

Gist of

KURUKSHETRA

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Nation Marching from
Enterprise to Self-Reliance

Innovation and
Entrepreneurship
for Sustainable Growth

Financial and Institutional
support for Rural Start-ups

Optimising CSR for Skilling Rural India

Rural Women Entrepreneurs:
Empowering a New India

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04

Ranks in
Top 10

09

Ranks in
Top 20

13

Ranks in
Top 50

22

Ranks in
Top 100



RANK 03

Pratibha Verma



RANK 06

Vishakha Yadav



RANK 08

Abhishek Saraf



RANK 10

Sanjita Mohapatra



RANK 11

Nupur Goel



RANK 12

Ajay Jain



RANK 14

Anmol Jain



RANK 16

Gunjan Singh



RANK 19

Shresta Anupam



RANK 23

Nidhi Bansal



RANK 24

Abhishek Jain



RANK 30

Pari Bishnoi



RANK 34

Apurv Chauhan



RANK 52

Om Kant Thakur



RANK 56

Pankaj



RANK 66

Saurav Pandey



RANK 69

Navneet Mittal



RANK 81

Anil Kumar Rathore



RANK 84

Jivani Kartik Nagjibhai



RANK 85

Shubhank Mishra



RANK 96

Hardik Aggarwal



RANK 98

Y Megha Swaroop

INCREDIBLE RESULTS

CSE 2018 Results

11 Ranks in Top 50

28 Ranks in Top 100

183 Ranks in the Final List



Rank 11
Pujya Priyadarshni



Rank 16
Dhodmise Trupti Ankush



Rank 21
Rahul Jain



Rank 24
Anuraj Jain

CSE 2017

5 Ranks
in top 50

34 Ranks
in top 100

236 Ranks
in the final list



Rank 3
Sachin Gupta



Rank 6
Koya Sree Harsha



Rank 8
Anubhav Singh



Rank 9
Soumya Sharma



Rank 10
Abhishek Surana

CSE 2016

8 Ranks
in top 50

18 Ranks
in top 100

215 Ranks
in the final list



Rank 2
Anmol Sher
Singh Bedi



Rank 5
Abhilash Mishra



Rank 12
Tejaswi Rana



Rank 30
Prabhash Kumar



Rank 32
Avdhesh Meena

CSE 2015

5 Ranks
in top 50

14 Ranks
in top 100

162 Ranks
in the final list



Rank 20
Vipin Garg



Rank 24
Khumanthem
Diana Devi



Rank 25
Chandra Mohan
Garg



Rank 27
Pulkit Garg



Rank 47
Anshul Agarwal

CSE 2014

6 Ranks
in top 50

12 Ranks
in top 100

83 Ranks
in the final list



Rank 4
Vandana Rao



Rank 5
Suharsha Bhagat



Rank 16
Ananya Das



Rank 23
Anil Dhameliya



Rank 28
Kushaal Yadav



Rank 39
Vivekanand T.S

CSE 2013

5 Ranks
in top 50

62 Ranks
in the final list



Rank 9
Divyanshu Jha



Rank 12
Neha Jain



Rank 23
Prabhav Joshi



Rank 40
Gaurang Rathi



Rank 46
Udit Singh

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Team BYJU'S

Gist of Kurukshetra November 2020 Issue: Entrepreneurship And Start Ups

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Chapter 1: Nation Marching from Enterprise to Self-Reliance

India's demographic dividend:

- India has a large working population of young people, which shows that the demographic dividend is in India's favour.
- Presently, in our country, the working people in the age group of 15 to 59 years are more than the dependent population. The Economic Survey 2018-19 also points out that India's demographic dividend will be at its peak around the year 2041 when the share of working people in the age group of 20 to 59 is expected to reach 59 percent of the total population.
- If the demographic dividend favours a country, then the country's economy gets a boost, the growth rate picks up, and per capita income also increases.
- Several measures are needed to reap the benefits of demographic dividend. The focus of these measures would be on the skill development of the country's working population along with ensuring good education and health of this population.
- There is a need to meet the nation's need for entrepreneurship and skill development.

Significance of skilling and entrepreneurship:

- Skill and knowledge are the driving force of socio-economic development for any nation. If skilled youth are available in the country, there will be no shortage of human labour resources for industries, and they will boost productivity. Skilling will help bridge the gap between demand and supply of skilled workers.
- Skilled individuals become self-reliant, provide employment to others and contribute more and more to open up avenues of opportunities for the nation's prosperity with their skills and entrepreneurship endeavours.

Measures taken by the government:

For promoting skilling:

- The government has set up the National Skill Development Corporation to provide skill-related training to 500 million individuals by 2022.
- The government is promoting the private sector in skill training programs besides providing funds for them.
- Under the [Pradhan Mantri Kaushal Vikas Yojana \(PMKVY\)](#), youth are provided with short-term training in industry-relevant skills.
- According to the local market's requirement, vocational training is also imparted to the illiterate, neo-literates and school dropout youths through 233 public education institutes operating in the country.
- Similarly, under the Recognition of Prior Learning program, the skills of 33.20 lakh youth have been certified.
- Under the Deendayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), in the last six years, 10.51 lakh youth have received training in the country from DDU-GKY while 6.65 lakh trained youth have got employment.
- The Ministry of Skill Development and Entrepreneurship, Ministry of Rural Development, and its Rural Self-Employment and Training Institutes (RSETI) conduct a wide range of skill development training programmes in the villages. Under this, there is also a provision for providing bank loans to trainees acquiring skills to set up their enterprises.

- The Ministry of Skill Development and Entrepreneurship has also launched an AatmaNirbhar Skilled Employee-Employer Mapping (ASEEM) portal under the 'self-reliant India Campaign' ([AatmaNirbhar Bharat Abhiyan](#)). This portal provides real-time data of skilled workforce based on demand and supply.
- In the time of Artificial Intelligence and Cloud Computing, the National Skill Development Institute is also offering all-round training of digital skills. In the field of entrepreneurship and skills, Indian genre like yoga has also been added.
- [National Education Policy \(NEP 2020\)](#) is also a welcome step to integrate vocational education and skill-based learning in the school and college curriculum.

For promoting entrepreneurship:

- National skill Development and Entrepreneurship Policy was launched in 2015.
- The government launched the '[Startup India Campaign](#)' in 2016 to promote start-ups in the country. The campaign envisages India's youth as job creators rather than job seekers.
- To promote start-ups, the government, in 2019, has changed the definition of a start-up. Now a start-up will be treated as a start-up even ten years after its establishment and continue to get benefits.
- To provide financial assistance to start-ups, the government has created a 'Fund of Fund for Start-Ups' with a corpus of Rs 10,000-crore in the Small Industries Development Bank of India.
- The Pradhan Mantri Yuva Udyamita Vikas Abhiyan (PMYUA) is under implementation by the Ministry of Skill Development and Entrepreneurship to promote young entrepreneurs. Through this training, mentoring and other support for setting up enterprises is provided to young entrepreneurs.
- The National Entrepreneurship Award (NEA) has been instituted in 2016 to promote entrepreneurship and inspire the youth.
- The government has also taken several measures to encourage women entrepreneurs to begin start-ups. Together with GIZ, a German institution, the government has launched a pilot project for the economic empowerment of women entrepreneurs and women start-ups.
- The government has been providing loan facilities to entrepreneurs for setting up and promoting business through various schemes. It includes the Stand Up India scheme along with the [Mudra scheme](#).
- Agriculture, horticulture and animal husbandry have immense potentials of entrepreneurship and start-ups and the government is promoting them.
 - Under 'AatmaNirbhar Bharat Abhiyan,' the Prime Minister has made the provision of an agricultural infrastructure fund with a corpus of Rs. 1 lakh crore, which aims to transform the condition and direction of this field. Infrastructure facilities such as warehouses, cold storages, and food processing units will be set up in rural areas with this fund. It has created a huge opportunity for entrepreneurship development in the agriculture sector.
 - In the area of organic agriculture, there is immense potential for start-ups and entrepreneurship. The [National Medicinal Plants Board \(NMPB\)](#) has assisted in the cultivation of medicinal plants in an area of 2.25 lakh hectares to promote herbal and medicinal plant cultivation under the 'AatmaNirbhar Bharat Abhiyan'.
 - Three laws related to agricultural reforms paved the way for setting up new start-ups and enterprises in the field of agriculture.
 - The e-platforms for agricultural marketing will provide opportunities to young entrepreneurs to thrive in the agriculture sector.
 - The warehousing, cold storage, and processing units are set to expand in the private sector due to the abolishing of the storage limit of produce like cereals, potatoes, and onions through the Essential Commodities Amendment Act. It will open up new dimensions of entrepreneurship and development in this field.
- New opportunities are also being created in the food processing industry.
 - A provision of Rs.10 thousand crores has been made under the 'AatmaNirbhar Bharat Abhiyan' to formalize micro food enterprises. Through this, two lakh micro-food enterprises are being

supported for global reach with a commitment to the resolution of 'Vocal for Local.' This fund will benefit entrepreneurs who want to make their enterprises conform to the standards of the Food Safety and Standards Authority of India or if they wish to establish their own brands. Along with the existing food entrepreneurs, farmer producer organizations, self-help groups and cooperative societies have also been assisted in this scheme. The strategy is to establish cluster-based enterprises.

