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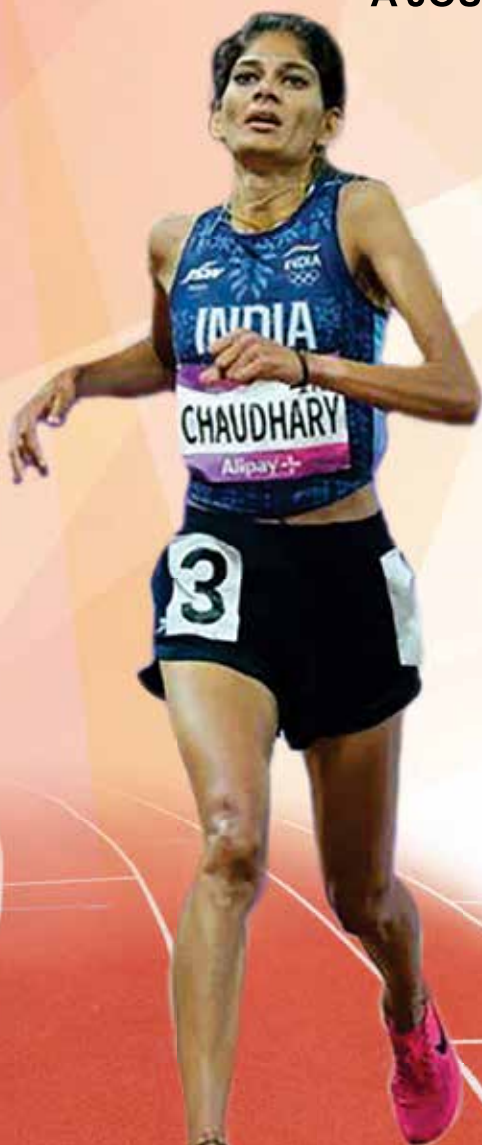


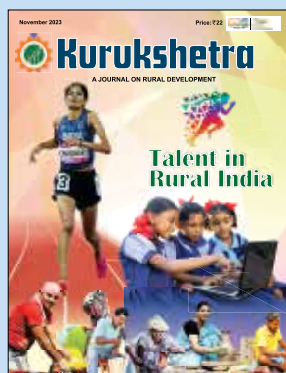
Kurukshetra

A JOURNAL ON RURAL DEVELOPMENT



Talent in Rural India





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Contents

Nurturing Sports Talent in Rural India

Anurag Thakur

5



5

PM Vishwakarma Yojana Empowering Artisans

S.C. L Das

12

Developing Talent in Healthcare

Dr Santosh Jain Passi
Dr Shipra Gupta

18



18

Encouraging Micro-Entrepreneurship

Bhuwan Bhaskar

24

Integrating Technology into Rural Education and Capacity Building of Teachers

Purabi Pattanayak

32



24

Leveraging Postal Network Promoting Talent in Rural India

Aman Sharma

39



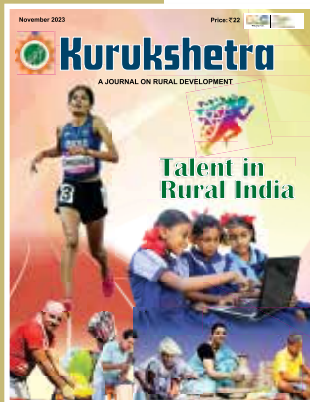
39

Sustainability of Rural Enterprises Opportunities, Challenges and the Way Forward

Dr Sriparna B Baruah

46

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Editorial

In the hustle and bustle of Modern India, it's easy to overlook the incredible talent that resides in the heart of our rural landscape. Beyond the bustling cities, the rural communities that comprise the heart of our country are teeming with opportunity, innovation, and creativity. Rural India is not only a storehouse of old skills, but it is also a cradle of modern abilities. Untapped talent exists in rural India and is just waiting to be identified and developed. Indeed, India can realise its full potential and enrich the country in unforeseen ways by creating chances and cultivating talent at the local level. In this regard, the Government of India has taken a series of initiatives to support and invest in rural India, fostering a more inclusive and united India.

The article **'PM Vishwakarma Yojana: Empowering Artisans'** provides a comprehensive insight into the recently launched Central Government scheme, 'PM Vishwakarma' on the occasion of Vishwakarma Jayanti that indicates the robust reliance of the Government on sabka saath, sabka vikas, and sabka prayas. This article precisely conveys that empowering rural artisans is not only about preserving traditional crafts but also about uplifting the socio-economic status of countless families in rural India. The scheme represents a bright future in which India's rich tapestry of cultural legacy is not only celebrated but also raised up and thrust into a thriving future, signifying a peaceful fusion of tradition and modernity.

The author of the article **'Encouraging Micro-Entrepreneurship'** discusses how encouraging entrepreneurship can solve most of the challenges and problems that are faced by rural people. He has mentioned different schemes and programmes that aims to provide employment to the unemployed rural youth, increase rural household income and decrease the rate of migration from rural to urban areas, thus building a robust environment for rural prosperity.

As you turn the pages, the article **'Integrating Technology into Rural Education and Capacity Building of Teachers'** focuses on explaining the process of creating true change across rural India's diverse education landscape that requires a multipronged approach to ensure comprehensive and sustainable development. The author emphasises that a comprehensive strategy, teacher empowerment, and digital infrastructure for enacting radical reforms will define the future of the educational system in rural India. This article highlights all such initiatives that have been undertaken for the digital transformation of the education system in rural India.

This issue of Kurukshetra attempts to celebrate the latent talent of rural India by which we can create a more inclusive and prosperous nation. When India hosted the grand event of the G20, showcasing global investment and trade opportunities, it's high time that we acknowledge the immense potential residing in the rural parts of our country and pave the path towards a brighter future by bringing the *Vishwakarmas* at the forefront as the 'champions of change.'

Enjoy reading!!

Nurturing Sports Talent in Rural India

The commitment of the government to building and upgrading sports infrastructure in rural regions is not only empowering athletes but also bridging urban-rural divides and enhancing the well-being of communities. These efforts are vital in defeating drug abuse, as they provide rural youth with a constructive and purposeful path, diverting their energy toward healthier and more fulfilling pursuits.



T

Anurag Thakur

he nation witnessed something extremely rare and special a couple of weeks back. 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. Parul has always

been a fighter on the track, in 2011, at a young age, she ran barefoot and competed 800 m in her school. Later, she decided to switch to 1500 m and 3000 m and took to 5000 m. Hence, it is a testimony to the fact that rural India has been a powerhouse of extraordinary talents like her. The Government of India, in recent years, has taken several initiatives such as the Khelo India Scheme, TOPS Scheme, etc. to build India as a sporting nation with a great amount of emphasis in the rural areas.

Sports in Rural India

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. For instance, archery has always been a very popular sport, dating back to the Mahabharata era; it was one of the prime warfare skills during that period. Reputed teachers such as Parasurama, Drona, and Agnivesha, elevated archery to the highest level and trained their students, like Arjuna, who became outstanding archers. 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. Young girls and women from rural India have role models who are like them, come from similar backgrounds and overcame challenges to succeed. 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

The Government of India has embarked on a relentless journey to promote sports in rural areas, recognising that the potential for sporting excellence knows no geographical boundaries. The efforts made in recent years are a testament to the commitment of the Government



to foster a culture of sports in rural India. One of the major schemes of the Union Government - the Khelo India Scheme - is being implemented by the Ministry of Youth Affairs and Sports 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. It also provides development pathways for gifted and talented children to achieve excellence. 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 ₹1.20 lakh as Out-of-Pocket Allowance and ₹5.08 lakh for other facilities like coaching, sports science support, diet, equipment, consumables, insurance charges, etc.

Additionally, the scheme offers pathways to budding sportspersons by providing nationwide platforms. The Ministry of Youth Affairs and Sports in collaboration with relevant National Sports Federations, the School Games Federation of India, and university sports promotion organisations like the Association of Indian Universities, organise national-level multi-sport competitions, namely, Khelo India Youth Games, Khelo India University Games, and Khelo India Winter Games. The Ministry is also going to organise the Khelo India Para Games shortly.

A number of indigenous sports and games played across our country form an integral part of our cultural heritage.

These indigenous sports, once confined to regional rural pockets, have now gained recognition and have been brought to the mainstream, thanks to the Khelo India Scheme. 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 peak 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 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 of coaches, and the training of coaches and scholarships. In addition, Mallakhamb, Kalaripayattu, Gatka, Thang-Ta, and Yogasana were also included in the recently held Khelo India Games.

The Ministry of Youth Affairs and Sports 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.

Further, in order to showcase and promote/revive, 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 the Fit India Movement and Youtube channel of MyGov India.

Prime Minister Shri Narendra Modi has encouraged MPs of Lok Sabha and Rajya Sabha to take the initiative in organising a wide range of indoor and outdoor sports events in their respective constituencies, branding these initiatives as Sansad Khel Mahotsav and Sansad Khel Mahakumbh. His call to action aims to promote and nurture a vibrant sports culture throughout the country. The emphasis on such activities underlines the Hon'ble Prime Minister's commitment to making sports an integral part of our nation's ethos, not only for promoting physical fitness but also for fostering a spirit of sportsmanship and competition among the citizens. These efforts, when taken up by MPs, have played a pivotal role in empowering local talent and providing opportunities for the youth to excel in sports, thereby contributing to a healthier and more active India.

For instance, the second phase of Sansad Khel Mahakumbh took place in the Basti district of Uttar Pradesh in January this year. This sports event featured a wide range of competitions, including both indoor and outdoor games, like wrestling, kabaddi, kho-kho, basketball, football, hockey, volleyball, handball, chess, carrom, badminton, and table tennis. 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. Through events like essay writing, painting, and rangoli-making, participants are encouraged to showcase their artistic and literary talents among the rural youth. These diverse competitions aim to engage a broad spectrum of interests, fostering an overall development approach



among the youth, where they can excel in both sports and creative endeavours. This initiative reflects a commitment to nurture well-rounded individuals and promote a culture of healthy competition and expression in all parts of the country.

Emphasis on the Development of Sports Infrastructure

Sports form an important pillar of India's holistic growth. Improving the available sports infrastructure or building

new is a prime focus area of the Central Government. Beyond just being arenas for athletic contests, these facilities become hubs of empowerment, unity, and opportunity. They provide young talents with access to the necessary resources and training enabling them to compete on a national and international stage. Moreover, sports infrastructure fosters a culture of physical fitness and well-being, reducing the prevalence of health issues in these areas. By investing in sports infrastructure in remote areas, we not only nurture sporting talents but also build healthier and more vibrant communities, bridging the urban-rural divide, and ensuring that every corner of our nation can partake in the benefits of sports.

