In India, sports have long been a staple of everyday life. Numerous pieces of evidence exist to support the presence of thriving sports in India. There are several instances of sports, including archery, wrestling, horse-riding, and chariot racing, throughout our epics like the Ramayana and the Mahabharata. The Government of India, in recent years, has taken several initiatives such as the **Khelo India Scheme, Target Olympic Podium Scheme (TOPS)** etc. to build India as a sporting nation with a great amount of emphasis in the rural areas. **Sports In Rural India**

Our country has had numerous remarkable victories at several international competitions, including World Championships, Commonwealth Games, and the Asian Games. However, one of the greatest things to have happened in the world of archery is the evolution and growth of women archers. Recently at the Asian Games 2022, the **women archers won 3 Gold and 2 Bronze medals**, making our country proud at the international level. These women archers have challenged the traditional outlook of patriarchy; many have become champions of gender equality and promote women's participation in sports.

Initiatives To Strengthen Sports In Rural Areas

- Khelo India Scheme fosters talent, breaking geographical boundaries and nurturing a sporting culture. It is being implemented by the Ministry of Youth Affairs and Sports (MOYAAS) through its five verticals, which promote sports in the entire country including the rural areas.
- Khelo India is the basic platform to showcase sporting skills and spot talent at the national level.
- Under the 'Talent Search and Development' vertical of this scheme, Khelo India Athletes are identified, selected, and provided annual financial assistance of 6.28 lakh per annum per athlete, which includes <u>1.20</u> lakh as Out-of-Pocket Allowance and 5.08 lakh for other facilities like coaching, sports science support, diet, equipment, consumables, insurance charges, etc.
- Khelo India Scheme offers pathways for young athletes, including Khelo India Youth Games, University Games, Winter Games, and upcoming Khelo India Para Games, fostering nationwide sporting opportunities.
- The Khelo India Scheme has a special focus on the **'Promotion of Rural, Indigenous, and Tribal Sports/ Games'**, to make these games popular, disseminate information, and enhance the curiosity of the present generation about these games.
- It is also emphasised to encourage children and youth to take up these games in a major way, paving the way for their mainstreaming. Through this initiative, games like Mallakhamb, Kalaripayattu, Gatka, Thang-Ta, Yogasana, and Silambam (recently added) have been identified for promotion and have found a national stage, capturing the imagination of sports enthusiasts across the country.
- Grants are disbursed for infrastructure development, equipment support, the appointment & training of coaches, and scholarships.
- MOYAAS has implemented various Sports Promotional Schemes across the country through Sports Authority of India (SAI), viz. National Centres of Excellence (NCOE), SAI Training Centre (STC), Extension Centre of STC, National Sports Talent Contest (NSTC) - (with its sub-schemes for Regular Schools, Indigenous Games & Martial Arts (IGMA) School & Akharas), whereby services of expert coaches, sports equipment, boarding and lodging, sports kit, competition exposure, educational expenses, medical/insurance, and stipend are provided.
- The disciplines covered in these schemes include traditional Indian games, like Kabaddi, Archery, Wrestling, Kho-Kho, etc.

- This Ministry has also made documentaries of various indigenous games, namely, Gatka, Roll Ball, Tug of War, Kalaripayattu, Thang-Ta, Kho-Kho, Mallakhamb, Shooting Ball, Sqay, Kabaddi, Gilli Danda, Sikkim Archery, Dhoop Khel & Cowrie Khel, Chhau & Paika Akhada, Akhada Kushti, Hekko, Mizoram Games, Silabam, Lagori and Langadi.
 - The documentaries have been uploaded on the digital repository of the Ek Bharat Shreshtha Bharat website, Facebook page, Youtube channel of Fit India Movement and Youtube channel of MyGov India.
- PM Narendra Modi urges MPs to organize **Sansad Khel Mahotsav and Sansad Khel Mahakumbh**, fostering a nationwide sports culture and promoting talent, health, and sportsmanship. Empowering youth and building a healthier India.
- In addition to these sports, there were also contests in creative areas such as essay writing, painting, and rangoli making. These games serve as a platform to promote not only physical fitness but also creativity and intellectual skills.

Emphasis on Development of Sports Infrastructure

- Sports infrastructure in India is crucial for holistic growth, empowering youth, promoting fitness, and bridging urban-rural divides, fostering healthier and more vibrant communities.
- The Khelo India Scheme focuses on **'Creation and Upgradation of Sports Infrastructure**,' aiming to transform facilities nationwide. It allocates funds for projects like the Synthetic Athletic Track in Medak district, Telangana, and the Multi-Purpose Hall in Jhunjhunu District, Rajasthan, fostering grassroots sports culture. Approximately 2741 crore have been sanctioned since 2016-17.
- Government's financial commitment strengthens sports infrastructure, fosters a thriving ecosystem, promotes healthier lifestyles, and empowers aspiring athletes, paving the way for a more competitive, active, and healthier India.

Sports as a Catalyst to Defeat Drug Abuse

- Youth engagement in sports has social and economic benefits, serving as a deterrent to drug abuse in rural areas. Investing in sports nurtures skilled athletes and responsible, resilient individuals who contribute to society.
- The Government encourages athletes to connect with youth, raise awareness about the dangers of drugs, and strengthen the mission for a drug-free India.

Women Athletes Making India Proud

- The Asian Games 2022 has been historic for our nation, as an event that will be cherished forever. India bagged its highest-ever medals (107) in 60 years with 75% more gold medals than in Asian Games 2018 and bagging medals in 16 new sporting categories is a testament to not just our growing bench strength but also to the creation of a sports ecosystem where support is being extended at every level.
- The remarkable achievement of our women athletes in this tournament, who clinched around 50% of the total medals of Indian Contingent, is a testament to their unwavering dedication, talent, and hard work.
- It is a clear signal that women's sports are on the rise, and they are breaking barriers and shattering stereotypes. These athletes are true champions and their success is a source of immense national pride.
- The 'Sports for Women' component of the Khelo India Scheme aims for a comprehensive approach towards awareness about health and fitness thereby promoting sports among women.
- The **'ASMITA Women's League'**, under this component of the Khelo India Scheme is a remarkable initiative, which involves sporting leagues in different disciplines across the country that encapsulates the spirit of

resilience, determination, and achievement among women athletes in India. Its name, ASMITA, represents <u>'Achieving Sports Milestone by Inspiring Women Through Action</u>', reflecting the empowerment and inspiration it seeks to instil in women.