- Start-up Village Entrepreneurship Programme (SVEP) was launched in 2016 by the Ministry of Rural Development under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission ([DAY-NRLM](#)).
 - The people living in rural areas are not financially strong. Initial protection and guidance are not available to such rural start-ups and they also lack appropriate resources and environment for developing skills. The SVEP aims to resolve these problems.
 - This scheme has also yielded excellent results in social inclusion as 82 percent of this scheme's entrepreneurs belong to scheduled castes, scheduled tribes and backward classes. Under this program, 75 percent of the enterprises are owned and managed by women.
- The recent announcements of private sector participation of innovations in the space and defence sectors opened up a flood of new opportunities for the MSME industry.

Conclusion:

- With the demographic dividend favouring India and greater emphasis on skill development and entrepreneurship, India will become the largest resource base of skilled workers in various fields in the entire world in the next two to three decades. India is poised to become the world's skill capital.
- Entrepreneurship, skill and start-up are at the core of the resolve of 'self-reliance' under the 'AatmaNirbhar Bharat Abhiyan'. Today nation is taking rapid strides towards self-reliance, with start-ups, entrepreneurship, and skill development playing a crucial role.

Chapter 2: Innovation and Entrepreneurship for Sustainable Growth

Introduction:

- With over 1.4 million schools, approximately 10500 engineering and related institutions, approximately 39000 colleges, a demographic dividend that is the envy of many a country and a fast-growing economy: the imperative in India is, therefore, to ensure that an estimated 150 million youth of India entering the workforce over the next few years can realise their true potential through access to world-class innovation and entrepreneurial ecosystem, leveraging rapidly advancing, accessible, affordable technologies transforming the world we live in and enabling an incredible set of opportunities for innovation and new job creation.
- India is a country of a billion people with thousands of challenges, which are also thousands of opportunities for innovative entrepreneurial start-ups to succeed with possible global impact.
- What India has been lacking is a holistic innovation and entrepreneurial ecosystem that stimulates, enables and supports inspiration, imagination and innovation in our schools, universities, industries across the length and breadth of the nation.

Innovation and entrepreneurship in India:

- The following five pillars need to be understood with respect to innovation and entrepreneurship.

Demographic dividend:

- With over 65 percent of our country under 35 years of age, more than 1.4 million schools and 10,500 engineering and related institutions, a whopping 39,000 colleges and universities, India enjoys a demographic dividend like no other in the world.
- It is imperative that we enable the channelization of this youthful energy towards nation-building activities by focusing on developing vocational, technical and managerial skills, while fostering a culture of innovation and entrepreneurship at the school, university and industry levels.

Infrastructure:

- Innovation and entrepreneurship will be key to ensuring the development of both physical as well as digital infrastructure across all regions in the country.
- Smart water management, transportation, energy management, and housing present tremendous opportunities for innovations and start-ups.

Demand:

- India has the perfect environment. It has over 1.3 billion people, a youthful population, a growing middle class, one of the fastest-growing economies of the world, and affordable, available advanced technology to reimagine new solutions to existing and emerging consumer needs.
- The pillar of demand presents an unprecedented opportunity for [Make in India](#) in every industry.

Technology:

- The remarkable growth of the fast-growing 180 billion USD IT/ITES and biotech industry in India over the past decade has shown the world India's scientific, engineering and technological prowess and capabilities with one of the fastest-growing start-up ecosystems—over 30,000 start-ups and 250 incubators—India can surely position itself as one of the leading innovative nations of the world.

Socio-economic growth:

- With 22 percent of its population still below the poverty line, 44 percent of its economy still agri-based, many districts still combating unacceptable percentages of infant mortality and maternal mortality, and only a mere 13 percent of women entrepreneurs, India needs to ensure that rapid economic progress encompasses societal progress.

Atal Innovation Mission (AIM):

- Through the government of India's flagship initiative, Atal Innovation Mission (AIM), NITI Aayog is leading from the front to promote a culture of innovation and entrepreneurship in the country.
- It is working towards the creation of a problem-solving innovative mindset in schools and creating an ecosystem of entrepreneurship in universities, research institutions, private and MSME sector.
- Atal Innovation Mission aims to power the AatmaNirbhar Bharat vision through Innovation and Entrepreneurship.
- The following are the main initiatives under the [Atal Innovation Mission](#):

Atal Tinkering Labs – At School Level:

- Over the last 3 years, AIM has launched thousands of Atal Tinkering Labs enabling students from grade 6 to grade 12 to have access to and tinker with innovative tools and technologies like 3D printers, robotics, miniaturised electronics, Do-It-Yourself kits thus stimulating a problem solving innovative mindset to solve problems.
- Atal Tinkering Labs are being established in schools nationwide with 5000+ such labs operational in 650+ districts and over 2 million students having access to ATLs.

Atal Incubators—At Universities, institutions, industry level:

- To promote the creation of a supporting ecosystem for start-ups and entrepreneurs, AIM has been establishing world-class incubators called Atal Incubation Centres (AICs) in universities.

Atal Community Innovation Centers:

- To promote the benefits of technology-led innovation to the unserved/underserved regions of India including Tier 2, Tier 3 cities, aspirational districts, tribal, hilly and coastal areas, AIM is setting up Atal Community Innovation Centers.

Atal New India Challenges:

- To create product and service innovations having a national socio-economic impact, AIM has launched over 24 Atal New India Challenges in partnership with five different ministries and departments of the central government.

Applied Research and Innovation for Small Enterprises (ARISE):

- To promote innovation in a phased manner in the MSME/Start-up sector, AIM will be launching ARISE (Applied Research and innovation for Small Enterprises) along with partner ministries so that great research ideas are converted to viable innovative prototypes followed by product development and commercial deployment.

Mentor of Change:

- Under this initiative, micro-finance and rural-financing schemes aim to spur great innovations and entrepreneurial initiatives. This will help ensure gender equality, address economic disparity and equal opportunities for differently-abled communities.

Conclusion:

- Promoting Entrepreneurship and Start-ups for Sustainable Growth will help ignite the innovative entrepreneurial spirit of new India. This will help ensure an unprecedented wave of long-deserved growth, prosperity and well-being that can serve the interests of not only the spirit of New India but also the rest of the world as well.
- Creating a nation of job-creators and not just job-seekers is important for sustainable growth. And central to this is the need for extensive collaboration between corporate industry, academia and governments at the village, district state and central levels.

Chapter 3: Financial and Institutional Support for Rural Startups

“The future of rural India is intertwined with its ability to integrate science and technology”. - Dr. S. Radhakrishnan

Introduction:

- Agriculture and allied activities are the mainstays of rural India and around 67 percent of the Indian population resides in rural areas. The agricultural sector remains a major source of employment, accounting for about 47 percent of the total national workforce.

Rural Challenges:

- Unemployment is the major challenge faced by rural youth and more so by female rural youth. This has led to large scale rural-urban migration and the corresponding challenges brought out by such migration.
- Large numbers of rural youth lack the skills required for job opportunities in the ever-evolving manufacturing and services sector.
- Rural youth needs better education, jobs, a better lifestyle and economic independence.
- Developmental efforts have been low on the usage of innovative tech i.e. the deep tech encompassing artificial intelligence, machine learning, computer vision, blockchain, etc.
 - Technology-led interventions hold the promise of not only increasing agricultural productivity and growth but also reducing poverty.
- Many rural areas have patchy internet/broadband coverage, low levels of e-literacy and digital skills, limited access to digital services and these areas run the risk of being left behind in the digitalisation process.

Rural Start-ups:

- There are 52 crore mobile phone users in rural areas as on March 31, 2020. Of the estimated 56.6 crore active internet users in India in November 2019, around 23 crore reside in rural India. NABVENTURES estimates that by 2020, more than 27 crore people in rural India will be active Internet users. These rural Internet users are driving the growth of rural start-ups.
- As the number of active rural internet subscribers increases further, rural e-commerce is expected to take off in rural India in a big way.
- It is estimated that there are close to 1,100 agri start-ups and another 800+ food and beverage start-ups In India.
 - As of July 2020, more than 34,000 start-ups are registered with the [Department for Promotion of Industry and Internal Trade](#). Currently, only about 6,400 start-ups are funded. Bengaluru and Delhi are among the top 40 start-up ecosystems in the world.
- The rural start-up ecosystem suffers from the following challenges:
 - Lack of incubation centres
 - Lack of venture capital funds
 - Lack of bankable entrepreneurs
 - Scale-up challenges

Government Support to Rural start-ups:

Start up India initiative:

- The Start-up India initiative envisions building a strong ecosystem for nurturing innovation and entrepreneurship in the country. The key objectives of the Government under this initiative are as follows:
 - Spur entrepreneurial activity to accelerate job creation
 - Create enabling environment by reducing regulatory burden and introducing new policies
 - Build capacity through infrastructure creation and training
 - Provide funding support and fiscal incentives
 - Facilitate all members of the Start-up ecosystem to connect and collaborate

Institutional and Financial Support for Rural Start-ups:

Fund of Funds:

- Right from IFCI's first venture capital fund in 1976 to the SIDBI Start-up Fund of Funds of Rs 10,000 crore, a large chunk of the beneficiaries have been urban start-ups.

