Global Alliance for Mass Entrepreneurship

GAME Landscape Resource – Report
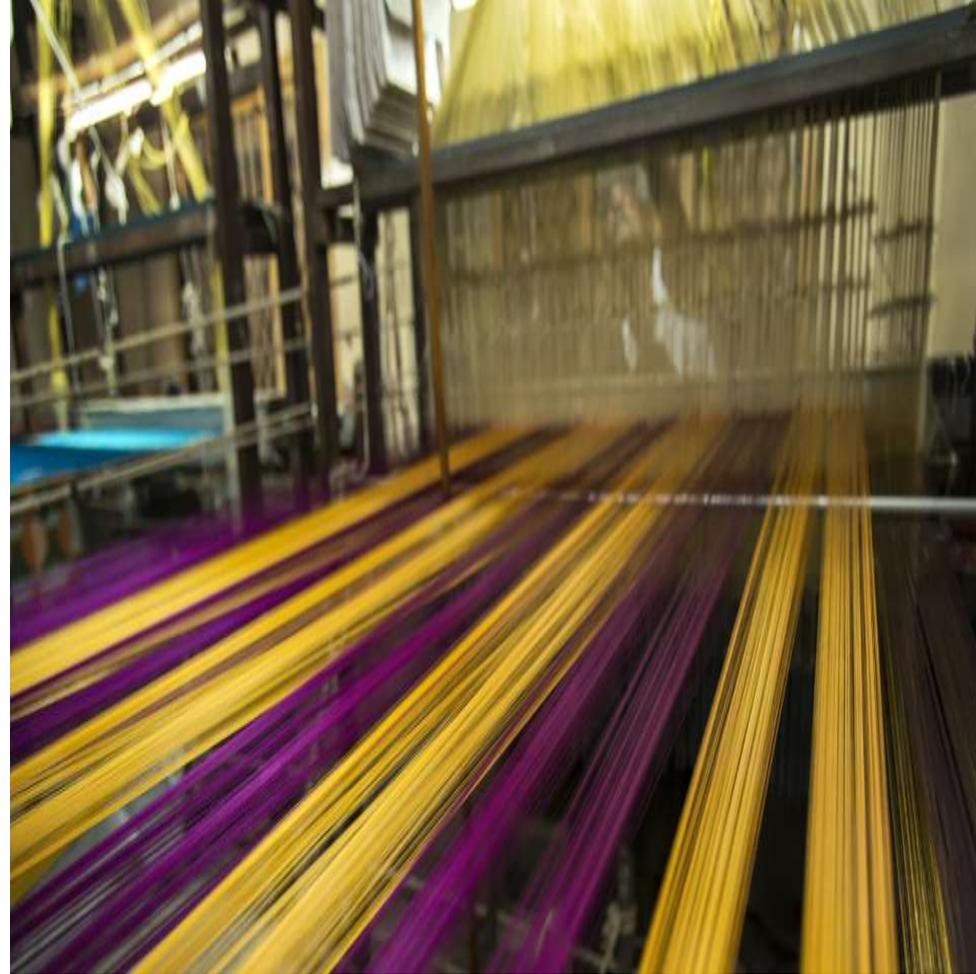
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Report:

GAME Landscape Resource,

Organizations and Programs

Study of Entrepreneurship Development in India, April, 2019

Knowledge Partner: Sattva Consulting

Background & Objectives of the Landscape Study

GAME, in partnership with Sattva, undertook a landscape study of organizations and initiatives in the field of entrepreneurship development. Today there is no such consolidated source of information available, and this study is a first of its kind attempt to summarize existing information for the ecosystem: to make data available publicly, highlighting strengths, challenges and opportunities, which could serve to increase conversations & collaborations, and catalyze further development of this space.

The Objectives of the current study were the following:

- Create a catalogue of organizations and programs in the field of entrepreneurship, and associated areas. This study is targeted at entrepreneurship development amongst low income groups, and hence does not include the ecosystem surrounding the higher end of the entrepreneurship spectrum.
- Develop a more nuanced understanding of the work these organizations do, the challenges they face as well as the opportunities and way forward for the sector.

Definitions

Organization Types

- **Entrepreneurship Organizations** - Entities with an explicit focus on promoting "entrepreneurship" as a means of livelihood. These organizations assist individuals, as opposed to groups/collectives to become or grow as an entrepreneur.

- **Livelihoods Organizations** - Entities working with SHGs, Farmer Groups and other forms of collectives to enhance livelihood capabilities of the target segments. These organizations are typically seen as encouraging all models of enterprise-ownership - individual or group-based.

- **Related organizations** – Entities working in adjacent areas such education, skill-training, employment-creation etc. that can potentially contribute to entrepreneurship-building as an additional layer on their existing interventions

- **Incubators and Accelerators** - Incubators and Accelerators in the country with a focus on social impact. These are predominantly non-institution based incubators (apart from a few prominent exceptions which have an established presence independent of the institution they are based in). The list does not contain hi-tech "Start-up" incubators or college based TBIs (technology business incubators).

- **Public Institutions** – National-level and Select State Level public societies/agencies/departments set up with the mandate to promote and enable entrepreneurship, skill-enhancement, innovation and livelihood-generation.

GAME Pillars Considered

Pillar 1: **Nurturing Entrepreneurial Mindsets** - Interventions focused on creating an entrepreneurial temperament/ mindset with youth/ children.

Pillar 2: **Creating First Time Entrepreneurs** - Enabling individuals to take up entrepreneurship as a means of livelihood. A first-time entrepreneur may be created through a host of interventions - Help develop the start-up idea, handhold through the process, offer financial support, technical or business advisory.

Pillar 3: **Growing Existing Entrepreneurs** - Interventions that work on supporting those who have already taken up an entrepreneurial activity through financial and non-financial support.

Please Note: One organization might have work spanning more than one pillar. Where there are overlaps, organizations are classified basis the core focus.

Entrepreneurship

For the purpose of this study an entrepreneur refers to an individual who has created an enterprise and is capable of creating a minimum of 2-5 jobs or alternatively is a solo-entrepreneur/ self-employed.

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Methodology - Organizations

Definition and Boundary Conditions

- **Definition of boundary conditions** – Target segment, focus areas (entrepreneurship, livelihood, skills, others), organization features (age, legal state, geographical presence, program areas)

- **Definition of interventions** basis GAME Pillars –
  1. Nurturing Early Entrepreneurial Mindsets
  2. Creating First Time Entrepreneurs
  3. Growing Existing Entrepreneurs

- **Listing of 50 funders** in the field of livelihood, skilling, entrepreneurship (mix of Foundations and CSR Funders) using data from MCA and other reports

Secondary Data Collection and Classification

- **Listing of 500+ organizations** funded by these funders from annual reports and websites of funders; the list was supplemented by names suggested by experts and implementing agencies

- **Creation of Three-part Database listing** organizations working **directly** in the field of entrepreneurship development –
  - **NGOs**
  - **Social Incubators** and
  - **Public Institutions**

- **Additional listing of**:
  - Organizations working in livelihoods and
  - Organizations working in adjacent areas such as skilling and education

Data collection through Secondary Research and Interviews

- **Detailed secondary data collection (not exhaustive) using**:
  - Organization Websites
  - Annual Reports of last three years of these organizations
  - NGO Darpan Website
  - Saathi Re Website
  - Income Tax Dept. Website and FCRA Online Services website
  - GiveIndia, Credibility Alliance, and GuideStar India
  - National and State Ministry websites

- **Primary Interviews with 60+** organizational leaders, founders and senior management on - Program areas and expertise, Partnerships, challenges and Future plans and strategies

- **12 expert interviews** with ecosystem members

Analysis and Insights Collation

- **Analysis and visualization** of secondary data collected

- **Analysis and consolidation** of key insights from the primary interviews

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*List of Funders considered can be found be Appendix 1 ** Complete list of sources can be found in Appendix 2*

Key Data-Points for Organizations Captured from Secondary Sources

In total, as part of this study we have captured and interpreted **25,000+** unique data-points for organizations.

These are primarily captured under the following heads for the "Direct" non-profit organizations:

Organizational Details
- Name, Address and Contact Details, Legal Status (12A/80G, FCRA) if any, Credibility Listing Status if any, State-wise Geographical Presence (where available)

Target Segment Addressed
- Children, Youth, Women, Disabled, Special Groups or General

GAME Pillars

Strategic Focus Areas
- Entrepreneurship, Employment, Skilling, MSME, Education, Technology, Agriculture, Agripreneurship, Livelihood

Funders
- Four prominent funders mentioned in the Annual Report/ Website of the organization

Program areas
- Policy, Research and Advocacy, Physical Capital, Financial Capital, Technical Expertise Training, Business Expertise Training, Regulatory and Compliance, Technology/Digital support, Market Access and Linkages, Life Skills Training

For Public Institutions we have looked at:

- General Organizational Details
- Partners and Affiliates
- Target Segment
- GAME Pillars
- Primary Purpose of the Organization
- Degree of Operation
- National or State Institution
- State-wise presence
- Type of funding support (if provided)
- Other support areas
- Sector Focus (if any)

Similarly for Incubators and Accelerators we have looked at the most-relevant subset of the above fields.

Methodology - Programs

Definition and Boundary Conditions

- **Definition of Initiatives** – specific programs offered by organizations towards building entrepreneurs.

- **Definition of boundary conditions** – programs offered by the 96 organizations working "directly" in the field of entrepreneurship were considered. However, Both programs offered in entrepreneurship and livelihood within these organizations were listed.

Secondary Data Collection and Classification

- **Listing of 250+ initiatives** undertaken by the Entrepreneurship organizations from the following sources:
  - Websites of organizations
  - Annual Reports within the last 3 years

- **Listing of 130+ initiatives** undertaken by central and state institutions in the area of the Entrepreneurship development from the relevant websites (ministry/ institution)

13k+ Data points Captured

- Overall, basis data availability, we have looked to capture **13,275 data points**

- **Data fields captured convey a range of information:**

  Program Areas: Skill training, life skills, Financial Literacy and accounting, Business planning, Mentorship, Marketing training/Linkage, infrastructure, technology

  Operating Model: Nature of Initiative (Private, PPP, Social Enterprise) Primary offerings, Operating platform (online, offline), Sustainability (TG Paid, Loan-enabled, Grant funded, Partner Funded)

  Socio-Economic Profile: APL/BPL/Agnostic

  Initiative Focus: Entrepreneur/ Enterprise/ Ecosystem

  GAME Pillars: Nurturing Entrepreneurial mindset/ Converting first time job seekers/ Helping enterprises grow

  Sector Focus: Agriculture, health, S&T, Sustainability/Natural resource management, Manufacturing

Analysis and Insights Collation

- **Analysis and visualization** of secondary data collected

- **Analysis and consolidation** of program-centric insights from 12 organizations. Areas of investigation include:
- Which programs have done well and why
- Challenges faced and reflections from the organization's experience on both fronts listed above

Executive Summary
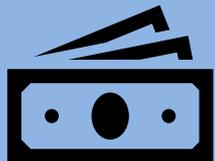
Project-Based funding unsuitable for Entrepreneurship Programs

Recognition of the need for a unifying platform to effect collaborations

Role of technological interventions largely unexplored

Community-centric program design attributed as critical to intervention success

Nurturing of entrepreneurship mindsets early (among children and youth) is underserved

Absence of sufficient value chain actors

Lack of aspiration to become/grow as an entrepreneur poses roadblocks to interventions

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Executive Summary

Challenges faced by Implementing Agencies	Challenges faced by Entrepreneurs

Lack of suitable forms of funding

Missing value chain actors

Aspirational mismatch - beneficiary and IA
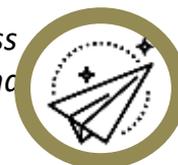
Absence of/Insufficient talented staff

Lack of awareness

Lack of aspiration to become/grow as an entrepreneur

Lack of access to finance and markets

Inability to identify right opportunities

Others: Ability to impact at scale, challenges of partnering with the government, difficulties in achieving effective mobilization.

Others: Challenges posed by virtue of being a need-based entrepreneur, low levels of technical and business skills

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Executive Summary

 Organizations recognize the need for collaboration

 Want to consolidate interventions; want to go "deeper" rather than "broader"

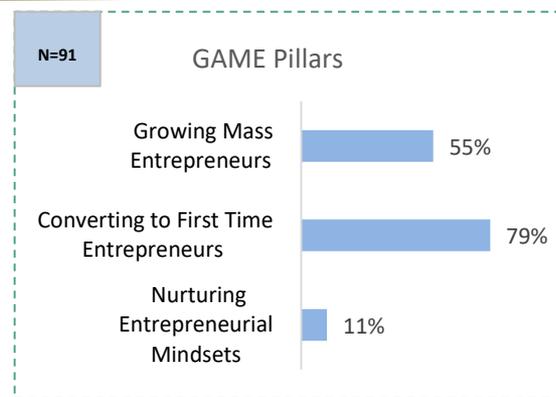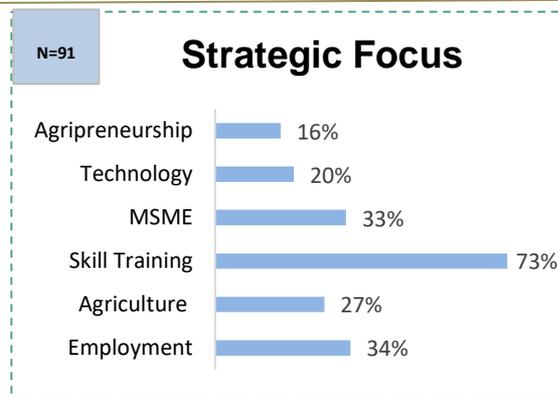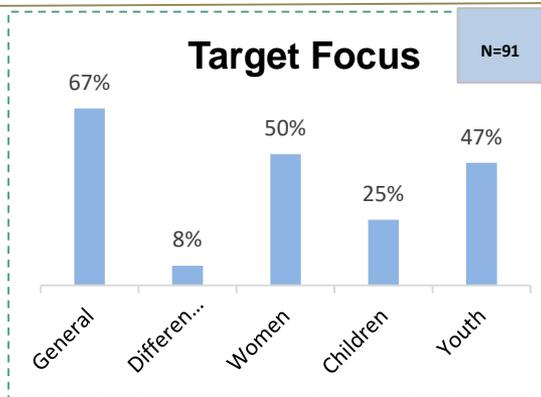 Acknowledge government's involvement as necessary for impact at scale

 Explore the role of technology to improve interventions

Others: Develop and improve local partnerships, upskill talent, invest in research and advocacy

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Overview of Non-Profits & Social Enterprises working in Entrepreneurship

Target Focus

N=91

- General: 67%
- Differen...: 8%
- Women: 50%
- Children: 25%
- Youth: 47%

Strategic Focus

N=91

- Agripreneurship: 16%
- Technology: 20%
- MSME: 33%
- Skill Training: 73%
- Agriculture: 27%
- Employment: 34%

GAME Pillars

N=91

- Growing Mass Entrepreneurs: 55%
- Converting to First Time Entrepreneurs: 79%
- Nurturing Entrepreneurial Mindsets: 11%

- **Most organizations don't have a target focus at the organizational level - 67% of the organizations being "general".** At a program level, the most commonly focused target segments are women and youth.