'Creation and Upgradation of Sports Infrastructure' is a critical aspect of the Khelo India Scheme, which aims at overall transformation of the sports infrastructure throughout the country. Funds are being allocated for the development of sports infrastructure in urban, semi-urban, and rural areas. For example, a Synthetic Athletic Track worth ₹5.47 crore has been constructed in Medak district, which lies in northern Telangana. This will go a long way in empowering the local athletes of the region. Similarly, a Multi-Purpose Hall amounting to ₹8 crore has been built in Jhunjhunu District in the state of Rajasthan, this will positively impact the sporting culture at the grassroots level in rural Rajasthan. Since the year 2016-17, around ₹2741 crore have been sanctioned under the 'Creation and Upgradation of Sports Infrastructure'



vertical of the Khelo India Scheme for making sports infrastructure accessible throughout the country.

This substantial financial commitment demonstrates the government's dedication to providing top-notch facilities for athletes and enthusiasts across the nation. Such investment not only improves the sports infrastructure but also enhances the overall sporting ecosystem. It enables the development of world-class stadiums, swimming pools, training centres, athletic tracks, and multipurpose halls, creating opportunities for aspiring athletes to hone their skills and prosper in the sporting world. Additionally, it promotes a healthier lifestyle among citizens by encouraging participation in sports and physical activities. This financial allocation stands as a testament to the government's belief in the transformative power of sports, paving the way for a more active, healthier, and competitive India.

Sports as a Catalyst to Defeat Drug Abuse

Engaging the youth in sports offers significant socio-economic advantages while simultaneously acting as a powerful deterrent against drug abuse in rural parts of the country. Thus, investing in sports not only cultivates skilled athletes but also nurtures responsible, resilient, and drug-free individuals, who contribute meaningfully to

society. Underlining the impact that athletes have on the young generations, Prime Minister Shri Narendra Modi while addressing the Contingent of Indian Athletes, who participated in the Asian Games 2022, stressed making good use of this positive energy by connecting with more youth. Recalling his suggestion for the athletes to visit schools and interact with children, the Hon'ble Prime Minister insisted that the athletes should raise awareness among the youth about the evils of drugs and how they can ruin careers and lives. He pointed out that the nation is fighting a decisive war on drugs and asked the athletes to always speak up about the evils of drugs and harmful medications whenever they get an opportunity. He urged them to come forward to strengthen the war against drugs and take on the mission of a drug-free India.

Sports have emerged as a beacon of hope for the local youth in remote parts of the country. Recently, the third edition of the Khelo India Winter Games was held at Gulmarg in UT of Jammu & Kashmir where around 2000 athletes from all parts of the country participated. The host, Jammu and Kashmir, topped the overall medal tally with 76 medals. To actively involve the local youth of Jammu & Kashmir in sports, a Synthetic Athletic Track worth ₹6.09 crore was laid at Awantipora in Pulwama District. Through sustained efforts and collaboration with local authorities, the Government aims to empower the youth by promoting a fit lifestyle to provide a strong foundation to develop healthy citizens.

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 per cent more gold medals than in Asian Games 2018 and bagged 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. This remarkable feat not only showcases their prowess on the field but also their resilience and determination to succeed against all odds. The Hon'ble Prime Minister while addressing Indian athletes, who made the country proud at the Asian Games 2022 in Hangzhou, China, at

the interaction event specially mentioned, “I am also proud that our women have performed tremendously well in these sports. The passion with which our women players have performed shows the potential of Bharat's daughters. More than half of the medals Bharat has won in the Asian Games have been won by our female athletes. In fact, this historic success was initiated by our women's cricket team”. Hence, it is a moment of pride for our nation and 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 ‘Achieving Sports Milestone by Inspiring Women Through Action’, 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.

From the onset, Roshibina's prowess in Wushu was evident, leading her to claim numerous medals at state, national, and international levels. 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.

Roshibina, a SAI NCOE athlete hailing from Manipur, stands as a beacon of hard work and passion. Her inspiring journey not only illustrates the heights one can reach with dedication but also emphasises the power of pursuing dreams. 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. She embodies the spirit of a true champion, both on the field and in life, inspiring us all with her remarkable story of resilience and triumph.

Conclusion

The stories of various rural athletes excelling in sports, and women athletes making India proud at International events paint a vivid picture of the transformative power of sports in the country. India's focus on promoting sports in rural areas is driving the growth of sporting talents and fostering a culture of fitness and competition. The commitment of the Government to building and upgrading sports infrastructure in rural regions is not only empowering athletes but also bridging urban-rural divides and enhancing the well-being of communities. These efforts are vital in defeating drug abuse, as they provide rural youth with a constructive and purposeful path, diverting their energy toward healthier and more fulfilling pursuits.

Furthermore, as India celebrates its remarkable achievements in sports, it is crucial to acknowledge the inspiring journey of athletes, who emerge from humble beginnings, defying the odds to secure victories on the global stage. These stories remind us that talent knows no boundaries and that dedication and passion can overcome even the most challenging circumstances. As the nation strives to create a sports ecosystem that encourages and supports athletes at all levels, it is evident that India's sporting future is promising and that the youth are increasingly choosing sports over drugs. This transformation, driven by governmental support and individual determination, not only strengthens India's presence in the international sports arena but also nurtures a healthier, more active, and more united society. □

PM Vishwakarma Yojana

Empowering Artisans

Empowering rural artisans is not only about preserving traditional crafts but also about uplifting the socio-economic status of countless families in rural India. It involves bridging the gap between tradition and modernity, ensuring that these talented individuals can thrive in a rapidly changing world. Undoubtedly, artisans and craftspeople, through their creativity and skills, have been contributing to the socio-economic milieu. The PM Vishwakarma scheme signifies a promising era where the rich tapestry of India's cultural heritage is not only celebrated but uplifted and propelled into a prosperous future, symbolising a harmonious blend of tradition and modernity.



S.C. L Das

Rural India, often depicted as the agrarian backbone of the nation, is home to a vast pool of untapped and traditional talent. While urban centres have traditionally enjoyed the spotlight in terms of modern and lucrative career opportunities, rural India possesses its own unique reservoir of skills, creativity, and potential. This unique reservoir in the rural economy mainly consists of artisans and craftspeople who work with their hands and tools. These artisans possess exceptional skills

in various traditional crafts like pottery, carpentry, metalwork, etc. Artisanal activities form a significant part of rural economies and these artistic expressions are not only aesthetically valuable but also integral to preserving India's heritage. These artisans are typically self-employed and are generally considered to be a part of the informal or unorganised sector of the economy. In the context of *Guru-Shishya parampara*, these traditional artisans and craftspeople are referred to as *Vishwakarmas*.

These are the people who touch our daily lives in a meaningful way, but their efforts remain largely unrecognised. The local ecosystem thrives on their relentless endeavour, which makes our lives productive and smoother. They are *vishwakarmas*, creators, and moulders of the local economy. Appropriately, therefore, the Central Government launched the scheme, *PM Vishwakarma*, on the occasion of *Vishwakarma Jayanti* on 17th September, 2023 at a programme held in Yashobhoomi, Delhi. The launch of the central sector scheme for *Viswakarmas* within a week of India having hosted the grand event of the G20, showcasing global investment and trade opportunities, and within less than a month of our successful journey of *Chandrayaan* to the moon, indicates the robust reliance of the Government on *sabka saath, sabka vikas, and sabka prayas*.

PM Vishwakarma envisages empowering the artisans by providing them with Certificates and ID cards as recognition as *Viswakarma*, collateral-free loans, skill development support, marketing support, incentives for digital transactions, and toolkit support. PM Vishwakarma truly exemplifies the 'Whole of the Government' approach. Three departments or ministries of the Central Government, viz. the Ministry of MSME, Ministry of Skill Development & Entrepreneurship, and the Department of Financial Services, have converged as co-implementers of the

scheme. Another unique aspect of this scheme is the active role of State Governments in the verification of prospective beneficiaries and in the implementation and monitoring of the scheme. Very constructive discussions have been held with State Governments and UT administrations, and their suggestions have helped design the scheme.

Empowering rural artisans is not only about preserving traditional crafts but also about uplifting the socio-economic status of countless families in rural India. It involves bridging the gap between tradition and modernity, ensuring that these talented individuals can thrive in a rapidly changing world. By recognising and investing in their skills and talents, connecting them to markets, and providing financial support, India can celebrate its artisans while strengthening its rural economies and cultural heritage.

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 (Rajmistri), 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.

Review of Existing Artisans related Schemes under Implementation

Currently, there are about 20 central sector schemes that seek to support and empower artisans across the country. The National Handicraft Development Programme and the National Handloom Development Programme implemented by the Ministry of Textiles

From Craft to Commerce for Artisans

How Will PM Vishwakarma Make Local Artisans and Workers Reach Global Markets?

- Collateral-free loans up to ₹3 lakh & low interest
- Recieve PM Vishwakarma certificate & ID card
- Skill upgradation & advanced training
- Toolkit voucher of ₹15,000
- Incentive for digital transactions
- Branding & marketing support

Total Outlay: ₹13,000 crore

focus on handicraft and handloom artisans, respectively, by providing them with credit, marketing, toolkits, skill training, and social security support. The benefits provided are comprehensive, and the focus group is artisans belonging to the handicraft and handloom sectors. Another impactful scheme is PM SVANidhi, implemented by the Ministry of Housing and Urban Affairs, under which collateral-free working capital loans with interest subsidies and incentives for digital transactions support are provided to street vendors/hawkers vending in urban areas. Upgrading Skills and Training in Traditional Arts/Crafts for Development (USTTAD), implemented by the Ministry of Minority Affairs, provides support for the upgrading of skills and training. However, this scheme is exclusively for artisans belonging to minority communities. The Jan Shikshan Sansthan (JSS) Scheme of the Ministry of Skill Development and Entrepreneurship and Rural Self-Employment Training Institute (RSETI) scheme of the Ministry of Rural Development are other central sector schemes whose main focus is imparting basic and advanced training to targeted beneficiaries.

Furthermore, there are about 30 schemes providing support to different artisans and craftspeople implemented by various State Governments. Prominent among them are the Vishwakarma Shram Samman Yojana of the Government of Uttar Pradesh and Shri Vajpayee Bankable Scheme of the Government of Gujarat. The Vishwakarma Shram Samman Yojana provides credit, modern toolkits, and training support to artisans engaged in trades such as basket weavers, potters, blacksmiths, masons, tailors, carpenters, barbers, etc. Shri Vajpayee Bankable Scheme extends concessional loans to artisans/craft persons of cottage and rural industries sector. Further, the Handloom Spinning Weaving Assistance Scheme of the Government of Uttarakhand provides financial assistance up to Rs. 25,000/- to selected women for purchasing toolkits. The Dattopant Thengadi Artisan Interest Subsidy Scheme of the Government of Gujarat provides credit support along with financial assistance in the form of subsidy to traditional craft, art, handloom, and handicraft artisans of Gujarat.