Venture Capital Funds:

- The first set of venture capital funds that invested in a few rural start-ups included impact funds like Aavishkar (set up in 2001), Acumen and Rural Innovations Network.
- SIDBI had a rural oriented VC fund with a corpus of Rs. 60 crore and has made a few investments in agri SMEs from Samridhi fund. NABARD has been very supportive of agri/rural VC funds.
- In 2019, [NABARD](#) started its own venture growth equity fund, NABVENTURES Fund I with a target corpus of Rs. 500 crore and a green shoe of additional Rs. 200 crore.

Seed Fund:

- A National Seed Fund was announced in Budget 2020-21 to support ideation and development of early-stage start-ups. Recently, RBI has allowed lending to start-ups as part of priority sector lending. NABARD and SIDBI are setting up credit guarantee schemes.

Incubation Centres:

- Beyond funding, the start-ups need guidance, direction and exposure.
- There are more than 400 incubators and accelerators in India. Through the Atal Innovation Mission (AIM) around 47 incubation centres have been funded so far. While many of these incubation centres are in Tier 2-3 cities, only a few are in rural areas.

Focus areas to stimulate rural Start-up Ecosystem:

- Education: Education and vocational skilling need to be integrated, a practice followed by many countries to train rural youth in basic English language skills and necessary "soft skills".
- Job creation through the encouragement of tech-enabled business in rural areas: Mobile internet-based digital services can be the engine of employment growth for educated rural youth.

Way Forward:

- Given the nascent stage of rural start-ups in India, it would be prudent to provide funding and infrastructure support using public resources. The social payoffs would be substantial in the long run.
- The following measures could be considered to provide an impetus to rural start-ups.

Incubation/acceleration of rural start-ups:

- More accelerators and incubators in rural India focused largely on agritech, foodtech, affordable housing tech, rural health tech/edutech, fintech, payments, etc. should be opened.
- Rural start-ups need nurturing, support and access to sandboxes to experiment and perfect their products and solutions.
- The focus must shift from indirect investing through government funds to direct investments through government-owned funds.

Creation of a National Rural Seed-cum Impact Fund:

- A government-backed National Rural Impact Fund with a corpus of Rs 1,000 crore (in the form of an AIF with GOI contribution of 40 percent) may be set up for investments in rural start-ups providing investments in rural start-ups.
- This could be viewed as an impact fund to invest in start-ups, thus benefiting a large number of farmers/rural population.

Creation of a National Agri/Rural Start-ups Fund:

- The GOI may consider setting up a National Rural Start-ups Fund, an AIF, with a large corpus of Rs 2,500 crore. This fund would make direct investments in agri/food/rural start-ups at all stages (early, mid and late).
- Amounts could be raised from both domestic and global investors.

Creation of a National Rural Fund of Funds:

- The Government of India may consider setting up a National Rural Fund of Funds to make indirect investments in third-party AIFs that would, in turn, invest in agri/food/ rural start-ups at the seed (post-incubation/ acceleration) to early stages.

Creation of a National Venture Debt Fund:

- National Venture Debt Fund, an AIF, with an initial corpus of Rs 1,500 crore (40 percent contribution from Government of India) could invest in financially sound start-ups which have matured to reach revenues of Rs 200 crore or more and which have already raised a sizeable amount of venture capital money.

Conclusion

- Rural areas have a lot of untapped entrepreneurial potential. Agriculture and rural businesses are the areas of maximum social impact but remain underinvested in India from an equity/start-up investment standpoint.

- Further, rural areas remain underinvested in terms of healthcare, education, infrastructure, etc. and are ripe for the launch of tech-based innovative businesses.
- There is the urgent need to strengthen the rural start-up ecosystem to encourage the setting up of more and more rural start-ups. Rural start-ups should be included in rural development programmes. An appropriate intervention will help change the face of rural banking, shopping, trading, e-commerce, etc.
- India must devote efforts towards creating rural unicorns with the active involvement and engagement of our millennial rural youth. This would allow India to emerge as a 'land of rural start-up entrepreneurs' because as Mahatma Gandhi put it so evocatively, "India lives in her villages."

Chapter 4: Optimising CSR for Skilling Rural India

Introduction:

- Skilling rural India can be a game-changer for the socio-economic situation of the country.
- Every year a huge energetic workforce is emerging from the villages of India. Potential of this workforce remains untapped when it is kept unskilled.

Background:

Demographic dividend:

- As an emerging economy, India is of late experiencing a huge demand for skilled manpower. The country is well placed to harness the opportunities emerging out of globalisation by engaging its young workforce for economic growth. Around 55 percent of India's population is below 25 years of age, and the average age is 29 which is lesser in comparison to many developed countries. About 62 percent of its population is in the working-age group (15-59 years), and it is an increasing trend.

Lack of skilled workforce:

- Despite being one of the youngest countries in terms of its massive population below the age of 25 years, India has been reeling under the dearth of skilled workforce, which leads to the problems of unemployment, under-employment and disguised unemployment.

Need for skilling in rural areas:

- More than 70 percent of India's population belongs to its rural parts. Hence, the "demographic dividend" can be fructified only when the enormous segment of rural youth possesses the appropriate skill to create robust livelihood support systems.
- Due to 'low skill' or 'mismatched skill' levels, the rate of unemployment in rural areas is higher than the rate in urban areas.
- Dovetailing of farming and non-farming sectors is missing.
- Traditional and ancestral livelihood activities, arts and crafts in rural areas are getting extinct.
- The education system has had an inadequate focus on vocational training, rendering the young population academically qualified but unskilled.
- Youths from villages land up as unskilled migrant workers in urban areas.

Role of corporate sector in skilling:

- The skill development efforts require an integrated, synchronised and holistic approach. Role of the corporate sector, as well as the NGO sector, happens to be crucial in this context.
- National Skill Development Corporation (NSDC), the apex body established in PPP mode to promote skill development in the country under the guidance of the Ministry of Skill Development and Entrepreneurship, strives for forging partnerships with corporate houses and NGOs for scaling up the skilling efforts.
- Investing in skill-building of youths makes strong business sense for both Public Sector Enterprises as well as private companies. In the long run, this investment shall yield sustainable dividends and create a workforce that is future-ready. It is certainly a win-win situation for companies as they meet their own requirement for a skilled workforce and at the same time get the opportunity to engage in socially responsible behaviour. By creating pools of trained manpower and enabling those for better livelihood options, companies can contribute to the local and national economy in a sustainable way and also improve their access to the market.
- Companies possess an inherent understanding of the skilling needs and trends of a region, be it local or global. They can easily gauge the skill gap and requirement of any definite skill for the industries because they understand the market better. Corporate houses have resources (expertise, experience, infrastructure and machinery) to contribute towards the expansion of the skill capital. The corporate connection can make the skilling endeavour much more effective and impactful. Hence, the involvement of companies in development and up-gradation of skills is highly called for.

Scope of CSR:

- As per Section 135 of the [Companies Act 2013](#), profitable companies are mandated to spend 2 percent of their profits in CSR activities.
- Schedule VII of the Act prescribes areas like skill development, livelihood generation and rural development among many to be taken up under CSR initiatives.
- Companies with their Corporate Social Responsibility (CSR) agenda can complement and supplement the action of Government with respect to skilling, which can help in the development of a robust skill network in rural India.
- CSR sector has immense potential and promise to strategically support the national skill mission. As per a CSR reporting survey, education and skill development sector has been receiving the highest CSR fund for years.

Conclusion:

- Target 4.3 of the SDG-4 aims for equal accessibility to affordable and quality technical and vocational education. Target 4.4 stresses on increasing the number of youth who have relevant technical and vocational skills for employment and entrepreneurship. Therefore, companies can contribute to the SDGs through their involvement in skill-building of human resources.
- The objectives of the [Skill India Mission](#) can be successfully accomplished only if rural skilling is given right and proper importance.
- With a growing and vibrant CSR sector in the country nowadays, matching contribution from companies to the efforts of the Government in skilling rural youth is exceedingly desired.
- CSR support, in terms of funding, expertise, experience and infrastructure, will add momentum and sustainability to the skilling drive.

