



# Note on Punjab: Youth Entrepreneurship

GLOBAL ALLIANCE FOR MASS ENTREPRENEURSHIP

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## 1. Overview of Punjab's Economy

- Rising unemployment, drug addiction, failing health, ecological degradation are challenges that are gripping and curbing Punjab's growth.
- 30% Rate of Student Dropout in Primary Schools<sup>1</sup>
- 1/3 Youth is Under the Grip of Addiction
- 21% Rural Population with Mental Disorders
- 3.4% Green Cover Against National Average of 16%

### 1.1 Punjab Economic Survey 2019-2020<sup>2</sup>

#### Demographic Dividend:

- **Population growth rates have slowed down in Punjab**, on the back of declining birth rates and fertility. Slowing birth rates have not only led to **population growth rates falling in Punjab over time, the decline has been sharper for the State than at the all India level.**
- The annual population growth rate in Punjab over the period 2001 to 2011 was 1.4% in comparison to 1.8% at the all India level (Figure 11). Fertility rates have also declined concomitantly. India and Punjab both had fertility rates of 5.2 in 1971. As of 2017, the rate stands at 2.2 for India and 1.6 for Punjab, falling below of the replacement level fertility rate of 2.1%. At the same time, death rates have also declined, though registering a marginal increase between 2011 and 2017.

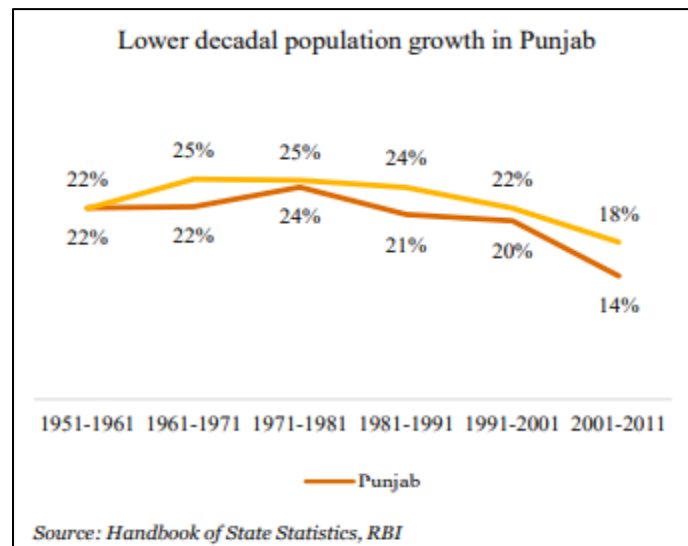


Figure 1- Population growth in Punjab

<sup>1</sup> <https://roundglassfoundation.org/our-work/>

<sup>2</sup> Source: Punjab Economic Survey  
<http://investpunjab.gov.in/assets/docs/EconomicSurvey-2019-20.pdf>

- **These trends have contributed to a demographic shift in Punjab with a consistent increase in the population in the working age group, i.e., between 15 and 64 years of age.** It should be noted that the demographic shift for females is relatively faster, as compared to males in Punjab

	Age (years)	1991	2011	2017
Working Age	15 to 64	60.1%	67.7%	71.8%
Youth	15 to 29	28.3%	29.1%	30.4%
Stepping into working age in next decade	5 to 14	23.3%	17.9%	14.8%
Old Age	Over 65	5.0%	6.7%	7.1%

Source: Census of India, 1991 and 2011; Sample Registration Survey, 2017

Figure 2-Shift in age structure in Punjab (1991 to 2017)

- **The working age population (15 to 64 years) in Punjab has grown from 60.1% of the population to 71.8% of the population in 2017. At the same time, the percentage of population in the older age group (i.e., above 65 years of age) is also increasing.**

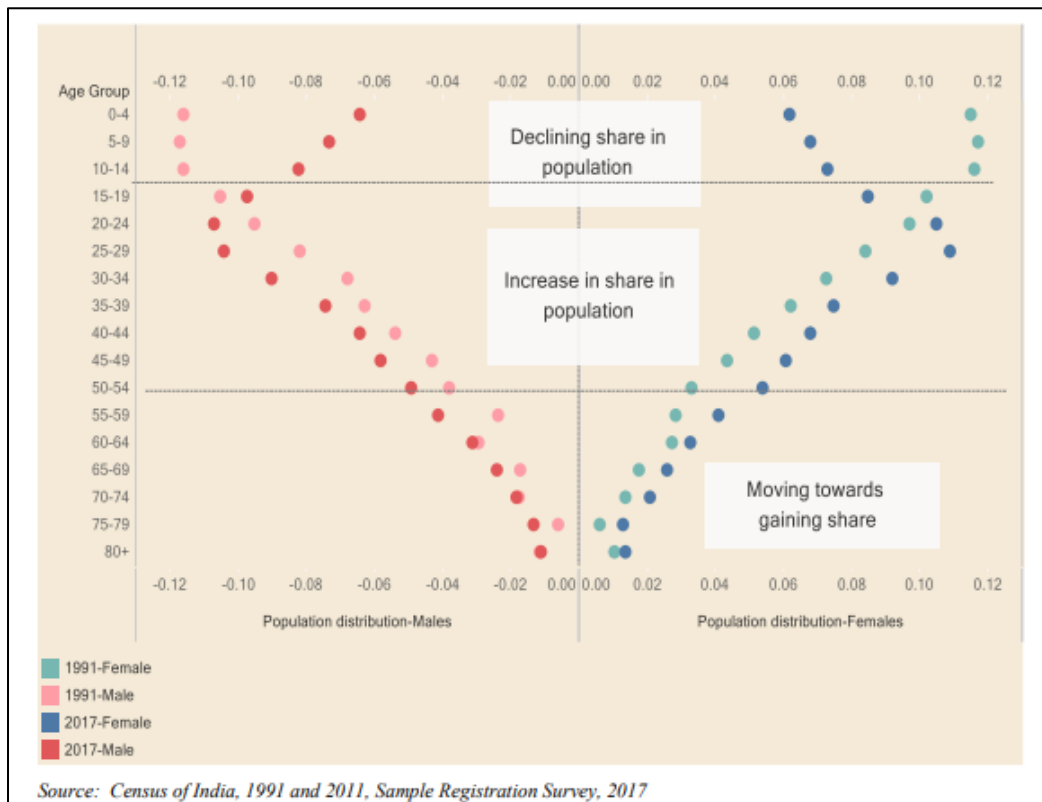


Figure 3-Distribution of Punjab's Population in various age groups

- ***This demographic shift raises two concerns. First, the presence of a large working age population does not automatically translate into an economic advantage. Instead, skilling and employment opportunities, matching the aspirations of the youth, need to be provided to ensure that the population bulge transforms into a demographic dividend. Second, with higher population in older age groups, Punjab would have to invest in health care and social security initiatives to cater to the needs of the growing dependent population, apart from the initiatives the state undertakes for welfare of children and disabled. Both these aspects are important, in the face of limited fiscal space***

