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Impact Assessment of Entrepreneurship Awareness Campaign/ Udyam Abhilasha programme

CSC e-Governance Services India Limited

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Digital India Power To Empower

ISB | Srini Raju Centre for IT and the Networked Economy

Impact Assessment of Udyam Abhilasha (UA):

Entrepreneurship Awareness Campaign

A SIDBI Initiative

Final Report – 2019

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Acknowledgements

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Contents

1. Background & Study Objectives

The Government of India's National eGovernance Plan (NeGP), since 2006, identifies Common Service Centres (CSCs) as the key access points for delivery of various e-governance and business services to citizens in rural and far-flung areas of the country. CSCs offer assisted access to e-services with a focus on enhancing governance, delivering essential government and public utility services, social welfare schemes, financial services, education and skill development programs, health and agriculture services and digital literacy with a host of partnerships and programs.

Aligned with the vision of being catalysts for literacy, financial inclusion and gainful economic activity across rural India, CSC e-Governance Services Limited has partnered with Small Industrial Development Bank of India (SIDBI) to lay foundations for promoting entrepreneurship and building capacities and promoting livelihoods. SIDBI serves as the principal financial institution in the Micro, Small and Medium Enterprises (MSME) sector and with the support of the nationwide CSCs, it has delivered an Entrepreneurship Awareness campaign or the Udyam Abhilasha project focusing on 115 aspirational districts across 28 states that have witnessed the least progress along certain development parameters. These 115 districts account for more than 20% of the country's population and cover over 8,600 Gram panchayats.

The major aim of the Udyam Abhilasha project is to make the rural youth understand the concept of entrepreneurship and to empower the communities with enhanced aspirations and preparedness towards realizing newer business opportunities for livelihood. Leveraging the network of Village Level Entrepreneurs (VLEs) operating within CSC 2.0 scheme to act of Master Trainers (MTs), Udyam Abhilasha project (launched on Gandhi Jayanthi, Oct 2nd, 2018) was rolled out in 115 Aspirational districts from 3rd – 7th October 2018. Around 18,000 rural Indians participated in a baseline survey (pre-participation) and approximately 14,000 of them completed a post-assessment survey.

In this context, aligned with goals of the Udyam Abhilasha project and both the individual and collective missions of CSC and SIDBI, our impact assessment study is focused on reaching the following study objectives. Our study specifically captures the longitudinal impact of the Udyam Abhilasha project (9 months post the training roll out)

1. What are the impacts of the Udyam Abhilasha project on citizens across 115 districts?
    i. Citizens' knowledge and awareness towards entrepreneurship not limited to access to financial capital, role of marketing for business, etc.
    ii. Shifts (if any) on citizens' employment status, efforts, aspirations, challenges and needs for seeking newer business opportunities
2. Develop recommendations for long-term effectiveness of Udyam Abhilasha project:
    i. Potential revisions to training curriculum for both citizens and VLEs/MTs
    ii. Continue the sustained engagement with participants to provide long-term hand-holding support and further their entrepreneurial journeys

This report captures the synthesized findings of our study focused on the questions listed above and associated analysis.

2. Theoretical Framework

Entrepreneurship is widely heralded to be one of the critical vehicles for economic development and social empowerment. Over the years, the effects of entrepreneurship on increased economic activities, overall market growth, productivity gains, innovation and human capital development are also well documented. Sustained calls for better stimulation of the volume, diversity and intensity of the entrepreneurial activities are not new and remain as an important area of focus for academicians (Baumol, 1968; Chandy and Narasimhan, 2011). From a policy-making standpoint too, this is a core area of interest for development-focused institutions such as the NITI Aayog, CSC e-Governance Services and SIDBI that are promoting entrepreneurship across the far-flung parts of the country.

Within the extant academic literature on entrepreneurship, both normative and empirical studies looked at a variety of salient questions broadly centred around two questions—who an entrepreneur is and what entrepreneurship entails. Over time, these questions have become more nuanced and have quickly evolved into a large field with continuing uncertainty, boundaries and lack of clear answers. Both, the quantum and range of evidences, approaches, definitions, methodologies and theories revolving around the topic of entrepreneurship are also indicative of the multidisciplinary nature of research, high degree of variability, scope for contradictory results, need and relevance for local contexts and complexities involved therein. What is also less understood is the process of promoting entrepreneurship in resource-constrained environments.