- The differently-abled are largely outside the purview of entrepreneurship programs

- **Very little diversity in target segment focus observed**, marginalized communities, such as, SC/STs sparsely targeted.

- **Entrepreneurship programs are typically piggybacked on skill training initiatives**. Beneficiaries are trained in a skill (beauty/ tailoring/ construction) and then encouraged to take up self-employment/entrepreneurship thereafter.

- Very few organizations call themselves out as technology focused organizations

- Again, only one third of the organizations are seen to be working with the formal MSME sector, **most organizations contribute to creating informal enterprises**

- Very few organizations seen conducting focused programs on **entrepreneurial mindsets with children and youth**; **typically mindset reorientation trainings are dovetailed with training intended to create first-time entrepreneurs**

- While several organizations have the know-how to create first-time entrepreneurs, fewer organizations are able to assist with growing these enterprises to a point where they are able to break-even and are hiring more people.

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Overview of Non-Profits & Social Enterprises working in Entrepreneurship

N=91

Program Areas

- Business Expertise — 88%
- Technical Expertise — 82%
- Financial… — 57%
- Market Access and Linkages — 54%
- Technology/digital support — 30%
- Policy, Research and… — 28%
- Regulatory and compliance — 21%
- Physical Capital… — 20%

N=91

Legal Compliances

- 12A — 46%
- FCRA — 59%
- 80G — 43%

- **Providing business and technical skills was observed to be the most common forms of support**, followed by assistance in financial access and market access

- Policy & advocacy and technological support has been offered by very few organizations.
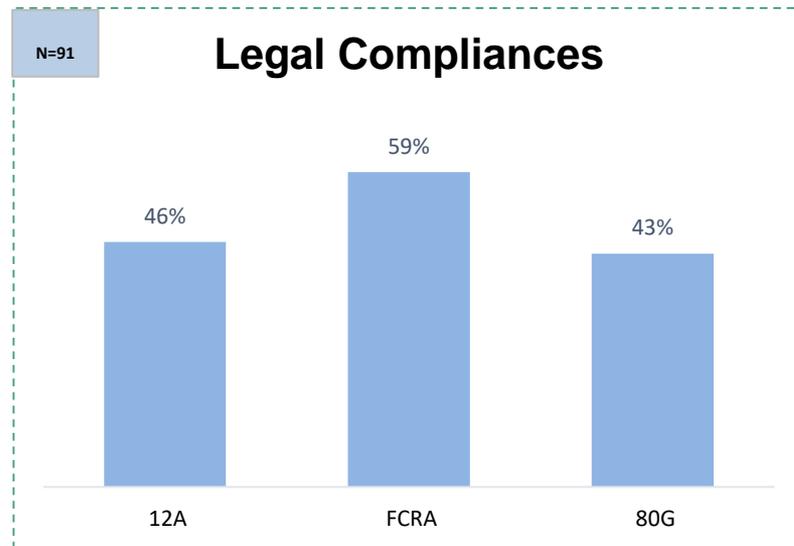
59% of the organizations are FCRA complaint, 46% and 43% are 12A and 80G complaint respectively.

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Interactive visualizations of the GAME Landscape Resource are available here: massentrepreneurship.org Resource Centre, GAME Landscape Resource

Overview of Non-Profits & Social Enterprises working in Entrepreneurship

State-Wise Distribution of Non-Profits & Social Enterprises

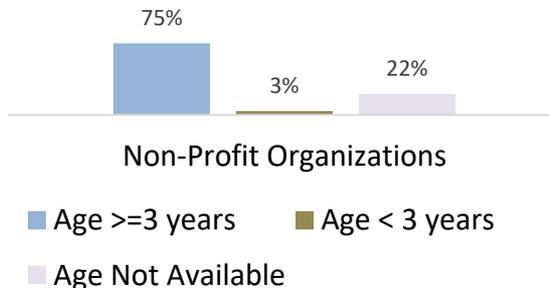*Visualizations by Aditya Singh Tomar*

Organizations by Age

75%

3%

22%

Non-Profit Organizations

■ Age >=3 years   ■ Age < 3 years

■ Age Not Available

Most of the organizations have been in existence for over 3 years. **Around three organizations have been operational for less than 3 years.**

Trust (Non-Government)
26%

Status Unavailable
26%

Registered Trust (Section 8)
1%

Other Registered Entities (Non-Govern...

Private Sector Companies (Sec 25)
11%

Private Sector Companies (Section 8)
1%

Registered Societies (Non-Government)
32%

Very little coverage in regions such as **Jammu & Kashmir and parts of North-East**, while states, such as, **Maharashtra and Karnataka** have the most number of organizations working on entrepreneurship interventions
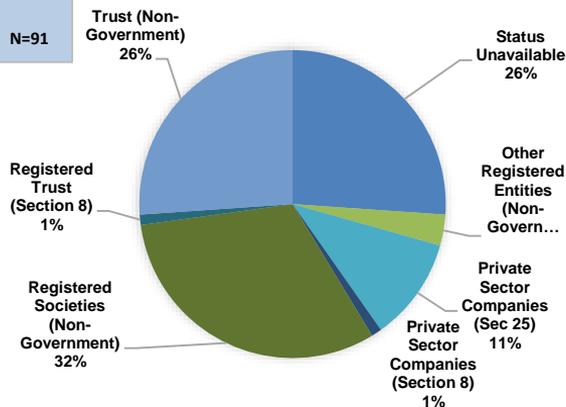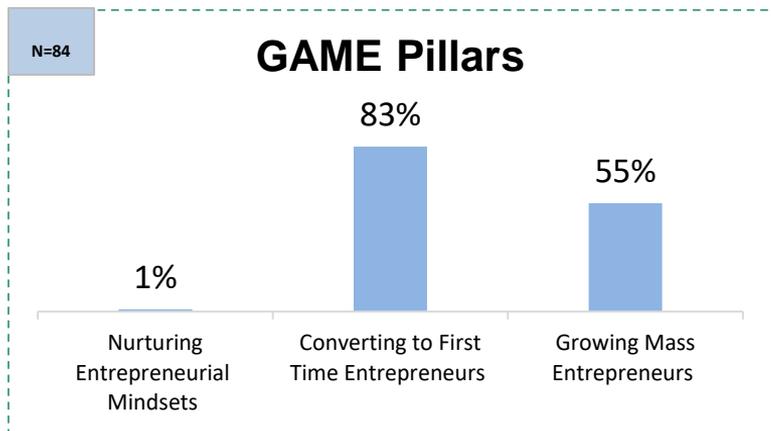
For over 24 organizations information on "organization type" was unavailable; Majority of organizations have been registered as **Societies or Trusts**, followed by **Section 25 companies** and others.

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Overview of Public Institutions working in Entrepreneurship

N=84

GAME Pillars

- Nurturing Entrepreneurial Mindsets: 1%
- Converting to First Time Entrepreneurs: 83%
- Growing Mass Entrepreneurs: 55%

N=84

Strategic Focus

- Agriculture
- Sustainability/Natural Resource Management
- Science and Technology
- General
- Health

- Public agencies and their mandate skew heavily towards Pillar 2 and Pillar 3. With the exception of initiatives like Atal Innovation Mission, the **focus on early-stage entrepreneurship is scarce**.

- What is typically observable is **encouraging *college* students to take up entrepreneurship**. For instance, the NewGen IEDC program by the Department of Science & Technology is aimed at Science & Technology college-level students
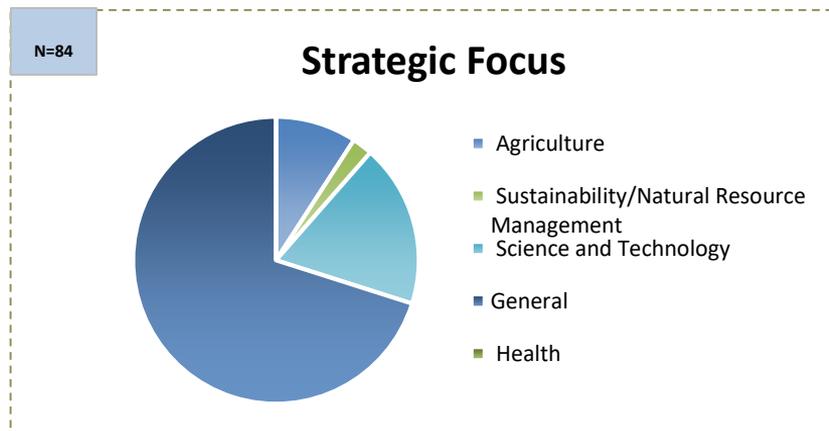
- Entrepreneurship support - majority of which comes under the ambit of Ministry/Department of MSME, Education and Labor - is typically seen to be sector-agnostic but skewed towards Science & Technology.

- **Several institutions at the national and state level have been set up with the express mandate to encourage S&T entrepreneurship**, for instance, Centre for science & technology Entrepreneurship development (Kerala), Gujarat State Biotechnology Mission and National Science & Technology Entrepreneurship Development Board (NSTEDB)

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Overview of Public Institutions working in Entrepreneurship

Significant regional disparity in efforts undertaken to promote and facilitate entrepreneurs

- States like Kerala, Tamil Nadu and Telangana have set up a variety of organization to further entrepreneurship in their respective states

- Apart from agencies that provide ecosystem support, these states have also invested in organizations that undertake research, advocacy and training on entrepreneurship, for instance, Kerala Institute for Entrepreneurship Development (KIED), Centre for Science & Technology Entrepreneurship Development (Kerala)

- This effort is visibly missing in other states, such as, Jharkhand, Rajasthan, Uttarakhand and parts of the North-East.

There is increased focus on making entrepreneurship-centric efforts more holistic

- Focus on handholding and mentoring support, emphasis on personal development, facilitation of network-building, among others, are efforts complementing more traditional forms of support such as access to finance and raw material.

- Some states can be seen as having set up dedicated agencies providing all-round support to entrepreneurs – for instance, **Maharashtra State Innovation Society that has been mandated to encourage innovation and entrepreneurship in the state by providing ecosystem support and driving awareness**
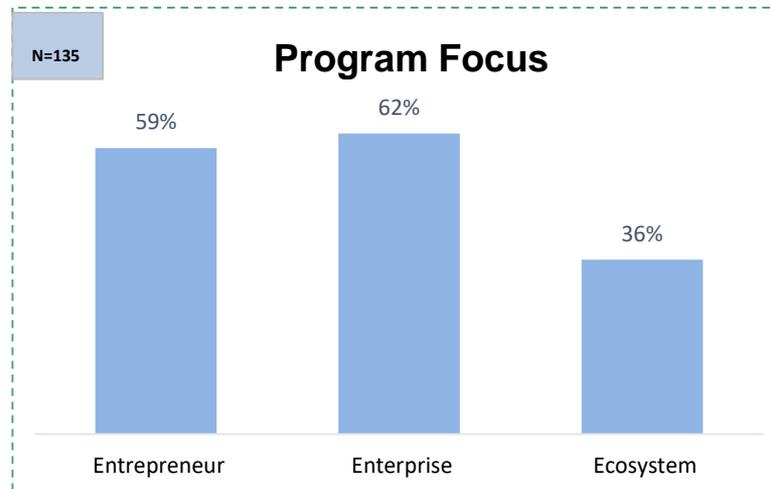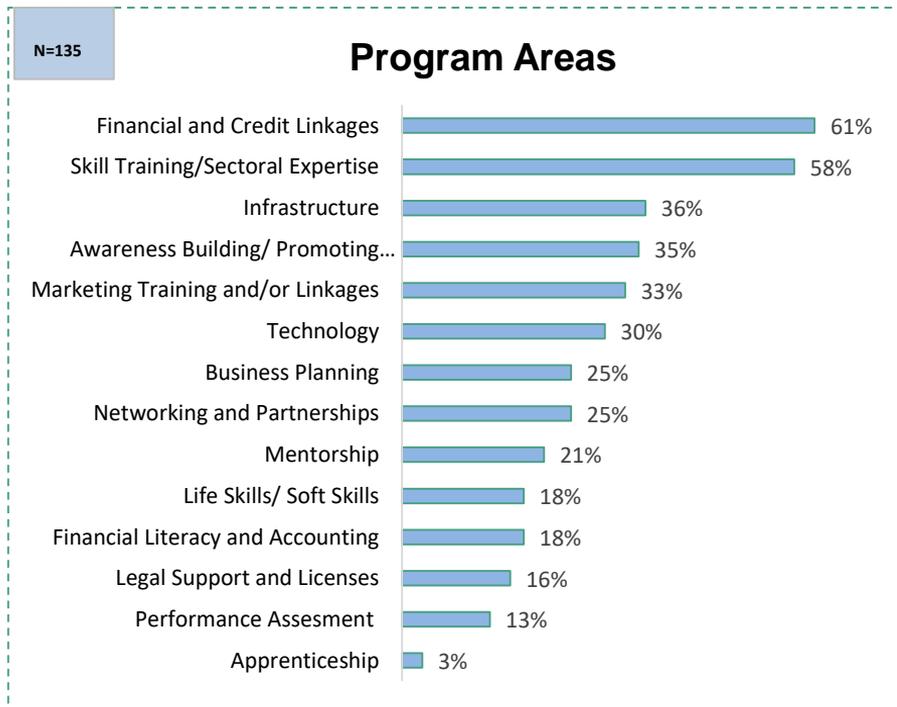
N=84

State-Wise Distribution of Public Institutions

Visualizations by Aditya Singh Tomar

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Overview of Programs by Public Institutions working in Entrepreneurship