The Government of India has formulated the new Scheme PM Vishwakarma in order to include all the artisans and craftspeople who have not availed any government support so far and to ensure end-to-end holistic support starting from skill training and credit to marketing support to modern toolkits to a large group of artisans engaged in traditional trades.

Objective of PM Vishwakarma

On Independence Day this year, from the ramparts of Red Fort, the Hon'ble Prime Minister of India made a very significant declaration: one that will have an affirmative impact on the lives of millions of Indians by enhancing, deepening, and strengthening the supply chain and augmenting the demand for certain products and services. It was the announcement that the Central Government will launch a holistic scheme of Rs. 13,000 crore to recognise the immense contribution of our traditional and skilled artisans and craftsmen, working with their hands and tools, towards the nation-building exercise by providing them smooth and hassle-free end-to-end support.

Benefits

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 PM Vishwakarma Certificate and ID card after they are registered and verified as per the scheme guidelines.
- (ii) **Skill Upgradation:** Artisans will receive basic training of 5-7 days and advanced training of 15 days or more, along with a stipend of Rs. 500 per day as wage compensation. The Government of India has entrusted the skilling work to MSDE. During the skill training, efforts will be made to impart the highest quality training to the beneficiaries, and master trainers in the trade will be sourced from the industry and the community. At the end of the basic training, an independent assessment will be conducted, and National Skill Qualification Framework (NSQF) certification will be provided to successful candidates. The Government will also arrange board and lodging facilities for the beneficiaries during the training, which will be fully funded by the Government and provided free of cost.
- (iii) **Toolkit Incentive:** In addition to skill training, after skill assessment at the beginning of basic training, artisans and craftspeople will get toolkit incentive of up to Rs. 15,000 through e-RUPI/e-

vouchers. Digital guides and short video tutorials will be presented to Vishwakarmas to acquaint and enable them to skillfully handle modern tools in their respective trades.

- (iv) **Credit Support:** The Government will provide collateral-free loans of up to Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh, according to their requirements. This economic stability will help them become self-reliant and improve their lives. These loans can be paid back in 18 months and 30 months, respectively. Furthermore, the loan is provided at a concessional interest rate fixed at 5%, with the Government of India subvention to the extent of 8%. The first tranche of the loan of Rs. 1 lakh will be disbursed to these artisans after they complete basic skill training for 5-7 days. Similarly, the second tranche of the loan of Rs. 2 lakh will be disbursed after they complete advanced training for 15 days and have repaid the first tranche loan of Rs. 1 lakh. Furthermore, no guarantee fee will be charged to the beneficiaries, and the Ministry of MSME will pay on behalf of these artisans. Also, there is no penalty for repaying the loan before the scheduled date if the loan is repaid not before 6 months.
- (v) **Incentive for Digital Transaction:** The world is moving towards digital platforms, which transcends physical barriers. We realised this even more so during the pandemic time. Accordingly, the scheme will encourage beneficiaries to adopt digital transactions. The beneficiaries of this Scheme will be given cashback incentives every time they either sell or receive a digital transaction.



Every month, Re. 1 per digital transaction, up to a maximum of 100 transactions, will be credited to the beneficiary's account for each digital payout or receipt.

- (vi) **Marketing Support:** A marketing strategy has been prepared to promote the products and services of these artisans in both domestic and international markets. This strategy includes elements such as quality certification, branding, advertising, publicity, and other marketing activities aimed at enhancing their connection to value chains. These services will be customised and offered according to the beneficiary's requirements, which may include fee reimbursement for onboarding on e-commerce platforms like GeM, obtaining quality certifications, or participating in trade fairs.

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.

Registration

The Government has onboarded the services of Common Service Centres to register artisans/craftspeople through the PM Vishwakarma portal. The registration requires minimum documentation. An Aadhaar number and Aadhaar linked mobile number along with bank details is the minimum requisite for registration. Registration would be followed by three stages of verification –Panchayat/ULB, District and State levels, after which the beneficiary will be provided with PM Vishwakarma Certificate and ID card and thereafter they can avail the benefits of the scheme.

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.

Conclusion

Through PM Vishwakarma, we hope that lakhs of artisans and craftspeople whose entrepreneurship we are proud of are able to establish enterprises of their own. Our plan to support artisans and craftspeople goes well beyond the contours of the scheme. We will ensure necessary linkages with on-going government schemes and programmes. Beneficiaries of PM Vishwakarma will be linked to the Udyam portal, in case they have PAN, or to the Udyam Assist Platform, in case they do not have PAN. Such linkage will help their loans to be categorised as Priority Sector Lending from banks, and also enable them to avail benefits as micro, small, and medium enterprises.

Undoubtedly, artisans and craftspeople, through their creativity and skills, have been contributing to the socio-economic milieu. Our vision is to take their talent to every part of the country and to the global level by ensuring that they are able to work in an enabling environment. The scheme signifies a promising era where the rich tapestry of India's cultural heritage is not only celebrated but uplifted and propelled into a prosperous future, symbolising a harmonious blend of tradition and modernity. Let us come together to provide them sammaan, help in augmenting their samarthya and ensure their samriddhi. □



Developing Talent in Healthcare



“Poverty is the worst form of violence. A nation’s greatness is measured by how it treats its weakest members”Mahatma Gandhi Ji

To ensure continued progress, appropriate measures need to be taken to develop and promote talent among the masses, particularly our rural counterparts; and to hone talent, people need to practise their skills. The Ministry of Skill Development and Entrepreneurship, in collaboration with various ministries/organisations, has undertaken the initiative of training and skilling the masses in healthcare and allied sectors to bridge the gap between demand and supply of skilled manpower.

India, the world’s most populous country has nearly 64% of its people inhabiting the rural areas and majority of them are still poor. To alleviate poverty and ensure continued progress, the development of human capital is a crucial long-term investment. Hence, appropriate measures need to be taken to develop and promote talent among our masses, particularly those from rural regions. By imparting appropriate skill training and honing the talents of our youth in rural areas, we can help create a huge cadre of competently trained manpower in different fields.

* Dr Santosh Jain Passi

** Dr Shipra Gupta

In recent times, India has achieved rapid development in many fields; however, adequate healthcare – the fundamental right of all humans, is still a matter of concern, more so in rural India. With regard to healthcare, our rural brethren face challenges linked to the access and quality of healthcare services; one of the crucial reasons being the shortage of adequately trained healthcare professionals. The recent Covid-19 pandemic has highlighted the limitations of our healthcare system and generated an increasing demand for trained healthcare professionals at all levels, from grassroots/ frontline workers to specialised doctors and surgeons.

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Recent reports indicate that India has only about 0.65 physicians and 1.3 nurses per 1,000 people, testifying to a shortage of skilled healthcare workers. Hence, there is an urgent need to tap the human potential, especially of rural youth and women, to overcome these shortages.

To meet these ever-growing demands, India needs another 15.4 lakh doctors and 24 lakh nurses. The expansion of initiatives like Ayushman Bharat is further likely to increase the need for healthcare personnel not only in the larger cities but also in the smaller towns and villages. Thus, there is an urgent need to enhance the numbers of trained health personnel across various categories to achieve at least 2.5 doctors and 5 nurses per 1,000 people by the year 2023-24. The National Health Policy has also recommended strengthening the existing medical education system and developing a cadre of mid-level healthcare providers. NITI Aayog's strategy for New India@75 had also aimed at generating 15 lakh jobs in the public health sector by 2022-23.

Vocational education has not been a strong component of the Indian education system. Therefore, we could not create adequate numbers of employable job seekers mainly due to the disconnect between educational course content and the industry's requirements, the shortage of quality trainers, the inaccessibility of training institutes, and the inadequate funding for running the desired courses. Further, a negative perception associated with vocational education makes it the last option for children and their parents. As per the Periodic Labour Force Survey (Government of India, July 2021-June 2022), 81.8% of the rural population (75.4% males; 88.2% females) did not receive any vocational training; on the contrary, only a meager number had received formal vocational/technical training in healthcare, life sciences childcare, nutrition, crèche and preschool education, etc.

While a high proportion of rural population is seeking jobs, there is a dearth of trained manpower in the healthcare/allied sectors. Thus, for meeting the demand, need of the hour is to provide necessary skill-sets to the population through appropriate training programmes. For improving employability of the masses, the Government has recently undertaken several initiatives, including skill development in healthcare related sectors.

The Ministry of Skill Development and Entrepreneurship (MSDE), ever since its inception in 2014, has been

National Education Policy (2020) has brought vocational education to the forefront. It stresses on exposure to vocational education not only at the higher education level but at the secondary/middle levels as well. It states that the school children should get exposed to vocational education for its smooth integration at the higher education level; and proposes that every child should learn 'at least one vocation' and get exposed to several more. To oversee its efficacy, the Ministry of Human Resource Development (MHRD) intends to constitute a National Committee for the Integration of Vocational Education (NCIVE) comprising experts in vocational education and representatives from various ministries. Incubation centres will be set up in higher education institutions in partnership with the industry; and the National Skills Qualifications Framework shall be detailed for each vocation, discipline, and profession.

making tireless efforts across the country for bridging the gap between demand and supply of the skilled manpower in addition to establishing the framework for vocational/technical training, skill upgradation, innovative thinking, and developing new skills for the existing and to-be-created jobs. For these initiatives, the Ministry is aided by its functional arms - 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) along with nearly 33 National Skill Training Institutes (NSTIs), about 15000 Industrial Training Institutes (ITIs), and 187 training partners registered with NSDC. The Ministry also intends to work with the existing network of Skill Development Centres, Universities, and other alliances in the field. For multi-level engagements and impactful implementation of skill development efforts, collaborations have been initiated with relevant Central Ministries, State Governments, international organisations, industry, and various NGOs. In fact, the National Skill Development Fund (NSDF) has also been established for helping to enhance, stimulate and develop the skills of Indian youth. Talent development and promotion by skilling is urgently needed; and this has been strongly emphasised in the Sustainable Development Goals (SDGs) related to skills and employability.

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 training

8.b By 2020, develop and operationalise a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organisation.

