uttarakhand

<https://des.uk.gov.in>Women Entrepreneurship ILO Report <https://www.ilo.org/global/publications/lang--en/index.html>

NITI Aayog – SDG India Index

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