- One of these women athletes Roshibina Devi, born in the serene village of Kwaksiphai Mayai Leikai in Bishnupur District, Manipur, carries a remarkable tale of determination and achievement. Raised in a modest family of farmers, Roshibina's journey in martial arts began early, drawing inspiration from Manipur's rich martial arts legacy.
 - Starting with **Thang-ta**, a traditional Manipuri martial art, she later transitioned to **Wushu**, showcasing exceptional talent and unwavering dedication.
 - Her breakthrough moment arrived during the 2018 Asian Games, where she won a bronze medal in the women's 60 kg category event of Sanda, also known as 'Chinese Kickboxing'. Sanda is a full-contact combat sport that combines elements of traditional Chinese martial arts with modern fighting techniques.
 - However, her most significant achievement unfolded at the 2022 Asian Games; where she secured a historic silver medal in the same category, marking India's first-ever Silver in Wushu at the Asian Games.
 - Beyond her athletic prowess, Roshibina serves as a role model for young women in Manipur, advocating for women's empowerment and encouraging them to embrace their aspirations, regardless of their background.
- Amidst the pressure of the Asian Games, Parul Chaudhary faced the most defining 30 m of her life. Trailing behind Japan's ace runner, Ririka Hironaka, with the fatigue of a previous day's race burdening her, Parul summoned an unexpected burst of speed. In a heart-stopping moment, she overtook Hironaka, clinching not just the Gold in the 5000 m race but also her place in history. This was Parul's second medal of the Games, a feat that would immortalise her as a beacon of inspiration in the annals of sports. The 28-year-old athlete hails from Uttar Pradesh and her father is a small farmer in Iklauta village near Meerut.

Conclusion

Rural athletes excel, empowering India through sports. Government promotes rural sports which bridges divides, enhances well-being, and combats drug abuse, fostering a healthier path for rural youth. India's sports success celebrates athletes rising from humble origins, overcoming adversity globally. Talent transcends boundaries; and dedication triumphs. Govt. support and individual determination shape a promising, drug-free sporting future.

PM VISHWAKARMA YOJANA EMPOWERING ARTISANS

- Rural India, rich in untapped talent, boasts artisans with exceptional skills in traditional crafts like pottery and metalwork. These artisans, part of the informal economy, are essential for preserving India's heritage as Vishwakarmas in the Guru-Shishya tradition.
- These unacknowledged individuals profoundly impact our daily lives, fostering a thriving local ecosystem for productivity and convenience. As Vishwakarmas, they shape the local economy.
- The PM Vishwakarma scheme launched on Vishwakarma Jayanti, September 17, 2023, in Yashobhoomi, Delhi, demonstrates the government's commitment to inclusive development and progress.
- PM Vishwakarma empowers artisans with recognition, collateral-free loans, skill development, marketing, digital transaction incentives, and toolkits. It embodies a 'Whole of the Government' approach, involving

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three Central Government ministries. State Governments play a vital role in verification, implementation, and monitoring, with inputs from constructive discussions.

- It will boost the supply chain, demand for products/services, and support skilled artisans with **Rs. 13,000** crores.
- Empowering rural artisans preserves traditions, elevates rural families, and bridges the tradition-modernity gap, fostering their success in a changing world. Investing in skills connects them to markets, enriching rural economies and culture.

Trades Covered

- Under the PM Vishwakarma scheme, the traditional trades covered are Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stonebreaker, Cobbler (Charmkar)/ Shoesmith/ Footwear artisan, Mason (Rajmistr), Basket/Mat/ Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland Maker (Malakaar), Washerman (Dhobi), Tailor (Darzi), and Fishing Net Maker. These trades in rural areas help generate small economies, contributing to the development of the rural economy.
- As per e-Shram portal, a national database for unorganised workers, **more than 2 crore workers falling under the 14 trades** (excluding Boat Maker, Armourer, Garland Maker, and Fishing Net Maker) have registered on the portal. The registrations are based on self- declaration of the artisans/craftspeople.

Registration

Artisans can register through Common Service Centres on the PM Vishwakarma portal with minimal documentation, requiring an Aadhaar number, linked mobile number, and bank details. Verification follows at Panchayat/ULB, District, and State levels, granting a PM Vishwakarma Certificate and ID card for scheme benefits.

Eligibility

- An artisan or craftsperson, **aged 18 years or older**, working with their hands and tools and engaged in one of the 18 family-based traditional trades, provided they have not availed loans under similar credit-based schemes of the Central Government or State Government.
- Further, the registration shall be restricted to **one member of the family**, and a person in **government service** and his/her family members will not be eligible under the scheme.

Interventions Under The Scheme

There is a need felt to provide a conducive environment for artisans and craftspeople working with their hands and tools to enable them to deliver better, to facilitate their access to modern tools, technology, and markets, and to onboard them into the fast-evolving world of digitalisation. A comprehensive approach has, therefore, been advocated in PM Vishwakarma. Thus, the scheme intends to provide end-to-end support to artisans and craftspeople through the following six interventions:

- i. **Recognition**: The beneficiaries will get a <u>PM Vishwakarma Certificate and ID card</u> after they are registered and verified as per the scheme guidelines.
- ii. Skill Upgradation: Artisans in India will undergo <u>5-7 days of basic and 15+ days of advanced training</u>, receiving a daily stipend of Rs. 500. MSDE handles the skilling, emphasizing high-quality training from industry and community master trainers. Successful candidates obtain NSQF certification after independent assessment. The Government provides free board and lodging during training.

- iii. Toolkit Incentive: In addition to skill training, after skill assessment at the beginning of basic training, artisans and craftspeople will get <u>toolkit incentive of up to Rs. 15,000 through e-RUPI/e-vouchers</u>. Digital guides and short video tutorials will be presented to Vishwakarmas to acquaint and enable them to skilfully handle modern tools in their respective trades.
- iv. Credit Support: The Government offers artisans <u>collateral-free loans up to Rs. 3 lakh</u>, aiding self-reliance. Repayments is to be done in 18 and 30 months at a 5% interest rate with 8% government subvention. Disbursement follows basic and advanced training without guarantee fees or early repayment penalties, supported by the Ministry of MSME.
- v. **Incentive for Digital Transaction**: Amidst the digital shift accelerated by the pandemic, the scheme promotes digital transactions. Beneficiaries receive Re. 1 per digital transaction, up to 100 transactions monthly, as cashback incentives.
- vi. **Marketing Support**: A comprehensive marketing plan is designed to boost artisans' products in global and local markets. It covers quality certification, branding, advertising, and other tailored services, including fee reimbursement for e-commerce, certifications, and trade fair participation

In addition to the above-mentioned benefits, these artisans will also be onboarded on the **Udyam Assist Platform** as 'entrepreneurs' in the formal MSME ecosystem. This will pave the way for them to transition from entrepreneurs to enterprises.