Several short-term and long-term initiatives taken up by the Ministry of Skill Development and Entrepreneurship in collaboration with other ministries/organizations include training and skilling in healthcare and allied sectors. The Government's vision of Ayushman Bharat can only be realised through the creation of a large number of qualified, skilled, and competent healthcare workers. To achieve this, the Ministry of Health and Family Welfare (MoHFW) has identified certain critical thematic areas for training; and it has standardised the course curriculum for ten short-term courses pertaining to health sector, which have been formally launched under the '*Skill for Life, Save a Life*' initiative in association with MSDE. To scale up the healthcare programmes, it is aimed to create a cadre of 14 lakh trained personnel in healthcare sector (especially in the preventive and tertiary care segments) by the year 2025. Further, it proposes to set up a dedicated cell for developing, conducting, and certifying the skill-based programmes at IGNOU (Indira Gandhi National Open University), which already has the

mechanisms to reach out to the masses in a most cost-effective manner. By partnering with IGNOU, the Ministry aims to take this initiative further down to the districts and villages with scaled up standards. The courses to be implemented under this MoU include training & skilling of our rural masses for the positions of 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. Based on the

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.

challenges experienced during the Covid pandemic, MSDE and NSDC with support from HSSC, have already designed several courses under the Covid response programme; and these are also expected to improve the availability of allied healthcare professionals in the country. 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.

Proposed Benefits to the Trainees include - no training fee, 3-month on-the-job training, nationally recognised skill certificate, insurance coverage to certified candidates (Rupees 2 lakh), boarding & lodging facilities (only in select training centres), and enhanced career prospects & employment opportunities. These trained professionals are entitled to get jobs in hospitals, diagnostic centers, vaccination centers, isolation set-ups, Covid-care centres, primary/community health centres, and sample collection centers.

Pradhan Mantri YUVA (PM-YUVA) Yojana has been implemented by the MSDE for creating an enabling ecosystem for entrepreneurship education, training, advocacy and an easy access to entrepreneurship network focusing mainly on the students/trainees



and alumni of the Industrial Training Institutes (ITIs), Polytechnics, Pradhan Mantri Kaushal Kendras (PMKKs) and Jan Shikshan Sansthan (JSS). As a pilot, the scheme is being implemented in 10 States and 2 Union Territories; and envisages the creation of 600 newly established and 1000 scale-up enterprises. To spread awareness regarding entrepreneurship as a career option, mobilisation campaigns (for potential target groups) and orientation workshops on entrepreneurship (for aspiring entrepreneurs) are being organised.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY - an initiative of the Ministry of Rural Development) aims at skilling the rural poor youth and providing them with regular monthly-wage jobs. It is a part of the National Rural Livelihood Mission – *Aajeevika* aimed at poverty reduction and is expected to benefit more than 550 lakh individuals. This yojana funds a variety of skill training programmes, covering nearly 250 trade sectors including health.

Since inception, MSDE has undertaken several initiatives for the empowerment of women. Skill India mission is committed to equip women with market-relevant skills and make them self-sufficient through entrepreneurship. It has partnered with other initiatives like Ayushman Bharat, Swachh Bharat Mission etc. for ensuring a steady flow of skilled workforce. Programmes are being designed to train women in various relevant skills including healthcare for generating job-roles like caregivers, midwives, nurses, diabetes educators and yoga trainer etc. Pradhan Mantri Mahila Kaushal Kendras (PM-MKK) with creche facility have been set up so that even the new mothers can join the skill training programmes.

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.

- Early childhood care and education has strongly been highlighted in the National Education Policy 2020 as well as in the Saksham Anganwadi and POSHAN 2.0 initiatives for which large numbers of trained personnel are required. Hence, developing skills and talent in early childhood care and education, particularly among the rural women,

can empower them in establishing and running of creches/mobile creches, day care centres for young children/children with special needs; and for such endeavours, they can get guidance and support from the Government while they would, in turn, be supporting the Government initiatives.

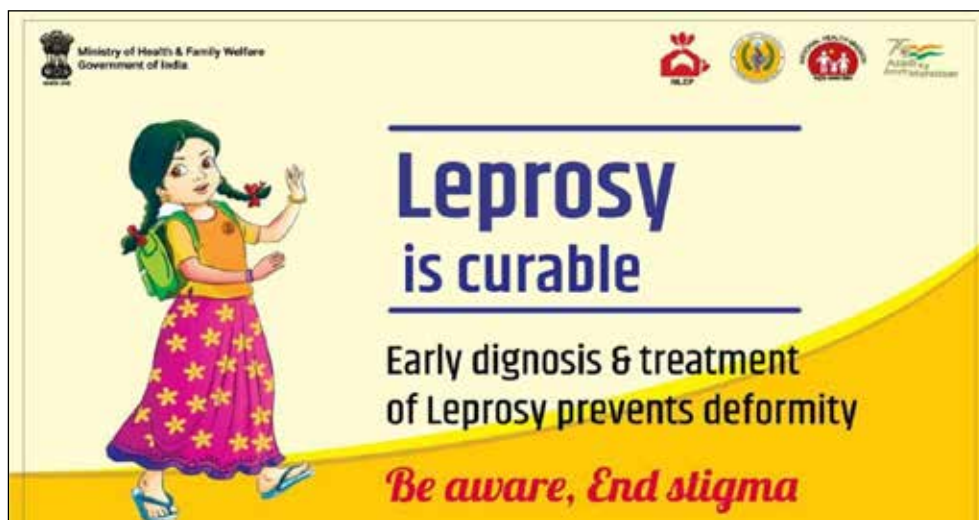
- Similarly pregnant women and lactating mothers as well as the elderly need adequate attention and specialised care. The rural masses can be imparted appropriate skills in managing these vulnerable groups; and after gaining the necessary experience, they can also be trained to start and manage their own care centres for such groups. Rural masses can also be imparted skills in health/nutrition counseling and/or basic training in the application of traditional and alternative systems of medicine (AYUSH) for enhancing their ability to resolve minor health concerns of the villagers.
- Entrepreneurial skills in the production and marketing of safe & nutritious food items can be developed among adolescents/young adults, especially the women. The production and supply of preserved food items (using the locally grown indigenous, nutritious but perishable/rare foods), nutritious ready-to-eat infant foods, snacks, beverages; and other nutritious food preparations with shelf-life can become income generating activities for them. Many such entrepreneurial efforts have already made a name but their emphasis on nutrition/health has rarely been a 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.
- Rural youth can be trained to support the masses in availing healthcare services so that more and

more individuals can reap the benefits of various Government initiatives.

- Rural masses can be imparted skills and training in conserving our valuable resources like food and water as well as the ways of minimising wastage so as to achieve optimal resource utilisation.
- It is proposed that educational loans at concessional interest rates (to be repaid over a period of time) be provided to the deserving candidates for joining nutrition/health related education and training courses. However, for the individuals joining to serve the rural populations, their loan-repayments can be waived off for the period they serve in villages. Further, the top 10% of the trainees can be awarded for their hard work, zeal, and commitment; and their talent can be further promoted.

Effective collaborations between NGOs, private sector, and the village administration for education and empowerment of rural populations, particularly in the field of health, nutrition, and allied sectors for strengthening the rural health infrastructure, are urgently needed. In addition, there is a need to create awareness among the masses regarding the existing programmes/schemes so that our people can reap the full benefits.

Sensitisation, awareness generation, skill training, and talent development along with strengthening of entrepreneurial abilities among our rural masses, particularly in the healthcare sector (already posing an extremely high demand for the trained healthcare workers) will go a long way in making them an asset for the family, community, and the country as a whole. □





Encouraging Micro-Entrepreneurship

Encouraging micro-entrepreneurship may solve most of the problems that rural India is facing. Providing employment to the unemployed rural youth, increasing rural household income, decreasing the rate of migration from rural to urban areas, etc. are some direct benefits that the country can achieve by encouraging micro-entrepreneurship.

Bhuwan Bhaskar

India is a country of around 1.5 billion people, and traditionally, more than 60% of the population has been dependent on agriculture. But it is a well-established fact that overdependence on agriculture is producing more problems than solutions from a livelihood point of view. More people are depending on shrinking cultivable areas, which has resulted in smaller holdings. This situation has given rise to a number of structural bottlenecks that are plaguing

Indian agriculture, e.g., limited scope of use of machines and technology in the fields, loss of bargain power due to less production volume, increased production cost, etc. So, it is almost clear to policymakers from decades of experience that rural per capita income couldn't be boosted beyond a point without getting younger generations to look at alternate livelihood sources.

So, now that we are entering the Amrit Kaal, when our Prime Minister Narendra Modi has put forward a vision

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to make India a developed nation, it is not without reason why his government has started promoting micro-entrepreneurship in rural India in a mission mode. Encouraging micro-entrepreneurship may solve most of the problems that rural India is facing. Providing employment to the unemployed rural youth, increasing rural household income, decreasing the rate of migration from rural to urban areas, etc. are some direct benefits that the country can achieve by encouraging micro-entrepreneurship. Indirectly, it is going to benefit the

Encouraging micro-entrepreneurship may solve most of the problems that rural India is facing. Providing employment to the unemployed rural youth, increasing rural household income, decreasing the rate of migration from rural to urban areas, etc. are some direct benefits that the country can achieve by encouraging micro-entrepreneurship. Indirectly, it is going to benefit the overall agricultural scenario on almost all fronts, like the use of technology in sowing, harvesting, quality improvement, marketing, etc., for the simple reason that with additional income in the farming household, agriculture attracts more investments.

overall agricultural scenario on almost all fronts, like the use of technology in sowing, harvesting, quality improvement, marketing, etc., for the simple reason that with additional income in the farming household, agriculture attracts more investments. Apart from rural parts, even urban India would witness reverse migration, and this will surely improve the urban environment, decrease air and water pollution, and take pressure off the urban infrastructure. Let's examine in detail why encouraging micro-entrepreneurship could be a game changer for strengthening rural youth and the economy.

Scope of Micro-Entrepreneurship: By definition, micro enterprises are those that involve investment in plant and machinery or equipment worth not more than Rs. 1 crore and an annual turnover of not more than Rs. 5 crore. A microenterprise is a small company that caters to the community or a local market by selling products and/or services. Typically, it has less than 10 employees and a limited geographic scope. A micro-business typically begins with some type of funding, such as microcredit or microfinance. Micro-businesses are typically associated with emerging nations and economies and try to fill the void left by the lack of jobs in the official sector. In addition to creating jobs, they also cut production costs, boost purchasing power,

and offer convenience, all of which benefit the economy. In truth, the Government supports micro-businesses, particularly in areas with low income. It promotes economic and business expansion. Additionally, these businesses offer hope for sustainable development. In developing economies, they aid in filling a crucial need.

Flexibility: Micro-business owners are able to quickly adjust to changing conditions and determine their own schedules. People who have other commitments, such as family obligations or part-

time jobs, may find this flexibility to be extremely useful. Micro-entrepreneurs have the flexibility to adapt to changing market conditions quickly. They can make decisions and implement changes without the bureaucratic processes common in larger organisations.

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. People can pursue their business goals without taking on a big financial risk because of the low entrance barrier. Micro-entrepreneurs often require minimal initial capital to start their businesses. This low barrier to entry allows individuals with limited financial resources to pursue their entrepreneurial aspirations.