Chapter 5: Rural Women Entrepreneurs: Empowering a New India

Background:

Gender inequality in the work domain:

- According to the Periodic Labour Force Survey, 2018-19, 59.7 percent of women in rural India are self-employed, 11 percent are regular wage or salary earners while 29.3 percent are casual workers.
- While the share of nature of work among men and women in rural areas is not different, there is a huge difference in the type of self-employment between men and women. 84 percent of self-employed men in rural India are own-account workers or employers while only 37 percent of women fall in this category. Most self-employed women in rural India (63 percent) work as helpers in household enterprises.
- According to the numbers reported in the PLFS 2017-18 survey, self-employed women in rural areas earned the lowest wage among men and women from rural and urban areas. On average, wages earned by self-employed urban men were 4 times that of self-employed rural women and those of self-employed men in rural areas was 2.5 times that of self-employed women in rural areas.

Causes of inequality:

- The inequality in income could be because women, especially in rural areas, are expected to be the primary caregivers for children and older household members. Household chores like cooking, cleaning, and fetching water are also usually the primary responsibility of women in rural areas.
- In addition to the social conditioning where women are expected to be the primary caregivers and do the majority of the household chores, the other impediments that limit a woman's participation and efficiency as an entrepreneur are the poor education levels, lack of financial support, information asymmetry, etc.
 - There is a gender gap in the literacy rates of men and women in both urban and rural areas compared to India's average literacy rate of 78.1 percent, only 65.7 percent women in rural areas above the age of seven were literate as of 2019. Moreover, improvement in literacy rates of women in rural areas has not translated into a higher share of participation in the labour force.

Measures taken by the government:

Educational domain:

- The government has taken active steps towards improving the literacy rates among women in rural India.

Financial inclusion:

- Financial inclusion can help improve the economic prospects of female entrepreneurs in rural areas by improving access to banks. This can have a positive impact on the poor and disadvantaged groups, can increase economic activity.
- A three-pronged approach, popularly known as the JAM Trinity – Jan Dhan Yojana, Aadhar Card and Mobile phones, has been employed by the administration.
- Jan Dhan Yojana laid emphasis on the importance of women having their own individual bank accounts. Around 20 crore women who opened bank accounts under the Jan Dhan Yojana also benefited from the Direct Benefit Transfer scheme of the government during the national lockdown. The accounts have also

led to greater autonomy to the women over their finances and savings. Women could now access bank accounts and conduct financial transactions from the safety of their homes.

- Between 2014 and 2017, the gender gap in bank account ownership fell from 20 percentage points to 6 percentage points.
- To strengthen financial literacy, the Reserve Bank of India has also released the National Strategy for Financial Education (NSFE 2020-25) that acknowledges the need to improve financial literacy among women. According to their survey in 2019, they found that only 21 percent of women crossed the minimum threshold score on financial literacy as compared to 29 percent men.
- The government has also announced a provision of collateral-free loans up to Rs 20 lakh for women self-help groups to tackle hardships due to the lockdown.

Entrepreneurship support:

- The government also supported women in rural areas with schemes that encouraged them to start independent ventures.
- The women could benefit from easy loans under the [Prime Minister's Employment Generation Programme \(PMEGP\)](#). Women in rural areas fall under the special category of beneficiaries and are expected to contribute only 5 percent of the project cost and get a subsidy at the rate of 35 percent. The PMEGP scheme is implemented by the Khadi and Village Industries Commission (KVIC) as the nodal agency at the national level, State Khadi and Village Industries Board at the state level, and District Industries Centers (DICs) and banks.
- Another government scheme to support female entrepreneurs is Stand-Up India, launched in 2016. The scheme offers loans between Rs 10 lakh to Rs 1 crore to women for setting up businesses outside the non-farm sector.

Addressing information asymmetry:

- Information asymmetry is another weak link in the value chain of women entrepreneurs from rural areas.
- NITI Aayog's Women Entrepreneurship Platform (WEP) is one such digital initiative that aims to reduce the information asymmetry for women entrepreneurs. It collaborates with public and private sector organisations and brings information on all women-focused schemes, initiatives and programmes in one portal. It provides information on funding and financial assistance, incubation and acceleration support, entrepreneurship mentorship, community networking and compliance and tax assistance among others.
 - It comprises of three pillars—Iccha Shakti to motivate women entrepreneurs to start a new business; Gyan Shakti to provide knowledge and ecosystem support to foster budding entrepreneurs; and Karma Shakti to provide hands-on support in setting up and scaling business platform.

Way forward:

- While government initiatives like Mahila-e-haat are essential and important, its reach is not as expansive as those of digital online e-commerce companies. There is the need to educate and support rural women entrepreneurs to start selling their products directly on channels like Flipkart and Amazon that have a lot of traffic.
- Schemes that incentivise business (like tax credits or exemption) that source their inputs or products from rural women entrepreneurs will help increase private sector participation that will in turn benefit women entrepreneurs. The need of the hour is now to channelize market forces so that they can leverage their true potential.

Chapter 6: India's New Farm Bills: Ushering in Agriculture 2.0

Background:

- Orthodox farming methods, little to no focused government policies on agricultural innovation and a large monopoly of middlemen have created a situation where a large part of the economy has been pushed to stagnancy.

Details:

Farm bills:

- The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill seeks to completely open up the sale of produce outside the APMCs.
- The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill creates a framework for contract farming. It provides a template at the national level for farming agreements.

Infrastructure fund:

- The Agriculture Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee.
- A sum of one lakh crore rupees will be provided by the banks and the financial institutions as loans with interest subvention of 3 percent per annum and credit guarantee coverage for loans up to two crore rupees.
- The scheme provides a good opportunity for start-ups in agriculture to avail the benefits and scale up their operations, thereby creating an ecosystem that reaches farmers in every corner of the country.

Significance of the Farm bills:

- From better aggregation of farm produce to facilitating smoother innovation in farm-to-fork models, and accelerating the spread of agriculture start-ups, India's new farm regulations are designed to have an impact on the country's agriculture sector in many ways.
- Smart implementation of the new farm bills will lead to four significant changes: An increase in farmers' incomes, the rise of agri-entrepreneurs, massive private investments in agriculture, and a jump in farm product exports.

Technology boost to sector:

- Most importantly, these bills will diffuse technology and innovation into the most traditional sector of the Indian economy. It will facilitate the interaction of agriculture with the booming science and technology sector of the country.
- The use of data will be as important to farming today as, say the use of seeds. Data would be needed in every aspect – from analysing climatic transitions to the impact of new kinds of pests. The new farm regulations have created the path towards more data integrated farming in India which will make the country and its food security systems better prepared for climate change transitions.

Rise of agri-entrepreneurs:

- The Farm bills would help kick start an entrepreneurial ecosystem in Indian agriculture.
- The Indian government specifically supports AgriTech start-ups under the Start-up India Scheme.

Boost to exports:

- With its wide range of different climates and geographies within one country, India is moving towards marketing its food products according to their geographical location and uniqueness. This is boosted by other government programmes like Geographical Indication (GI) which situates a product as being a unique item of its geography, and One District One Product (ODOP) which seeks to promote unique items from every district of the country.
- There is an increased emphasis on processing and branding Indian farm products, not just for the domestic market but also for the world.

Rise in farmer incomes:

- Setting the farmer free, as the new farm bills do, to sell their product anywhere (and untied to the Agricultural produce Market Committees or [APMCs](#)) will help the farmers realize better prices for their produce.
- The infusion of technology in the sector can also lead to higher agricultural productivity which will also contribute to increasing the farmers' income.

Conclusion:

- The new farm bills have opened the gateway for the imagination of Indian agriculture as an area of innovation and growth. They would help India's position itself as a cutting-edge innovator in world agriculture.

Chapter 7: Smart Villages: Drivers of Inclusive Growth

Introduction:

- According to the 2011 census of India, 68.84 percent of Indians (around 833.1 million people) live in 640,867 villages.
- The villages contribute a great deal to the national economy, however, it appears they get less in return than the contribution they make.
- There is a need to prepare our villages to innovate and empower them to accelerate social and economic changes to serve the underserved communities.
- Smart village could be an effective strategy for creating a strong, sustainable and self-reliant rural economy.

Smart Village:

- In the wake of national and global enthusiasm, the term 'smart village' as an idea and a practice has gained importance in rural development planning and policy.

- There is no universally accepted definition of a Smart Village. The conceptualisation varies from scheme to scheme. An 'Adarsh Gram' is defined as one wherein people have access to various basic services so that the minimum needs of all the sections of the society are fully met and disparities are reduced to a minimum. These villages would have all such infrastructure and its residents will have access to all such basic services that are necessary for a dignified living, creating thereby an environment in which everyone is enabled to utilise her/his potential to the fullest.
- Smart village initiatives envisage holistic and integrated development of villages on multiple areas, health, education, livelihood and community development and so on. It also envisages a bundle of services delivered to its residents through community participatory approach in an effective and efficient manner. The concept aims to address issues of rural transformations, inclusion and democracy.
- There are many central government schemes implemented by various ministries such as Unnat Bharat Abhiyan (UBA), Pradhan Mantri Adarsh Gram Yojana, Shyama Prasad Mukherji Rurban Mission (SPMRM) and the Sansad Adarsh Gram Yojana (SAGY) with an aim to bring transformative changes in our villages.