N=135

Program Areas

Program Area	Percentage
Financial and Credit Linkages	61%
Skill Training/Sectoral Expertise	58%
Infrastructure	36%
Awareness Building/ Promoting…	35%
Marketing Training and/or Linkages	33%
Technology	30%
Business Planning	25%
Networking and Partnerships	25%
Mentorship	21%
Life Skills/ Soft Skills	18%
Financial Literacy and Accounting	18%
Legal Support and Licenses	16%
Performance Assesment	13%
Apprenticeship	3%

N=135

Program Focus

Focus	Percentage
Entrepreneur	59%
Enterprise	62%
Ecosystem	36%

- Predominant Public initiatives focus continues to be **financial and credit linkages.**
- Public initiatives **better serve the Enterprise and Ecosystem compared to the private initiatives.**
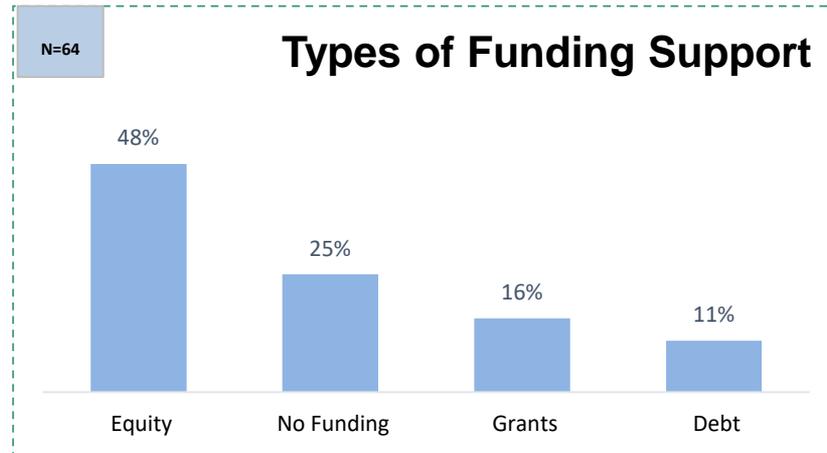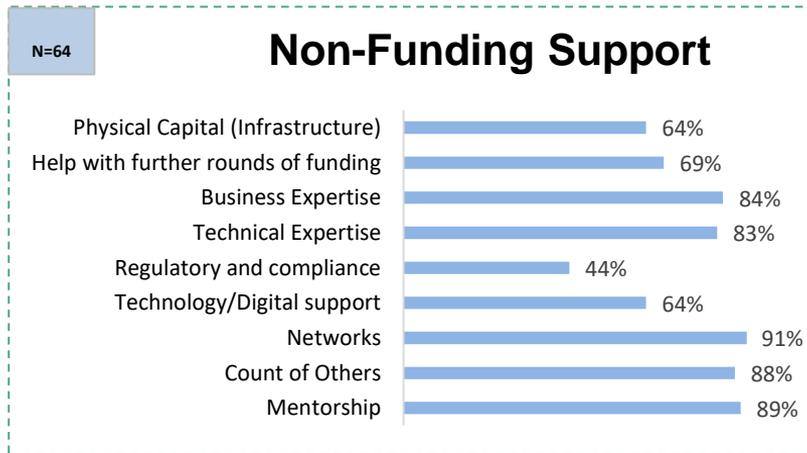
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Examples of Programs (Central) by Public Institutions working in Entrepreneurship

Skills & Training	Access to Markets	Access to Finance	Infrastructure (Hard and Soft)	Access to Technology
• **SFURTI (Scheme of Fund for Regeneration of Traditional Industries)** Training to traditional artisans and industries	• **Procurement and Marketing Support Scheme (P&MS)** Developing domestic markets and promotion of new market access initiatives.	• **Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)** Collateral free credit facility to MSMEs	• **New Agricultural Marketing Infrastructure(AMI)** Creation of scientific storage capacity with allied facilities in rural areas to help farmers.	• **Science and Technology (S&T) for Coir** Technology transfer, Incubation, Testing and Service Facilities
• **Prime Minister Employment Generation Program(PMEGP)** Self employment opportunities in rural and urban areas	• **Marketing Assistance Scheme** Organisation of exhibitions abroad, buyer-seller meet.	• **Interest Subsidy Eligibility Certificate (ISEC)** Funding khadi programme undertaken by khadi institutions	• **Mahila E-Haat** online marketing platform leveraging technology for supporting women entrepreneurs	• **Coir Industry Technology Upgradation Scheme (CITUS)** Providing assistance to the entrepreneurs for procurement of eligible Plant & Machinery for modernization and upgradation
• **Deendayal Antyodaya Yojna -National Rural Livelihoods Mission (DAY-NRLM)** Access gainful self-employment and skilled wage employment opportunities	• **Export Market Promotion (EMP)** Promoting exports of coir products	• **Rashtriya Mahila Kosh - Working Capital Loan (WCL) Scheme** Providing loans to SHGs, Women entrepreneurs etc.	• **Rural Self Employment Training Institutes (RSETI)** Dedicated infrastructure in each district of the country to impart training	• **Technology Business Incubator (TBI)** Accelerate the development of young entrepreneurial start-ups and companies
• **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** Industry relevant skill training to youths	• **Market Promotion & Development Scheme (MPDA)** Publicity, marketing, market promotion and marketing development assistance to khadi products	• **Capital Investment Subsidy Scheme for Commercial Production Units for organic/ biological Inputs** For promoting organic farming		• **Science & Technology Entrepreneurs Park (STEP)** Creating a climate for innovation
		• **Pradhan Mantri MUDRA Yojna (MUDRA Scheme)** Loans to MSMEs, entrepreneurs		

Examples of Programs (State) by Public Institutions working in Entrepreneurship

Skills & Training

- **Chief Minister's Kaushalya Karnataka Yojana (CMKKY)- Karnataka**
  Skilling 5 lakh youth annually

- **CM Skill Promotion Scheme (MMKSY) – Madhya Pradesh**
  Skill training program for youth.

- **Entrepreneurship Development Training Program – Uttar Pradesh.**
  Provide training to set up their own enterprises.

- **Training Programmes on Export Promotion, Procedure and Documentation – Rajasthan**
  Training and information to the MSME involved in a product export

Access to Markets

- **Shken.In - Meghalaya**
  Marketing and handicraft products in the North-East of India.

- **Textile Policy 2020 – Telangana**
  Marketing of textile products

- **Maharashtra State Industrial Cluster Development Program (MSICDP) – Maharasthra**
  Provide market related information to MSMEs.

- **Karnataka Cluster Development Scheme (KCDS) – Karnataka Providing market access to MSME units**

Access to Finance

- **New Entrepreneur Cum Enterprise Development Scheme (NEEDS) – Tamil Nadu.**
  Offers subsidy benefit for setting new units

- **Meghalaya Industrial and Investment Promotion Scheme – Meghalaya**
  To facilitate investments in new sectors across the State

- **Seed Money Scheme – Maharashtra.**
  Providing soft loans to unemployed to start their small business

- **Assistance to Industrial Co-operative Societies – Kerala**
  Provides financial assistance to the Industrial Co-operative Societies engaged in Handicraft Sector

Infrastructure (Hard and Soft)

- **Udyog Sadan – Delhi**
  Establish Composite office building named "Udyog Sadan" for providing requisite assistance to the entrepreneurs.

- **T - Idea (Telangana State Industrial Development and Entrepreneur Advancement) – Telangana**
  Providing Infrastructure at door step of the industry for standalone units.

- **State Sponsored Cluster Development Programme (SS-CDP) – Kerala**
  To create/upgrade infrastructural facilities in MSME Clusters

Access to Technology

- **Madhya Pradesh Incubation and Start up policy 2016 – Madhya Pradesh**
  Build a suistainable ecosystem of innovation, R&D and manufacturing.

- **Industry Varsity Linkage Scheme – Kerala**
  Assisting organizations in developing and harnessing technological innovation

- **Atal Bihari Vajpayee Innovation Lab (Jharkhand Innovation Lab) – Jharkhand**
 To build a world-class innovation and entrepreneurship eco-system in the State.
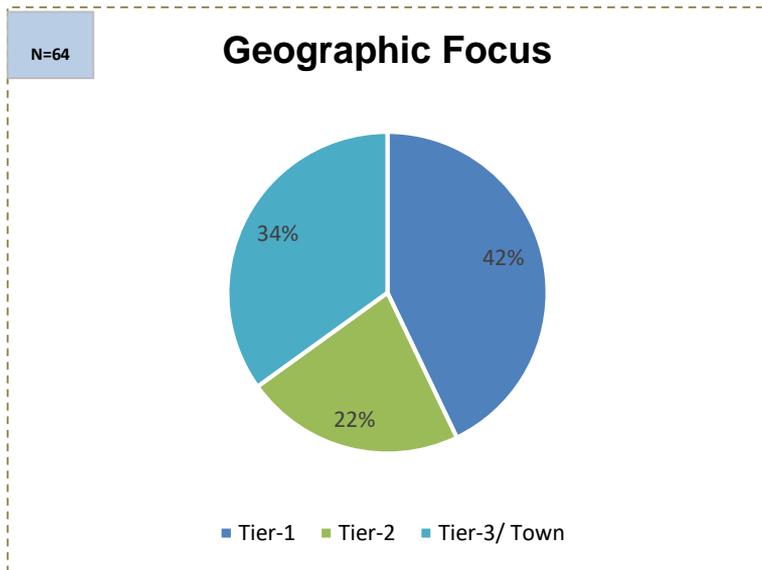
Overview of Social Incubators & Accelerators and Non-Institutional TBI

N=64

Non-Funding Support

Category	Value
Physical Capital (Infrastructure)	64%
Help with further rounds of funding	69%
Business Expertise	84%
Technical Expertise	83%
Regulatory and compliance	44%
Technology/Digital support	64%
Networks	91%
Count of Others	88%
Mentorship	89%

N=64

Types of Funding Support

Type	Value
Equity	48%
No Funding	25%
Grants	16%
Debt	11%

- **Connections to networks and mentors remains the predominant offering of private incubators**, though there is some diversification

- 91% of all incubators in the cohort offered **support to networks** in the ecosystem, while 44% of the incubators offer regulatory and compliance-related support

- **Intellectual Property and branding support have also been some unique offerings identified**

In terms of direct funding, equity and grant seem to be the most prominent forms of funding. **However, there is also an emergence of models where no funding is provided, only mentorship support is made available (25%)**

Overview of Social Incubators & Accelerators and Non-Institutional TBI

Geographic Focus

- Tier-1
- Tier-2
- Tier-3/ Town

34%

42%

22%
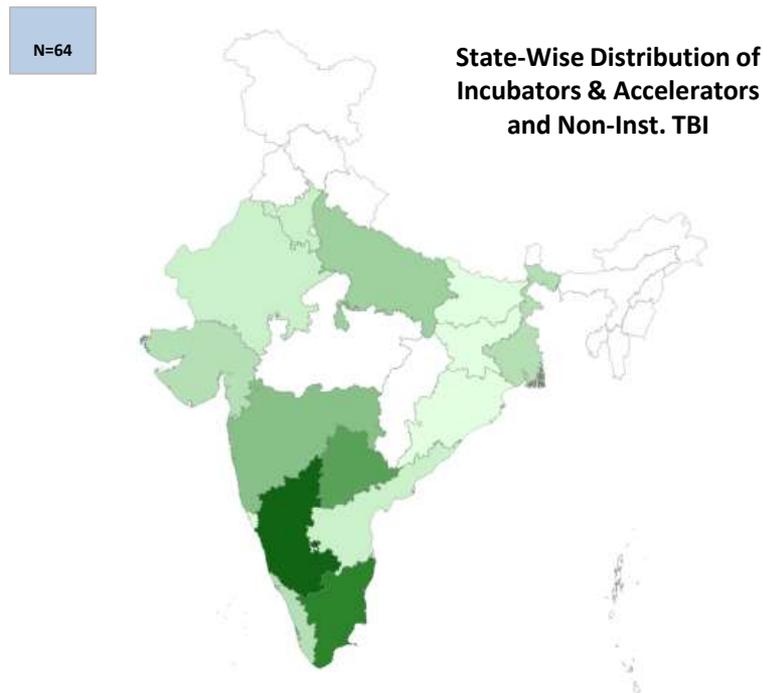
The incubator ecosystem (in this case, social incubators & Accelerators and Non-Institutional TBI) has very little geographical spread; **most of such incubators and accelerators being concentrated in Tier 1 cities.**

State-Wise Distribution of Incubators & Accelerators and Non-Inst. TBI

Visualizations by Aditya Singh Tomar
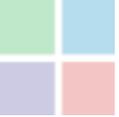
Interviews and Insights

The following section contains summary and insights from our conversations with entrepreneurship-centric organizations. The intention was to gain a closer perspective on their journey as an organization and the larger landscape devoted to entrepreneurship in the country. Our questions were themed along the following lines:

- *Scope of work and organizational profile*
- *Understanding of the target segment*
- *Organizational and systemic challenges*
- *The way forward*
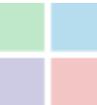
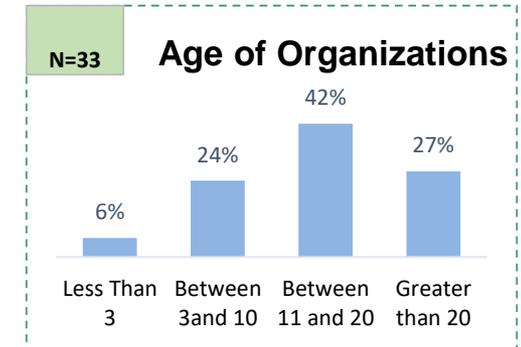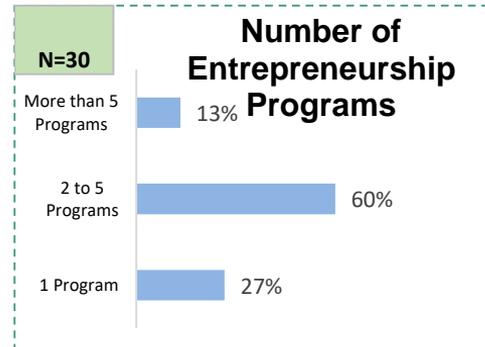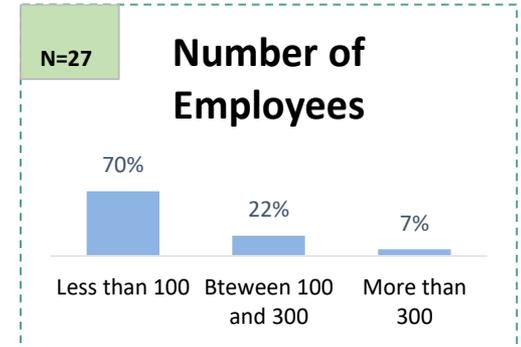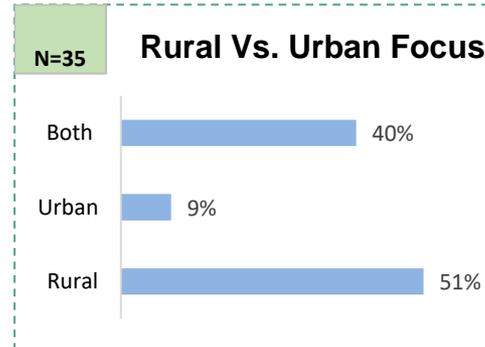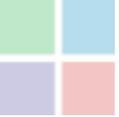# Profile of Non-Profits & Social Enterprises Interviewed

Profile of Non-Profits & Social Enterprises Interviewed

- 38 organizations with primary focus on entrepreneurship were interviewed. Many of these organizations can be seen as complementing their work on entrepreneurship with an additional focus on health, education, women's empowerment, among others.