Review of Existing Artisans Related Schemes Under Implementation

- India offers approximately **20 central sector schemes** aiding artisans. The Ministry of Textiles implements the **National Handicraft and Handloom Development Programs**, encompassing credit, marketing, toolkits, skills, and social security.
- Additionally, the Ministry of Housing and Urban Affairs administers **PM SVANidhi**, delivering collateral-free working capital loans with interest subsidies and digital transaction incentives to urban street vendors/hawkers.
- USTTAD, under the Ministry of Minority Affairs, enhances skills exclusively for minority artisans.
- Jan Shikshan Sansthan (JSS) and RSETI, by the Ministries of Skill Development and Rural Development, offer basic and advanced training to specific beneficiaries.
- Across Indian states, around 30 schemes aid various artisans. Notable ones include Uttar Pradesh's Vishwakarma Shram Samman Yojana and Gujarat's Shri Vajpayee Bankable Scheme, providing credit, toolkits, and training to tradespeople.
- Uttarakhand's Handloom Spinning Weaving Assistance Scheme offers up to Rs. 25,000 for women artisans to buy toolkits. Gujarat's Dattopant Thengadi Artisan Interest Subsidy Scheme provides credit and subsidies for traditional artisans.
- PM Vishwakarma encompasses all unserved artisans, providing holistic support from skill training and credit to marketing and modern toolkits for traditional trades

Conclusion

PM Vishwakarma aims to empower artisans, fostering entrepreneurship. Artisans and craftspeople, with their creativity and skills, enrich our society. The vision is to promote their talent nationwide and globally, fostering an environment for their prosperity, celebrating India's cultural heritage.

- India, with a majority in rural areas, faces significant poverty. To ensure long-term progress, investing in rural human capital through skill training and talent promotion is essential for a competent workforce.
- Despite India's rapid development, healthcare remains a concern, particularly in rural areas. Accessibility and quality challenges stem from a shortage of well-trained healthcare professionals, exacerbated by the COVID-19 pandemic.
- Reports show India's deficit of healthcare workers with **just 0.65 physicians and 1.3 nurses per 1,000 people**. Urgent efforts are needed to harness rural youth and women's potential to address this shortfall.
- India requires 15.4 lakh doctors and 24 lakh nurses to address growing healthcare demands, with initiatives like Ayushman Bharat expanding the need to smaller areas. Achieving recommended ratios is crucial by 2023-24, along with strengthening medical education and mid-level healthcare providers. NITI Aayog's New India@75 aims to create 15 lakh public health sector jobs by 2022-23. The government is focusing on skill development in healthcare-related fields to enhance employability.
- Since its inception in 2014, the Ministry of Skill Development and Entrepreneurship (MSDE) has worked tirelessly to bridge the skills gap, establish vocational/technical training frameworks, and promote innovative skills for existing and new jobs. It collaborates with its functional arms, including the Directorate General of Training (DGT), the National Council for Vocational Education and Training (NCVET), the National Skill Development Corporation (NSDC), and Sector Skill Councils (SSCs). Additionally, it utilizes nearly 33 National Skill Training Institutes (NSTIs), around 15,000 Industrial Training Institutes (ITIs), and 187 training partners registered with NSDC.
- The Ministry of Skill Development and Entrepreneurship collaborates on initiatives for healthcare and allied sectors, in alignment with the Ayushman Bharat vision. The Ministry of Health and Family Welfare (MOHFW) has standardized course curriculum for 10 short-term courses in the health sector, launched under the 'Skill for Life, Save a Life' initiative in association with MSDE. The goal is to train <u>14 lakh healthcare personnel</u>, particularly in preventive and tertiary care, by 2025.
- A dedicated cell is planned to **develop, conduct, and certify skill-based programs at IGNOU** (Indira Gandhi National Open University), enabling mass outreach. The Ministry seeks to extend the initiative to districts and villages through IGNOU, offering courses for training and skilling rural individuals in various healthcare roles, including General Duty Assistant, Geriatric Care Assistant, Phlebotomist, Home Health Aide, Diabetes Educator, Dietetic Aide, EMT-Basic, Dispensing Optician/VT, Medical Equipment Technology Assistant, and Sanitary Health Inspector.
- Under the Skill India Mission, MSDE is conducting a Special Training Programme with customised crash courses for nearly one lakh frontline workers which include:
 - Fresh skilling of the candidates in six healthcare sector job roles, such as Basic-care support, Home- care support, Advanced-care support, Emergency- care support, Sample collection support, and handling of the medical equipment support (short term training; duration: 21 days).
 - Up-skilling for the candidates with prior experience/ prior learning (duration: up to 7 days).
 - Training of the drivers in handling/transportation of the life support medicines/equipment, etc. Trainee benefits include free training, 3-month on-the-job training, a nationally recognized skill certificate, insurance coverage (2 lakh rupees), boarding & lodging (select centers), career prospects, and job opportunities in various healthcare settings.

- Pradhan Mantri YUVA (PM-YUVA) Yojana has been implemented by the MSDE, fostering an entrepreneurship ecosystem for ITIs, Polytechnics, PMKKS, and JSS students. A pilot in 10 States and 2 Union Territories aims to establish <u>600 new enterprises and scale up 1000</u>. Awareness campaigns and orientation workshops promote entrepreneurship as a career option.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)**, a Ministry of Rural Development initiative, trains rural youth and helps secure regular wage jobs, reducing poverty for over 550 lakh individuals and funding diverse skill training programs, including health.

In addition to the existing schemes for skill development in the healthcare sector, newer initiatives can be undertaken in collaboration with NGOs and the corporate sector to increase productivity of the masses.

- The National Education Policy 2020, along with Saksham Anganwadi and POSHAN 2.0 initiatives, emphasizes early childhood care and education, requiring trained personnel. Skill development among rural women empowers them to establish and run creches/daycare centers for children, with government guidance and support.
- Pregnant women, lactating mothers, and the elderly require specialized care. Rural communities can acquire skills to manage these groups and establish care centers. Training in health/nutrition counselling and traditional medicine enhances their ability to address minor health issues.
- Adolescents and young adults, particularly women, can develop entrepreneurial skills in producing and marketing safe, nutritious food. This includes preserved food items, ready-to-eat infant foods, snacks, beverages, and other nutritious products with shelf life for income generation. While some entrepreneurs have made a name for themselves, focusing on nutrition and health remains a rare priority.
- The rural masses can be imparted training in Physiotherapy (for healthcare), yoga/ meditation (for overall mental/physical health) as well as education-cum- training in sports nutrition for advising the budding sportspersons and the coaches regarding their special nutritional needs.
- Enhancing rural healthcare by promoting awareness, training, and entrepreneurship can empower rural communities. It addresses high demand for healthcare workers, transforming them into valuable assets for families, communities, and the nation.

Sustainable Development Goals (SDGs) Related to Skills and Employability

SDG-4: Targets Relating to Skill Development

4.3 Ensure equal access for all women and men to affordable quality technical, vocational and tertiary education, including university.

4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.

4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples, and children in vulnerable situations.

SDG-8: Targets Relating To Employability

8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training8.b By 2020, develop and operationalise a global strategy for youth employment and implement the GlobalJobs Pact of the International Labour Organisation.

Healthcare Sector Skill Council (HSSC) - A recognised awarding body, with support from industry experts, academia, ministries and regulators, assesses & certifies the skill qualifications of candidates in healthcare sector including AYUSH, social sector, and hospital management services.