**Migration Trends:**

- **Migration is a key characteristic of Punjab’s economy with high in-migration from other States.** As per latest 2011 Census data, over 24 lac people (24,88,299) from states across the country migrated to Punjab. This was 5.3% of total migrants within India. This makes Punjab the state with 8th largest share of migrants from other states. Majority of these migrants were females

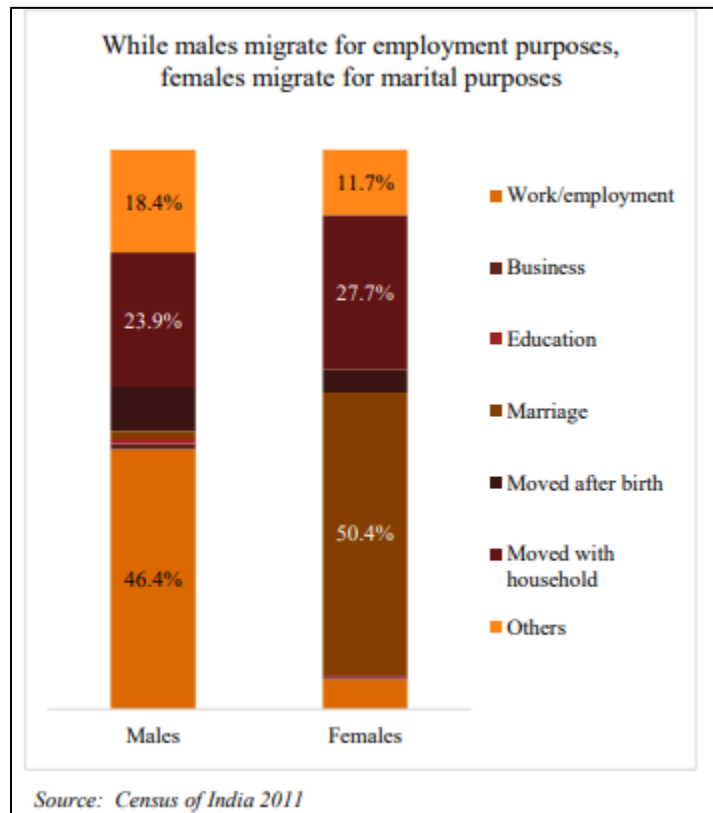


Figure 4-Distribution of migrants based on purpose for shifting

- Search for Greener Pastures:** Diaspora amongst Punjabis, especially the youth is a well-known fact across the State. A variety of push and pull factors are at play which have resulted in the youth, leaving their hometowns in search of greener pastures abroad. Better standards of living in the developed economies like Canada, USA, Australia, and UK is the biggest pull factor attracting the high aspirational youths in the State. *On the other hand, a rising number of push factors are also at play. Lack of employment opportunities which suit the aspirations and qualifications of Punjabis is one of the leading reasons. This is substantiated by the fact that of the total 269534 applicants to the Unemployment Bureau in 2019 (as of 31st December), ~85% are educated (matriculate and above) and ~91% were categorized as skilled. This indicates that a possible mismatch exists between the jobs available and the aspirations/qualifications of the applicants, forcing a brain drain from the State.* As agricultural growth reaches a plateau, a large proportion of children of these farmers have been migrating abroad in search of employment opportunities. ESI 2019-2020 highlights that more and more farmers (especially small and marginal farmers) have been selling their lands to fund the migration of their children abroad. A combination of these pull and push factors have resulted in brain drain from the State and high unemployment amongst the youth

**Employment Trends:**

- As per the latest Period Labor Force Survey (PLFS) 2017-18, labor force participation rate (LFPR) for 15+ years in Punjab stood at 46.5% and worker population ratio (WPR) for 15+ years stood at 42.9%.
- In comparison with 2015-16, the LFPR in Punjab has witnessed a four-percentage point growth, while WPR grew by almost three percentage points. During the same period LFPR and WPR at the national level declined by almost three- and four-percentage points respectively.
- However, unemployment rate (UR) at Punjab and national level continue to be high and rising. Unemployment rate (measured for individuals who are 15 years or older) in Punjab stood at 7.7% in 2017-18, higher than the national average of 6%. In comparison to 2015-16, the State as well as India witnessed a rise in unemployment rates, although the rise in unemployment rate for Punjab has been lower than the rise at national level

	Punjab		India	
	2015-16	2017-18	2015-16	2017-18
Labour Force Participation Rate	42.7	46.5	52.4	49.8
Worker Population Ratio	40.2	42.9	50.5	46.8
Unemployment Rate	5.8	7.7	3.7	6.0

*Source: PLFS, 2017-18 and EUS 2015-16*

Figure 5: Employment & Unemployment indicators for Punjab vis-a-vis India (%) - For ages 15 and above

### Youth Unemployment:

- **Unemployment amongst the youth (15-29 years of age) is a growing concern in Punjab. As of 2017-18, youth unemployment rate stood at 21.6%** . In comparison, the youth unemployment rate at national level was 17.8%. **Mismatch between the aspiration of the youth and available job opportunities is believed to be the reason behind the high youth unemployment observed in the State.** The below figure also highlights that the issue of youth unemployment is **more prevalent in rural areas and amongst females**. With heavy mechanization of farming in Punjab, the rural youth may be finding it difficult to find jobs.