Good Cases of Smart Village:

- Mawlynnong (Meghalaya-Asia's cleanest village); Ralegaon Siddhi and Hiware Bazar (Maharashtra - environmental conservation and irrigation system and water conservation program); Chhotkei village in Angul district (Odisha —micro grid, solar power); Mori Village in East Godavari district (Andhra Pradesh—fully digital with internet and wifi); Nandangram in Itahar administrative block in Uttar Dinajpur district (West Bengal-ICT equipped schools); Punsari Gram Panchayat (Gujarat-Wi-fi facility in the village, installation of CCTV in several places of the villages); Anandwadi, (Maharashtra—gender equality, the nameplates outside the houses proudly display the name of the woman in ownership of the house); Hazipalli Gram Panchayat (Telangana-ODF, Solid Waste Management, underground drainages and zero mosquitos).

Way forward:

Self-sufficient villages:

- It is necessary to promote the development of rural areas in tune with the Gandhian vision of self-sufficient 'village republics', based on local resources and using decentralised, eco-friendly technologies so that the basic needs of food, clothing, shelter, sanitation, health care, energy, livelihood, transportation, and education are locally met and the goal of faster and inclusive growth is realised.

Local area based plans:

- Each village has varying needs and requirements.
- Any smart village initiative must visualise a framework based on the existing strengths of the village and harnessing those strengths for improving efficiency and efficacy in governance, service delivery and making our villages and villagers smart and happy. Socio-economic and infrastructure development, conservation of natural resources, environment, preservation of socio-cultural fabrics of the villages and the technology trot can enable holistic development of villages.

Empowering the villages:

- There is a need to ensure empowerment of villages on three counts, i.e. economic, digital and institutional.

Economic empowerment:

- Efforts must be made to create multiple remunerative livelihoods and entrepreneurial avenues for rural people.
- Skilling of the youth and women could play a decisive role in the current situation for micro and small enterprises and SHGs operating in rural areas to scale up and generate employment for the local people.
- There is also the need for transformation of subsistence agriculture into a diversified farming business and this process of transformation can be driven by youth. Agro-entrepreneurship, food processing and value chain development will also encourage youth into agriculture, sustainable housing, energy, water and sanitation sectors.
- There should also be focus towards providing an opportunity to revive the rural handicrafts and cottage industries so that high-value products can be manufactured through labour-intensive methods and sold both in national and global markets.
- As new employment generation is constrained because of a slump in demand, under smart village initiative, more efforts should now be made towards self-employment ventures, entrepreneurship and rural start-ups. The scope and reach of MUDRA loans, Startup Village Entrepreneurship Programme (SVEP), etc., must be leveraged. The Self-Help Groups (SHGs) are to be graduated as economically viable and productive enterprises through cluster development, value chain development, collectives, enterprise development, skills training and access to larger value loans through digital finance provisioning of counselling, mentoring and handholding for the youth and women. This is very important, both for skill and entrepreneurship development.

Digital empowerment:

- Digital enablement is a crucial ingredient of a smart village.
- It comprises of technology-based innovative solutions, data-driven decision making and skills to use smart technologies and make smart decisions. The penetration of ICT in rural areas has to be increased for the smart village initiative to succeed. Digital interventions in all spheres of their life will be very crucial. Technological changes under smart village initiatives should also focus on improving the governance, transparency and accountability.

Institutional empowerment:

- The economic and digital empowerment should be based on the existing set of institutions operating in the rural landscape like the Gram Panchayat, Health Sub-centre, Anganwadi, Post office, Primary School, PDS Shop, Library and Sanitary complex and village communities such as co-operatives, village committees, FPOs, residence associations, SHGs and youth clubs.
- The concept of smart village needs to be mainstreamed in the Gram Panchayat Development Plan (GPDP) and the whole process needs to be captured in it.
- A strong commitment to improving local institutional capacity is not a guarantee for a more inclusive smart village trajectory, but is one of its necessary conditions.

Conclusion:

- The journey towards smart villages will ensure a more inclusive, sustainable and self-reliant society and economy.
- Smart village should focus less on technology alone, and more on people, processes and institutions.

- Several challenges associated with governance deficit, transparency in the implementation of programmes, poor education levels, digital divide in the rural areas of the country and poor participation levels by village communities and individuals in collective decision-making need to be addressed.
- The vision of New India 2022, an India free from poverty and corruption, rests largely on the growth and development of rural India.

Chapter 8: Start Up Ecosystem in Rural India

Significance of start-ups:

- Start-ups have also become drivers of growth and prosperity, delivering jobs, and bringing socio-economic development to the countries both developed and developing.
- The potentially scalable innovations, when launched through Start-ups can create impactful solutions to the problems faced locally as well as at the global front and end up improving the quality of human life. Technological interventions will help improve the living conditions of the people as well as create socio-economic change. Every problem is an opportunity in making.
- The brilliance of these start-ups lies in the idea that even a teenager, without a penny in his pocket but with an idea and the will to execute, can succeed.

Status of start-ups in India:

- In India, the Start-up ecosystem has evolved to a great extent in the last decade. It started from a few metropolitans such as that of Bangalore, which many a time has been referred to as the Silicon Valley of India, and then spilled to Mumbai, Delhi, and Hyderabad.
- The start-up ecosystem has started to develop in tier 2 and tier 3 cities. Start-ups from these cities have started to get some visibility and support from organisations in the field working pan India.
- India has seen its share of success in the Start-up world. India stands 4th in the world in producing unicorns. Even in the pandemic, India has added 6 new unicorns to the list, with RazorPay being the latest addition.
- The Start-up India initiative has been a game-changer and has brought India to become the third-largest Start-up ecosystem in the world, with a year on year growth of almost 10 percent. It is with the support of Start-up India that more than 30 States and Union Territories in India have come up with Start-up policies focusing on providing physical infrastructure and seed money to the start-ups besides various capacity building and exposure, and initiatives like the ranking framework for State and Union territories.

Potential for start-ups in India:

- India with a population of nearly 1.3 billion, has become a significant market for the products and other business offerings produced within and outside the country. The start-ups have access to the large customer base.
- The country has one of the fastest-growing economies and the changing socio-economic scenario has further strengthened the purchasing power of the middle and lower-middle class, which has the capacity to support plenty of Start-ups in the country. This could be very good for the start-up ecosystem in India.
- The technological intervention has further reduced the costs to set up companies and provide an opportunity for the technology start-ups for scalability and exponential growth. The Internet has been one of the most powerful tools of the modern world. Today, around 55 percent of our population uses the

internet and has become a readily available market to sell products. Therefore, it has made it easier and accessible to reach the customer base virtually from anywhere. The Internet has also made it accessible and convenient for the customers as well.

Stakeholders in start-up ecosystem:

- There are many stakeholders in the start-up ecosystem.
- The government provides various enablers for creating an aspirational ecosystem, while universities contribute through their research work, incubators and accelerators help commercialise the business idea and then scaling them up and of course, the financial institutions and investors play a major role in promoting the culture of entrepreneurship.
 - Angel investors and venture capital firms have been instrumental in creating a vibrant start-up ecosystem.

Governmental measures:

- The government has come up with various schemes and programs to support incubator and accelerator programs. It provides incentives to start-ups in the shape of stipend, seed money, patent filing costs, etc.
- Atal Innovation Mission, which works under the aegis of [NITI Aayog](#) has successfully established more than 100 world-class incubation centres in different sectors across the country, with in-house seed funding and mentorship available in these incubators.
- Atal Tinkering Labs for schools aim to provide a platform for young minds to express their creativity at a young age.
- Most of the incubators in the country are sponsored by the government and are run in the academic institutions, which gives leverage to students to participate in enterprise creation while still in college or university. Incubation centres have become vehicles of change, bringing the change and becoming pivotal to the building of a start-up ecosystem in the rural areas.
- Seed fund becomes one of the most important investments a Start-up receives, it provides the required impetus to the start-up for continuing with either the research and development needed in the product development or having the pilot run of the project. NIDHI-PRAYAS (Promoting and Accelerating Young and Aspiring technology entrepreneurs) is one of the many programs, to support the innovators from across the country to prototype their inventions and innovations with support from the government, giving them enough space to test their ideas, allowing them to reach a stage where they have a ready product and are willing to approach incubators for commercialisation and other MSME schemes for creating prototypes.