Its mission is to create a robust and sustainable industry aligned quality skilling ecosystem for healthcare sector for bridging the gap between demand and supply through skilling, reskilling and upskilling. As stipulated by NCVET, its critical functions are:

- Development of national occupational standards
- Development of appropriate courses and their curricula
- Accreditation and affiliation of training institutes

• For the trainees - Assessment and certification, placement support and job creation/aggregation In addition, the **Competency Enhancement Programme (CEP)** aimed at promoting skill development and continuous learning covers the healthcare sector too. In collaboration with the industry partners, it addresses the issues, such as infection control & prevention, health & wellness, first aid, geriatric care, maternal & newborn care, mental health, e-health and handling of specialised medical devices by the technicians, etc.

ENCOURAGING MICRO-ENTREPRENEURSHIP

India, with 1.5 billion people, traditionally relies on agriculture, but overdependence causes issues: smaller land holdings, limited technology usage, reduced bargaining power, and increased costs. Policymakers understand the need for diverse livelihoods. As we enter Amrit Kaal, PM Narendra Modi's vision for a developed India emphasizes promoting rural micro-entrepreneurship, addressing rural challenges, offering employment, boosting household income, and reducing urban migration.

Indirectly, this will boost agriculture, from tech adoption to quality and marketing, as increased farm income attracts investments. It will benefit both rural and urban areas, improving the environment and infrastructure. Encouraging micro-entrepreneurship is a potential game-changer.

Scope/Benefits of Micro-Entrepreneurship

Micro enterprises invest less than Rs. 1 crore in machinery and earn under Rs. 5 crores yearly. They serve local markets, with fewer than 10 employees and limited reach, often starting with microcredit. Found in emerging economies, they address job shortages in the formal sector. They reduce costs, increase purchasing power, and promote economic growth. Government supports, especially in low-income areas, boost business expansion and sustainable development in developing economies.

- 1. Flexibility: Micro-business owners are able to quickly adjust to changing market conditions and determine their own schedules. They can make decisions and implement changes without the bureaucratic processes common in larger organisations. People who have other commitments, such as family obligations or part-time jobs, may find this flexibility to be extremely useful.
- 2. Low Barriers to Entry: Since starting a micro-business frequently only demands a small amount of resources and capital up front, more people can pursue entrepreneurship. This low barrier to entry allows individuals with limited financial resources to pursue their entrepreneurial aspirations, without taking on a big financial risk
- **3.** Job Creation: Micro-business owners that hire staff members or take on contract work help to create jobs. This, in turn, promotes local economic growth and aids in the reduction of unemployment.

- 4. Innovation: New goods, services, and concepts are frequently introduced to the market by small firms. Micro-business owners are more nimble and can test out new ideas more rapidly, which encourages innovation in their specialised market. Micro-entrepreneurs are often more agile and innovative than larger companies. They can quickly experiment with new ideas and adapt to changing market demands.
- **5.** Local Economic Growth: Micro-businesses source locally, employ locals, and generate tax revenue for community improvements.
- **6. Self-reliance**: Micro-business owners have more influence over their companies' and their financial destinies. They are less reliant on big businesses or conventional job frameworks, which can foster a feeling of empowerment and independence.
- 7. Diverse Offerings: Micro-firms specialize in niche markets, offering unique goods and services not provided by larger companies. This diverse micro-entrepreneurship fosters competition, expands choices, and accommodates various business models. Individuals explore opportunities that align with their skills and interests.
- **8.** Economic Resilience: Microenterprises can be more resilient during economic downturns because of their small size and adaptability. They can pivot and adjust their offerings to meet changing customer needs.

Micro-businesses often begin small but can grow over time, with owners transitioning into larger companies. While it offers benefits, micro-entrepreneurship presents challenges like financial uncertainty and resource constraints, requiring strong discipline. Nonetheless, it can be a rewarding career for dedicated individuals. India boasts the world's third-largest startup ecosystem with 60,000+ companies and over 100 unicorns. Government support through initiatives like the Startup India Action Plan, offering tax benefits, low-interest loans, skill development, and more, has been instrumental in this success.

The top ten schemes, out of the many, that the Indian Government has created are as follows:

- 1. ASPIRE: The Scheme for Promotion of Innovation, Rural Industries, and Entrepreneurship establishes technology and incubation centres nationwide to boost innovation in agri-business and accelerate entrepreneurship, offering financial support for livelihood and technology incubators. India's rural population heavily relies on agriculture. This initiative aims to foster rural enterprises, create agri-sector jobs, and equip entrepreneurs for sustainable business, promoting grassroots economic development.
- 2. Pradhan Mantri Mudra Yojana: The Micro Units Development and Refinance Agency Ltd. (MUDRA), a non-banking financial institution, aids India's micro enterprise sector by providing refinancing support to banks and microfinance organizations for loans up to Rs. 10 lakhs. Loans are categorized as <u>Tarun, Kishore, or Shishu</u>, based on enterprise stage, finance needs, age, and loan amount eligibility. Small businesses, excluding corporations and firms, can access <u>collateral-free loans</u> up to Rs. 10 lakhs for various incomegenerating activities, benefiting service providers, store owners, and street vendors.
- **3. Support for International Patent Protection in Electronics and Information Technology (SIP-EIT):** The SIP-EIT program, initiated by the Department of Electronics and Information Technology ('DeiTY'), supports Indian MSMEs and tech startups in filing foreign patents, fostering innovation, global recognition, and intellectual property protection. Financial aid is available in electronics, communication, and tech sectors. Entities can apply at any stage of the international patent process, with a maximum reimbursement of Rs. 15 lakh or 50% of filing and processing costs, whichever is lower.
- 4. Multiplier Grants Scheme (MGS): Deity's initiative fosters collaboration between companies and governmental/academic R&D groups to develop products, closing the globalisation gap, enhancing industry-

academic relationships, and accelerating domestic product creation. The government matches industry R&D investment up to <u>double the original amount</u>. Maximum grant per industry for one project is <u>Rs. 2 crores</u>, with project duration under 2 years. Groups of industries can receive up to Rs. 4 crores over three years.