- Most organizations are solely focused on rural areas, followed by those that focus on both urban and rural areas. Very few organizations that are solely urban-focused (DeAsra).

- Majority of the organizations interviewed have been operational for more than 3 years. There were a few exceptions, such as, Udhyam Learning Foundation, and also some new initiatives by older organizations (Maargham by Dr. Reddy's Foundation).

- More than three quarters of the organizations were non-profits. There were a few which were social enterprises – Labournet/ 1Bridge.

- Majority number of organizations (70%) have less than 100 employees.

N=35 — Rural Vs. Urban Focus

- Both: 40%
- Urban: 9%
- Rural: 51%

N=27 — Number of Employees

- Less than 100: 70%
- Between 100 and 300: 22%
- More than 300: 7%

N=30 — Number of Entrepreneurship Programs

- More than 5 Programs: 13%
- 2 to 5 Programs: 60%
- 1 Program: 27%

N=33 — Age of Organizations

- Less Than 3: 6%
- Between 3 and 10: 24%
- Between 11 and 20: 42%
- Greater than 20: 27%

Target Segments

What communities do you work with?

What are the risks and challenges faced by your primary stakeholder?

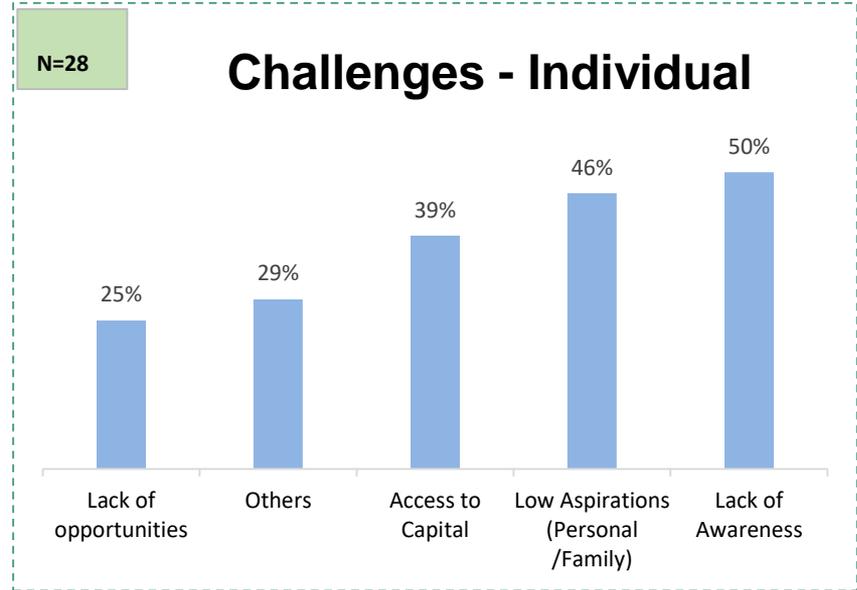*What are the problems you are looking to solve?*

What are the Challenges that Aspiring and Existing Entrepreneurs Face in India Today?

Our conversations gave several insights into the challenges faced by the entrepreneurs in our country today; Most resonant were roadblocks created by:

- **Lack of awareness of the systemic support available** – several organizations pointed to the information asymmetry that exists in the sector; individuals are unaware of the right kind organizations to approach for help and of the public policies and entitlements available to them.
- **Lack of aspirations to be an entrepreneur/ familial discouragement** – Many organizations cite the lack of aspirations as among the biggest challenges. They point to the absence of aspirations to become/grow as an entrepreneur.
- **Lack of relevant opportunities** – Aspirants struggle to identify relevant opportunities. Skills like market scoping are beyond them; forcing them to enter sectors that may be already flush with enterprises, leading to suboptimal results.

Other challenges include:
- *Access to timely and appropriate finance*
- *Lack of robust support systems to handhold through the process*
- *Inadequate skills in business, and sectoral expertise*
- *Need-based entrepreneurs lacking a safety net to explore entrepreneurship*

N=28

Challenges - Individual

Category	Value
Lack of opportunities	25%
Others	29%
Access to Capital	39%
Low Aspirations (Personal/Family)	46%
Lack of Awareness	50%

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Low Aspiration for Entrepreneurship as a Means of Livelihood – Both amongst youth/ job-seekers as well as amongst existing entrepreneurs

- Absence of a "culture" of entrepreneurship. Uptake of entrepreneurship predominantly driven by **"need"** rather than **"opportunity"**
- This has implications for an entrepreneurs appetite for risk that often manifests as a resistance to scale and grow. Several organizations recounted instances of entrepreneurs walking out of their training programs at the prospects of regular salaried jobs.
- Absence of aspiration is observed not only at a personal level, but also at a **familial/ societal level**. Children/youth are encouraged to aim for steady-income jobs as opposed to starting ones own venture.
- Aspiration to grow is low even amongst existing entrepreneurs.

Not enough effort is being made to understand the aspirations and needs of the entrepreneurs in our country. One could argue that an entrepreneur's resistance to scaling up is often also cultural. Given that <as Indians> we are taught to be content with what we have and avoid excesses.

Mukesh Gulati, Advisor, FMC

What impedes efforts towards nurturing the right mindsets and building awareness amongst youth?

- An inordinate focus on core skills, such as, numeracy and literacy drive our curriculum at the school level. Non-cognitive skills take a backseat in the process.
- Organizations working in the field of aspiration building among children, such as Aflatoun international and Meljol, report several challenges in convincing governments to prioritize children's overall empowerment over academic performance.
- While we observe a change in the landscape of interventions, with many organizations devoting efforts to improve the quality of awareness and aspirations among children/ youth, it is difficult to box these organizations sectorally and measure their success by conventional metrics.
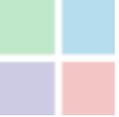
Absence of Viable Finance – Lack of Access, Availability

- Access to finance was quoted as among the biggest challenges to growth of entrepreneurship in the country.

- Individuals continue to rely on informal networks to access capital. Incidentally, **this is despite the recent surge in public policy initiatives to bridge the gap**

- Many factors have been pointed out as contributing to the existence of this gap – (a) policy design: financial products offered by the government typically seen as incognizant of its usability and accessibility. (b) Entrepreneurs struggle to grasp with the complexities of managing finance for business. (c) absence of the right kind of financial products.

- **Women continue to face a double burden - absence of customized financial services and continue to struggle due to absence of collaterals, guarantors etc.**

Absence of working capital is the most pressing concern; micro-credit programs by the government are not as pervasive as one would think. Policy design is often superficial - for instance, schemes to be availed through online portals cannot be accessed by artisans (owing to poor educational status). Suggest to government and private sector - Uptake of revolving credit limits to overcome the problem of working capital

Bina Rao, Founder, Creative Bee

Despite a plethora of government/private credit schemes available, women continue to grapple with basic issues, such as, lack of collateral to be able to access these sources of finance.

Mann Deshi Foundation

Lack of Holistic Support Systems for Small Entrepreneurs

- Significant opportunity **to strengthen value chains, both around last mile packaging and delivery and peer-networks for learning and leverage**
- Successful entrepreneurship development requires in- depth and holistic **support viz. Business counselling, handholding, mentoring etc. Organizations need support to consolidate these effort and provide longer-term programs for entrepreneurs.**
- Handholding support needs to be prolonged and consistent; **the need to monitor and assess the entrepreneurs performance over time ought to be served better.**

The classic support systems available to say an app development company is not available to a SME because with the given trends, there is a chance that the app development company will succeed beyond imagination. Investors don't see a clear play in supporting SMEs because not only is the success unpredictable, it is also a lot more difficult to impart business practices, develop marketing strategies etc.

Gayathri Vasudevan, Co-Founder and CEO, Labournet

Entrepreneurship Programs require hand holding for a longer time. Given resource constraints, we are unable to work with youth all the way till they're fully set up as entrepreneurs, even though we want to. Also, unable to track program participants beyond the program, again due to resource constraints.

Pramod Nigudkar, CEO, Meljol

# The Double Burden of Gender - Challenges Faced by Women Entrepreneurs

- **There is a dearth of local role models for women entrepreneurs**
- Women find it even more difficult to access capital when it comes to slightly higher ticket sizes (viz. few lakhs of rupees), especially as an independent entrepreneur. **Lack of property rights, low levels of financial literacy, overt dependence on male members of the family continue to impinge on women's ability to be financially independent**
- Given the difficulty of accessing finance as an individual, group-based models are a common form of entrepreneurship for women - **however, it faces the risk of conflict, dominance by a few over decisions**
- Support for household responsibilities continues to be a challenge for the women who aspire to be entrepreneurs

- *Women start businesses predominantly due to necessity. For example, in a study by Sattva on Women Led Businesses in Greater Mumbai it was found that 73.1% have started businesses to contribute to the household income (both out of need and a desire to contribute). This fact is supported in the wider literature as well.*

- *Over 70% of the WMEs sought training in marketing, and highlighted that an understanding of how markets work is a key gap they experienced.*

Limited availability of bank credit for women at affordable interest rates limits the prospects of them going on to set-up or scale an enterprise

Best Practices Foundation
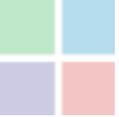
Organization Challenges, Needs and Strengths

What would you count as your organizational strengths?

What are the biggest challenges you see facing your organization today where you would need support?

What are the biggest challenges facing the sector you operate in today, and what is the need of the hour?

How do you measure your impact? M&E systems, Third party evaluations?

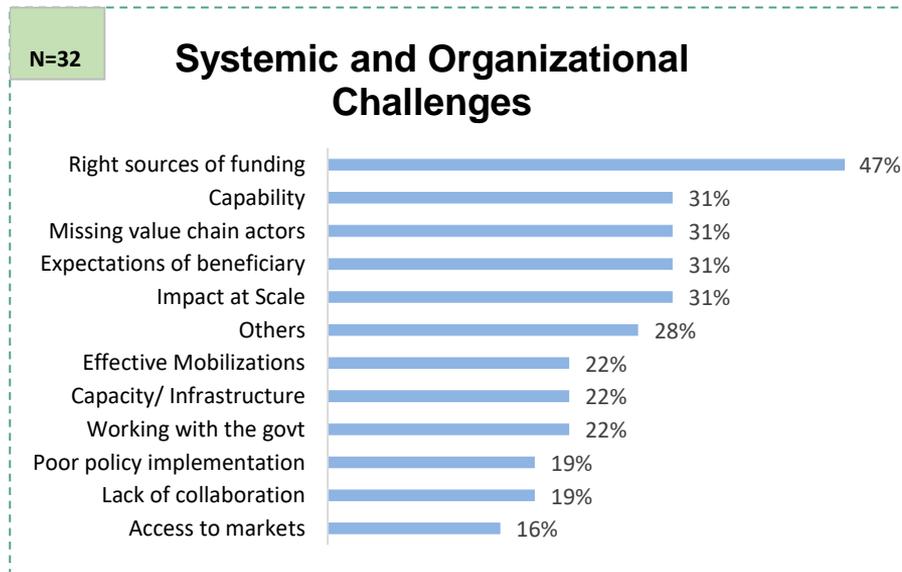GA GLOBAL ALLIANCE FOR
ME Mass Entrepreneurship
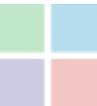
Systemic and Organizational Challenges

Organizations discussed various organizational and ecosystem-level challenges that impede work in the sphere of entrepreneurship.

- The predominant theme that emerged was the challenges surrounding the **appropriate source of finance.** Short-term funding, funding exclusive to certain program components were among the concerns raised.

- Aspirational mismatch between the (potential) entrepreneurs and the organizations was also cited as an area of concern**. Setting realistic expectations** with regards to the outcome of the programs has been seen as difficult to drive. Several organizations reported the expectation of quick gains being particularly hard to tackle.

- Another important constraint pointed out is carrying out interventions at scale. **Given the highly contextual nature of any ideal entrepreneurship support and the long period that the life cycle of an enterprise may take to mature, achieving scale is challenging.**

- Lack of infrastructure - facilities like tool rooms, incubation centers are few and far between.

- Another constant theme that emerged from the discussions was the lack of opportunities to collaborate with organizations of complementary strengths. **A lot of information asymmetry persists and organizations continue to work in silos, unable to avoid duplication of effort.**

N=32

Systemic and Organizational Challenges

Category	Percentage
Right sources of funding	47%
Capability	31%
Missing value chain actors	31%
Expectations of beneficiary	31%
Impact at Scale	31%
Others	28%
Effective Mobilizations	22%
Capacity/ Infrastructure	22%
Working with the govt	22%
Poor policy implementation	19%
Lack of collaboration	19%
Access to markets	16%

Systemic and Organizational Challenges

- Several organizations report mobilization as among the most challenging aspect of their work. **Given the inherent lack of aspirations towards adopting entrepreneurship as a means of livelihood, organizations have a tough time attracting students/ to-be entrepreneurs**. Many organizations can be seen as relying on SHG-networks to mobilize and spread the word about their programs.

- Many mature organizations, that have had the experience of working with the government **point to the difficulties of handling the bureaucratic processes** and uncertainties arising from changing governments at the national or state level.