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. Microenterprises collectively contribute to job creation, which can be especially important in regions with high unemployment rates. They can help stimulate economic growth at the grassroots level.

(To be continued on page no. 28)

ENSURING
WOMEN-LED
DEVELOPMENT
WITH
**NARI SHAKTI
VANDAN
ADHINIYAM**



"At a time when women are rapidly progressing and taking leadership roles in every sector, it is crucial that our mothers, sisters, our women power contribute the utmost in policy formulation and policy-making. They should not just contribute, but also play significant roles."

- Prime Minister Narendra Modi

NARI SHAKTI VANDAN ADHINIYAM: NATION CELEBRATES

- **India's giant leap with** Nari Shakti Vandan Adhiniyam amplifies women empowerment.
- **Empowers her voice** with 33% seats for women in Lok Sabha and State Assemblies.
- **Reservation for SC and ST women** within the reserved quota.
- The Act reaffirms the commitment of Prime Minister Narendra Modi towards **gender equality and inclusivity**.
- This legislation fosters female leadership paving the way for women **in high-stakes decision-making**.

NARI SHAKTI MARCHING AHEAD

- **Permanent commission** granted to **women officers** in Defence services.
- **Sainik schools now open to girls**.
- **Armed Forces** have **opened entry for women candidates** in **National Defence Academy (NDA)**.
- **First time ever** deployment of rifle women along the LoC in J&K.
- **India has the highest number of female pilots across the world**.
- **Chandrayaan-3**, saw more than **100 women** play a significant role in executing the mission.
- **43% of STEM graduates** in India are women which is **highest** in the world.



(Continued from page no. 25)

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.

Local Economic Growth: Micro-businesses frequently help the community's economy by utilising area vendors for supplies, services, and labour, as well as by employing citizens as employees. Additionally, they produce tax revenue that can be used to improve the neighborhood. Microenterprises often serve local communities, contributing to the local economy by creating jobs and providing goods and services. They can also help revitalise neighborhoods and contribute to community development.

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.

Diverse Offerings: Micro-firms frequently target specific markets and provide specialised goods or services that may not be provided by larger companies. The increased customer choice and competitiveness that result from this diverse micro-entrepreneurship encompass a wide range of industries and business models. Individuals can explore various niches and markets, finding opportunities that match their skills and interests.

Economic Resilience can be facilitated through a varied ecosystem of micro-businesses. Smaller companies can adjust more quickly and contribute to the stabilisation of the economy when larger industries experience downturns. 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.

While some micro-businesses have the ability to develop and expand over time, most start off modest. Successful micro-business owners can expand their activities and start bigger companies. It is vital to remember that while

micro-entrepreneurship has numerous advantages, it also has drawbacks like financial ambiguity, resource limitations, and the requirement for strong self-discipline. Micro-entrepreneurship, however, may be a rewarding and fruitful career for people with an entrepreneurial spirit and a desire to put in the effort.

Today, India takes pride in having the third-largest startup environment worldwide. There are more than 60,000 companies working in the nation, and there are over



100 unicorns. This achievement can be attributed to the active support given by the Indian Government through its numerous programmes and plans for startups and entrepreneurs. All of the aforementioned initiatives were supported by a number of government initiatives and resources aimed at giving businesses financial support and working capital. For instance, the Startup India Action Plan entitles entrepreneurs to a number of perks, such as tax incentives and exemptions, loans with lower interest rates, skill development programmes, priority in public procurement, etc.

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

The Government of India's flagship programme, Startup India, aims to actively encourage startups and business owners. The programme's main goal is to build a robust environment in India that supports and fosters innovation and entrepreneurs, ultimately creating a huge number of job opportunities and fostering the nation's sustainable economic growth.

is made available for a variety of jobs and income-producing activities. Most often, service providers, store owners, and street vendors have access to it. There are additional loans available for working capital, automobiles used for trips, and working capital. It is, therefore, a unique programme created to aid Indian business entrepreneurs.

1. ASPIRE: A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship: This programme was created to create a network of technology centres and incubation centres across India with the goal of encouraging innovation for unmet social needs in the agri-business sector and speeding entrepreneurship. It provides financial support for the construction of livelihood business incubators and/or technology business incubators by way of a one-time grant of 100% of the cost of equipment and machinery (apart from land and infrastructure), whichever is smaller. A significant portion of the population in India still lives in rural regions and is still heavily dependent on agriculture as a means of subsistence. As a result, this initiative was launched with the goal of developing enterprises and adding jobs to the agricultural industry. It provides entrepreneurs with the knowledge they need to start their own businesses, hire people, and ensure their sustainability. This programme intends to support district-level economic growth from the ground up.

2. Pradhan Mantri Mudra Yojana: A non-banking financial institution called Micro Units Development and Refinance Agency Ltd. ('MUDRA') supports the expansion of the micro enterprise market in India through this scheme. For banks and/or microfinance organisations to lend to microunits with loan requirements up to Rs. 10 lakhs, MUDRA offers refinancing assistance. The loans have been divided into the categories of Tarun, Kishore, and Shishu depending on the stage of development, the demand for finance, the age of the company, and the amount of loan that may be received by these enterprises.

These assets do not require collateral security, and small businesses that are neither corporations nor farms are qualified to apply for loans up to Rs. 10 lakh. This loan

3. Support for International Patent Protection in Electronics and Information Technology (SIP-EIT): The SIP-EIT programme was launched by the Department of Electronics and Information Technology ('DeiTY') with the goal of providing government support to Indian micro, small, and medium-sized businesses ('MSME') and technology startups for filing foreign patent applications. As a result, there is a promotion of innovation, an increase in brand recognition, and an understanding of the importance and potential of having global intellectual property protection. Financial assistance is provided to the electronics, communication, and technology sectors. Qualified entities may submit an application at any stage of the international patent submission process. The maximum amount that can be reimbursed for each innovation is Rs. 15 lakh, or 50% of the entire costs associated with filing and processing the application, whichever is less.

4. Multiplier Grants Scheme (MGS): DeiTY developed this initiative once more with the goal of encouraging companies to collaborate with leading governmental and academic R&D groups to develop products and packages. As a result, the proof-of-concept to the globalisation gap would be closed, businesses, and academic institutions' relationships would improve, and domestic product creation would be accelerated. In accordance with this strategy, the Government will match industry investment for R&D of items that can be sold up to a maximum of twice as much. The most that can be granted to one industry for one project is Rs. 2 crore, with desired project duration of fewer than 2 years. A group of industries can get up to Rs. 4 crore over the course of three years.

- 5. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** To implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises ('MSE'), the Ministry of MSME, the Government of India, and the Small Industries Development Bank of India ('SIDBI') established the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). This programme strengthens the loan delivery system while facilitating credit flow to the MSE sector. It provides loans at considerably discounted rates and without the need for collateral to start-ups, small businesses, and micro-firms. The programme offers fund- and non-fund-based credit facilities up to Rs. 200 lakh for each eligible borrower. Working capital or a term loan may be used to receive the loan; the programme is mostly for manufacturing or service-based businesses.
- 6. Single Point Registration Scheme (SPRS):** The National Small Industries Corporation (NSIC) oversees SPRS, a development programme that supports

MSE. Without a doubt, the Indian Government is the biggest single buyer of a wide range of commodities. This plan was designed to boost the number of purchases made in the small-scale sector. By choosing this programme, NSIC registers qualified MSEs for involvement in government acquisitions without the need for an Earnest Money Deposit (EMD), which is money collected from bidders prior to the submission of a bid as a security deposit to ensure the seriousness of the bidder in the project. In addition, the Government has set a minimum threshold of 25% of the total annual purchases made by central ministries, departments, and public sector undertakings from MSEs only, as well as reserved 358 (three hundred fifty-eight) categories of goods for being purchased exclusively from the MSEs.

- 7. Extra Mural Research or Core Research Grant (CRG):** Earlier known as the Extramural Research Financing System, CRG, even though it was started more than 40 years ago, following the creation

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:

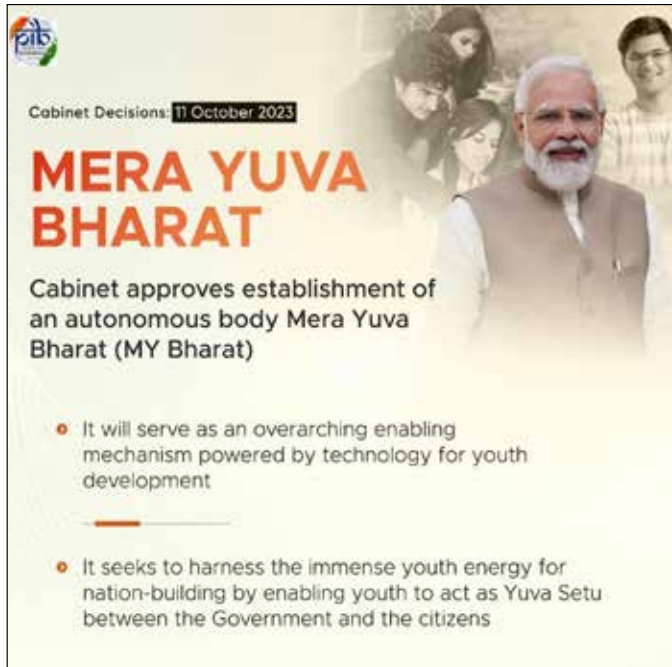
Training and skill-development initiatives for rural business owners and employees are frequently funded by startups. Startups help to create a more skilled and capable workforce in rural places by improving the local population's skills.

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.

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.

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.

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.



of the Science and Engineering Research Board ('SERB'), is still one of the most important and practical programmes. The goal of CRG is to assist academic institutions, research labs, and other R&D organisations in conducting research in all cutting-edge areas of science and engineering. As a result, it motivates both established and up-and-coming researchers to use a competitive, individual-centric funding model.

8. High Risk and High Reward Research: This programme aims to encourage and support fresh concepts and initiatives that have the potential to affect many areas of science and technology. It places a focus on bold, daring suggestions that, if they succeed, might have enormous benefits for science. Theories and experiments that are advanced, hypotheses that are contested, scientific discoveries, 'out of the box' solutions to significant problems, and the formulation of new hypotheses that result in the development of new technologies are a few examples of such suggestions. The research grant must cover consumables, unforeseen expenses, equipment, and travel expenses in addition to the overhead funds; there is no set budget cap for these projects. The money is offered for 3 years, but in extraordinary circumstances, it may be extended to 5 years.

9. Design Clinic Scheme: The Indian Government declared that every MSME and startup should

develop a design-centric approach for igniting their startup after realising the significance of innovation and design in the growth of any brand. The Ministry of MSME launched the Design Clinic scheme to create a sustainable design ecosystem through continual training and skill development in order to encourage small firms to experiment with new and inventive designs for their products. For attending design seminars under this programme, the Government will pay up to Rs. 60,000 and up to Rs. 3.75 lakhs, or 75% of the seminar's cost if it is hosted by a startup or MSME. It is anticipated that through this programme, entrepreneurs and leaders will have the chance to learn about the most recent design best practices and trends, network with other innovators and designers, gain knowledge of design theories, and boost the local competitiveness of their products' use of designs.