Conclusion:

- Looking at the start-up scene, it can be said, without any doubt that the Indian market is going to be one of the most vibrant ecosystems for start-ups.
- Start-ups do not work in isolation and hence, are a part of the larger economic scene of the country and depend on factors such as ease of doing business, easy exit option, time-bound registration, government documentation and standard operating procedure for government procurements.
- Incentivising the larger companies for setting up incubation centres and running acceleration programs in rural areas under the corporate social responsibility for focusing on low-cost and high impact solutions can help speed up the process to further strengthening the start-up ecosystem in rural areas.

Chapter 9: Rural Self-Employment Training Institutes

Introduction:

- India today has the advantage of having nearly 34 percent of youth population.
- The unemployment rate in urban areas was recorded as nearly 6 percent while in rural areas it was nearly 10 percent. According to the latest data, there may be 18.9 million unemployed people in India by December 2019. Due to COVID-19, this number may increase further.
- To tackle the issue of unemployment, self-employment is the best alternative. Ministry of Rural Development (MoRD) has opted the concept of Rural Self Employment Training Institutes (RSETIs) to facilitate youth to start their own business by providing them skill up-gradation programmes and training them in latest technologies.
- Rural Self Employment Training Institutes (RSETIs) are unique skill development organisations operating in districts across the country. It targets the unskilled/semi-skilled persons and facilitates the trained persons to establish rural enterprises and secure sustainable livelihoods.
- The objective of the RSETI is the creation of micro-enterprises or self-employment opportunities in rural areas.

Salient features of RSETI:

- Every RSETI should conduct 30-40 different Skill Development Training Programmes in a financial year. All programmes should be of short duration, ranging from 1 to 6 weeks. Each RSETI should provide training to a minimum of 750 rural youth belonging to the Below Poverty Line (BPL) category.
- National Level Steering Committee consists of members from [RBI](#), NABARD, banks, etc. It has been set up under the Chairmanship of Secretary, MoRD. National Institute of Rural Development (NIRD), Hyderabad is the nodal agency for implementation of RSETI project.
- RSETI is an independent body and separate from the bank. Its functioning and management are to be looked after by a director on deputation from the sponsoring bank, who helps streamline and monitor the functioning of RSETIs at the local level. At each RSETI, a 'Local Advisory Committee' (LAC) has to be set up with representatives from sponsoring bank, NABARD District Industries Centre, DRDA, the Employment Exchange Office, vocational institutes like Krishi Vigyan Kendras (KVK), etc.
- RSETIs are mandated to impart training to unemployed rural youth particularly from BPL families and develop skills and build up the confidence to take up the entrepreneurial activity. Training programmes can be designed/modified as per the requirements in the locality in consultation with the Local Advisory Committee.
- Identification and selection of trainees for various programmes conducted at RSETIs shall be done in consultation with DRDA. RSETI can be the resources centre for the banks.
- There are 624 lead districts in the country where RSETIs are to be set up by the concerned Lead Banks in those districts. Out of these, as on 31.03.2020, 585 RSETIs are in the functional stage.

Objectives and Scope of the RSETIs:

- Rural youth belonging to poor families are identified and trained for self-employment.
- The training programs conducted will be demand-driven.
- The trainees will be provided intensive short-term residential training programmes free of cost, with food and accommodation.
- To develop confidence in unemployed youth.
- After training, constant follow up with the candidates for at least two years is necessary to help them to remove hurdles and instill confidence for the establishment of a successful vocation.

- To promote rural entrepreneurship.
- Handholding support for credit linkage with banks. RSETI would endeavour to provide credit linkages to the trainees after completion of their training.

Impact of RSETI Concept:

- It is understood that nearly 25 lakh unemployed youth have been settled with the help of RSETIs across the country. Some of them have been providing employment to others as well.
- RSETIs are a very cost-effective medium for creating employment. They have the ability to drive the local economy and for all stakeholders, it is a win-win proposition. Dreams like Skill India, Startup India, [Standup India](#), AatmaNirbhar Bharat can be made a reality within a shorter period through the appropriate support of the RSETIs.

Chapter 10: Road to Self Reliance: Skills for Rural Entrepreneurs

Introduction:

- India is predominantly a rural country with 70 percent of the workforce residing in rural areas.
- The rural economy constitutes 46 percent of national income. Despite rapid urbanisation, more than half of India's population is projected to be in rural India by 2050. About two-thirds of rural income is now generated from non-agricultural activities.
- Thus, quality skill training of the rural workforce and growth of viable employment opportunities in rural India are essential for overall economic growth and inclusive development of the country.

Initiatives for Skilling Rural Youth:

- Rural livelihood enhancement programmes aim to improve skill development and employment opportunities for rural youth.
- The Ministry of Rural Development has been implementing Mahatma Gandhi National Rural Employment Guarantee Scheme ([MGNREGS](#)), Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and Deen Dayal Upadhyay – Gramin Kaushalya Yojana (DDU-GKY).

Deen Dayal Upadhyay – Gramin Kaushalya Yojana (DDU-GKY):

- DDU-GKY is a demand-driven, placement-linked skilling initiative. 10.51 lakh rural youth have been trained and 6.65 lakh successfully placed so far under the scheme.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY):

- The Ministry of Skill Development and Entrepreneurship (MSDE) has been implementing its flagship scheme Pradhan Mantri Kaushal Vikas Yojana (PMKVY) through National Skill Development Corporation (NSDC), with the aim to provide skill training to 10 million youth by 2020. Sector Skill

Councils (SSCs) have been created which are industry-led bodies to adequately address skill requirements of various sectors.

- There are three kinds of training routes under the scheme: Short Term Training (STT) for fresh skilling of school/college dropouts and unemployed youth, Recognition of Prior Learning (RPL) to recognise the existing skills and Special Projects to address skilling requirements of the vulnerable groups.
- The scheme is being implemented across the country spanning 37 sectors including the agriculture sector.
- Individuals trained and certified under Short Term Training are 1.8 times more likely to get employed and there is an increase in employment and average monthly income of skilled youth. New trades like the Internet of Things (Smart Agriculture) and Soil Testing and Crop Technician have been introduced to keep pace with technological innovations, which are of special interest to the rural youth and young farmers.

Other initiatives:

- Online training is being conducted through Bharat Skills portal covering 29 popular courses.
- E-learning video content for 71 courses and Question Bank for all the 137 trades under Craftsmen Training Scheme (CTS) for ITIs benefit 9.39 lakh trainees.

Initiatives for promoting Rural Entrepreneurship

Start-Up Village Entrepreneurship Programme:

- The government's Start-Up Village Entrepreneurship Programme (SVEP) implemented by the Deendayal Antyodaya Yojana —National Rural Livelihoods Mission (DAY-NRLM) of the Ministry of Rural Development supports the rural poor in setting up enterprises mainly in manufacturing, trading and service sectors and providing support till the enterprises stabilise.
- SVEP focuses on providing self-employment opportunities with financial assistance and training in business management and soft skills while creating local community cadres for promotion of enterprises.
- About 82 percent of the sampled entrepreneurs across the blocks reported being from SC, ST and OBC categories which signifies social inclusion - one of the pillars of NRLM. As many as 75 percent of the enterprises were owned and managed by women.

Prime Minister's Employment Generation Programme (PMEGP):

- The Prime Minister's Employment Generation Programme (PMEGP), implemented by the Khadi and Village Industries Commission (KVIC), aims to generate self-employment opportunities through establishment of micro-enterprises in the non-farm sector.
- It is a major credit-linked subsidy programme of the government of India, the margin money subsidy is 35 percent for enterprises set up in rural areas.

Rural Self Employment and Training Institutes (RSETIs):

- Skill development through Rural Self Employment and Training Institutes (RSETIs) under the National Rural Livelihoods Mission is a bank-led initiative, enabling a trainee to take bank credit and start his own micro-enterprise.
- RSETI programme is currently implemented through 585 RSETIs by 23 leading banks in 33 States/UTs covering 566 districts in the country. As per government data, 23 lakh people have been trained for self-employment under the RSETIs programme.

Pradhan Mantri Van DhanYojana (PMVDY):

- The Van Dhan start-ups, established under the [Pradhan Mantri Van Dhan Yojana \(PMVDY\)](#) scheme initiated by TRIFED, Ministry of Tribal Affairs, have emerged as a source of employment generation for tribal gatherers and forest dwellers and also the home-bound labour and artisans.
- 1205 tribal enterprises have been established to provide employment opportunities to 3.6 lakh tribal gatherers and 18000 SHGs in 22 states.
- The aim of the scheme is to enhance the coverage to 10 lakh tribal gatherers and 50,000 tribal SHGs producing more than 2000 products such as wild honey, broomsticks, donnapattal, Samidha sticks, coffee, bay leaf, bel pulp, among others, which have a ready market in urban India.

Other initiatives:

- Meanwhile, Rozgar Yukt Gaon (RYG), a new component under Khadi Vikas Yojana, has been introduced to create an additional 12,500 direct employment opportunities in 50 villages.