- **Capacity for financial management and absorption of additional funding cited as a major challenge** among grassroot level organizations.

- Limited planning around audit process and dissemination of reports was another organization-level challenge that was discussed.

Strong technical partners are the need of the hour. However, organizations working in far-flung and remote location of the country suffer adversely because of the unwillingness of such partners to collaborate in these areas.

SEVA Manipur

More long term funding is needed, CSR funds typically are very short term. What is also being overlooked, is the need for grants to bolster organizational functions.

Aga Khan Rural Support Program

Aspirational mismatches are highly prevalent. Despite investing efforts in trying to set the right expectations, beneficiaries still expect an instant benefit (job appointment, income premium, etc), which is especially difficult to meet in short-term programs

Lend a Hand India

Need for a Revised Approach to Funding

- What came through strongly from our discussions with the organizations was the **unsuitability of the current forms of funding for entrepreneurship**. Given the long gestation period involved in the life cycle of an enterprise, project-based funding was described as unsuitable.

- Organizations discussed the need for **long-term funds** that is cognizant of the risks and challenges of enterprise-building. As can be seen from the diagram, most organizations currently rely on project-based funding.

- What was also pointed out as amiss **was a lack of interest on part of funders to support the entire process of entrepreneurship**, and focusing instead on more outcome-oriented pieces, such as, skilling/vocational training.

N=32

Forms of Funding

Crowd Sourcing	Payment based service Model	Personal Funds	Anchor Funds	Project Based funds
3%	16%	22%	41%	63%

Project-based funding constricts prospects for financing scale with an anchor funder, as well as building financial capacity and management at an organisational level

Society for Upliftment of Peoples Organisation and Rural Technology (SUPPORT)
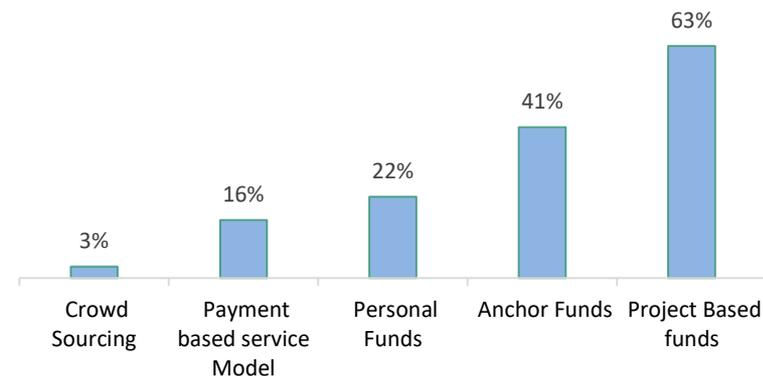
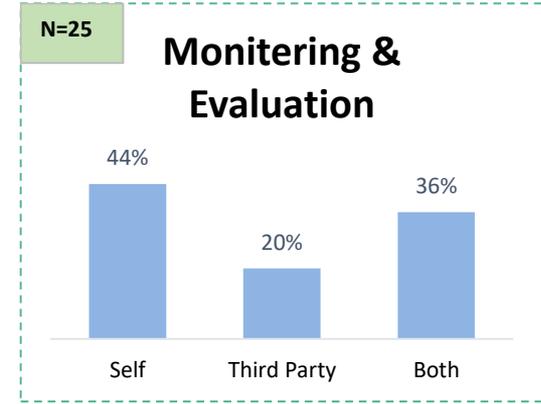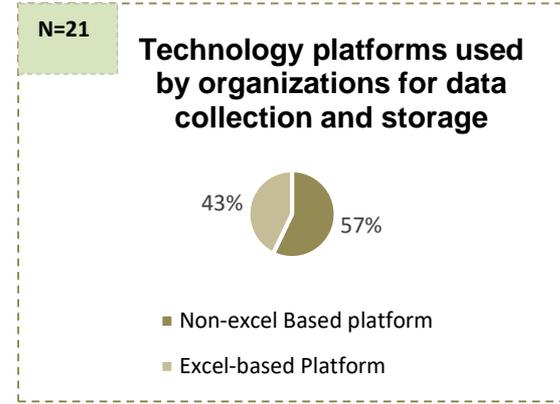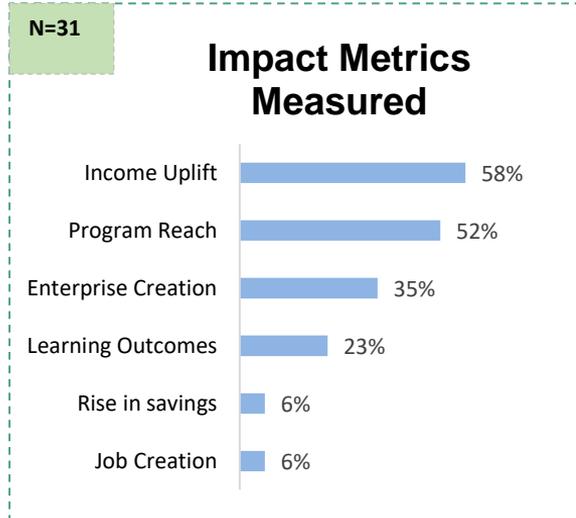*CSRs are typically unwilling to support all program components of entrepreneurship-related initiatives. They are willing to fund the skilling-leg of the program but reluctant to fund aspects like behavioral change.*

Srujna

Need for More Nuanced Impact Metrics & Better Systems for Tracking Outcomes

N=31

Impact Metrics Measured

Income Uplift	58%
Program Reach	52%
Enterprise Creation	35%
Learning Outcomes	23%
Rise in savings	6%
Job Creation	6%

- Most **commonly tracked impact metrics pertain to income, revenue, socio-economic upliftment of the individuals, among others.**

- Very few organizations can be seen as tracking more refined indicators conveying level of impact of entrepreneurship, such as, improvement in risk-taking abilities, improvements in finance or business skills etc.

N=21

Technology platforms used by organizations for data collection and storage

43%   57%

- ■ Non-excel Based platform
- ■ Excel-based Platform

- Organizations **realize the power of data and technology but funding and technical constraints do not necessarily allow smooth transition to online platforms.**

- Technology used more for **tracking and assessment during the program than pre-program** (mobilization) or post program (tracking placements and long-term impact). **Support offered mostly though funders or third party evaluators**, unless organizations specialize in tech-based programs

N=25

Monitering & Evaluation

Self	Third Party	Both
44%	20%	36%

- As can be seen from chart "Monitoring and Evaluation", **very few organizations have systems in place to conduct M&E**, similarly, very few organizations have gone beyond **using basic data collection and storage tools like Microsoft Excel.**

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Need for Talented Human Resources and Infrastructure Support Innovations Such as Clustering

- The need for adequately talented human resources is critical. **Given that a lot of interventions are pedagogical**, the successful dissemination of knowledge, keeping in mind language barriers, cultural differences and the needs of the learners is dependent on the quality of the on-ground talent.
- It is especially difficult to find suitable talent in remote and disconnected locations.

- Given the resource-constrained nature of our economy, clustering has demonstrated to improve efficiency by improving economies of scale for the enterprises. **Most prominently, organizations, such as, Foundation for MSME Clusters (FMC) and IL&FS Clusters can be seen as improving business outcomes for enterprises by enabling them to smoothly function as clusters.**

We need to ensure we find innovative ways to identify, engage and retain the quality of talent. Money was not the first priority of the young, high-caliber joinees we have managed to onboard, it was the desire for a meaningful career. I wonder sometimes how we managed to bring them to our organization.

Technoserve

Need more talented people at the grassroot level; not everyone wants to work at the block level or below.

Aga Khan Rural Support Program

With a contribution of 40% to the country's industrial output and 35% to direct exports, the Small-Scale Industry (SSI) sector has achieved significant milestones for the industrial development of India. Within the SSI sector, an important role is played by the numerous clusters that have been in existence for decades and sometimes even for centuries. According to a UNIDO survey of Indian SSI clusters undertaken in 1996 (later updated in 1998), there are 350 SSI clusters. Also, there are approximately 2000 rural and artisan based clusters in India. It is estimated that these clusters contribute 60% of the manufactured exports from India. The SSI clusters in India are estimated to have a significantly high share in employment generation.
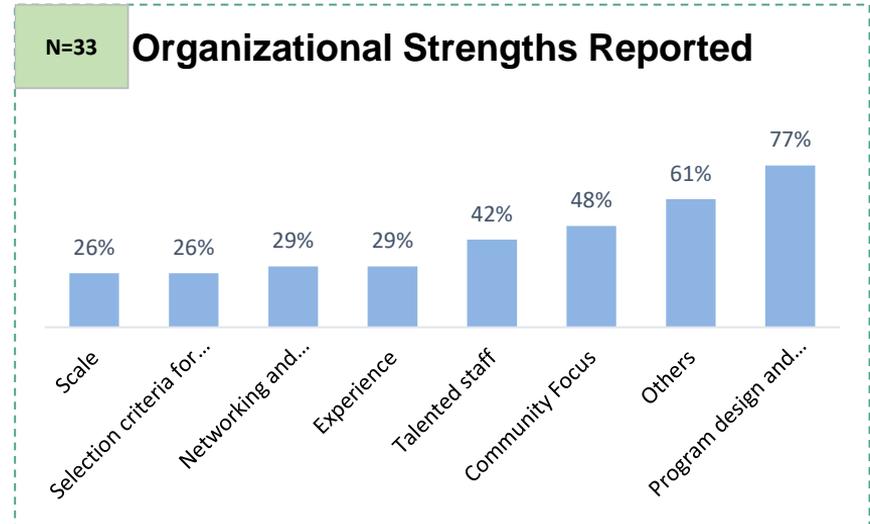
dcmsme.gov.in

Mass Entrepreneurship

Organizational Strengths

We discussed with organizations their strengths and factors, that, in their estimation sets their work apart. A few themes emerged:

- **Program design and innovation in concept** was mentioned by several organizations as their strength. It is evident from the current landscape of organizations working on entrepreneurship, that the importance of contextualized and innovative interventions has started receiving acknowledgement.

- Many organizations, especially those that are more mature point to the importance of community focus**.** Organizations talk about their **user-centric approach** and the consistent effort to improve their model basis the needs of the community

- Organizations point to their experience in the sector as a definite strength.

- Many organizations spoke of their ability to bring together organizations to forge partnerships; operate at scale and creating **effective and thoughtfully designed selection criteria (for entrepreneurs) to maximize success.**

- Importance of **talented human resource** was also highlighted by several organization. Their motivation levels, expertise in delivery of the curriculum and contributions to the overall strategy of the organization were cited as organizational strengths.

N=33 · **Organizational Strengths Reported**

Category	Percentage
Scale	26%
Selection criteria for…	26%
Networking and…	29%
Experience	29%
Talented staff	42%
Community Focus	48%
Others	61%
Program design and…	77%

Highly Contextual and Detail-Oriented Program Design Critical for Success

- Successful organizations point out the need for highly **contextual, community-centric interventions** for entrepreneurship
- Organizations also concede that programs that weren't successful were primarily due to the **lack of comprehensive understanding and assessment of needs**
- **User-centric design and robust feedback mechanism** identified as highly critical to the success of the program

Programs could work better when delivered by providers that have strong connections with the beneficiaries and are familiar with local contexts. Implementation by private players look to be associated more highly with program success (Choo and Homorati, 2013)

Entrepreneurship development programs have to be detailed considering several nuances of the entrepreneur's background:

- *For instance, there is a distinction **between migrant entrepreneurs and home-grown** - what is the migrant's necessity to come to a city like Mumbai in the first place and what are the needs of someone who has been in Mumbai all their life*

*When building a supportive ecosystem, distinction must be made in the types of entrepreneurs - **those who are sitting in a shop and running a business vs contractual business which is employing many migrants***

- *Most carpenters in Bangalore are from Gorakhpur, UP - what are their needs? We need to look at them as groups, more than individuals - these are **enablers on which you build an ecosystem***

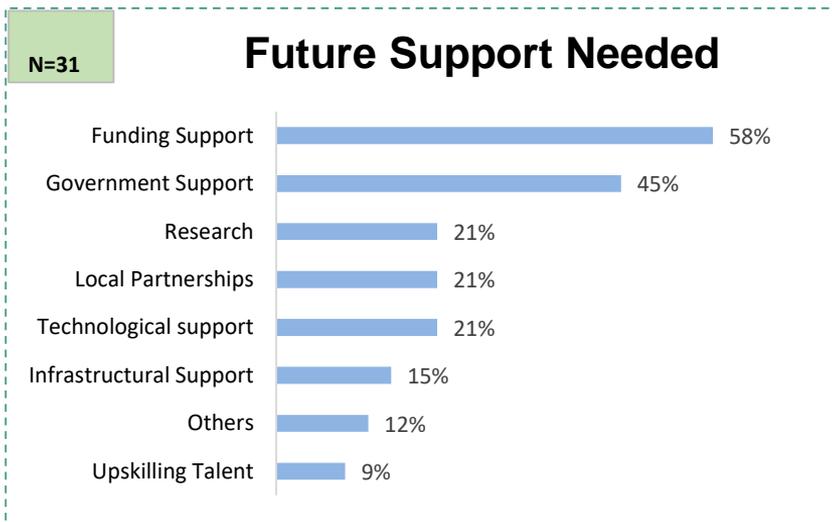*Vanita Vishwanath, Founder, Udyogini*
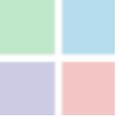
Way Forward

What are the future plans for your organization - do you see yourself going broader/ deeper into any programs, adjacent areas of work?

What are some of the promising trends that you see?

What kind of partnerships/ support would enable you to achieve your future plans?

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Support for Future Endeavors

N=31

Future Support Needed

Category	Percentage
Funding Support	58%
Government Support	45%
Research	21%
Local Partnerships	21%
Technological support	21%
Infrastructural Support	15%
Others	12%
Upskilling Talent	9%

- **Funding support** came through as a critical area of support, government support for scale and mobilizations was also highlighted as important.

- Organizations like Mann Deshi spoke about the **need for leveraging technology to serve the women better**, and will be investing in understanding how technology can be integrated into their current operations.

- Recognizing the crucial role that the human resource plays in the effectiveness of interventions, organizations spoke of the **need to upskill** them in the future.