10. Zero Defect Zero Effect (ZED) Scheme: As the name implies, this aims to inspire manufacturers to produce better goods that are high-quality, defect-free, and reliable. It is a handholding programme that offers MSMEs the chance to adopt cutting-edge production techniques, utilise cutting-edge technology, and continually enhance their goods. To ensure that their products have no faults, the programme offers startups and MSMEs resources, technology, and financial help. Additionally, ZED provides a comprehensive certification, evaluates businesses for ZED, and aids companies in moving along the maturity evaluation model of the programme.

With these and many more schemes, the Government of India's flagship programme, Startup India, aims to actively encourage startups and business owners. The programme's main goal is to build a robust environment in India that supports and fosters innovation and entrepreneurs, ultimately creating a huge number of job opportunities and fostering the nation's sustainable economic growth. The Aatmanirbhar Bharat mission and the 'Make in India' programme were subsequently introduced by the Indian Government with the goal of establishing India as a hub for international manufacturing and design exports. Supporting the efforts with encouraging micro-entrepreneurship, the Government has successfully accelerated the process. □

Integrating Technology into Rural Education and Capacity Building of Teachers

The process of creating true change across rural India's diverse education landscape is one that requires a multipronged approach to ensure comprehensive and sustainable development. The future of the educational system is determined by a holistic approach, the empowerment of teachers, and digital infrastructure for bringing about transformative reforms. This article highlights all such initiatives that have been undertaken to nurture well-rounded individuals through the integration of technology.



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Purabi Pattanayak

he majority of people in India who reside in rural areas rely primarily on the government-run school system for their education. With over 14.89 lakh schools, 95 lakh teachers, and nearly 26.52 crore students from various socio-economic backgrounds, the Indian education system is one of the largest in the world. A total of 18.49 lakh (70%) students and around 12.34 lakh (83%) schools out of these are in rural India. With a Gross Enrolment Ratio (GER) of 100.13% (as per UDISE+ 2021-22), which shows that almost all children at the elementary level are enrolled in schools. The UDISE+ 2021-22 data also reveals that the overall dropout rate

in schools in India at primary level class (1-5) is 1.5 per cent, upper primary class (6-8) is at 3 per cent followed by highest at the secondary level class (9-10) with 12.6 per cent which is still a major challenge. Over the years, India has made significant progress towards achieving universalisation of elementary education.

Challenging Scenario

However, there are still many issues that the Indian educational system must address, including the stark differences between rural and urban populations and the need for equal, inclusive, and high-quality education. The Covid-19 pandemic, when online

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learning was the only available type of education for students in the nation, made it even more crucial. Children all around the country, but particularly those living in rural regions, faced difficulties due to connectivity issues, a lack of smartphones, and limited or no internet access. The main obstacles to advancing digital learning across the nation include persistent inequities in access to information and communication technology (ICT) facilities for students and teachers, as well as low levels of digital literacy.

Visionary Approach of NEP 2020

With the introduction of the National Education Policy 2020 (NEP), a new era of transformation has begun. NEP has emerged as a game-changer, promising to bridge the educational divide and empower students in remote areas. The primary objective is to bridge the gap between rural and urban areas by emphasising access, equity, quality, affordability, and accountability. It gives utmost priority to recognising, identifying, and fostering unique capabilities to promote each student's holistic development. So, the goal is to nurture talent through critical thinking and problem-solving, and a strong emphasis on a more practical, hands-on, creative, and skill-based approach is the priority.

The policy also envisages a wider and more intensive role for the use of technology for the purposes of improving teaching-learning and evaluation processes, teachers' professional development, enhancing educational access, streamlining educational planning, management, and administration, including processes related to admissions, attendance, assessments, etc. The role of education will also be to assist in raising awareness about the potential disruptive effects of technology and to address related issues.

Further, the recent pandemic compelled us to be prepared with alternative modes of quality education, and blended learning is the future of the 21st century. The benefits of the availability of online education and existing digital platforms need to be optimised and expanded further to meet the current and future challenges of improving quality education for all. In this regard, it has become all the more relevant to invest in public digital infrastructure in the education sector that can be used by multiple stakeholders, keeping in view India's large-scale diversity, complexity, 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-Dhruv** 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. In this regard, a detailed guideline is under process, which will be aligned with the recommendations of NEP 2020.
- **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 by the Hon'ble Prime Minister on Ekta Diwas (31st October 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.

The Ministry of Education issued revised guidelines on 20 November 2020 for the implementation of the EBSB programme in the States/UTs, and an illustrative list of suggested activities has been taken up in schools in accordance with NEP 2020. Till January 2022, 4 crore students participated in EBSB activities at the school level. In addition, 3.5 lakh EBSB clubs have been formed so far in KVS, NVS, CBSE, and other schools in the States and UTs.

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 the National Council of Educational Research and Training (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 also conducts nurturing programmes for them.

Technological Interventions to Enhance the Ecosystem

The impact of technology disruption in the 21st century on education has been profound and multifaceted. It has democratised access to knowledge, transformed teaching and learning methods, and reshaped the roles of educators. Educational institutions have adapted to new models of delivery, and assessment has become more data-driven. However, challenges related to access, digital literacy, and data privacy are required to be addressed to harness the full potential of technology in education. In this rapidly evolving landscape, it is essential for educators, policymakers, and society as a whole to embrace technology as a tool for positive change while also addressing its associated challenges.

In the school education sector of India, technology has a critical role to play in improving the efficiency and effectiveness of the schooling system and enhancing the quality of education. The availability of digital infrastructure and access to online resources enables students in rural areas to get over geographical barriers and have access to the most recent academic materials. 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:

- **Enhancing the scope of ICT under Samagra Shiksha:** Samagra Shiksha, the largest centrally sponsored scheme for school education in India, contains provisions for producing high-quality e-content for teachers and students in addition to supporting ICT and smart classrooms in both government and government-aided schools throughout all states and UTs. The programme also offers financial assistance to States and UTs for the creation of high-quality e-content under Digital Infrastructure for Knowledge Sharing

(DIKSHA). Recognising this, the Indian government is committed to ensuring equitable learning for all students at all educational levels and in all corners of the nation, even the most remote ones, so that digital learning is no longer an exclusive privilege for a select few.

Subsequently, the policy also stresses the promotion of multilingualism and the power of language in teaching and learning through innovative and experiential methods by weaving in the cultural aspects of the languages, such as films, theatre, storytelling, poetry, and music, and by drawing connections with various relevant subjects and with real-life practices.

- ii. **Robust system of database - UDISE+ :** Unified District Information System for Education Plus (UDISE+) is an updated and improved version of UDISE, which is now online and has been collecting data in real-time since 2018-19. It provides robust, real-time, and credible information for an objective evaluation of the system, which can be used for designing evidence-based specific interventions for improvement in the school education sector. UDISE+, collects information through an online Data Collection Form (DCF) on parameters ranging from students, schools, teachers, Infrastructure, enrolments, examination results, etc.
- iii. **Performance Grading Index (PGI) 2.0 :** PGI 2.0 is the revamped version (started in 2017) that is aligned with new initiatives of the NEP 2020, to monitor indicators relating to Goal 4 of Sustainable Development Goals (SDGs). It is a tool to provide insights on the status of school education and to catalyse transformational change in the States/UTs on the basis of key indicators that drive their performance and critical areas for improvement. It has also helped States/UTs to identify specific interventions required to make transformational changes in school education.
- iv. **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 relevant stakeholders.

- v. **Vidya Samiksha Kendra:** To further strengthen and enhance administrative functioning by providing real time data insight for contextual interventions, the Ministry of Education, Government of India has launched Vidya Samiksha Kendra. It aimed at leveraging data and technology to bring a big leap in learning outcomes, which will also include students, teachers, and school registry to bring synergy in the ecosystem by integrating data from different datasets and empower students, teachers, and parents to bridge the gap. This will cover the entire data of the school eco-system and will analyse by using big data analysis, artificial intelligence, and machine learning in order to enhance the overall monitoring of the education system, and thereby improving learning outcomes.



All the States and UTs have been provided financial support under Samagra Shiksha scheme for setting up these kendras.

- vi. **PM e-Vidya DIKSHA :** PM e-vidya was launched during the time of pandemic and is one such comprehensive initiative that ensures coherent access to digital education through a multimodal approach. The digital platform of MoE 'DIKSHA' has been declared as 'One Nation, One Digital Platform'. The DIKSHA can be accessed by learners and teachers across the country. DIKSHA provides access to a large number of curriculums linked



e-content through several use cases and solutions, such as QR coded Energised Textbooks (ETBs), courses for teachers, quizzes, and others.

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.

Each State/UT utilises this platform in its own unique way because it is free to create and implement programmes for educators, students, and administrators using the platform's numerous opportunities and solutions. The education ecosystem may now engage, contribute, and use a shared platform to help the nation's learning



objectives be attained at scale by leveraging DIKSHA policies and technologies. This platform has made it possible to build an educational ecosystem that is enlightening not only India but also other nations.

- vii. **200 TV Channels:** PM eVIDYA 12 DTH TV Channels set off on its journey on 1 September 2020. Realising the need of expanding digital learning facilities to every corner of the country, the Government of India announced in the Union Budget 2022, to expand it to 200 DTH TV channels for enabling

the States/UTs to telecast eContents developed in all the Indian languages based on State board curriculum. This will enable all states to provide supplementary education in regional languages for classes 1-12.

- viii. **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. As on date, the usage report shows 98,804 plays with 1,49,329 minutes playtime on DIKSHA.

Capacity Building of Teachers

The NEP 2020 clearly focuses on empowering teachers by spelling out the role at different levels of expertise/ stage and competencies required. It also stated that each teacher will be expected to participate in at least 50 hours of Continuous Professional Development (CPD) programme every year for their own professional development. National Initiative for School Heads'

NISHTHA Digital Teacher Training leveraging DIKSHA infrastructure has enabled capability building at a National scale

Elementary Level	Secondary Level	Foundational Literacy & Numeracy	ECCE (Ongoing)
18 Courses	12 Courses	12 Courses	06 Courses
33 States/ UTs and 7 autonomous organizations under MoE and MoD	32 States/UTs and 8 autonomous organization under MoE, MoD and MoTA	33 States/UTs and 5 autonomous organizations under MoE	30 States/ UTs initiated CECs, BRCs, PCs, CDPOs, Supervisors, DIET faculty from DRU for NFE & AE
11 language - English, Hindi, Kannada, Odia, Telugu, Urdu, Assamese, Bodo, Bengali, Gujarati, Punjabi	9 language - English, Hindi, Telugu, Urdu, Gujarati, Kannada, Marathi, Odia, Punjabi	11 language - English, Hindi, Telugu, Urdu, Assamese, Gujarati, Kannada, Marathi, Mizo, Odia, Punjabi	2 languages - Hindi, English
42 lakh	7.2 lakh	12.4 lakh	0.32 lakh
No. of learners completed the course			

and Teachers' Holistic Advancement (NISHTHA) , an integrated training programme was initiated covering all the recommended areas and aims at holistic development of teachers.