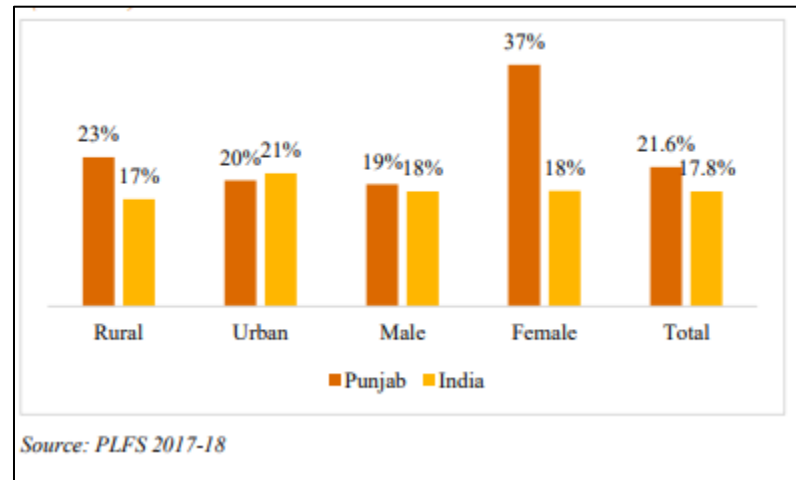


Figure 6- Status of youth unemployment in Punjab vis-a via India (2017-18)

- **Efforts undertaken by Government of Punjab:** A variety of steps have been undertaken to bridge the gap between skill sets of the youth and job opportunities in the State. **Skill and training centers** across a variety of domains like health have been set up across the state. Schemes like ‘**Apni Gaddi Apna Rozgar Yojana**’ are aimed at providing youths with entrepreneurial opportunities in the transport sector. The government has tied up with cab aggregators like Ola and Uber to provide job opportunities to the youth. Apart from this, **Mega Placement Drive/Mega job fairs** are being organized under the ‘Ghar Ghar Rozgar’ schemes which aims at providing employment to unemployed youth.

### Women Entrepreneurs in Punjab:

- In Punjab, **only 20% of proprietary establishments are held by females**, against 22% at the national level. Contrasting the national level trends, a larger proportion of females (27%) in rural Punjab are proprietary owners than the national level and lesser in urban areas,
- **Access to finance is believed to be a major constraint for females** to set-up entrepreneurial ventures. **Females are heavily dependent on own finances for capital investment.** As per estimates of the Sixth Economic Census (2013-14), the situation in Punjab is relatively worse off. 85% of female owned entrepreneurial establishments are mainly financed by their own finances, against

79% at the national level. The second major source of finance is donations/grants from other agencies. This dependence on self-finances highlights the missing link between access to finance and entrepreneurial empowerment of women

	Rural			Urban			Total		
	Male	Female	% Female	Male	Female	% Female	Male	Female	% Female
Punjab	4199	1581	27%	7311	1347	16%	11510	2928	20%
India	823609	258633	24%	583264	137485	19%	1406873	396118	22%

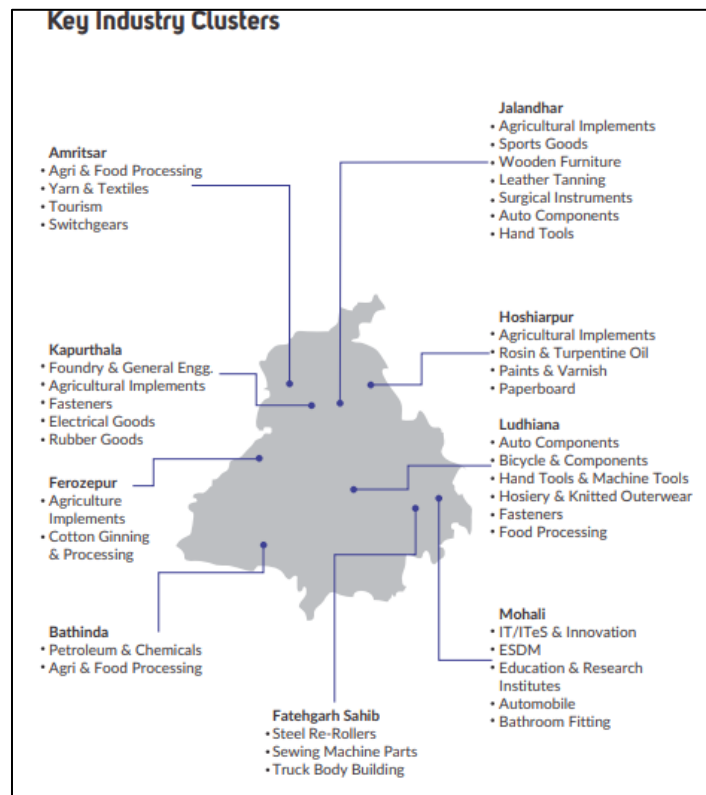
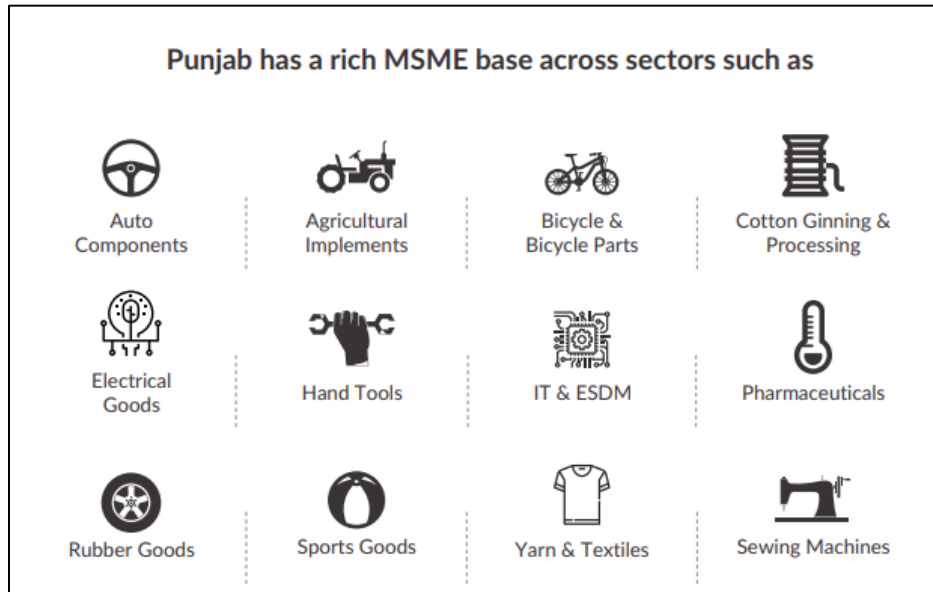
*Source: Sixth Economic Census (2013-14), MoSPI, Government of India*

Figure 7- Distribution of proprietary establishments by gender of owner (2014)



**MSME's in Punjab:**

- Punjab is home to approximately 1.6 lakh MSME units, which are one of the most important pillars of the industrial growth. Punjab's industry is dominated by small and medium enterprises.
- It has a rich industrial base of MSME units belonging to Auto Components, Bicycle Parts, Hosiery, Sports Goods, Agricultural Implements, and many others.