- 5. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE): The CGTMSE was created by the Ministry of MSME and SIDBI, promoting credit flow to the MSE sector. It offers collateral-free loans to startups, small businesses, and micro-firms, with fund- and non-fund-based credit facilities up to <u>Rs. 200</u> lakhs for eligible borrowers, supporting manufacturing or service-based businesses.
- 6. Single Point Registration Scheme (SPRS): NSIC administers SPRS, a program facilitating MSE involvement in government purchases. NSIC registers qualified MSES, eliminating the need for an Earnest Money Deposit (EMD). The Government sets a minimum 25% threshold for annual purchases from MSES and reserves 358 categories for exclusive MSES procurement.
- 7. Extra Mural Research or Core Research Grant (CRG): Formerly the Extramural Research Financing System, CRG remains a vital program created over 40 years ago under SERB. It supports academic, research, and R&D institutions for cutting-edge research in science and engineering.
- 8. High Risk and High Reward Research: This program promotes innovative ideas in science and technology, emphasizing bold concepts with the potential for significant impacts. It supports advanced theories, contested hypotheses, scientific breakthroughs, and 'out of the box' solutions. Research grants cover consumables, unforeseen expenses, equipment, travel, and overhead, without a set budget cap. The funding period is typically 3 years, extendable to 5 years under exceptional circumstances
- 9. Design Clinic Scheme: The Indian Government emphasizes a design-centric approach for MSMEs and startups to foster innovation and growth. The Ministry of MSME launched the Design Clinic scheme, offering financial support for design seminars, promoting skill development, and encouraging experimentation with new product designs. The government covers up to Rs. 60,000 for attending design seminars and up to Rs. 3.75 lakhs or 75% of the seminar cost if hosted by a startup or MSME. This program provides a platform for entrepreneurs and leaders to learn about the latest design trends, network with innovators, understand design theories, and enhance the local competitiveness of their products through innovative design.
- **10. Zero Defect Zero Effect (ZED) Scheme:** This program encourages high-quality, fault-free, and reliable manufacturing. It supports MSMEs in adopting advanced production techniques and technologies, ensuring defect-free products through resources, technology, and financial assistance. It also offers ZED certification and helps companies progress through the program's maturity evaluation model.

India's Startup India program promotes innovation and entrepreneurship, fostering job creation and sustainable economic growth. This aligns with the Aatmanirbhar Bharat mission and 'Make in India' program to establish India as a global manufacturing and design hub, accelerated by micro-entrepreneurship.

It has been long argued that education in Rural India should be skill oriented as the present education system creates an unmanageable huge pressure on jobs infrastructure. Prime Minister Narendra Modi often stresses upon rural youth becoming employers instead of struggling to get employment. From this point of view, startups provide an excellent opportunity for youth in Rural India to brush up their entrepreneurship skills. These learning opportunities are many as -

1. **Training and skill-development initiatives** for rural business owners and employees are frequently funded by startups. Startups help to create a more skilled and capable workforce in rural places by improving the local population's skills.

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- 2. Adoption of Technology: Startups offer tech-driven solutions that help rural business owners increase production and efficiency. This can apply to things like medical equipment, financial services, and farming gear. These technologies enable rural business owners to compete on a bigger scale.
- 3. **Business Incubation and Support**: In rural areas, incubators and accelerators, frequently run by young or existing businesses, offer guidance, tools, and infrastructure to aspiring business owners. Local talent and ideas are nurtured through these support structures.
- 4. **Innovation and Problem-Solving**: Startups are frequently more imaginative and agile, enabling them to recognise and address particular difficulties in rural areas. They create brand-new products and business strategies that are tailored to the special requirements and conditions of rural communities.
- 5. **Networking and Cooperation**: In rural areas, startups frequently promote cooperation and a sense of community among business owners. The sharing of information, resources, and cooperative opportunities may result from this networking.

INTEGRATING TECHNOLOGY INTO RURAL EDUCATION AND CAPACITY BUILDING OF TEACHERS

India's extensive education system comprises 14.89 lakh schools, 95 lakh teachers, and 26.52 crore students, with 70% in rural areas. A **100.13% Gross Enrolment Ratio at the elementary level** reflects progress, but a **12.6% secondary school dropout rate** remains a challenge.

Challenging Scenario

The Indian education system must address disparities between rural and urban areas, ensuring equal, inclusive, and high-quality education. The COVID-19 pandemic emphasized the importance of digital learning but exposed issues such as connectivity, smartphone access, and digital literacy. Persistent inequities in ICT access for students and teachers hinder nationwide digital learning progress.

Visionary Approach of NEP 2020

- The National Education Policy 2020 marks a transformative era in Indian education. It aims to bridge the rural-urban divide, prioritizing access, equity, quality, affordability, and student development through practical, skill-based learning.
- The policy advocates an expanded role for technology to enhance teaching, teacher development, and administrative processes in education. It emphasizes awareness of technology's disruptive potential and addressing associated issues.
- Optimizing online education and digital platforms is crucial to meet future education challenges. Investing in public digital infrastructure is essential to address India's diversity and device penetration.

Initiatives Undertaken By The Ministry Of Education

Several initiatives have been undertaken by the Department Of School Education And Literacy towards nurturing the talent in rural India and strengthening the digital infrastructure and online learning facilities.

Nurturing Talent Of Students

The NEP 2020 aims to focus on holistic development and critical thinking of students. It promotes experiential learning, creativity, and problem-solving skills, enabling rural students to develop a well-rounded personality Few initiatives are given below:

• **Pradhan Mantri Innovative Learning Programme**- Drive has been started to identify and encourage talented children to enrich their skills and knowledge, gifted children are mentored and nurtured by renowned experts in different areas, so that they can reach their full potential.

- Samagra Shiksha: The centrally sponsored scheme has various interventions, like the establishment of Youth club and Eco clubs to showcase their innate talents and hone their skills. Also, activities like Kala Utsav, Rangotsav, Ek Bharat Shreshtha Bharat, Band Competition, etc. are supported in the schools, wherein children get an opportunity to exhibit their innate talent.
- Ek Bharat Shreshtha Bharat (EBSB): The programme was launched in 2015 to foster national integration through a coordinated mutual engagement process between States, UTs, Central Ministries, Educational Institutions, and the general public through linguistic, literary, cultural, sports, tourism, and other forms of people-to-people exchanges. By January 2022, 4 crore students engaged in EBSB activities at the school level, and 3.5 lakh EBSB clubs were established in various schools.
 - Bhasha Sangam, an initiative to promote multilingualism under EBSB, marks the unique symphony of languages in our country and is an expression of our shared dreams, hopes, and aspirations for one India. Under this, NCERT has developed 100 sentences in 22 Indian languages under Schedule VIII of the Constitution of India.
- **Navodaya Vidyalayas** select students for residential schooling on the basis of an all-India competitive entrance exams. Its significance lies in the selection of talented rural children as the target group and the attempt to provide them with a 'quality education comparable to the best in a residential school system. The identified talented children are nurtured and educated from class 6th to 12th grade in the Vidyalayas until they complete schooling.
- The National Talent Search Scheme (NTSE) of NCERT identifies and nurtures students selected through a two-tier process every year. The scheme helps talented students by providing financial assistance in the form of monthly scholarships and conducts nurturing programmes for them.

Technological Interventions To Enhance the Ecosystem

Technology's impact on education in the 21st century is far-reaching, democratizing access, reshaping teaching and learning, and changing educator roles. Institutions have adopted new delivery models and data-driven assessment. Challenges of access, digital literacy, and data privacy must be tackled to fully leverage technology's potential.