- Organizations also spoke of the **need for the support of "local actors" to improve efforts at the grassroot.**

Looking at partnerships with government to scale up successful intervention; have previously partnered with the government for NRLM implementation in 5 blocks
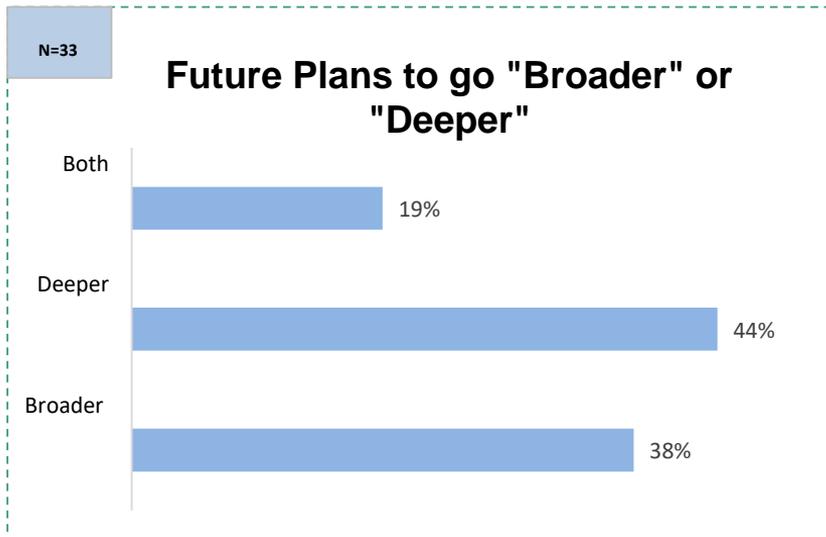
Himmothan Society

We're looking to network so as to gain guidance from organizations that have worked with panchayats.

Kutch Mahila Vikas Sangathan

Going Deeper and Consolidating Existing Programs a Priority

N=33

Future Plans to go "Broader" or "Deeper"

- Both — 19%
- Deeper — 44%
- Broader — 38%

- When asked about the intention to go "deeper" versus "broader", **majority organizations wanted to "deepen" their reach in the communities they were working by consolidating existing programs and strategies.** Mann Deshi, for instance, when asked about expanding geographically, expressed an interest in improving outcomes in locations it is currently operational in instead.

- Organizations like Entrepreneur Associate, want to **go "deeper"** by encouraging schools and colleges in Nagaland to incorporate their modules on entrepreneurship in school curriculum while at the same time **go "broader"** by expanding to other underserved areas of the North-East.

- What was interesting to observe was that **even some mature organizations spoke of the need to consolidate and cement existing efforts** instead of aiming for expansion.

Given the low presence of organizations working in similar domains in these regions (of Odisha), we would rather focus on building institutions locally

SWATI

Organizations are looking at moving to a more life-cycle based approach to ensure impact stays effective rather than piecemeal enhancements

Aga Khan Rural Support Programme

New Organizations and Technology Signal a Positive Trend

- A new wave of professionals with good educational backgrounds and long years of work experience entering the development sector overall, and in livelihoods and entrepreneurship development in particular is a promising trend for talent at mid to senior levels.

- New funders (CSR) and new types of funding have began to make headway into the sector.

- Openness to partnerships, especially across geographies and across value chains is a signal that the sector is open to sharing best practices and learning from one another.

- Mobile technology and platforms are definitely going to change the game as far as entrepreneurship training, access to finance and access to markets are concerned, especially with youth.

- There is recognition of the need for longer handholding support

- Increasing focus on understanding community needs and making the participant an active decision maker is a promising trend for creating strong programs.

- There is Increased aspirations & education amongst women

Organizations are realizing the importance of keeping their models market oriented and the need for reinvention to stay relevant

Syngenta Foundation

Organizations are looking at moving to a more life-cycle based approach to ensure impact stays effective rather than piecemeal enhancements

Aga Khan Development Network

Importance of innovation is being recognized; innovation is critical to survive the competition posed by mass production and imports to the micro-entrepreneur

Association of Women Entrepreneurs of Karnataka (AWAKE)

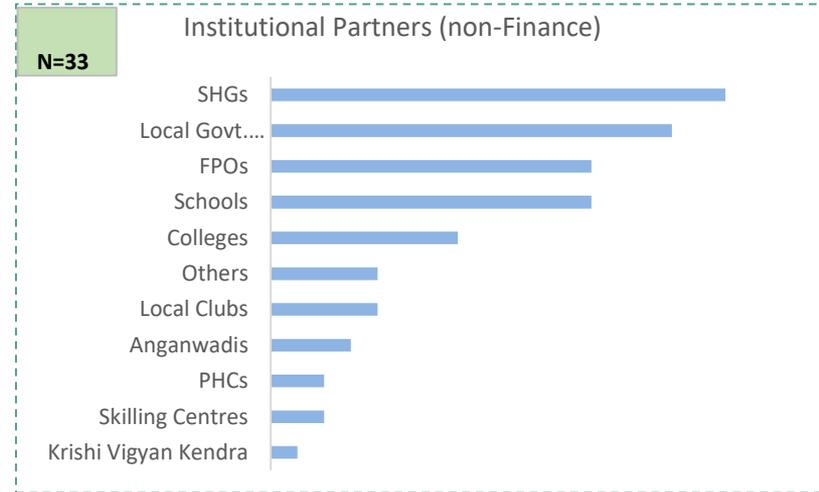GLOBAL ALLIANCE FOR
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Organizations Want to Explore Collaborations to Strengthen Intervention

- Given that the program **expertise in the domain of entrepreneurship development are only emerging, there is a need to facilitate collaborations** to combine scale and quality.

- Actors operating in different capacities **recognize that efforts are being undertaken in silos, with few platforms to collaborate and amplify impact.**

- Existing platforms for collaboration are concentrated in **urban regions and offer piece-meal support** – they need to grow well beyond one-off events and workshops.

There is lack of agencies that bring together ALL of the requirements of building an enterprise - help you understand forward and backward linkages, access to funding, access to schemes - not just to start a business but also to ensure it sustains and grows. If such an agency exists, what is the business model for this agency?

Clement Chauvet, UNDP

N=33

Institutional Partners (non-Finance)

- SHGs
- Local Govt.....
- FPOs
- Schools
- Colleges
- Others
- Local Clubs
- Anganwadis
- PHCs
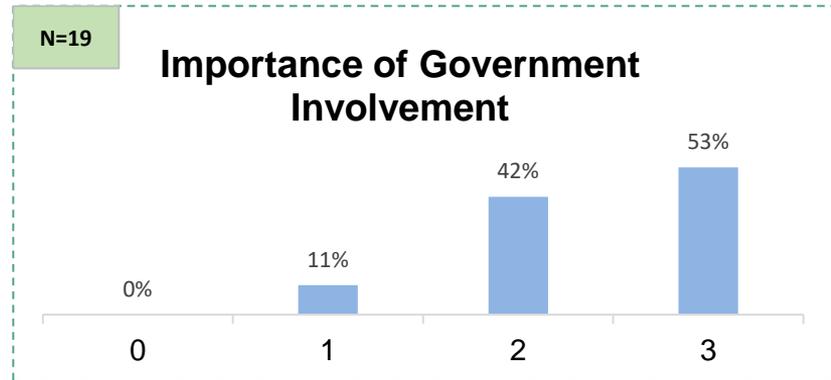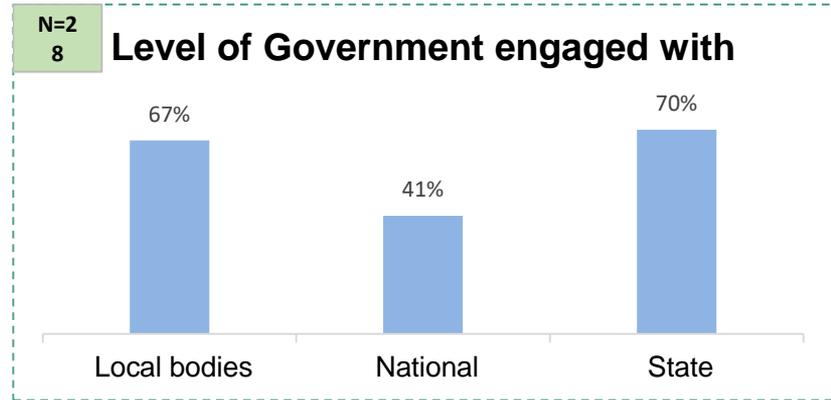- Skilling Centres
- Krishi Vigyan Kendra

Organizations in entrepreneurship are working in silos, a lot of synergies can be explored if organizations have the opportunity to come together and collaborate

Jagriti Yatra

Organizations Want to Explore Collaborations to Strengthen Intervention

- There is widespread acknowledgement among organizations on the **need to work with the government** to achieve scale and trigger systemic impact

- Most organizations responded to our survey with either an *"increasingly important"* or a *"highly important"* rating for government partnerships (0 – "Not Important", 1 – "Somewhat Important", 2 – "Increasingly Important", 3. "Highly important") . Not only was government's role towards infrastructural support and scalability highlighted, **but government's potential to achieve effective mobilization was also underscored**. Several organizations pointed to the benefits of working with the government, at least at the local level – **they note that it improves their credibility and eases effort in mobilization.**

Level of Government engaged with

N=28

67%	41%	70%
Local bodies	National	State

Importance of Government Involvement

N=19

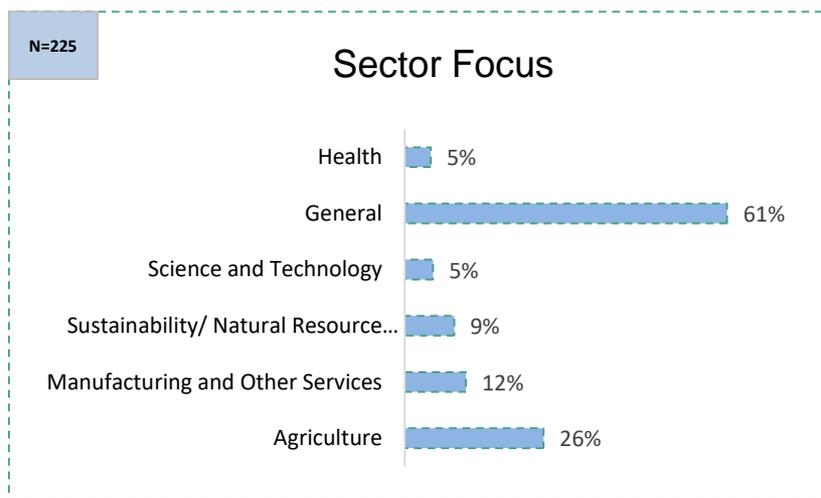| 0%	11%	42%	53%
0	1	2	3

Programs & Interventions

What programs have worked well and why?

What have been the learnings in this process?

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

N=225

Program Areas

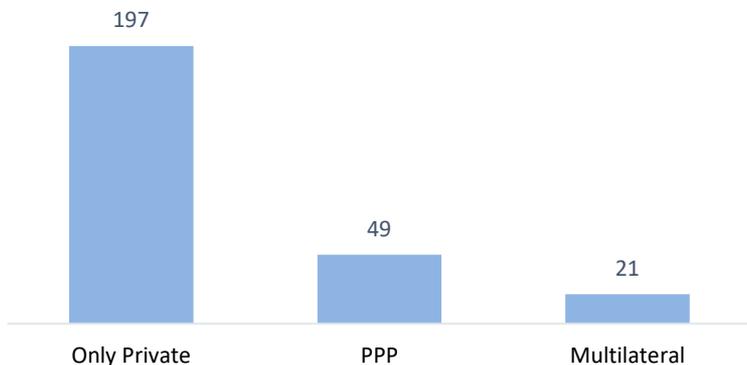| Program Area	Percentage
Skill Training/Sectoral Expertise	56%
Awareness Building/ Promoting…	47%
Marketing Training and/or Linkages	41%
Business Planning	33%
Financial and Credit Linkages	33%
Mentorship	30%
Networking and Partnerships	29%
Technology	21%
Life Skills/ Soft Skills	20%
Infrastructure	15%
Financial Literacy and Accounting	14%
Legal Support and Licenses	9%

- Programs dedicated to **skill development** and dissemination of **technical knowledge** often seen as cornerstone components in most entrepreneurship development programs.

N=225

Sector Focus

Sector	Percentage
Health	5%
General	61%
Science and Technology	5%
Sustainability/ Natural Resource…	9%
Manufacturing and Other Services	12%
Agriculture	26%

- **Most programs offered are sector-agnostic**; followed by programs based on **agricultural support – these programs typically focus on improving resource management, capacity building, technological intervention and strengthening value chain components.**
- **Manufacturing – especially textiles** is the next most popular form of program intervention.