## 2. State Budget 2020-2021

(related to Entrepreneurship, social welfare programs)

- **Rs 100 crore allocated for start-ups in partnership with IKG Punjab Technical University**
- 25 per cent of the start-up fund will be invested on women entrepreneurs and entrepreneurs belonging to Scheduled Castes
- **Rs 100 crore for rolling out the smartphones for youth scheme**
- **Rs 148 crore for skill development**
- **Rs 324 crore allocated for employment generation**
- Rs 200 crore allocated for agriculture diversification. Government to promote Maize; sugar mills at Gurdaspur and Batala to be upgraded. Rs 100 crore allocated for providing support to sugarcane farmers.
- New horticulture estates to be set up at Amritsar, Pathankot, Kotkapura and Patiala.

## 3. Punjab Start Up Policy<sup>3</sup>

- Focus on startup and entrepreneurship
  - To facilitate 1000 start-ups in 5 years
  - To set up 10 incubation centers/ accelerators in the State particularly focusing on Digital manufacturing, Lifesciences (Biotechnology), Agro & Food Processing and Information Technology
  - To build strong linkages with all the major institutions
  - To facilitate 50 Entrepreneurship Development Centers in the colleges
- To improve the ease of doing business in the State
  - To be in top 5 States in the Country in ease of doing business in 3 years and top position in 5 years
  - To strengthen Invest Punjab initiative by setting up of Business First portal for a single unified interface to the Industry and Businesses for all regulatory and fiscal services throughout their lifecycle
- The State would support cluster specific bottom up approach to build and strengthen Startup and Entrepreneurship ecosystem in the State. The State would follow an entrepreneur centric approach fostering connections and learning. The State will facilitate networking between entrepreneurs and entrepreneurship support organizations by bringing entrepreneurs together in an environment that catalyzes learning. The State would set up a dedicated organization for spearheading its strategy and action plan for promotion of Startup and Entrepreneurship
- **The State has a large number of reputed national level research and academic institutions** particularly around the State capital such as Indian School of Business (ISB), Indian Institute of Technology (IIT), National Institute of Pharmaceutical Education and Research (NIPER), Indian Institute of Science Education and Research (IISER) and National Agri-biotech Institute apart from various State Universities for Technical Education and Higher Education and other institutions of excellence.

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<sup>3</sup> Source: [https://www.startupindia.gov.in/content/dam/invest-india/Industrial\\_and\\_Business\\_Development\\_Policy\\_2017.pdf](https://www.startupindia.gov.in/content/dam/invest-india/Industrial_and_Business_Development_Policy_2017.pdf)

- **University & College Incubators:** The State will promote setting up of Incubation Centers in Universities and other Academic Institutions. These incubation centers play an important role in promoting entrepreneurial culture in students. It inculcates the concept of entrepreneurship in the mind of students in place of finding the jobs after completing their study. Besides the principles and practices of good business ownership which incubator programs provide, the student business owners also enjoy a creative, innovative, and engaging environment. The State will also put in the efforts to build strong academia industry linkages and networking through these incubation centers. The incubation facilities could also be made available to non-residents or non-students to bring greater benefits and learnings for all stakeholders. The students will be provided information and support regarding available State & Central schemes, incentives, and grants.
- **IKG PTU to set up Fund for Startup:** In order to help youth of the State and develop them into entrepreneurs, IKG Punjab Technical University in partnership with State Government will set up Startup Fund of Rs. 100 crores, which will be used for promoting incubation centers, seed money for Startups, scale up funding and other support to the Startup units. 25% funds will be dedicated to promoting Startups by SC and Women entrepreneurs.
- **Incubation Centers by other Government Organizations:** There are a number of Incubation Centers set up by various Central and State Government organizations such as Biotech Incubator, STPI Incubation Centre. These incubation centers need to be promoted effectively and necessary linkages with the State Government programs and industry shall be provided.
- **Private Incubators and Accelerators:** The State would also encourage private sector lead Incubation Centers and Accelerators and provide them necessary support. The State would frame a scheme to provide various fiscal and non-fiscal incentives to promote development of Incubation Centers in private sector.
- **Setting up of sector specific incubators:** In order to provide impetus to entrepreneurship in the focus sectors for development, the State would encourage setting up of sector specific incubators such as Digital manufacturing, Lifesciences & Biotechnology, Agro & Food Processing, and Information Technology. These incubators will be set up in and around the existing and envisaged industry clusters in the State.
- **Creation of common infrastructure and co-working spaces:** The State would facilitate creation of adequate support infrastructure for boosting innovation ecosystem. Such infrastructure would be created across different sectors in all districts in Punjab and would comprise of components such as:

  - Ready-to-use office spaces (ii). R&D and testing labs (iii). Software and hardware solutions (iv). Services such as legal, accounting, HR, IPR, etc. (v). Facilities such as internet connectivity, electricity, water, security, etc.
- **Special Focus on Women Entrepreneurship:**

  - Women entrepreneurs constitute a small percentage of overall entrepreneurs. Women entrepreneurs need to be encouraged for significant social and economic development and inclusive growth. The State would identify specific challenges women entrepreneurs face in formal and informal sectors of economy including rural and urban areas and create facilitative environment for women entrepreneurs to contribute to economic development.
  - The State would encourage women entrepreneurs, create awareness among women entrepreneurs on various State & Centrally sponsored schemes. The State would also handhold women who have business ideas and are interested to start their business ventures. The State will provide specific schemes to promote Women entrepreneurship.