In this evolving landscape, embracing technology for positive change while addressing challenges is crucial for educators, policymakers, and society. Technology is pivotal for enhancing India's school education system, promoting efficiency, quality, and breaking down geographical barriers through digital infrastructure and online resources. Various technological interventions have been initiated for the digital transformation of the education system amongst the learners in rural areas in order to meet the future technological challenges, which are given below:

- 1. Enhancing the scope of ICT under Samagra Shiksha: Samagra Shiksha, India's education scheme, supports econtent, ICT, and smart classrooms in all government schools. It funds e-content creation, ensuring equitable digital education, emphasizing multilingual, culturally rich learning.
- 2. **Robust system of database UDISE+**: Unified District Information System for Education Plus is an enhanced, online version of UDISE, gathering real-time data since 2018-19. It offers credible information for objective system evaluation, aiding evidence-based interventions for school education improvement. It collects data via an online Data Collection Form (DCF) covering various parameters like students, schools, teachers, infrastructure, enrolments, and examination results.
- 3. **Performance Grading Index (PGI) 2.0**: PGI 2.0, launched in 2017, aligns with NEP 2020 and monitors SDG Goal 4 indicators. It offers insights on school education status and supports transformative changes by

highlighting performance indicators and areas for improvement. It assists States/UTs in identifying necessary interventions for educational transformation.

- 4. **NDEAR (National Digital Education Architecture):** NDEAR has been launched with a larger vision to create a unifying national digital infrastructure to energise and catalyse the education ecosystem. The core idea of NDEAR is to facilitate achieving the goals laid down by NEP 2020, through a digital infrastructure for innovations in the education ecosystem, ensuring autonomy and participation of all the stakeholders.
- 5. Vidya Samiksha Kendra: The Ministry of Education, Government of India introduces Vidya Samiksha Kendra, utilizing data and technology to boost learning outcomes. It integrates various datasets, empowering students, teachers, and parents for improved education monitoring and better results through big data analysis, AI, and machine learning. All the States and UTs have been provided financial support under Samagra Shiksha scheme for setting up these kendras.
- 6. **PM e-Vidya DIKSHA**: Amid the pandemic, PM e-vidya was introduced, ensuring cohesive digital education access through a diverse approach. The MOE's 'DIKSHA' is the unified digital platform accessible nationwide, offering diverse curriculum-related content, including QR-coded Energised Textbooks, teacher courses, quizzes, and more.
 - a. The use of ICT under the comprehensive initiative PM e-Vidya has been recognised by UNESCO through award of King Hamad Bin Isa Al-Khalifa prize for the use of ICT in education for the year 2021 to CIET, a constituent of NCERT.
 - b. **200 TV Channels**: PM eVIDYA initiated 12 DTH TV Channels on September 1, 2020. The government plans to expand to 200 channels, broadcasting content in regional languages for classes 1-12, enhancing digital learning accessibility.
 - c. Virtual Labs: Launched on DIKSHA on 29 July 2022, which not only help learners but educators as well by making learning experiential; using simulator students understand concepts by performing experiments online not merely by watching videos or reading text. Till date, 218 virtual lab experiments are available on DIKSHA portal.

Capacity Building of Teachers

- NEP 2020 emphasizes teacher empowerment, delineating roles and competencies. Teachers are mandated to undertake 50 hours of annual CPD for their professional growth. **NISHTHA** integrates training across key areas, fostering holistic teacher development.
- In 2019-20, NISHTHA elementary began with face-to-face training. To continue during the pandemic, NISHTHA online launched in October 2020 via DIKSHA, reaching 24 lakh elementary teachers nationwide. Later, NISHTHA expanded to secondary, foundational stage, and ECCE master trainer training.

In addition to this, Teachers have also been provided training to use ICT in teaching learning process, learnercentric pedagogy, and developing high-quality online content using online teaching platforms and tools. **Conclusion**

Technology's impact is profound in the 21st century, reshaping education. Bridging the digital divide is vital for equitable access. Teachers facilitate interactive, collaborative learning, and technology fosters professional growth. NEP 2020 reshapes education in India, aiming for inclusivity and technology integration. Initiatives address rural students' needs, fostering creativity, learning, and opportunities, promoting lifelong learning through inclusive technology.

VAJIRAM & RAVI LEVERAGING POSTAL NETWORK PROMOTING TALENT IN RURAL INDIA

- For over 160 years, India's Department of Posts has been a vital communication network, aiding socioeconomic development. Since 2014, it is evolving, expanding, and embracing technology, becoming a modern, multifaceted service with an extensive network of **1.59 lakh Post Offices.** India Post has revolutionized citizens' lives with diverse services, including banking, insurance, and mail, becoming a onestop shop. It spans every corner, particularly in rural areas.
- A significant shift occurred with the 2014 fast-tracked **IT Modernization Project**, networking all 1.59 lakh Post Offices and providing electronic access to services at citizens' doorsteps.
 - This project, initially approved in 2012, gained momentum and transformed the traditional brick-andmortar village Post Office into a more accessible and cost-effective digital service provider.
- India's vast postal network extends financial services to remote areas. It now manages 25.85 crore active Post Office Savings Scheme accounts, with outstanding balances growing from Rs. 6.19 lakh crore to Rs. 16.34 Lakh Cr since 2014.
 - Through Core Banking Solution, the Department of Posts unified its post offices, offering modern banking, including internet banking, mobile banking, e-passbook, and NEFT-RTGS inter-operability solutions nationwide.
- Jan Suraksha Schemes, like the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) along with Atal Pension Yojana (APY) were launched in 2015 for post office savings account holders.
 - As of July 2023, there are a total of 3.91 lakh APY accounts, 1.26 lakh PMJJBY policies, and 20.85 crore PMSBY policies in Post Offices.
- Apart from this, the department also provides door- step Banking services through 650 branches and 1.44 lakh access points of **India Post Payments Bank (IPPB)**, which is a fully paperless bank and offers multiple citizen- centric services.
 - The bank has turned profitable much ahead of its target of 2024-25. India Post Payments Bank (IPPB) has opened more than 6.64 crore accounts since its launch on 1 September 2018, out of which 78% have been opened in rural areas and 47% are women customers with around Rs. 2579 crore of deposit.
 - Nearly 84 lakh women customers have received Direct Benefit Transfer (DBT) into their accounts valued at more than Rs. 5519 crores.
 - \circ $\;$ IPPB opened 15.09 lakh student accounts, with 37% using the mobile banking app. $\;$
 - IPPB also organized 24,500 financial literacy camps, educating 15 lakh beneficiaries on banking, digital transactions, and the IPPB app.
 - Antyodaya Shramik Suraksha Yojana by IPPB is an affordable insurance scheme providing vital coverage to unorganised sector workers. It recognizes their contributions, ensuring financial stability and wellbeing. Launched in Nadiad, Gujarat, it now covers Vadodara, Ahmedabad, and Rajkot regions, empowering Shramiks for more effective contributions.
- The Department of Posts, utilizing its extensive network, offers **Passport and Aadhaar services**.
 - In collaboration with the Ministry of External Affairs, 431 Post Office Passport Seva Kendras (POPSKs) process passport applications, with over 1.18 crore applications processed by August 31, 2023.