In 2019-20, NISHTHA elementary was started with face-to-face mode. Due to Covid pandemic and in order to provide continuous learning opportunities to the teachers at the elementary level, NISHTHA online was launched using DIKSHA platform in October 2020 to reach out to remaining elementary teachers. About 24 lakh school teachers and head teachers at elementary education (Classes 1-8) across 33 States/UTs had

completed training and were certified. Subsequently, NISHTHA for Secondary teachers, NISHTHA for Foundational stage teachers, and NISHTHA for training of master trainers of Early Childhood Care and Education (ECCE) have been launched for building capacities of teachers at all levels.

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

Conclusion

The disruption brought about by technology will undoubtedly be the driving force of the 21st century. The integration of technology into education has not only changed the way we teach and learn but has also altered the very essence of education itself. However, bridging the digital divide remains a crucial challenge in ensuring equitable educational opportunities for all. Teachers are no longer just disseminators of knowledge but have become facilitators of learning. They use technology to create interactive and collaborative learning environments, encouraging students to actively participate in the learning process. Additionally, technology has opened up opportunities for professional development and networking among educators, enabling them to stay updated with the latest pedagogical trends and best practices.

In India, there has been a paradigm shift in the approach with the introduction of NEP 2020, ensuring that a broad range of aspects and ambitions of students, teachers, and other stakeholders in society are covered. We must strive to build a more accessible, equitable, inclusive, robust, and transparent education system that is prepared to reap the advantages of technology



and promotes a conducive learning environment for each learner. By making significant modifications to the learning ecosystem, the Ministry of Education has launched a number of initiatives in an effort to address the problems. Students in rural region can overcome the constraints of their educational opportunities with these facilities of digital infrastructure and access to online resources. All these initiatives are holistically designed to ignite creative thinking and problem-solving skills, improve learning achievement, and expand opportunities for students, especially in rural India. An inclusive, equitable, affordable, and integrated digital ecosystem will certainly facilitate and sustain lifelong learning and reap the benefits of inclusive technology development so that no one is left behind. □





Leveraging Postal Network Promoting Talent in Rural India

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.

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Aman Sharma

he Department of Posts has been the backbone of India's communication network for more than 160 years and has played a crucial role in the socio-economic development of the country. It has transformed itself with the passage of time. Since 2014, the country's postal system has not only expanded but has also made tremendous technological advancements, thereby transforming itself into a modern and multiple-service provider. With its extensive network of more than 1.59 lakh Post Offices (POs) and robust infrastructure, it has an unparalleled reach that extends to every corner of the country.

The post offices have transformed the lives of citizens of this country by delivering multiple services, viz., banking, insurance, mails, citizen-centric services, etc. as one-stop shop. India Post is the only institution of the Central

Government that is present in every nook and corner of the country. The network is primarily rural-centric, with more than 90% of the POs situated in villages. A total of 1.45 lakh village POs cover more than 7 lakh villages in the country; on average, each village post office covers close to 5 villages. Till recently, the village post office was primarily a fixed brick-and-mortar entity where citizens from these 5 villages had to physically pay a visit to avail postal services. This not only created issues of service delivery deficiency but also made it expensive for rural citizens to spend time and money to visit the post office. This situation has undergone a drastic change since the roll out of the massive IT Modernisation Project in the Department of Post. This project, which, though, approved in 2012 and had not seen much traction, was put on fast track in 2014. Its successful implementation

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has ensured that all 1.59 lakh POs were networked and all the services rendered by the Post offices are available electronically and at doorsteps of citizens.

With its vast network of POs, the postal network reaches the farthest corners of the nation, making financial services accessible to the unbanked and underbanked populations. Presently, the department holds 25.85 crore active Post Office Savings Scheme accounts. Since 2014, the Post Office Savings Scheme outstanding balance has increased from Rs. 6.19 lakh crore to Rs.16.34 Lakh Cr. Through Core Banking Solution, the Department of Posts has seamlessly integrated its vast network of post offices into a centralised banking platform, providing customers with access to modern banking facilities across the country like internet banking, mobile banking, e-passbook, and inter-operability solution through NEFT-RTGS.

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 doorstep 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 1st 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 crore. More than 15.09 lakh accounts have been opened for school students. Almost 37% of these students use the mobile banking app of IPPB for performing transactions. So far, IPPB has clocked 380.25 Cr transactions, involving Rs 4.72 lakh crore, and more than 70% of which have been done by women in rural areas. Aadhar Enabled Payments System (AePS) which is the most popular service of IPPB, has enabled the Postmen to make withdrawals from any bank account

(both public and private) that has been linked to Aadhar, after biometric authentication of the account holder. So far, more than Rs. 29,162 crore withdrawals from 9.90 crore bank accounts have been done by IPPB using AePS. During Covid pandemic, AePS enabled the postmen to deliver more than Rs. 12,000 crore cash to the doorsteps of customers; this has proved to be a lifesaver for so many distressed citizens during lockdown, when most of the ATMs were dry and bank branches closed. IPPB has also conducted more than 24,500 financial literacy camps, imparting financial literacy to more than 15 lakh beneficiaries on banking and financial services and use of digital mediums for performing banking transactions through the Postmen/GDS or through the IPPB mobile application.

The recently launched *Antyodaya Shramik Suraksha Yojana* of IPPB is a visionary, affordable insurance scheme aimed at providing comprehensive coverage and protection to unorganised sector workers across the nation. Recognising the immense contributions of Shramiks towards the growth and development of our country, this service is designed to ensure their financial stability and well-being. The pilot launch of the *Antyodaya Shramik Suraksha Yojana* was done in Nadiad, Kheda District of Gujarat, on 8th July 2023. The scheme is live across the Vadodara, Ahmedabad, and Rajkot regions of Gujarat. By ensuring financial security, accidental cover, and hospitalisation benefits, this scheme will empower Shramiks to contribute more effectively to the nation's progress.



Besides financial services, IPPB also renders insurance (life, medical, and accidental) services, Aadhar services (mobile number updates), and a Digital Life certificate to pensioners. Aadhar services have been the most successful, clocking more than 5 crore transactions in about 3 years, all delivered at doorsteps. The Digital Life Certificate (DLC) services rendered by IPPB through the Postmen at the doorsteps of pensioners are also very popular and have saved senior citizens from visiting their bank branch or Post office, once every year, to register their alive status. The use of technology has, therefore, enabled optimum utilisation of the Pan-India service delivery network of India Post. The lives of numerous citizens have been transformed with the use of digital technology.

The Department of Posts has also leveraged its vast Postal network to provide Passport and Aadhaar services for the benefit of citizens. A total of 431 Post Office Passport Seva Kendras (POPSKs) have been opened in collaboration with the Ministry of External Affairs. More than 1.18 crore passport applications have been processed until 31st August 2023. POPSK offers the same services as those offered by any Passport Seva Kendra and is linked to the Passport Seva Online Portal.

Aadhaar has become an important option for availing government services and subsidies. In order to provide Aadhaar enrolment and update facilities in the vicinity of the residents in a safe and secure manner, the Department of Posts is acting as registrar to UIDAI for Aadhaar. A total

of 13352 Aadhaar Enrolment cum updation centres have been established across India, and 8.25 crore Aadhaar enrolments / updations have been done until 31st August 2023.

A Memorandum of Understanding was signed in 2017 between India Post with CSC e-Governance Services India Limited to set up 'Common Service Centres' (PO-CSCs) in Post Offices across the country for providing various G2C (Government to Citizen) and B2C (Business to Citizens) services to citizens in rural and remote areas of the country, thus enabling the Government's mandate of a socially, financially, and digitally inclusive society. Post offices have been onboarded as PO-CSC's for delivering more than 100 Citizen Centric services which include both G2C (Government to Citizen) services as well as B2C (Business to Citizen) services. G2C services include *Pradhan Mantri Fasal Bima Yojana* (PM FBY), *Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi Yojana* (PM SVANidhi); *Pradhan Mantri Jan Arogya Yojana* (Ayushman Bharat); *Pradhan Mantri Shram Yogi Maan-dhan Yojana* (PM-SYM); *Pradhan Mantri Laghu Vyapari Maan-dhan Yojana* (PM-LVM); National Pension Scheme; and PAN Card eKYC.

The B2C (Business to Citizens) services include Bharat Bill Payment System Bills (Electric, Gas, Water bills, etc.), Renewal Premium collection for Life Insurance Policies and General Insurance such as motor vehicle, health and fire insurance, etc. The services offered also include Third Party Services, such as EMI collections for various loans offered by financial institutions and the submission of online application forms for loans. Through PO-CSCs, the Department of Posts is providing a one-stop solution for all e-Governance services and contributing to ease of living and ease of business for the digitally deprived rural and semi-urban population. PO-CSCs have so far been opened in over 1.41 lakh Post Offices.

In order to enhance the quality of services rendered by the Department of Posts and also to gear this network for newer services, Mission Karmayogi has been implemented in letter and spirit. Using an online training portal, training on multiple skills and services has been imparted to more than 4 lakh employees, including Gramin Dak Sewaks, since the launch of the Dak karmayogi portal in 2022. Using this portal, new skills can be easily imparted to the department's huge workforce of about 5 lakh within a matter of 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 is often defined as a natural aptitude that someone is born with, such as singing, painting, drawing, athletic ability, etc. Talent is assumed to be different from skilling, which can be acquired or improved through training. However, when a nation or society endeavours to search for talent, it is with the intention of nurturing it and then strengthening it with proper guidance and skill so that the individual becomes an asset. In most countries, there are schemes and programmes to identify talented children and then take them under the fold of the State to nurture them and turn them into high-value assets. In India, there are primarily two streams to identify talent: academics and sports.

Academics

The National Talent Search Examination (NTSE) examination is conducted every year at two levels: Stage I (State level) and Stage II (National Level). NTSE Stage I is conducted by States and NTSE Stage II is conducted by NCERT. Any child who has scored a minimum of 60% in the Class 9 examination is eligible to appear for the NTSE Stage I exam. The Open Distance Learning (ODL) programme students will also be considered eligible if they are below 18 years of age as of 1 July YYYY (the same year in which candidate giving the exam) and are not employed when they appear for Class X examination.

