



PART I

Half the Economy: Conversations from the field

Nuh district, Haryana

June 2026



उद्यमिता के माध्यम से आर्थिक आत्मनिर्भरता
नूंह, हरियाणा



ICRIER's EPWD team visited villages in Nuh district to observe how skilling and enterprise support can unlock rural women's economic potential, and to understand the structural barriers that keep many women confined to unpaid, own-account work. We are grateful to the ETASHA Society's team members for generously hosting the visit and sharing their process, data, and time with our researchers.

PART 1 OF 2

This is Part 1 of the two-part series. During this visit we met with the women who recently enrolled in the skill development programme. A subsequent visit was made to talk to those women who have successfully established or expanded business after skill-development intervention. Insights from that interaction will be released separately.



THE BACKDROP

The ecosystem is disempowering.

Agriculture remains the main occupation across Nuh district, where literacy stands at 54.08%, and just 36.60% among women.

Census 2011

Deeply entrenched patriarchal norms were visible.

Our initial observations and engagement with the women revealed that apart from limited opportunities social and cultural norms further disempower women. Mobility is constrained, perception biases persist. Importantly, women do not have access to key enablers such as bank accounts, financial access, access to mobile phones. A few women carried feature phone and some mentioned using mobile phones of their husband's under their watch. While there are government schemes, but their reach is often limited. Against such a backdrop, interventions civil society organisations emerge as a valuable level for expanding women's participation.

A woman wearing a grey and pink sari is standing in a doorway, smiling and gesturing with her right hand. She is wearing a grey headscarf and yellow bangles. To her left, a man in a patterned shirt is partially visible, sitting and looking down. In the foreground, a baby is lying on a patterned cloth, and another person's head is visible. The background shows a doorway with a metal grille and a wall with electrical outlets.

There is a drive to learn and make a difference, often for their children.

Although largely illiterate, the women came across as astute, self-assured, and resilient. They appeared undaunted by difficult personal circumstances — single or ailing parents, miscarriages, and even domestic issues. They are neither desperate nor despondent, but carry a clear determination and appetite for change. Most aspire to start small enterprises to earn for the education and opportunities for their children, though these ambitions typically begin with a modest idea such as selling clothes, with limited awareness of how such a venture might be scaled. It is here that ETASHA steps in.

ETASHA's Livelihood Generation Program

ETASHA's on-ground program combines structured training, hands-on mentorship, and seed capital — seeks to address these challenges directly within this cluster of villages.

The selection process is data-led.

Of the mixed-population villages in the district, the team chooses those with the least mobility, education, and financial access for women. A baseline survey of households in these villages, followed by scoring and field verification, narrows down women who get selected for training.

The training model equips “entrepreneurship-ready” women.

Over runs 2–3 months, the cohort is provided with core business concepts taught through relatable examples and visual aids; an initial business plan developed with mentor guidance; their own bank account; a steady stipend for the training period; seed capital of ₹12,000 from the foundation, matched by ₹3,000 from the participant to ensure genuine commitment; a public launch of the storefront; fortnightly business health checks; customer acquisition support; and long-term mentoring.

There is a high return on investment.

Past cohorts in other States like Rajasthan have shown that investments made to fund seed capital of participants have grown five times, through businesses spanning grocery stores, embroidery, and more. Successful past entrepreneurs are trained to become mentors themselves, on a paid stipend, reducing long-term donor dependency and building local talent.



ICRIER Perspective and the Way Forward

Our early policy takeaway is that women are “empowerable” when the ecosystem supports them, though underlying mindsets remain largely unchanged; government-level program implementation is a noted area for further exploration.

Moreover, time-poverty may go up.

Women shoulder all the housework and also tend to the farms and livestock — all unremunerated uses of their time. Men have largely stopped working, despite holding degrees or certifications, owing to a lack of remunerative opportunities; they nevertheless continue to control household decisions and assets. While childcare responsibility is not perceived as a barrier, since joint families absorb this responsibility; however, cooking and domestic work, including livestock care, is instead the biggest drain on women's time. Mobility remains constrained, and perception biases persist. Financial access is nominal rather than real as only 30–40% of women hold their own bank account, and many use Paytm through their husband's account or phone.

Overall, we found that women in these rural areas have strong aspirations and a desire for economic independence. However, they are constrained by the social, economic and institutional circumstances around them. To enable them, it is the ecosystem that must be transformed.



GET IN TOUCH

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