New Initiatives:

- Pilot projects and online skilling via Bharat Skills portal can be a big help here.
- The recent launch of "The Saran Collection" on the [Government e-Marketplace \(GeM\)](#) portal will be a great enabler. A unique initiative of GeM and the Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), the Saras Collection showcases daily utility products made by rural SHGs and provides them with market access to central and state government buyers.
- Ministry of Skill Development and Entrepreneurship (MSDE) has already formulated a plan for skill training of reverse migrants under PMKVY 2.0 (2016-20) for 116 districts of six states as identified under Garib Kalyan Rozgar Abhiyaan (GKRA).
- Another major initiative is the launch of MSDE's Aatma Nirbhar Skilled Employee-Employer Mapping (ASEEM) portal to help skilled people find sustainable livelihood opportunities mapping skilled workforce based on regions and local industry demands and connecting them with relevant livelihood opportunities in the post-COVID-19 era. The ASEEM portal is expected to help them find new jobs closer home.

Way Forward:

- The need of the hour is to provide adequate skill training to the large workforce in rural India so that they can become a significant contributor to the economy. Only then will India be able to expand its talent pool and harness the potential of the rural youth.
- Credit-linked subsidies, soft loans, access to working capital underpin the success of micro-enterprises located in small villages and towns.
- There is the need to create an enabling ecosystem through entrepreneurship education, training advocacy and easy access to the entrepreneurship network.

Chapter 11: Agro Entrepreneurship

Agricultural sector's role in economy:

- Agriculture plays a vital role in India's economy.
 - Over 58 percent of the rural households depend on agriculture as their principal means of livelihood. Growth in Gross Value Added (GVA) by agriculture and allied sectors stood at 4 percent in 2019-20.
 - The Indian food and grocery market is the world's sixth-largest, with retail contributing 70 percent of the sales.
 - The Indian food processing industry is one of the largest industries in India and is ranked fifth in terms of production, consumption, export, and expected growth.
 - India is also the largest producer of spices, pulses, milk, tea, cashew, and jute; and the second-largest producer of wheat, rice, fruits and vegetables, sugarcane, cotton, and oilseed. India is currently the world's fourth-largest producer of agrochemicals.

Agro Entrepreneurship in India:

- Budding entrepreneurs of the country are relentlessly contributing to the agricultural sector by innovating and developing breakthrough technology.
- The Indian start-up ecosystem has agritech-start-up on a rise. Every 9th agritech startup in the world is from India. They have been launching newer kinds of technology and business models to lift the face of agriculture from primitive to hi-tech. The innovations and technology-driven powerful start-ups are set to revolutionise the agriculture sector.
- Transformation of Agriculture to Agri-business is one of the important strategies where enterprising farmers practise profitable agriculture.

Opportunity for Agro Entrepreneurship:

Improving supply chain efficiency:

- The agriculture sector suffers from inefficiency in the supply chain and improper access to the distribution networks.
- Post-harvest loss in India amounts to INR 95,706 crore (\$13bn).
- Demand-driven cold chains, warehouse monitoring solutions, and market linkage can resolve the existing bottlenecks resulting in streamlining of processes along with a significant increase in farmers' income.

Sustainable agriculture:

- Penetration of advanced technology enables information dissemination that can assist in adequate irrigations as well as conservation of water.

Increasing farm productivity:

- Indian farmlands are fragmented and small; 70 percent are less than 1 hectare, while the national average is less than 2 hectares, resulting in significantly low farm yields. Solutions to increase productivity with respect to the farm size are the need of the hour and the startups can play a lead role in this respect.

Addressing disguised unemployment:

- The agriculture sector employs 50 percent of India's workforce but contributes only 18 percent of the GDP. Solutions that enable farm automation and aggregation will rationalise and gainfully redistribute the workforce.

Scope for digitization:

- With the spread of digitalisation in all the sectors, this trend is yet to fully penetrate in the agriculture sector. Digitisation shall bring more transparency into transactions and create more sales channels for farmers. Along with laying the digital work, solutions that build a layer of data will transform schemes, insurance, and loan disbursal, and can create a manifold impact.

Government initiatives:

Agri sector reforms:

- The Government of India has allowed 100 percent [FDI](#) through automatic route in agriculture, animal husbandry, and plantation sector.
- Very recently three reforms were passed by Parliament and received the President's assent formalising them into laws - The Farmers' Produce Trade and Commerce (Promotion and Facilitation), the Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm Services, and the Essential Commodities (Amendment) Act.
 - It would allow farmers to sell their produce outside APMC 'mandis' to whoever they want and so farmers will get better prices through competition and cost-cutting on transportation.
 - These reforms would accelerate growth in the sector through private sector investment in building infrastructure and supply chains for farm produce in national and global markets. This would help small farmers who do not have the means to either bargain for a better price or invest in technology to improve the productivity of farms.

Start-up India Recognition:

- Start-up India, housed under Invest India, is a flagship initiative of the Department for Promotion of Industry and Internal Trade (DPIIT), Government of India. It intends to build a strong ecosystem that is conducive for the growth of startup businesses, drive sustainable economic growth, and generate large scale employment opportunities. It has the vision of transforming India into a country of job creators instead of job seekers.
- Out of the start-ups that have received recognition certificates, approximately 5 percent belong to the agriculture sector.
- Apart from recognising start-ups, there have been various challenges and programs which have been launched by Start-up India to support the agriculture start-ups such as Agriculture Grand Challenge and National Start-up Awards.
 - Start-up India engages with various Government bodies to conduct grand challenges to promote entrepreneurship and enhance collaboration among the ecosystem enablers and builders. The Ministry of Agriculture in partnership with Startup India launched the Agriculture Grand Challenge in December 2017 wherein 12 pre-identified problem statements were noted for seeking solutions from the start-ups.
 - Start-up India launched the National Start-up Awards 2020 in December 2019 with an aim to recognise and reward outstanding start-ups and ecosystem enablers that are building innovative products or solutions and scalable enterprises, with high potential of employment generation,

wealth creation and demonstrating measurable social impact. 12 sectors in total were identified. Out of the 12 identified sectors, agriculture was one of the priority sectors.

Central Schemes:

- The Government of India is rejuvenating technology and business development into the agricultural ecosystem and is catering specifically to the needs and modalities for agribusiness promotion and entrepreneurship.
- Rashtriya Krishi Vikas Yojna (RKVY) scheme was initiated in 2007 as an umbrella scheme for ensuring the holistic development of agriculture and allied sectors by allowing states to choose their agriculture and allied sector development activities as per the district or state agriculture plan.
- Ongoing Centrally Sponsored Scheme Rashtriya Krishi Vikas Yojana (RKVY) has been renamed as Rashtriya Krishi Vikas Yojana-Remunerative Approaches for Agriculture and Allied Sector Rejuvenation ([RKVY-RAFTAAR](#)). The broad objectives aim at making farming a remunerative economic activity through strengthening the farmer's effort, risk mitigation, and promoting agri-business entrepreneurship.

State Schemes:

- Maharashtra Government launched Maha Agri-Tech Scheme 2019 for digitally tracking agriculture management which will enable efficient tracking of all the information related to farming ranging from seed sowing to cropping harvesting.
- The K-Tech Centre of Excellence, a collaborative effort between Karnataka Innovation and Technology Society (KITS), Department of IT-BT and S&T, Department of Agriculture, Government of Karnataka and C-CAMP supported by DBT, Government of India, promotes innovation by attracting various technologies for finding answers to the prevailing and looming problems in agriculture.

Conclusion

- The innovative solutions and technologies created by the start-ups are creating manifold impact in the agricultural sector.

Chapter 12: Start Local to Go Global

Significance of agri sector:

- Agriculture and allied sectors have remained important segments of the Indian economy. It is the mainstay and backbone of the Indian economy as it is responsible for providing employment to two-thirds of the working population.
- It has direct or indirect linkages with other economic sectors and plays a major role as a foreign exchange earner.
- It stands as the sole bright spot in the recent pandemic and can be looked at as a golden opportunity for sustainable growth and development of India. The agriculture sector has tremendous scope towards rural entrepreneurship and global business.

Indian Agriculture Sector-Problems:

- Although agriculture has a significant contribution towards food security and plays a critical role in the eradication of poverty in a developing nation like India, its share towards the national economy has declined with industrialisation. Its share towards Gross Value Added (GVA) has declined from 18.2 percent in 2014-15 to 16.5 percent in 2019-20. The main reason behind this downfall is rural-urban migration.
- Other challenges such as lack of innovation or technological intervention, rural infrastructural support, landlessness or land fragmentation, topography, input, market knowledge and other risk factors have resulted in the undergrowth of this sector.