- **Special Focus on SC Entrepreneurship**

- For growth and prosperity to be truly inclusive, all sections of the society need to partake in this prosperity. Besides wage employment and education, the marginalized sections of the society also need to envision, create and scale-up ventures to be a major participant in this growth story. There is a need to substantially increase SC entrepreneurs and number of SC owned enterprises to enable the socio-economic empowerment of the SC communities.
- The state would encourage SC entrepreneurs, create awareness among SC entrepreneurs on various State & Centrally sponsored schemes and provide handholding support to them. The state will dovetail Standup India program with State specific schemes to promote entrepreneurship amongst SC youth.

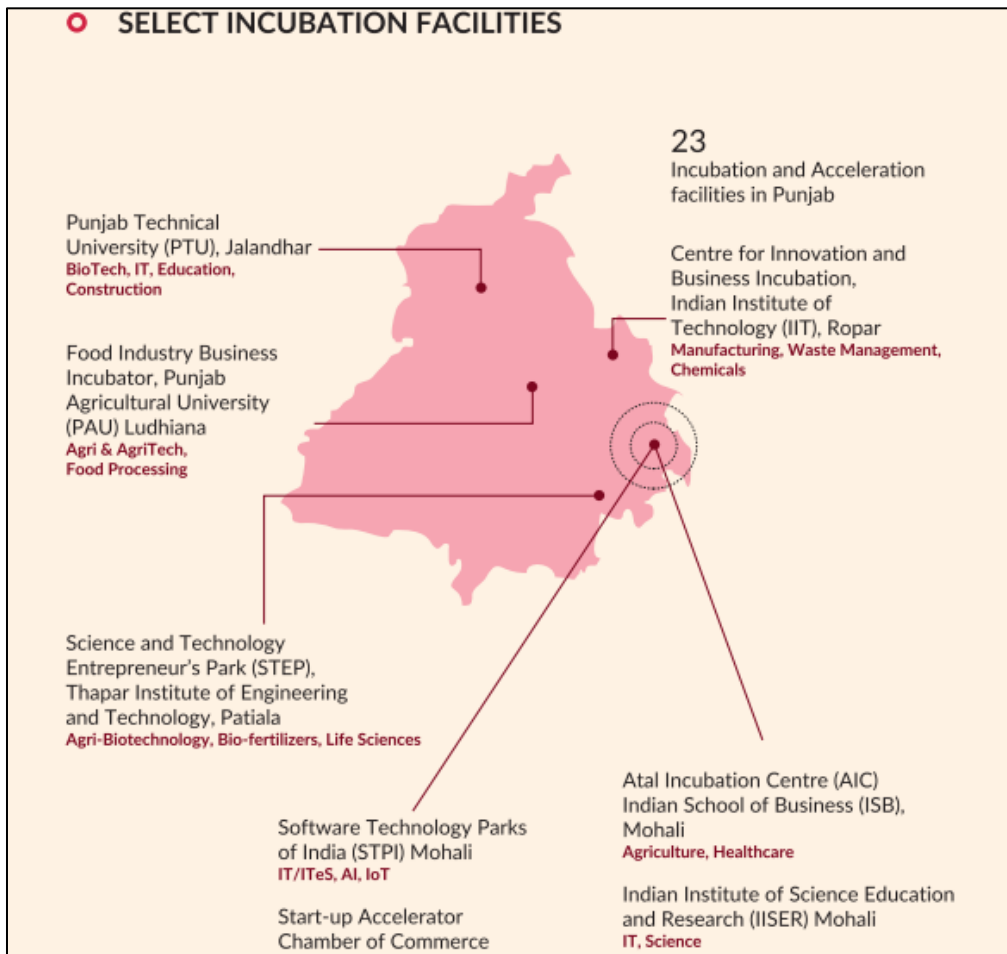
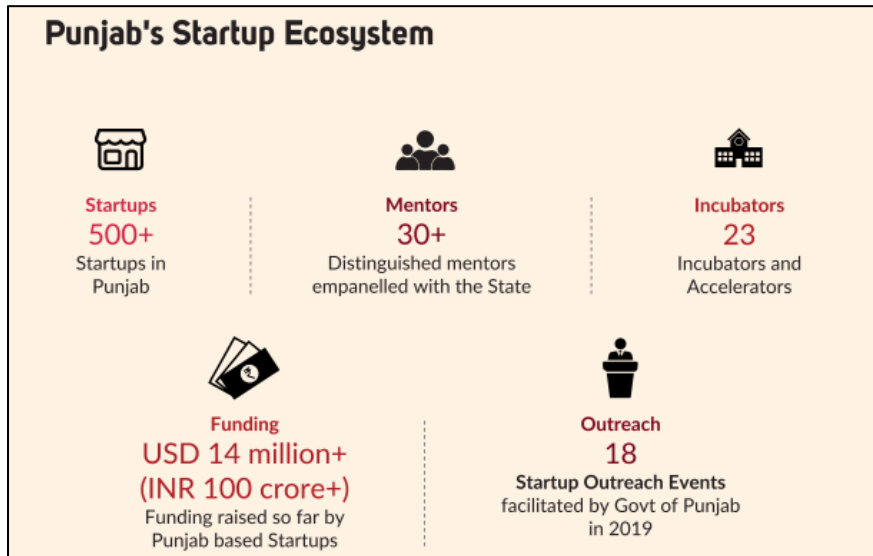
- **Fiscal Incentives:**

SN	Nature of Incentive	Extent of Incentive
<b>A Incubators</b>		
1	Capital Subsidy	<ul style="list-style-type: none"> <li>i) Govt. Host Institutes shall be provided capital grant of 100% of FCI subject to max INR 1 Cr for setting up of Incubator</li> <li>ii) Private Host Institutes &amp; Stand-alone Incubators shall be provided capital grant of 50% of FCI subject to max INR 50 lakh for setting up Incubator</li> </ul>
2	Recurring Expense Reimbursement	All approved Incubators shall get the support for recurring expenses as Operational Subsidy assistance up to the limit of INR 3 lakh per year for a period of 5 years
3	Mentoring & Training	In order to provide mentoring for priority issues such as fundraising, scaling, recruitment and product interface, Incubators shall be provided Mentoring Assistance support up to a limit of INR 3 lakh per year for a period of 5 years
4	Startup Competition Assistance:	To encourage entrepreneurship culture in colleges, Eligible Institutes of National Importance, State Universities & Central Universities based in the State, established Incubators in these institution's premises shall be supported by state government to organize such startup competition fest annually in which state shall provide assistance up to the limit of INR 5 lakh per event.