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Partnership Models

- Only Private: 197
- PPP: 49
- Multilateral: 21

Sustainability

N=113

- Partner Funded: 68%
- Customer paid: 9%
- TG Paid: 8%
- Grant funded: 5%
- Loan enabled: 4%
- Other: 3%
- Govt. funded: 3%

- **Typically, programs are conducted by the organization itself, often with the support of private implementing agencies**. A few instances of government involvement was observed – For instance, ALEAP Industrial Estate has been set up with the support of Government of India. National Apprenticeship Promotion Scheme (NAPS) is being offered by the Government of India in partnership with a number of skilling organizations
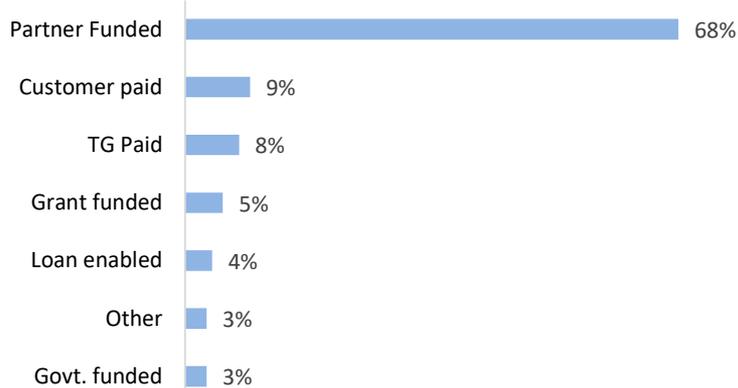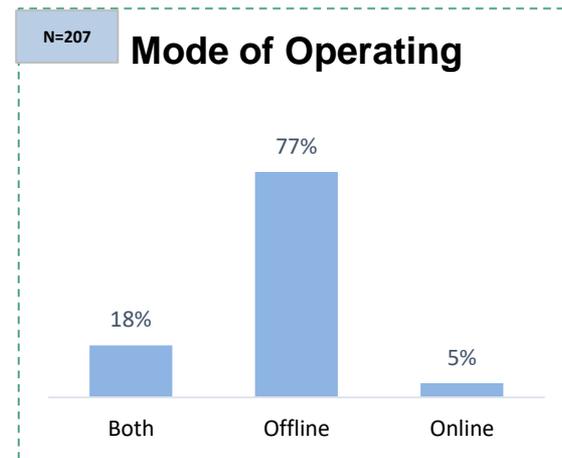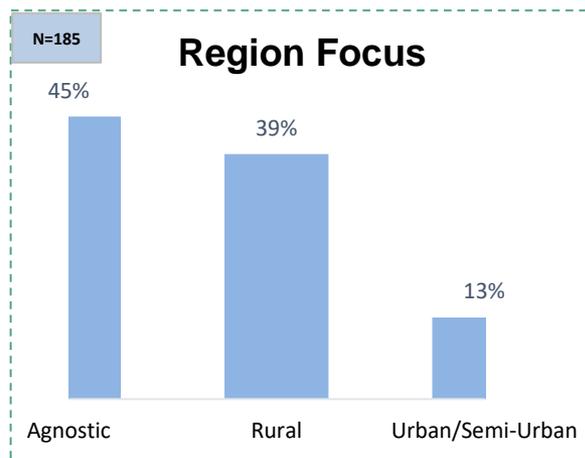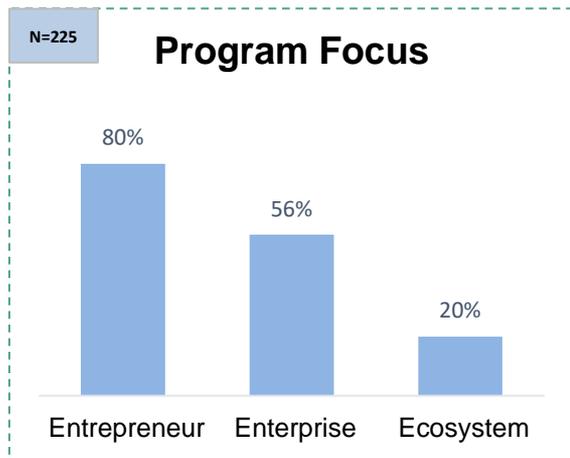
- **Most commonly occurring model for program's financial sustainability is partner funding**. Other models observed were Customer Paid models, for instance, programs by **1Bridge, SoochnaPreneur by Digital Empowerment Foundation**. There are also programs where the target segment is required to pitch in for the services, for instance, **loan facilitation facilities of DeAsra.**

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Program Focus
N=225

- Entrepreneur: 80%
- Enterprise: 56%
- Ecosystem: 20%

Region Focus
N=185

- Agnostic: 45%
- Rural: 39%
- Urban/Semi-Urban: 13%

Mode of Operating
N=207

- Both: 18%
- Offline: 77%
- Online: 5%

- **Most programs focus on the "entrepreneur"** – providing trainings in skill development and technical/sectoral expertise. Other forms of entrepreneur-focused programs include interventions on financial and digital literacy, Life skills training, among others.

- **Very few programs have an exclusively urban/semi-urban focus.** Typically, programs seen as having presence cutting across regions.

- **Mode of dissemination of lessons continues to be offline.** A few programs, such as, Market Connects (Srujna), Centre for Mass Rural Entrepreneurship (TATA TRI), National Entrepreneurship Network (Wadhwani Foundation) have both offline and online elements to it.
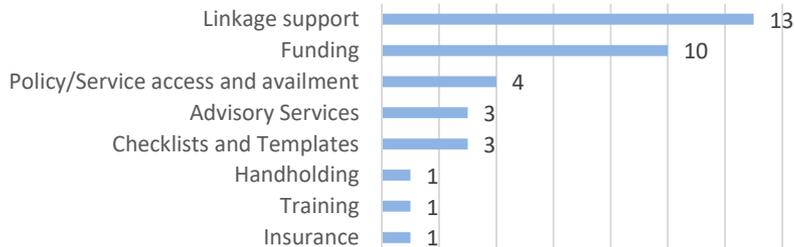
Range of Interventions in the ecosystem

For the Entrepreneur	For the Enterprise	For the Ecosystem
Provision of business acumen trainings	Provision of nano/micro loans	Capacity building of solution providers
Conducting Entrepreneur Development & Academic Programmes	Provision of access to alternative lending	Research & advocacy
Provision of technology-based skills trainings	Provision of access to markets & building market linkages	Creation of commons & shared services
Conducting financial literacy programs	Provision of support for production enhancement & quality management	Creation of select business & skills networks
Conducting English language trainings	Providing cluster & collective based support for entrepreneurs	Technology enablement for lenders
Provision of mentoring support	Provision of Business Consultancy Services	Creation of online marketplaces to support access to finance
	Provision of access to business networks	
	Provision of access to physical infrastructure	
	Provision of access to venture capital networks	
	Disseminating knowledge on property rights	
	Provision of access to information & technology	
	Provision of access to finance & facilitation of loans	
	Provision of marketing support & design services	
	Provision of access to professional support services	

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Range of Interventions by Program Area

Training and workshops remain the most prominent means of support offered, while use of creative media/events also features across certain program areas

N=31

Awareness Building/ Promoting Entrepreneurial Thinking

Category	Value
	9
Media	5
	4
Awareness Programs	2
	2
Surveys/Interviews	3
	2
Others	4

N=56

Skill Training/Sectoral Expertise

Category	Value
	37
Workshops	9
Digital Courses and Platform Based...	2
	2
	1
Visits	1
	1
Capacity Building	1
	1
Others	1

N=15

Life Skills/Soft Skills

Category	Value
Workshops	6
Curriculum based Training	6
Others	3
Counselling	1

N=19

Financial Literacy and Accounting

Category	Value
Workshops	6
	3
Networks	2
	2
Cash flow management	2
	2
	1
Handholding	1
	1
Training	1

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*Number of Programs **Not explicitly categorized**: Awareness building– 76, Skill Training/Sectoral Expertise – 80; Life Skills/Soft Skills – 30;Financial Literacy and Accounting – 15*

Range of Interventions by Program Area

Handholding support, facilitating linkages and policy availment see high traction among support offered by partners
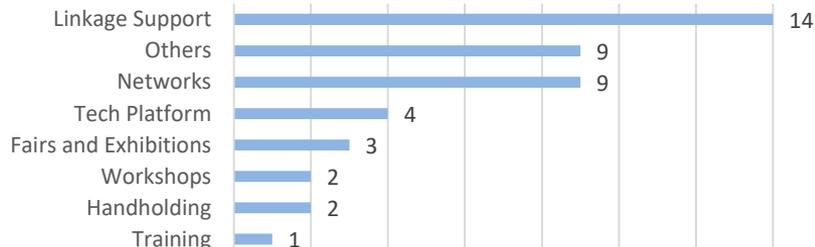

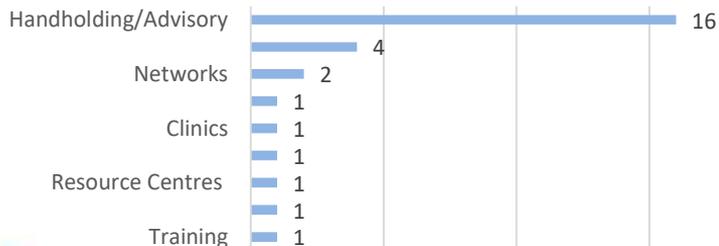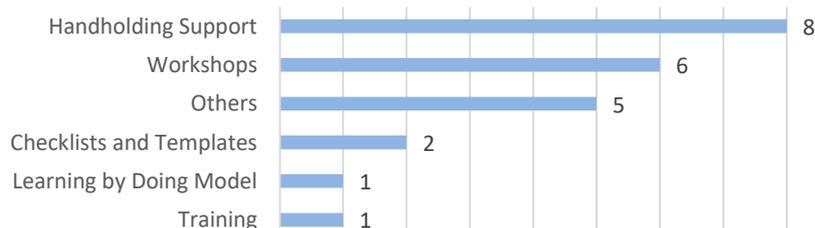N=36

Financial and Credit Linkages

Category	Value
Linkage support	13
Funding	10
Policy/Service access and availment	4
Advisory Services	3
Checklists and Templates	3
Handholding	1
Training	1
Insurance	1

N=44

Marketing Training and/or Linkages

Category	Value
Linkage Support	14
Others	9
Networks	9
Tech Platform	4
Fairs and Exhibitions	3
Workshops	2
Handholding	2
Training	1

N=28

Mentorship

Category	Value
Handholding/Advisory	16
	4
Networks	2
	1
Clinics	1
	1
Resource Centres	1
	1
Training	1

N=23

Business Planning

Category	Value
Handholding Support	8
Workshops	6
Others	5
Checklists and Templates	2
Learning by Doing Model	1
Training	1

*Number of Programs **Not explicitly categorized***: Financial and Credit Linkages- 42; Market Training and/or Linkages – 52; Mentorship – 46; Business Planning – 56;

Range of Interventions by Program Area

Infrastructure

N=

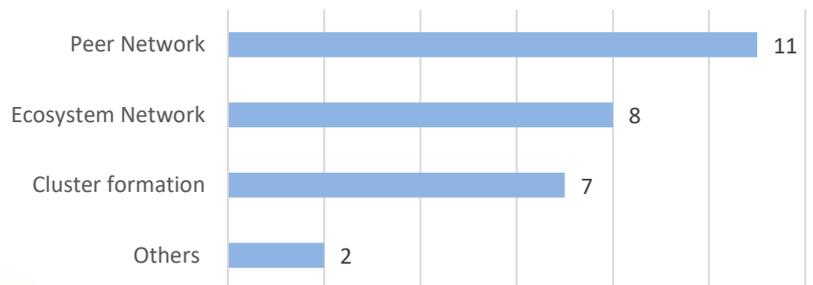|	
Facilitation/Resource Centres	13
Input Support	9
Digital Infrastructure	4

Enabling interaction with peers as well as other actors in the ecosystem through online and offline means a promising trend observed
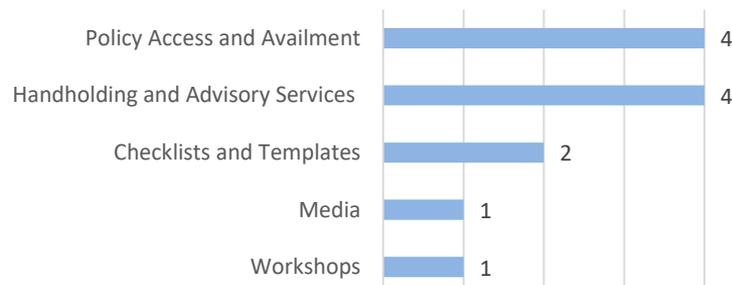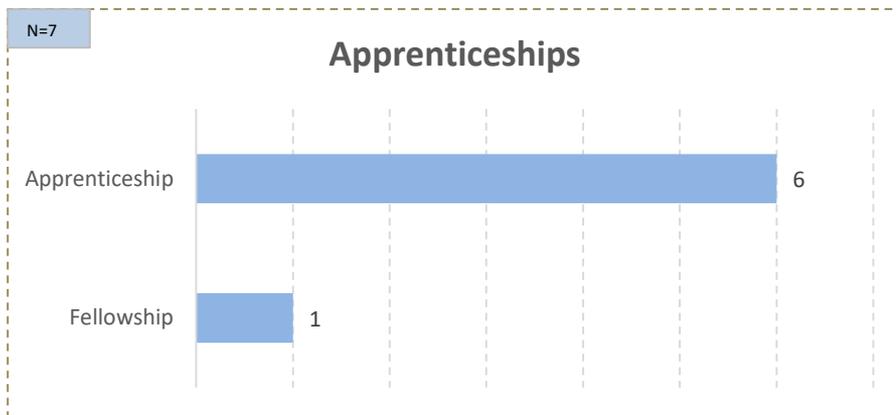
Networking and Partnerships

N=26

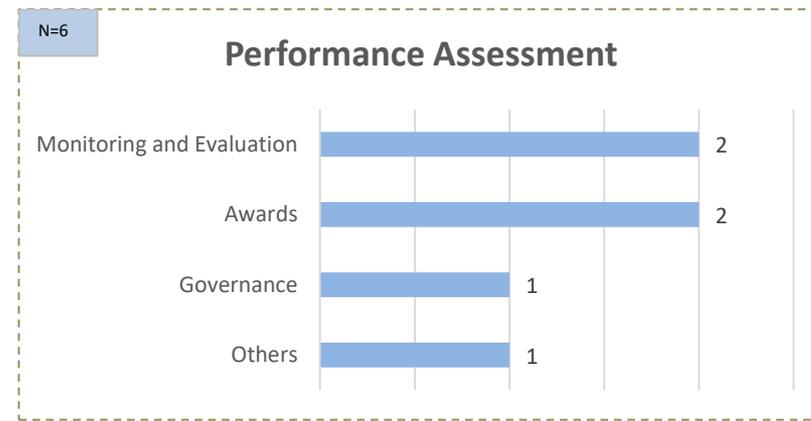|	
Peer Network	11
Ecosystem Network	8
Cluster formation	7
Others	2

Legal Support and Licenses

N=12

Policy Access and Availment	4
Handholding and Advisory Services	4
Checklists and Templates	2
Media	1
Workshops	1

*Number of Programs **Not explicitly categorized**:* Infrastructure – 14; Networking and Partnerships – 39; Legal Support and Licenses – 8

Range of Interventions by Program Area

N=7

Apprenticeships

Apprenticeship	6
Fellowship	1

Organisations are looking to leverage technology for specific technical knowledge, market aggregation and advisory.