- Aadhaar is vital for accessing government services. The Department of Posts, as a UIDAI registrar, ensures safe Aadhar enrolment and updates. With 13,352 centers, over 8.25 crore enrolments/updates were processed by August 31, 2023.
- In 2017, India Post and CSC e-Governance Services India Limited signed an MoU to establish 'Common Service Centres' (PO-CSCs) in Post Offices, providing over 100 Citizen Centric services, including G2C and B2C services, in line with the government's aim for social, financial, and digital inclusion.
 - G2C services include PMFBY, PM SVANidhi, Ayushman Bharat, PM-SYM, PM-LVM, National Pension Scheme, and PAN Card eKYC.
 - B2C services encompass bill payments (electricity, gas, water), premium collections for insurance, EMI collections, and online loan application submissions. PO-CSCs in 1.41 lakh Post Offices offer comprehensive e-Governance services, enhancing living and business ease for rural and semi-urban populations.
- **Mission Karmayogi**, implemented effectively, enhances the Department of Posts' services. Over 4 lakh employees, including Gramin Dak Sewaks, received training on multiple skills and services via the Dak Karmayogi portal since 2022. This online platform facilitates quick upskilling for the department's vast 5 lakh workforce within weeks.

With this background about the strengths of the postal network, now we can touch upon the present landscape of talent searching and nurturing in the country.

Talent, often seen as innate, covers natural abilities like singing or athleticism. In India, talent is recognized in academics and sports.

Academics

- The NTSE exam is held annually at two levels: State (Stage I) and National (Stage II). To qualify for Stage I, students need a minimum of 60% in Class 9 or meet ODL criteria.
- Students qualifying in the NTSE Stage I exam are invited to appear in Stage II exam conducted by NCERT. NTSE scholars are provided with the scholarship of **Rs. 1250 per month for Class XI and XII and Rs. 2000 per month for graduation and higher studies** by the Indian government. Apart from this, being an NTSE scholar provides following benefits:
 - \circ NDA National Defence Academy Exam organised by UPSC gives preference to NTSE scholars.
 - Renowned Engineering College for Information Technology such as IIIT-Hyderabad offers 15 seats to NTSE scholars. This institute is considered equivalent to IIT-Bombay.
 - NTSE scholars will have upper edge in Foreign University admissions.
 - Preference various in Public and Private sector Jobs.
 - IIIT-Delhi, an Engineering College under the Government of Delhi, gives 'bonus marks' scholars. to NTSE

Sports

- The National Sports Talent Search Scheme (NSTSS) has been formulated for talent identification in the age group of <u>8-12 years</u> (for admission in Class IV to Class VI) and nurturing of identified talented sports persons. The scheme is being implemented by the <u>Ministry of Youth Affairs & Sports</u>, Government of India.
 - The objective of this scheme is Nurturing of the Sporting Potential / talent in District-level Sports schools/ Central Sports Schools / National Sports Academies, etc. to make them excel at the National and international sports competitions. This will help broaden the pool of Sportspersons in the Country.

- Candidates interested in talent search must apply through the National Sports Talent Search Portal.
 Eligible youth undergo selection trials at designated centres based on their chosen sport. Admission depends on meeting eligibility criteria and passing required tests and skill assessments.
- The National Sports Talent Contest (NSTC) identifies talent in 8-14-year-olds from schools, providing scientific training to nurture future medalists. SAI adopts schools with sports infrastructure, allowing students to study and play in the same school. Sub-schemes like IGMA and Akharas target indigenous sports. Selection criteria include medal winners at various competition levels, medical fitness, and performance in tests.

In addition to the Central schemes, several State Governments have also launched multiple schemes for searching and nurturing sports talent; Sports Talent hunt schemes are successfully operated by several States such as Odisha, Gujarat, Manipur, Mizoram, etc.

The impact of such sports talent searching schemes are evident through the record-breaking medal haul by the Indian contingent in the recently concluded Asian games in Hangzhou.

While the Sports talent searching and nurturing is definitely bearing fruits, a lot needs to be achieved in the field of academics. The NTSE scheme has not been able to identify talent and then nurture it. The **main weaknesses** of the scheme can be enumerated as:

1. Identifying talent at a very late age of around 14-15 years when a substantial percentage of underprivileged children have already dropped out; such drop-outs would definitely include children who would be having some innate talent and which would have been lost forever.

2. The talent searching examination comprising of Mental Ability Test (MAT) and Scholastic Ability Test (SAT) is too structured and puts children coming from weaker sections and with talent within a narrow sphere, at a disadvantage.

3. The scholarship offered to selected students as well as the benefits provided in NDA, professional courses, jobs, etc. are hardly an incentive to nurture talent.

Experience In Developed Countries

In the USA, Talent Search (TS), part of the Federal TRIO Programs, identifies and supports disadvantaged junior high and high school students, promoting college education. Over 475 TS programs serve 389,000+ students, prioritizing low-income backgrounds. The program offers counselling, fostering high school graduation and postsecondary education completion.

Sirius Educational Centre, Sochi, opened by the Russian Government is 2014, is for supporting students of grade 5-11 with outstanding abilities in sports, arts and natural sciences. It is a residential school with travel, accommodation, food and education totally free of cost.

If we compare the academic talent searching and nurturing programmes of these 2 countries, we can spot the following main differences:

1. The US Talent Search program is primarily aimed at searching and nurturing <u>academic talent among the</u> <u>socio-economically disadvantaged section</u> of the society, who cannot otherwise enter higher studies.

2. The Sirius Educational Centre, Sochi has been created with the aim of identifying Gifted children <u>at an early</u> <u>age</u> and then nurturing them through free education, boarding, etc.

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Way Forward

Given the huge geographical expanse and population of India, there is a need to develop a broad-based talent searching mechanism to sieve through a very large population base, especially in rural areas, and then identify talented as well as gifted children, who would then be taken under the wings of the State and nurtured. The nurturing of talented children can be through regular schools, whereas gifted children would require specialised centres like the one in Sochi.

The Post offices can help scour talented and gifted children in rural areas in the following manner:

- Each rural Post Office (numbering around 1.5 Lakh) shall be designated as the Village Level Talent Search Centre (VLTSC) and shall display and make available information brochures and high quality banners/ displays on the National Scheme for Searching Talented and Gifted children, in the age group 10-15 yrs.
- 2. The Village Postmaster shall be imparted online (through Dak karmayogi or iGoT portals) training on the scheme, and how to promote the scheme among rural citizens.
- 3. The Village Postmaster shall work in close coordination with the primary/secondary schools in his/her area and encourage parents/teachers to apply for the scheme.
- 4. Complete hand-holding by the Village Postmaster to fill the online screening test form under the scheme, using his/her mobile device. The Village Postmaster shall be incentivised for filling completed forms.
- 5. The screening test shall be held in the school in which the student is studying, preferably in an online mode. The screening test should be age appropriate, viz separate test for age groups 10-11, 12-13, and 13-15 years.
- 6. The screened students can then be called for the selection test; Gifted students can be identified on the basis of their performance in the selection test.
- 7. The Gifted students should be offered admission in centres created on the lines of Sochi Centre- one each in every State.
- 8. Talented students who come from SC-ST or economically weaker sections of the society should be offered free hostel facility in schools, such as Navodaya Vidyalayas and later in colleges/ Universities, depending on their continued excellent performance.