<b>B Startup Units</b>		
1	Interest Subsidy	Eligible Startups shall be provided interest subsidy of 8% per annum for a period of 5 years on the rate of interest paid on loans obtained from scheduled banks/financial institutions subject to the maximum limit of INR 5 lakh per annum
2	Lease rental subsidy	Reimbursement of 25% of lease rental subsidy to eligible Startup units established in the State, operating from Incubators/IT Parks/Industrial Clusters or any other notified location shall be eligible for a period of 1 year subject to the ceiling of INR 3 lakh per annum.
3	Seed Funding	A Seed Grant up to INR 3 Lakh per start-up shall be provided for validation of idea, prototype development, assistance towards travelling costs and carrying out field/ market research/ skill training/ marketing and initial activities to setup a Startup etc. Seed funding to Startups would be routed through State/Centre recognized Incubators.
4	Scale up Funding	The Government would create a corpus fund of INR 100 Cr dedicatedly for category I funding to meet the funding requirement for scalability of Startups. The salient features of the Fund would be as follows:

- (a) It will have initial corpus of INR 100 Cr to be invested over a period of 5 years as the Alternative Investment Fund (AIF).
- (b) The Fund would not invest directly into the Start-ups, but shall participate with capital commitment in SEBI registered Category 1 AIF Venture Funds
- (c) SIDBI would be professional fund manager for managing this Fund of Fund & would empower their empanelled VCs to fund Punjab Based Startups.
- (d) The mandate would be given by state government to make 10% contribution in the total corpus of the VC Fund subject to the condition that VC invests twice the amount contributed by the State Government in the Startups based in Punjab. The proportionate return or proceeds from the Venture Funds shall be remitted back to the FoF. This returns along with Capital gains shall be used to continue to fund Venture Funds to continuously support rapidly growing start-up ecosystem.
- (e) The State Government in total would contribute 10 % of the funds size to be raised by VC and it shall be released only when the VC makes investment in Punjab based Startup

## 4. Punjab's Start Up Ecosystem



## 5. Youth Entrepreneurship Programs

Government	Local/Private Players	Incubators
Apni Gaddi Apna Rozgar Yojana	Girls X Tech	Neuron: Center of Excellence at STPI Mohali
Punjab Investment Bureau	Mooo Farms (GSMA Connected Women Initiative)	ISB Mohali
South Punjab Poverty Alleviation Programme (SPPAP)	Round Glass Foundation	Biotech
	Sheroes	Chitkara University
		Punjab Engineering College- Entrepreneurship & Incubation Cell

## 5.1 Local/Private Programs:

### 5.1.1 GirlsxTech

- **Objective:** to bridge the gender gap in technology
- **Goal:** to connect 10,000 young women in India through tech-education programs by 2021
- **Impact:** 22 states covered, 90+campaigns engaged, 6000+ girls trained
- It is an official partner of Start Up Punjab, has onboarded 7 schools in 4 cities where girls undergo training and bootcamps in coding and tech to boost women entrepreneurship
- **Pillars:**
  - Tech Bootcamps: teaching girls coding, graphic designing, and digital marketing
  - Strong Industry Linkages: work in partnership with Canva for undertaking trainings
  - Connect with Freelancing Opportunities through SHEROES

#### Fit for G.A.M.E:

- **Bring Technology Partners:** it is imperative to have strong industry linkages in a program like this. G.A.M.E can assist in bring technology partners such as Microsoft, Google, Dell for:
  - **Training through employees/volunteers**
  - **Content**
  - **Internships**
  - **Connecting girls with opportunities to become independent**
- **Fund:** G.A.M.E can assist by sourcing philanthropic funding for conducting trainings of girls in various tech related courses
- **Scale:** the program is limited in its coverage right now. It can be taken across the state and scale up with funding, more technology partners.
- **Replicate:** this program can be replicated across India ( especially in states where there is higher uptake of women in technology)

### 5.1.2 Moo Farms

- Running a program called Project D.A.W.N – Dairy, Agriculture, Women & Nutrition
- Endorsed by UN World Foods Summit & World Economic Forum
- **Objective:** to empower 1 million women dairy farmers across India
- Doing pilot projects in Punjab, Haryana & Maharashtra
- **Model:** train and empower women tech-preneurs to become dairy extension providers. Each woman further trains 100 women dairy farmers
- **Mission:** 10,000 women ambassadors and 1 million women dairy farmers
- teaching digital literacy, cattle management (through a tech enables platform/Moo Farms application) and connecting them with commerce:
  - Veterinarians
  - Cattle insurance companies
  - E-commerce

- Fin tech companies
- Revenue Model for women entrepreneurs:
  - Earn commission on vet services, from insurance companies, from fin tech companies, from e-commerce

#### **Fit for G.A.M.E:**

- **Procuring smartphone devices for women:** many women don't have access to smartphones and cheap data connection. GAME can assist in stitching partnerships with telecom providers for provision of cheap data connection and procurement of smartphone devices ( such as Jio)
  - **Significant gap in mobile phone ownership and usage:** Mobile has the power to transform women's lives. If the mobile gender gap is not addressed, women risk being left behind as societies and economies digitize. Women's lower levels of mobile ownership and use not only reflect existing gender inequalities, but also threaten to compound them. The mobile gender gap is also not going to close on its own and requires concerted action by stakeholders working together to address women's needs and barriers to mobile access and use
  - We have an opportunity to contribute to the achievement of gender equality & empowerment of all women and girls through mobile
  - *Connect this program with I programs like GSMA Connected Women Initiative- they work with mobile operators to accelerate digital and financial inclusion for women*
- **Funding: Sourcing philanthropic funding/grants for this project, connect with State Governments** ( they are looking for NPOs with strong leadership to partner with them for applying for various international grants)
- **Scaling:** the program is currently working with 100 such women ambassadors across Haryana and Punjab. There is a huge scope of scaling in Punjab itself. Invest Punjab also endorses this model
- **Replicate:** across Haryana and other agrarian states such as Maharashtra
- **Build Strong Partnerships with Cattle Insurance Companies, Fin tech companies, with e-vet service providers**
- **Capacity Building: Market Linkage support,** This vertical is still growing and under nascent stage. Connecting women tech-preneurs with markets either through e-commerce or with local mandi's is essential for sustainability of their dairy businesses