The apprenticeship/fellowship model has also been experimented with to expose youth to a range of entrepreneurial activities

N=26

Technology

Tech based sectoral support	8
Others	7
Marketing Platforms	7
Digital Literacy	2
Advisory	1
Tracking Systems	1

N=6

Performance Assessment

Monitoring and Evaluation	2
Awards	2
Governance	1
Others	1

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*Number of Programs **Not explicitly categorized**: Apprenticeships – Nil; Technology – 25; Performance Assessment - 12*

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Interventions	Organizations	Examples
Skill Training (Formal Training, Workshops, Seminars)	TECHNOSERVE BUSINESS SOLUTIONS TO POVERTY LabourNet Enabling livelihood... BAIF Dhriiti The Courage Within	**Business Accelerator Program for Women Entrepreneurs (Technoserve)** The program aims to help scale up the businesses of the participating women entrepreneurs, by providing them business and financial management training **Beauty-Preneur (LabourNet)** The program aims to incubate entrepreneurship in women in the area of beauty and wellness, thereby enabling these women to train other girls, as well as empowering them through life skills and entrepreneurship. **Watershed Development Programme (BAIF)** A series of training programmes on watershed development, irrigation and gender development are conducted for village level institutions, Government Extension Officers and project implementing agencies in Maharashtra. **YOU Start! NE (Dhriiti)** The programme involves an intensive 3-day enterprise training course and a one-day enterprise pitch workshop.
Business Planning (Market Study, Feasibility Analysis, Financial Planning)	DESHPANDE FOUNDATION WOMEN ON WINGS deAsra Powering businesses. Creating jobs. BEST PRACTICES FOUNDATION	**Sandbox Startups (Deshpande Foundation)** The program provides a living laboratory to test their business ideas, get it validated, build successful ventures and scale to the greater heights. **Business Consultancy (Women on Wings)** The initiative provides business consultancy to Indian social entrepreneurs that create employment for women in rural India. **Business Planning (DeAsra Foundation)** The program supports entrepreneurs to start their business including suggestions on product, positioning, pricing, place of business, competition analysis, demand forecasting & financial modeling. **MOVE (Best Practices Foundation)** Originally developed for landless, illiterate rural women, MOVE is now recognised as a practical, profitable and very low risk approach to creating sustainable market niches.

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Interventions	Organizations	Examples
Mentorship (One on One Connects, Regular meetings)	DESHPANDE FOUNDATION ALEAP DR. REDDY'S FOUNDATION Udhyam Learning Foundation	**Navodyami (Deshpande Foundation)** The goal of the program is to nurture entrepreneurs from rural and peri-urban areas at the bottom of the pyramid. The program assists with providing mentorship, credit, marketing and business advice in order to scale up. **Facilitator Business Development Cell (Association of Lady Entrepreneurs of India)** The program provides counselling and information about government schemes to Women entrepreneurs which enables them to choose a business activity based on their passion. **MAARGAM (Dr. Reddy Foundation)** The program provide initial hand-holding support to rural entrepreneurs and direct mentoring from others who have established a similar business. **Udhyam Vyapaar (Udhyam Learning Foundation)** The program aims to mentor small businesses to scale and succeed by engaging closely with small business entrepreneurs, understanding their challenges and mentoring them to overcome those challenges
Market training/Linkages (Forward linkages, Tech enablement, Backward linkages)	ALEAP Mann Deshi Foundation deAsra Powering businesses. Creating jobs.	**Marketing Supply Linkage Program (Association of Lady Entrepreneurs of India)** It tries to bring market opportunities to local entrepreneurs by procuring orders from large industries as a hub and spoke model. **Farm to Market (Mann Deshi Foundation)** We help bring small and marginal farmers together to aggregate their produce and create direct access to markets in order to help them set better and more sustainable prices **Marketing Support (DeAsra Foundation)** It assist business owners by connecting them to verified & empanelled marketing agencies who help them market their business in all aspects including branding, online marketing, design and printing and website development

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Interventions	Organizations	Examples
Financial Training/Linkages (Workshops, Formal training, Seminars)	Mann Deshi Foundation Meljol AKRSP	**Business School (Mann Deshi Foundation)** The basic financial literacy module introduces participants to the essentials of banking over a three hour workshop. Topics include how to open an account, the importance of savings, an introduction to insurance, pension and loans. **Aflatoun (Meljol)** The program teaches the important skills of saving, appropriate spending budgeting, planning and engaging in age-appropriate Social and Financial Enterprises **Financial inclusion (Aga Khan Rural Support Program)** Financial inclusion program enables women to start various livelihood activities like tailoring units, Many women benefit from other petty trade activities started through availed loans from SHGs.
Infrastructure (Hard/Soft) (Material and Tools, Workplace, Logistics)	TECHNOSERVE BUSINESS SOLUTIONS TO POVERTY TRI TRANSFORM RURAL INDIA DEF IL&FS Clusters	**Improving Livelihoods of Smallholder farmers Program in Madhya Pradesh (Technoserve)** The project helps in improving wheat and maize smallholder farmers' access to various value-added services such as rent-based mechanization, access to seeds, milling, etc. **Agri-Entrepreneurship Program (Transforming Rural India Foundation)** It is a one-stop solution for all agricultural services pertaining to Input (Seeds, Fertilizers), Output (Market Linkages), Water (Irrigation & Potable Water), Technologies. **Community Information Resource Centres (Digital Empowerment Foundation)** They are community-oriented infrastructure and information hubs built to create digitally literate, information-empowered and equitable communities across the country. **Project Management (IL & FS clusters)** Assist industry promoted SPVs or individual medium to large corporates in planning and developing their projects related to industrial infrastructure.

Overview of Programs by Non-Profits & Social Enterprises working in Entrepreneurship

Interventions	Organizations	Examples
Life Skills and soft skills (Formal Trainings, Workshops)		**Entrepreneurship Lab (Meljol)** Through this program, core and soft skills are honed to a level where the youth can operate in a variety of contexts and work environments. These factors make the Entrepreneurship Lab youth employable and enterprising. **Yuva Junction (Aga Khan Rural Support Programme)** It aims at providing holistic training to youth of all strata of society. The training module ensures job preparedness by providing English language, basic IT literacy, life skills and my career modules. **Ashoka Changemaker Schools (Ashoka)** Under the program students learn the essential skills of empathy, creativity, leadership, and teamwork so that they can thrive in the modern world and find solutions to our most complex problems **Sustainable Livelihood Program (Pune City Connect)** The program caters to young people (18-30 years of age) from socio-economically vulnerable backgrounds. It is designed to awaken deep and long-term aspirations in these youth and addresses their skilling needs at the same time.
Networking and Partnerships (Events, Associations)		**BYST Entrepreneur Forum (BYST)** BYST entrepreneurs benefit through a network of their own peers. BYST facilitates interaction among the entrepreneurs through regular meets and get-togethers. This interaction process helps in peer learning and sharing. **Jagriti Yatra (Jagriti Yatra)** is an ambitious train journey of discovery and transformation that takes hundreds of India's highly motivated youth, especially those who are from small towns and villages of India, on a 15 day, 8000 km national odyssey to meet the role models - social and business entrepreneurs - of the country. The vision of Jagriti is 'building India through enterprise'.

Type of Programs That Have Done Well, and Why

1. Programs which are designed basis community needs and with a participatory approach

"The successful programs have a clear focus in sectoral terms; We have community leaders/ changemakers who were brought together; Community networks are leveraged, with trust building being a critical exercise"

Deshpande Foundation

"Programs that were designed basis community needs and complemented with sound training of the beneficiaries."

TATA Transforming Rural India (TRI)

"<Programs> where we have engaged with the organisation as well as the ultimate beneficiaries (women being employed) are the ones which have done well.

Women on Wings

"Projects that have involved ideation-co-creation have done well"

ALEAP

"Programs that are community centric and try and build agency through social and financial education"

Meljol

Customized financial Products, for instance, Mann Deshi Bank. Innovations like Chambers of Commerce and Community Radio which are rooted in community needs.

Mann Deshi

"We cannot impose programs on someone who aren't inherently entrepreneurial, since most of them are necessity entrepreneurs"

Kudumbasree

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Type of Programs That Have Done Well and Why

2. Programs with a strong selection criteria for the entrepreneurs

"The strength of the program is its constantly improving Selection Criteria for potential entrepreneurs. It is of critical importance that programs dedicated to entrepreneurship are able to identify individuals with the temperament best suited for entrepreneurship"

Dr. Reddy's Foundation

"The Agriculture Entrepreneurship Program works because of a very strong selection process to identify the potential AEs."

Syngenta

3. Programs with a skilling/ capacity-building component

"Skilling/ capacity building programs are very popular, given that learning skills that can be monetized is the first step to being able to set up an enterprise."

Srujna

"Entrepreneurship Lab program is 2.5 years old and involves a strong counselling element, awareness about entrepreneurship, helps them understand their potential, curriculum which is tweaked to local context, and also helps them write our their proposals (entrepreneurial ventures) and give feedback on that. Approximately 25-30% of any batch ends up expressing interest in entrepreneurship."

Meljol

Type of Programs That Have Done Well and Why

4. Programs which have been done in partnerships with the government/ funders

"Vocational training program with school children and internship programs are very popular - we were also able to quickly achieve scale due to being embedded in the state machinery"

LAHI

"All (successful) programs have followed the similar approach around active engagement with the government as well as sector expertise."

TATA TRI

"Integrating with the Panchayat system with clear guidelines and operating procedures - not happened as adequately in enterprise work - this has been due to the lack of skilled expertise, but doing this is extremely important"

Kudumbasree

"Funder involvement holds key to the success of the project through feedback, collaborations, etc. Smartpur has been doing really well (Nokia) , strong structure in place in terms of outcomes and impact. Soochnapreneur (Qualcomm)."

Digital Empowerment Foundation

5. Programs which leverage process/ technology

"The effort at streamlining the process as much as possible ensures insights constantly find place in execution."

DRF

"If well-executed, technical and biz management can ensure quality does not get diluted when implemented using technology"

DeAsra

"Projects that have involved a significant amount of technology have done well"

Enable Livelihoods Foundation

"We have introduced tech for delivering <training> to students since we are fairly widespread. Teaching is not uniform since it is difficult to find teachers with equal capability everywhere, hence we started working with the aid of e-learning platforms to bring in some standardization"

Yuva Parivartan

Harnessing lessons/reflections from a diverse range of partners on programs

On Quality V. Scale	*As an organization we prioritize quality and depth over scale. Scale should be achieved through partnerships, and by standardizing as much as possible – even then there could potentially be a loss in quality.* **Mann Deshi** *Focus on quality dominates scale* **Women on Wings, Dr. Reddy's Foundation** *Defining scale is also difficult, particularly around enterprise/entrepreneurship centric solutions - numbers are only part of the story* **Technoserve** *It is important to keep a good mix of structure and flexibility in program. While this can be done by multiple trainers in different ways, keeping some consistency in structure is important and then leveraging strengths of the respective trainers for delivery will add more value* **TATA TRI**
On Funding Mass Entrepreneurs	*Access to customized financial models is a crucial impediment to the success of entrepreneurs* **Mann Deshi** *Introducing revolving credit limits one way to deal with the problem of working capital crunch* **Creative Bee** *We do not have customized financial products for first generation entrepreneurs in rural areas, unlike urban areas that have flagship products such as equity* **Enable Livelihood Foundation**

Harnessing lessons/reflections from a diverse range of partners on programs

On Measuring Impact	*Counting beneficiaries in unconventional ways can help organizations track "real impact" - Beneficiaries are counted differently by DeAsra- it is only when we speak to trainees post our program and we specifically ask them if we have helped them in being better informed and run their enterprise better and they respond positively do we count them as our beneficiaries* *DeAsra*
On Role of Technology	*Trust building within the community remains an understated yet critical component of successful programs – In that regard , technology should not come in conflict with sensitivity* *Technoserve, Deshpande Foundation* *Technology (is) brought in as a last resort - as an organization we start with the assumption that entrepreneurs are averse to technology* *Technoserve*
On Reflections on Market	*Under the right conditions, to keep out stakeholders' skin in the game - coming with a payment based model can be sustainable and reiterate commitment of both parties* *Yuva Parivartan, Women on Wings* *Leveraging and building programs based on local demand is the way to really build effective programs* *DRF Pusti, Women on Wings* *Entrepreneurs often think of ideas and fit them back into a problem. This leads to a low product-market fitment. Also, its typical to see entrepreneurs building replicas of existing solutions, ending up catering to the same market. When that market fails, the enterprises also fails.* *Naga Prakasam, Partner, Acumen Fund*
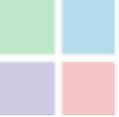
Appendix
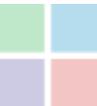
Appendix 1 – List of Funders considered for Identifying organizations

Foundations

Tata Trust

Paul Hamlyn Foundation

Bill & Melinda Gates Foundation

Azim Premji Philanthrophic Initiatives

American India Foundation

Edelgive

Ikea

MSDF

Ford Foundation

Rockefeller Foundation

Cherie Blair Foundation

British Asian Trust

Rohini Nilekani Philanthropies

Piramal Foundation

David and Lucile Packard Foundation

ICCO

Citi Foundation

USAID

Fossil Foundation

CSR Funders

Oil India Limited

Accenture Solutions Private Limited

Icici Bank Limited

Tata Steel Limited

Axis Bank Limited

Hdfc Bank Limited

INFOSYS LIMITED

Jsw Steel Limited

Industrial Energy Limited

DR.REDDYS LABORATORIES LTD

Hcl Technologies Limited

Ibm India Private Limited

RELIANCE INDUSTRIES LIMITED

BHARAT ALUMINIUM CO LTD

Power Grid Corporation Of India Limited

Sjvn Limited

Steel Authority Of India Limited

Bajaj Finance Limited

Housing Development Finance Corporation Limited

The Tata Power Company Limited

Idea Cellular Limited

Hindustan Unilever Limited

HINDUSTAN PETROLEUM CORPORATION LIMITED

Cairn India Limited

JINDAL STEEL AND POWER LIMITED

HINDUSTAN ZINC LIMITED

Cognizant Technology Solutions India Pri Vate Limited

Adani Ports And Special Economic Zone Limited

Appendix 2 – List of Main Sources

1. https://www.incometaxindia.gov.in/Pages/utilities/exempted-institutions.aspx
2. https://fcraonline.nic.in/fc8_statewise.aspx
3. https://ngodarpan.gov.in/index.php/search/
4. http://www.saathire.com/
5. https://guidestarindia.org/Default.aspx
6. https://www.giveindia.org/
7. http://www.credibilityalliance.org/accreditation-accredited-organizations.html
8. https://csr.gov.in/CSR/
9. http://www.mca.gov.in/

Other Sources:

1. All organization websites (where available)
2. All organization annual reports (Within last three years and where available)
3. All Funder websites
4. All Funder annual reports/ CSR reports (Within last three years where available)

THANK YOU

Thank You