For this purpose, the rural Postal network shall work in close co-ordination with the Department of School Education & Literacy, Government of India.

SUSTAINABILITY OF RURAL ENTERPRISES OPPORTUNITIES, CHALLENGES AND THE WAY FORWAD

Rural entrepreneurship is crucial for India's economic growth. Over 63 million MSMEs, mainly micro-enterprises, drive revenue and social change at the grassroots. They contribute holistically to rural development, attracting investments, creating jobs, forming partnerships, and utilizing savings for business entities. Rural entrepreneurs encounter challenges from societal biases to a lack of business understanding and skills. Developing viable business models requires addressing these issues and ensuring comprehensive support in manpower, money, material, machinery, and market understanding.

Rural enterprises can be broadly classified into two types:

- Proprietial ownership
- Group entrepreneurship that includes SHGs, Cooperatives, and Producer companies.

The establishment of a large number of profitable enterprises in a region can bring in government investment, attract private participation, generate local employment, bring partnerships, and secure funding apart from channelising idle savings into business entities.

Importance of Rural Entrepreneurship in India

Encouraging entrepreneurship in rural areas can transform them, addressing issues like poverty and unemployment. Rural entrepreneurs contribute significantly to overall economic development, promoting self-employment and optimal use of local resources. Importance of rural entrepreneurship is as under:

- **Resources Utilisation**: Rural industries foster the appropriate utilisation of local resources like raw materials and labour for productive purposes and thus enhance productivity. They can also mobilise rural savings, which helps enhance rural funds.
- **Employment Generation:** Rural industries create large-scale employment openings for rural people. The basic issue of large-scale unemployment and underemployment in rural areas can be efficiently solved through rural industrialisation.
- Avoid the migration of rural population: Rural-urban migration due to limited opportunities can be addressed by fostering rural entrepreneurship, providing employment locally.
- Artistic Activities Promotion: The rich heritage of rural India is conserved by protecting and promoting handicrafts and art through rural entrepreneurship.
- **Check on Social Evils:** The growth of rural entrepreneurship can diminish social evils like poverty, the growth of slums, pollution in cities, etc.
- **Encourage the Rural Youth:** Rural entrepreneurship can promote the rural youth and expose them to several paths to adopting entrepreneurship and promoting it as a career.
- **Stimulate Economic Development:** Rural industrialisation can stimulate the economic development of rural areas. This will curb rural urban migration and also abate the unsymmetrical growth of cities, increase of slums, social tensions, social issues, environmental pollutions, etc.

With the increasing thrust on rural development, some positive changes like the following is visible.

- Farming community is becoming aware about the value of natural resources.
- Agro-based industries are emerging in rural areas.
- Traditional skill-based sectors like Handloom and Handicraft have started catering to the niche market.

Challenges Faced by Rural Entrepreneurs

- India has slightly bettered its ease of doing business ranking, yet rural entrepreneurs grapple with persistent challenges—societal biases, gender disparities, limited business understanding, and inadequate skills.
- Those daring to pursue ideas encounter hurdles in grasping market needs, product viability, and manufacturing suitability.
- Established enterprises, despite generating early-stage revenue, grapple with challenges like erratic market linkages, fierce urban competition, insufficient infrastructure, logistical hurdles, and a lack of understanding of available government support for unskilled labour. Additional obstacles include working capital availability, technology adoption, and product range diversification.

To address these challenges, there is a need for a holistic approach that combines policy support, infrastructure development, and capacity building for rural youth entrepreneurs. The State and Central Govts are continuously launching new and attractive schemes to encourage their citizens to come up with innovative business ideas. **Recovery Roadmap**

• India has made strides in fostering a conducive business environment for increased workforce participation through enterprise creation. Further acceleration can occur by introducing key models like marketing cooperatives and common facility centres.

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- Building business acumen through capacity-building, coupled with access to concessional interest rates, flexible repayment options, and collateral security waivers, is crucial for rural entrepreneurial success.
- Rural areas urgently require skill and entrepreneurship development programs to boost the skilled workforce, amplifying economic activities. This fosters more rural enterprises, elevating the employed/self-employed population percentage through diverse skilling and entrepreneurship methods.

Following are the three broad approaches that can be adopted:

1. Skilling and Entrepreneurship Development through Project Mode

This approach encompasses selection of identified participants, based on their existing skills, geographic locations, and demographic traits. Post selection, the participants are given skill training and then are provided handholding support.

2. Skilling and Entrepreneurship through Cluster Development Approach Development

Cluster development is another approach in rural ability I which can create a lot of impact under the cluster development approach; a holistic approach is adopted to provide both forward and backward linkage.

3. Skilling and Entrepreneurship Development through Incubation

This approach involves selecting participants from rural areas for skill development training in an incubation centre. After training, a subset undergoes a six-month to one-year incubation process, focusing on product finishing. Upon completion, they receive marketing and credit linkages, fostering sustainable self-employment opportunities and aiding in establishing their enterprises for livelihood. Boosting rural enterprises is vital for national growth, yet hurdles like poor infrastructure persist. Government efforts are underway, but sustained support, training, and finance access are essential for rural entrepreneurs' success.

Role of the Government

- The Government of India's Start-up Village Entrepreneurship Programme (SVEP) empowers entrepreneurs in rural India, supporting both existing and new enterprises at the village level. The initiative includes financial access and a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for comprehensive business support, ensuring market longevity.
- Fostering an entrepreneurial culture is crucial for rural development. Rural Self Employment Training Institutes (RSETIs) play a vital role by offering skill and entrepreneurship development training, enabling unemployed rural youth to start businesses.
- The Ministry of Skill Development and Entrepreneurship (MSDE) oversees the Pradhan Mantri-YUVA initiative, fostering entrepreneurial training nationwide.
- MSDE promotes entrepreneurship expansion by aiding existing enterprises and supporting women's entrepreneurship in rural areas through the DAY-NRLM scheme and collaborating with TATA trusts for rural value chain development.
- Boost rural entrepreneurship by enhancing community access, addressing gaps, and offering mentoring, incubation centres, ideation workshops, hackathons, and events in Tier 2 and Tier 3 cities. Government involvement is vital, with active civil society and NGO participation institutionalizing support.

Conclusion

Developing rural entrepreneurship is essential for India's progress as it augments economic and employment growth. It is fundamental to ensure that manpower, money, material, machinery, and understanding of the market are complete for the development of a viable business model to better support aspiring rural entrepreneurs.