### 5.1.3. Round Glass Foundation

5. RoundGlass Foundation's women entrepreneurship initiative empowers the women of Punjab to support themselves via sustainable livelihoods

- **Model 1: Self Help Groups**
  - Training- All members are guided to and go through a series of government organized training to develop vocational skills and entrepreneurial aptitude.
  - 2 Active Groups
  - 30 women trained
  - 20+ families benefited
- **Model 2: Crafts Revival**
  - The Crafts Revival initiative is an opportunity to keep Punjab's rich craft heritage alive, and be a source for the re-learning and re-creating of the craft, that appeal to modern consumers.
  - Pillars:
    - **Skills training:** Conduct designer-artisan collaborative workshops to re-define products suitable for new markets by bridging the gaps
    - **Self-help group formation:** Identify common socio-economic backgrounds and skills in community groups to self-help groups and create an environment that fosters collaborative learning.
    - **Sustainable markets:** Provide material, infrastructure, and training, to operationalize production, ensuring sustainable markets for products and employment for artisans.
  - Impact:
    - 60 women trained
    - 12 artifacts redesigned
    - 1 craft center

### Fit for G.A.M.E:

- **Scale:** there is a huge scope of scaling both the models
  - **Assisting them with standardized training content**
  - **Formalization of SHGs**
  - **Capacity Building of SHGs**
- **Partnerships:** G.A.M.E can assist in stitching together partnerships with online marketplaces for establishing forward linkages, can assist these women in selling locally ( hyper local demand is also increasing)
- **Funding:** sourcing funding for this program to increase and strengthen support areas

#### 5.1.4 SHEROES

- SHEROES is a career destination for women. One can find opportunities, get career guidance from mentors, access career resources and be a part of a community exclusively for urban professional women.
- It has over 600,000 profiles, and over 8,000 (freelancing) career opportunities online.
- Sheroes is a network for women, a community of women entrepreneurs
- Pillars:
  - Training women in digital literacy and
  - connecting them with freelancing (gig) assignments which the women entrepreneurs can perform from their homes

#### **Fir for G.A.M.E:**

- **Sheroes endorses the “Girls X Tech” program. However, they do not have any active programs/presence in Punjab.**
- **Scale Up: G.A.M.E can partner with SHEROES to support women entrepreneurs in Punjab**
  - **Bring together a partnership between Girls X Tech, RoundGlass Foundation**
  - **Support a group of interested/potential women entrepreneurs and connect them with SHEROES community, network of mentors, resources etc.**

## 5.2 Incubators

### 5.2.1 Neuron, Center of Excellence at STPI (Software Technology Park of India) Mohali

- **Location:** Mohali has played a phenomenal role in contributing to the growth of IT & ITeS industry in Chandigarh and many software product startups have established their base with the support of STPI Mohali.
- **Partners:** Partners include MeitY, STPI, Govt. of Punjab, Indian School of Business, Punjab Technical University and TiE Chandigarh, Chandigarh Angel Network & others.
- **Target Beneficiaries:** It is targeted to support & nurture 50 start-ups per year which are developing innovative products and/or services in the specified domains.
- **Duration:** 5 years
- **Budget & Source of Funding:** The Total Budgetary outlay for Neuron is Rs. 20.94 crores contributed by Govt. of Punjab (Rs. 10 crores), MeitY(Rs. 2.5 crores) & balance by STPI & others.
- Neuron is an initiative to identify and evaluate promising startups in the field of **AI/Data Analytics, IoT, and Audio, Visual, Gaming (AVG)**
- **500-seater incubator with an investment of INR 20 Crore** at STPI Mohali, 250 startups to be incubated in Cutting Edge Technology
- **Pillars:**
  - Ready-to-work Plug & Play space as per requirement.
  - Bootcamps
  - Access to Financial Resources
  - Mentoring Support
  - Networking & Marketing Facilities

#### Fit for G.A.M.E

- **Connect potential entrepreneurs/startups in the emerging tech space, with this incubator**
- **Strengthen Market Linkage Support**
- **Connect with Academia, Industry & Research Organizations**

### 5.2.2 ISB Mohali – Atal Incubation Center ( ESTAC Programme)

- The Centre is the incubation and acceleration arm of ISB which provides a state-of-the-art incubation space for entrepreneurs to collaborate and engage with academics, mentors, and investors.
- **The Enable Startup Track Acceleration (ESTAC) Programme is the latest initiative by AIC ISB.** It is curated in partnership with the Government of Punjab.
  - the aim is to support startups that are working to address the challenges in Indian agriculture and to empower farmers through data-driven farming, mentorship, and expertise. The focus will be on technology-led, scalable and investible growth stage start-ups in the areas of government-enabled and private sector-driven businesses.
  - Ten selected start-ups will be given the opportunity to participate in a 6-month programme commencing from in March 2020.

- The startups participating in the program will receive support from Startup Punjab and AIC ISB to enable their pilot projects
- **Support: Mentorship, Access to a network of experts, fundraising support**
- Success Story of this Incubator:
  - ***A2P Energy is one of the startups associated with AIC ISB which has developed a promising solution for sustainable farming in Punjab.*** To address the pollution arising from crop stubble burning, A2P developed a model to collect stubble from farmlands and turn them into eco-friendly bio-fuel pellets and other products from recycled straw. In July this year, A2P won the Global Prosperity Award at the Global Manufacturing and Industrialization Summit in Russia winning a cash prize of 100,000 USD.

### Fit for G.A.M.E

- Reach out to more potential entrepreneurs across Punjab in the space of Agri-tech and connect them with this incubator
- Connect Mentors & Investors to this incubator ( Seed Funding, Angel Investing, Venture Capital etc.)

## **ISB's Center for Innovation & Entrepreneurship**

### **Program 1: Technology Entrepreneurship Programme (TEP)**

Partners: AP Information Technology Academy (APITA) & Telangana Academy for Skills & Knowledge (TASK)

The primary goals of TEP are:

- Foster entrepreneurial mindset in engineering students
- Link entrepreneurial and innovative behavior to education and career pathways
- Mentor and support students to launch their own ventures
- Provide an environment experience for engineering students to create investable technology-based startups.