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:

- 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 in various Public and Private sector Jobs.
- IIIT-Delhi, an Engineering College under the Government of Delhi, gives 'bonus marks' to NTSE scholars.

Sports

The National Sports Talent Search Scheme (NSTSS) has been formulated for talent identification in the age group of 8-12 years and nurturing of identified talented sports persons. The scheme is being implemented by the Ministry of Youth Affairs & Sports, Government of India. The objective of this scheme is towards:

- Identification of sporting talent among students in the age group of 8–12 years (for admission in Class IV to Class VI), who possess inborn qualities such as anthropometric, physical, and physiological capabilities without any anatomical infirmities.
- 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.

Talent searching under this scheme is done through the National Sports Talent Search Portal, where the interested eligible candidates need to apply. Eligible youth are thereafter called for selection trials at identified centres, depending upon the sport stream. The admission to the schemes is subject to fulfilment of the eligibility criteria and battery of test as well as skill tests.

In addition, National Sports Talent Contest (NSTC) scheme is being implemented to scout sports talent in the age



group of 8-14 years from schools and nurture them into future medal hopes by providing scientific training. Under the scheme, schools having good sports infrastructure and record of creditable sports performances are adopted by Sports Authority of India (SAI). The scheme enables the budding sportsperson to study and play in the same school. In addition to the main scheme of NSTC wherein regular schools are adopted, a few distinct sub-schemes were launched to further reach out to sports talent in India, even those participating in indigenous sports and games. These sub-schemes of NSTC include Indigenous Games & Martial Arts (IGMA) and Akharas. The Selection Criteria include Medal winners in State/National-Level Competitions plus Medically Fit and Medal winners at District-Level Competition or Participants at the State-Level Competitions plus medically and physically fit plus a battery of tests.

For selection from the remote, tribal, coastal areas, the trainees are also selected by organizing competitions among participants. Selection is done by a selection committee consisting of representatives of SAI, School, Akharas, SAI coaches, sports scientists, etc. The sports persons identified on this basis are admitted after age verification, medical examination, and on found suitable by applying battery of 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 yrs 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

The Federal TRIO Programs in USA identify and assist individuals from disadvantaged backgrounds who have the potential to succeed in higher education. Among the 8 programmes under TRIO, Talent Search (TS) identifies junior high and high school students who might benefit



from intervention strategies meant to increase the chances of the student pursuing a college education. There are currently more than 475 TS programmes in the U.S. serving more than 389,000 students. At least two-thirds of the students in each local TS programme must be from low-income economic backgrounds and from families where parents do not have a bachelor's degree. The programme provides academic, career, and financial counseling to its participants and encourages them to graduate from high school and continue on to and complete their postsecondary education. Talent Search also encourages persons who have not completed education programmes at the secondary or postsecondary level to enter or reenter and complete post-secondary education. The goal of Talent Search is to increase the number of youth from disadvantaged backgrounds who complete high school and enroll in and complete their postsecondary education.

Sirius Educational Centre, Sochi, opened by the Russian Government in 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 academic talent among the socio-economically disadvantaged section 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 at an early age and then nurturing them through free education, boarding, etc.

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 scout talented and gifted children in rural areas in the following manner:

1. 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 the 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 Forward



The background of India's growth story is directly linked with rural enterprise development. With increasing opportunities for enterprise creation in both the farm and non-farm sectors, and special emphasis on agro-based and skill-based sectors like the handloom and handicraft sectors, holistic interventions of both backward and forward linkage is the need of the hour.

Dr Sriparna B Baruah

Rural entrepreneurship is a crucial aspect of India's economic growth and development. Rural enterprises are business entities that promote revenue generation and act as agents of social change at the grassroots level. They play a pivotal role in the holistic development of the rural economy and contribute to the economic growth of the nation. According to official data released on April 30, 2022, India has more than 63 million MSMEs, out of which about 94% are micro-enterprises. The establishment of a large number of profitable enterprises in a region can bring in government investment, attract private participation, generate local employment, form partnerships, secure funding, and channelise idle savings into business entities. However,

rural entrepreneurs face several challenges in running and scaling their enterprises. These challenges range from prevalent societal and gender-based biases to a lack of understanding of business, entrepreneurship, and access to the requisite skills essential to running such enterprises. It is important to understand that rural enterprises are the best way to use local resources, which can lead to prosperity and economic growth. This in turn will spur avenues for employment, which has a direct impact on the levels of migration. Therefore, to ensure the development of a viable business model to better support aspiring rural entrepreneurs, it is fundamental to ensure that manpower, money, material, machinery, and understanding of the market are complete.

Rural enterprises can be broadly classified into two types:

- Proprietary ownership
- Group entrepreneurship that includes SHG's, 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

Entrepreneurship can play a crucial role in rural development. If entrepreneurship is encouraged in rural areas, it would stimulate a change in the face of rural areas by solving the problems of poverty, unemployment, economic disparity, and a low standard of living. Rural entrepreneurs play an indispensable part in the overall economic development of the country. The amplification and enlargement of rural industries facilitate self-employment, and helps in the maximum utilisation of locally available raw materials and labour.

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:** Lack of employment opportunities, poverty, etc., has forced the rural people to head towards urban areas for livelihood. It creates a rural-

urban imbalance. Under these situations, rural entrepreneurship can provide employment, and it will discourage rural people to migrate from rural areas in search of jobs.

- **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

While India has marginally improved its ranking in terms of ease of doing business, the challenges and concerns faced by rural entrepreneurs in running and scaling their enterprises persist. The concerns range





from the prevalent societal and gender-based biases to a lack of understanding of business, entrepreneurship, and access to the requisite skills essential to running such enterprises. Entrepreneurs who have the courage to work on a business idea often face challenges in understanding the needs of the market, the viability of their product, and its suitability for manufacture.

Furthermore, those enterprises that manage to establish themselves in the market and generate some early-stage revenue often face difficulties. These range from inconsistent market linkages, severe competition from urban markets, a lack of infrastructural facilities and logistical challenges, and an inadequate understanding of the government support mechanisms available for them to unskilled labour for the effective delivery of product/service. Other challenges include the availability of working capital, the adoption of technology, and the inability to diversify their product range.

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 Governments are continuously launching new and attractive schemes to encourage their citizens to come up with innovative business ideas.

Recovery Roadmap

India has made tremendous progress towards creating a new business environment to enable increased participation of stakeholders in the workforce via enterprise creation. However, acceleration of these numbers is possible through the introduction of some key models, such as a marketing cooperative to promote

products manufactured by rural enterprises, thereby eliminating middlemen. The establishment of common facility centres, particularly for production, can also boost rural entrepreneurship. Building business acumen through capacity-building and training is crucial for entrepreneurial success. This, coupled with access to financial linkages at concessional interest rates, flexible repayment options, and waiving of collateral security will spur the growth in this sector.

There is an acute need for rural skill and entrepreneurship development programmes in rural areas in order to increase the skilled workforce of the region, thereby increasing the volume of economic activities. This, in turn, would lead to an increase in the number of rural enterprises in the region and consequently increase the percentage of the employed/self-employed population in the region. Skilling and entrepreneurship can be done through various means. 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 Development through Cluster Development Approach

Cluster development is another approach in rural ability 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

Through this approach, initially skill development training programmes by selecting participants from various rural areas are provided training in the incubation centre. After the completion of training, based on performance, a few out of the trained participants are selected for the incubation process. The incubation process is usually for a period of six months to one year. During the incubation phase, the selected trained participants are further given training on product finishing, and thereafter they are allowed to generate or develop products for sale. They are then given marketing and credit linkages with the basic idea of providing sustainable self-employment opportunities to the incubatees. This, in turn, helps them establish their own enterprises and earn their livelihood.

Rural enterprises are pivotal for our country's growth, but the challenges are many, such as poor infrastructural facilities and the access to capital. Though the Government has taken steps to counter the challenges, sustained and focused efforts are needed. With the right support, and

Rural enterprises are pivotal for our country's growth, but the challenges are many, such as poor infrastructural facilities and the access to capital. Though the Government has taken steps to counter the challenges, sustained and focused efforts are needed.

access to training and finance, we can help rural entrepreneurs start and grow their businesses, create jobs, and drive economic development in their communities.

Role of the Government

The Government of India's Start-up Village Entrepreneurship Programme (SVEP) has been initiated with the purpose of assisting entrepreneurs to establish their business enterprises in rural India. For a nation like India, the role of the Government in supporting and scaling rural enterprises is of pivotal importance. The Government of India's Start-up Village Entrepreneurship Programme (SVEP) has been initiated with the purpose of assisting entrepreneurs to establish their business enterprises in rural India. The scheme supports existing enterprises as well as new enterprises with their unit establishment at the village level. Besides helping rural entrepreneurs to access finance, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is also created to provide business support services to rural enterprises. It not only aids in the setting up of enterprises, but also ensures that sufficient handholding support is offered to these enterprises, thereby ensuring their longevity in the market.



It is fundamental to instill a culture of entrepreneurship to ensure the establishment of rural enterprises. Rural Self Employment Training Institutes (RSETIs) have addressed it by providing skill and entrepreneurship development training programmes to the rural unemployed youth, thereby assisting them in commencing their own business units.

The Ministry of Skill Development and Entrepreneurship (MSDE) is also executing the Pradhan Mantri-YUVA initiative

for forming entrepreneurial training and education across the country. The MSDE is implementing entrepreneurship expansion by supporting existing enterprises to scale-up and to capitalise on mentoring prospective entrepreneurs. The DAY-NRLM scheme, in conjunction with this, also supports group women entrepreneurship in rural areas (agriculture and allied sector), with market linkages. The Government of India, in collaboration with TATA trusts, has established a 'Foundation for Development of Rural Value Chain' (FDRVC), to develop and implement value chain projects through the promotion of large-sized producer enterprises.

Rural entrepreneurship can also be promoted fundamentally by increasing access to the community and bridging the gaps in certain areas, like providing mentoring by industry experts, establishing incubation centres, and conducting ideation workshops, hackathons, and other events in Tier 2 and Tier 3 cities to spur innovation and entrepreneurial mindsets. While the Government of India plays a crucial role, the engagement and active participation of civil society bodies and NGOs go a long way in institutionalising support mechanisms.

In 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,

There is a scope for enterprise promotion through both proprietorial ownership and group entrepreneurship modes, and experiences need to be drawn from successful initiatives. The various experiences reinforce the fact that a holistic approach to enterprise development in the rural sector can yield results. Economic empowerment through the cluster mode, which entails the active participation of all the stakeholders, can effectively contribute towards the development of rural enterprises. The need of the hour is to deliberate, debate on these small success models, and plan the way ahead.

and understanding of the market are complete for the development of a viable business model to better support aspiring rural entrepreneurs. □

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