Recent Government Policies:

Income:

- The PM KISAN (Pradhan Mantri Kisan Samman Nidhi) scheme is a great relief to small and marginal farmers as this scheme provides income support of Rs. 6,000 per year in three equal instalments.
- However, it should be noted that the weighted cost of cultivation is more than the current assistance of Rs. 6,000 per year for many crops. Further, there is no provision for landless labourers who account 14.43 crore of agriculture workforce. The government's price support alone cannot achieve the target of doubling farmer's income by 2022.
- Increase in farm productivity, rise in real farm prices, post-production reforms involving access to technology, innovation and management by farmers or rural youth as entrepreneurs are the measures needed.

Infrastructure:

- The agricultural infrastructure fund has allocated Rs 1 lakh crores for aggregators, cooperative societies and farm entrepreneurs for setting up community farming assets, storage structures and post-harvest management infrastructure.

Entrepreneurial Activity:

- Government's scheme of fund for the regeneration of traditional industries including khadi, village and coir is a great step towards rural entrepreneurship. The establishment of mega food parks would also help boost entrepreneurial activities.
- A scheme worth Rs 10,000 crore has been announced for the micro food enterprises (MFE).

Skilling Programme:

- Skilling, upskilling and reskilling should be a part of the rural entrepreneurial scheme.

Initiative for Migrant Labourer:

- As per 2011 census, India has 139 million migrants and most of them are involved in informal sectors like construction, brick-kilns, stone quarries and mines, rickshaw pulling, security services, etc. The Government has initiated Kisan Mitra, a seven phase project with an aim to support farmers, migrants and agriculturists to become AatmaNirbhar by scientific research and technologies.

Way forward:

Agri-Innovation Centre:

- As a major domain of the entrepreneurial ecosystem, agri-incubation centres in rural areas can play a significant role. By providing infrastructure, equipment, investment, legal, portfolio support, branding, certification, mentoring and advisory support, these centres can play a key role in achieving the goal of vocal for local and local to global.

Innovation and Technology:

- As innovation or technology is a part of global outreach, along with traditional methods or practices, large scale smart technological interventions starting from weather prediction to input management, farm operation to logistics, supply chain management to market linkage via GIS, Blockchain, data analytics, Artificial Intelligence, remote sensing, satellite technology, and various Internet of Thing (IoT) devices should be encouraged.
- As biotic and abiotic stress is a major issue in the agricultural field, implementation of biotechnological innovation in rural areas will definitely answer a major challenge in the agricultural sector.

Realizing export potential:

- Indian agriculture has the potential to be a global export superpower. The recent reforms in the APMC Act and amendment in the Essential Commodity Act have helped agri-business to stay one step ahead in this direction. A robust infrastructural support, stringent quality control and other reforms including single-window clearance would be helpful for global outreach.

Conclusion:

- Increased emphasis on rural entrepreneurship needs an integrated approach to understand the centrality of the rural agrarian economy and long-term strategy to bridge the gap between policy planning and implementation, input objectives and project output, which will empower the local economy and help us to reach from local to global and beyond.

Chapter 13: Role of Soft Skills in Developing Rural Entrepreneurs

Introduction:**Impact of the pandemic:**

- The pandemic has led to an increase in unemployment and has also led to an education/learning crisis due to long-term shut down of schools, etc.
- As per [ILO](#) estimates, almost 1.6 billion (approx. 80 percent) informal economy workers (representing the most vulnerable in the labour market), out of a worldwide total of 2 billion, have suffered massive damage to their capacity to earn a living. India's worry is that almost 93 percent of the total workforce is 'informal' (as per Economic Survey 2018-19).

- As per ILO's recent report, sectors like hospitality, real estate, transport, manufacturing, marketing/advertising, beauty and wellness, tourism, etc. are the worst hit in terms of economic output. These sectors do employ a sizeable portion of the workforce.

Sustainable Development Goal:

- The target for SDG-8 includes achieving full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value by 2030.

Reasons for inability to meet SDG targets:

- One of the big reasons for non-achievement of the job target is “unemployability” either due to lack of quality basic education or lack of skills.
- It has been observed that a significant proportion of youth in rural areas lack job-readiness and much-needed resilience.

Need for skilling:

- Several countries, besides giving industrial training, are now focusing on the development of 21st-century skills. Therefore, investing in human capital development is the priority.
- The natural strategy will be to align the existing curriculum with 21st-century skills right from the early stages of schooling.

Significance of soft skills:

- India's growing economy needs a workforce which is innovative and adaptable to emerging areas and quickly re-trainable, whether for white-collar or rust-collar and linking them to suitable job opportunities and markets.
- Some of the important skill sets and attributes to become successful entrepreneurs would include attributes like good communication skills, collaboration, critical thinking, approach to lifelong learning, adaptability management, self-direction, planning, reasoning, creativity, leadership, collaboration, financial literacy, sharing and teamwork, stress management and much more. Among these, the most important skills are communication, negotiation, agility and discipline.
- Besides these soft skills, with increasing digitalization and the automation of traditional business practices, technology and data-related skills are important for everyone including young entrepreneurs. Skills and expertise in aspects like Blockchain, Big Data Cloud, data analytics, voice deployment, Six Sigma (for Quality and Operations Management), etc. are beneficial.
- Another critical aspect that needs to be addressed immediately in the education system is environmental studies.
- Schools and colleges must educate children and youngsters about these attributes that are key to not just securing a well-paid job but also lead a sustainable quality life.

Way forward:

- The most important intervention would be at the school level which has been producing a new population pyramid with a high number of ‘unemployable’ at the base. This has led to a situation where a very limited number of those pursuing higher studies is being characterized as employable at the top of the pyramid.

- There is a need to improve the quality of education at the school level and also link secondary and senior secondary schools with vocational education.
- There is a need to evolve various levels of learning through a credible certification system.

Chapter 14: New Horizons of Agri-entrepreneurship and Agro MSMEs

Introduction:

- In the recent COVID-19 pandemic times, the one sector that has been doing unexpectedly well in India has been agriculture.
- India being the second largest agriculture producer in the world, contributes about 15 percent of the GDP from the vast variety of agriculture products.
- 58 percent of the Indian population predominantly relies upon agriculture.
- The Economics of wellbeing rests heavily on the 'Economics of Agriculture'.
- There are millions of organized and unorganized agri-based families in rural India.
- The production of agriculture produce, packaging, and storage are inter-related businesses that affect the overall prospects of agriculture.

Agri-tech:

- Agri-tech (Agriculture technology) is the application of various technological tools to enhance productivity and profitability in Agri-sector, where the prominent agri-tech applications include IoT (Internet of things), drones, intelligent software for pest control and soil analysis, satellite imagery for monsoon and water table management, automated irrigation, light and heat management, etc.

Agri-entrepreneurship:

- The Agri-entrepreneurship refers to the establishment, development, growth and expansion of the Agri-business enterprises in Agriculture and allied sectors.
- A large number of Agri-business opportunities have emerged in the industries in domains like agri-product, processing, agri-food packaging, export of fresh fruits and vegetables, organized marketing and supply of semi-processed products.
- Some of the innovative agri-entrepreneurs have embraced value-added agri-products, providing agri-tech services, rental-business of farm equipment, agri-/Eco-tourism, processed forest-based products, both directly and also through Community-Based Organizations (CBOs) and Farmers Producers' Organizations (FPOs).
- The health-conscious New-Gen Indians are target customers for the farm-fresh produce.

Benefits:

- Facilitating Agri-entrepreneurs can create local employment.
- Agri-entrepreneurship will certainly contribute to localized employment, thereby addressing poverty and inequality and will foster holistic economic development.
- Aid in organized business model results in domestic consumption and export revenue.

- Import substitution can be strengthened.
- An inclusive pattern of sustainable growth can be ensured reducing the rural-urban migration.
- It can act as a game-changer in the economic sustainability of the rural economy in particular and the Indian economy in general.

Government Initiatives:

Agri-entrepreneurs and Agri-Business Incubators (ABIs):

- The government is promoting innovation and agri-preneurship by providing financial support and nurturing the incubation ecosystem under the Rashtriya Krishi Vikas Yojana (RKVY). Agri-startup entrepreneurs are being trained.

Agro MSME Policy

- The recent announcement by the Government of India about the implementation of agro MSME policy is a welcome step in creating in situ employment in the rural economy. The Agro MSME policy is expected to give a push to 'rural-entrepreneurship' and empower the 'Panchayat' to become part of industry clusters.

ASPIRE scheme:

- As complementary to the Agro MSME policy, the Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship has the primary objective to create employment through skills and training development.

Way Forward:

- With a large reliance on agriculture to provide life and livelihood to its people, India's agriculture holds the key to a broad-based inclusive development.
 - Agri-entrepreneurship and thrust for MSMEs in the agriculture sector is the need of the hour in the Indian economy.
 - Agri-enterprises can focus on farm production, while Agro MSMEs can devote resources on processing, packing and marketing of agri-processed products to reach large segments of customers across India.
 - This would help in the eradication of poverty and inequality in rural areas and ensure inclusive socio-economic development.
-

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