### **Program 2: Experiential Entrepreneurship Programme (EEP)**

Experiential Entrepreneurship Programme (EEP) is an online programme that attempts to build entrepreneurial orientation and mindset among its participants. The program consists of 3 (three) online phases and an offline Graduation & Business pitching ceremony.

The programme is delivered through 3 phases:

- Phase 1 dwells into setting Entrepreneurial mindset by helping participants identify and validate problem and target customer through data and market-research driven activities and ideate potential solutions.
- Phase 2 helps participants develop, test, and iterate on solutions with active feedback from potential users.
- In Phase 3, participants focus on key management domains while realizing market potential, entry strategies and suitable Business Model. Participants also learn to create compelling pitches for different situations.
- The course would start with an Innovation Hackathon – A two days virtual workshop (experiential in nature) to help participants learn initial problem identification techniques and human centered design principles.

#### 5.2.3 Punjab Biotechnology Incubator

(Department of Science, Technology & Environment, Gov of Punjab)

- Department of Science, Technology and Environment, Government of Punjab (GoP) with the financial support of Department of Biotechnology (DBT), Govt. of India (GoI) setup Punjab Biotechnology Incubator (PBTI) in 2005.
- Provides incubation services to entrepreneurs, enterprises in Agriculture, Food & Environment sectors
- Pillars:
  - Testing
  - Capacity Building
  - Research

### Fit for G.A.M.E

- Reach out to more potential entrepreneurs across Punjab and connect them with this incubator
- Connect Mentors & Investors to this incubator ( Seed Funding, Angel Investing, Venture Capital etc.)

#### 5.2.4 Chitkara University

- Chitkara Innovation Incubator helps turn students' business ideas into reality. Student ventures with scalable, commercial potential are given access to high-tech, collaborative office space, paired with industry mentors, subject matter experts, and community corporate partners to develop scalable business plans, and market-testable products and services.
- This Innovation Hub will be one-stop shop for know-how. Entrepreneurs across Chitkara University can access **seed capital opportunities, one-on-one mentoring, pro-bono support services, feedback from entrepreneurial experts, and capacity-building workshops covering everything from legal liability to effective marketing to entrepreneurial finance**. It is a community, a nexus point where innovators at Chitkara can meet, interact with other innovators, and learn from peers, all of whom are driven to create lasting positive change. That community includes undergraduate and graduate students, faculty, staff, and alumni across any discipline.

### Fit for G.A.M.E

- Reach out to more potential entrepreneurs across Punjab and connect them with this incubator
- Connect Mentors & Investors to this incubator ( Seed Funding, Angel Investing, Venture Capital etc.)

#### 5.2.5 Punjab Engineering College- Entrepreneurship & Incubation Cell

- The newly made incubator provides fully-furnished working areas and sitting space along with meeting room, facilities like Wi-Fi and access to required lab and instruments on the campus.
- EIC's mission is to build successful businesses by providing business incubation facilities for new start-ups. The Incubator will nurture and promote budding entrepreneurs by supplying a range of services with main focus towards entrepreneurship.
- PEC Incubator also provides Entrepreneurial Development Programmes, Networking with Legal Advisors, Venture Capitalists, Angel Investors, Financial Institutions, Marketing Agencies, Technical Experts, and Corporate Professionals

### Fit for G.A.M.E

- Reach out to more potential entrepreneurs across Punjab and connect them with this incubator
- Connect Mentors & Investors to this incubator ( Seed Funding, Angel Investing, Venture Capital etc.)

## 5.3 Government Programs

### 5.3.1 Apni Gaddi Apna Rozgar

- Apni Gaddi Apna Rozgar Yojana is a new scheme implemented by State Government to provide self-employment/entrepreneurial avenues to youth of Punjab in transport sector.
- The scheme would cater to the needs of youth desirous of working in transport sector.
- Under the scheme, taxis are provided at subsidized rates and no collateral are required for the loan for purchasing the taxi.
- The Department of Employment Generation and Training have formulated this scheme in the collaboration of private sector through Deputy Commissioners/ District Bureaus of Employment and Enterprises (DBEEs). Department of Employment Generation and Training (DEGT), Punjab signed a Memorandum of Understanding with suitable private players for the success of this Scheme.
- The Punjab government has tied up with two largest taxi operator companies in India, Ola, and Uber
- Budget Provision: INR 5 Crores for FY 2019-2020

### 5.3.2 Invest Punjab

- Established in 2013 by the Government of Punjab, Punjab Bureau of Investment Promotion (Invest Punjab) is a single point of contact for facilitation of investors who are looking to set up a business in Punjab. It is a one-stop office for providing state-level regulatory clearances and approvals for fiscal incentives.
- ***The State has launched the Business First portal, an initiative to put Ease of Doing Business as the core philosophy of the State, which offers a single unified and transparent interface to the Industry and Businesses for all regulatory and fiscal services throughout investment lifecycle.***
- The Bureau also houses sector experts who guide the investor through the entire investment lifecycle – from initiating the proposal to setting up the business.

### 5.3.3 South Punjab Poverty Alleviation Programme (SPPAP)

- **Funding:** International Fund for Agriculture Development is funding Southern Punjab Poverty Alleviation Project (SPPAP) to aide in poverty alleviation and uplifting of the living standard of destitute segment of society.
- ***Government has taken this initiative to target the poorest district of Southern Punjab*** in the cotton-wheat zone and low intensity production areas with primary focus on both the agriculture sector as well as rural non-farm sector.
- ***Increase incomes of 80,000 poor households by enhancing the employment potential of the people and increasing agriculture production and productivity***

- Institute of Rural Management (IRM) contributed to changing the lives of extremely poor households through vocational and entrepreneurial skill training under South Punjab Poverty Alleviation Programme (SPPAP)
  - IRM trained 38,639 men and women in vocational, technical, and entrepreneurial training in 10 districts of South Punjab



### Fit for G.A.M.E

- Connect with Institute of Rural Management to explore if their existing reach could be leveraged to support entrepreneurs in Punjab ( beyond the SPPAP)