Entry into entrepreneurship is a complex phenomenon and is something that most individuals deliberate over an extended time period. It requires a combination of traits, conditions, valuable resources (financial/infrastructural/etc.) and a match to market needs and business opportunities. This is even more complex and difficult particularly for citizens hailing from the 115 aspirational districts where the Udyam Abhilasha project is conducted.

Based on extant understanding of the Udyam Abhilasha project and the key insights gained from the academic literature review of entrepreneurship, we construct a theoretical model (**Figure 1**) that helps deepen the understanding of the drivers of successful transition to becoming a registered micro-enterprise in Indian context.

We propose an amalgamation of several key dimensions that would help describe the impacts of an intervention like the entrepreneurship awareness promotion campaign. There are three critical dimensions that constitute the necessary enabling factors towards seeing a change in the entrepreneurial outcomes.
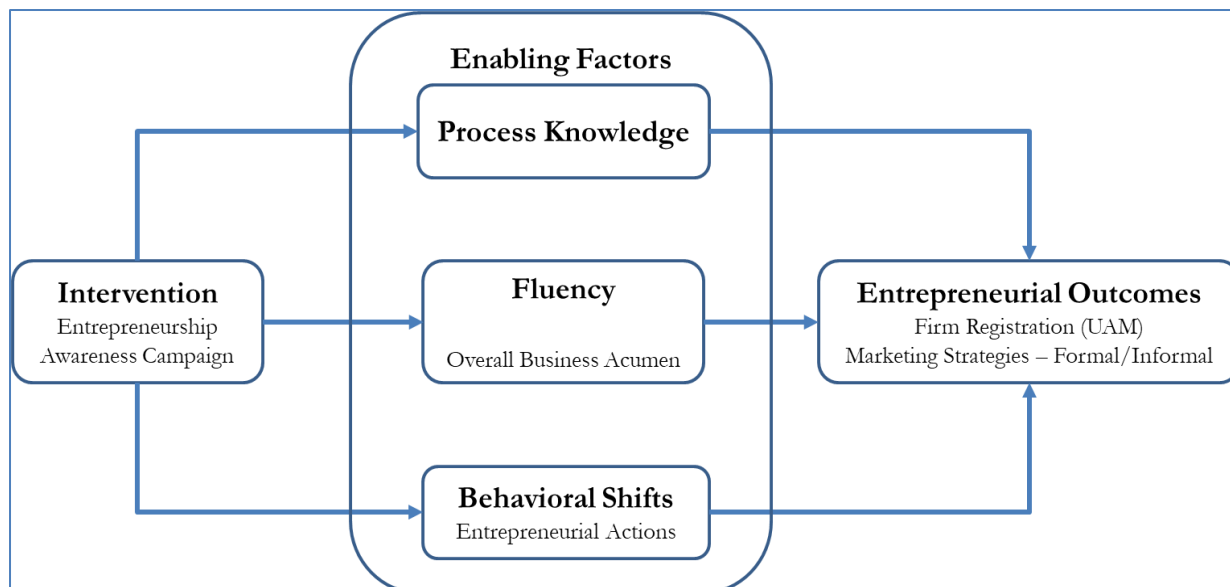
Figure 1: Theoretical Framework for Understanding Entrepreneurship Promotion

Firstly, the awareness of individuals on the necessary processes required to set up a new enterprise. There is great information asymmetry particularly in the far-flung rural areas such as the 115 aspirational districts of the country. This is even more pronounced when the aspects surrounding formal and new firm-creation by the citizens from these regions. Coming from resource-constrained environments, awareness of formal processes required to start a new enterprise can be far daunting. So, we hypothesize that the intervention should contribute to bridging of the knowledge gaps associated with processes required to start a new enterprise.

Secondly, the Udyam Abhilasha project included multiple modules that covered a range of topics not limited to entrepreneurial planning and core business functions such as marketing, finance and accounting. Post the campaign, participants are assessed on their overall business acumen that we anticipate that the intervention would have improved. So, we hypothesize that the intervention should enable the fluency/business acumen of program participants.

Thirdly, the curriculum also had topics that would advance the motivations and orientation towards entrepreneurship, calculated risk-taking, resilience, business communication and soft skills of the program participants. So, we hypothesize that the intervention would also create behavioral shifts in the program participants.

For measures corresponding to Entrepreneurial Outcomes (listed on the right-hand side of Figure 1 above), we consider formal registration of new entrepreneurs (firm registration through Udyog Aadhaar Memorandum within the Ministry of Micro, Small and Medium Enterprises, Government of India) and usage of formal/informal strategies by the entrepreneurs.

3. Research Methods & Data

Along with insights from related academic research, we used a combination of archival data, field-level baseline, post assessment and phone survey data analysis and semi-structured interviews to reach our study objectives. Our empirical analyses also draws on the key insights and pertinent contextual knowledge of village level entrepreneurship from the Impact Assessment of CSC 2.0 Scheme study commissioned by the CSC e-Governance Services across 65 districts and 10 Indian states.

The quantitative (baseline/post assessment and phone) surveys provide us with close ended responses that will help us not only understand the demographics of the respondents, but also unearth relevant needs and effectiveness of the Udyam Abhilasha project. We conducted phone surveys of ~5839 individuals out of the total available sample of approximately 17,390 citizens who participated in the baseline surveys conducted in October 2018. Also availed are 100 qualitative interviews with the new entrepreneurs and the VLEs/MTs who facilitated the training.

Following is the cumulative list of raw data sets and related reports as received from the CSC and the SIDBI team that we incorporated in the analysis and findings wherever appropriate.

- Baseline Survey Form_Oct 2018 (Appendix A)
- Post Impact Survey Questionnaire_June 2019 (Appendix B)
- Guiding Questions for Qualitative Interviews (Appendix C)
- Post Impact Assessment Form (Appendix D)
- Pre-Post Assessment Analysis Report
- Udyam Abhilasha_Baseline Survey Report
- Udyam Abhilasha Enterprises Details

Appendix A shows the baseline survey form used by CSC and SIDBI to gather all the necessary information on the program participants prior to the UA intervention. Appendix B shows the list of phone survey questions used for surveying the campaign participants (citizens) in June 2019. Using the contact information provided in the Baseline survey responses (Oct 2018), we attempted to reach the citizens by phone and subject to availability and consent to participate in our short survey, we recorded the responses.

Following are the broad categories in which we gathered data from the citizens that help us understand the various impacts of the Udyam Abhilasha project 9 months post the baseline survey.

- Employment Status Shifts

- Orientation, Awareness & Process Knowledge of Entrepreneurship

- Efforts towards Raising Financial Capital for Business

- Behavioral Shifts

We used the interview guides (Appendix C) for conducting the qualitative interviews, that we did in conjunction with the survey to help us understand mechanisms underlying the documented and demonstrated impact of the UA project program from two different perspectives – program participants and the facilitators (VLEs/MTs).

Using the raw responses data of post impact assessment conducted in Oct 2018 (Appendix D), we assess the fluency (overall business acumen) gained through the UA project across program participants. We hypothesize that the intervention has enabled greater business acumen among the citizen groups, and we explore the various additional evidences that would throw light on the underlying mechanisms for the same.

Baseline & Post Impact Samples

In this section, we describe the data and variables that are salient to the theoretical framework we formulated, research methods we employed and the analysis we conducted. Given that both the baseline and post impact surveys have large response rates and rich information that allow us to interpret the effects of the Udyam Abhilasha project, we compare both the data sets on a range of variables of interest. Approximately, 34% of the total sample from the baseline data features in our post impact survey data. Figures 2 depicts the proportion of the respondents from the post impact survey sample out of the total baseline sample.

Baseline and Post Impact Sample Sizes

5839, 34%

11551, 66%

■ Baseline and Post Impact   ■ Baseline Only
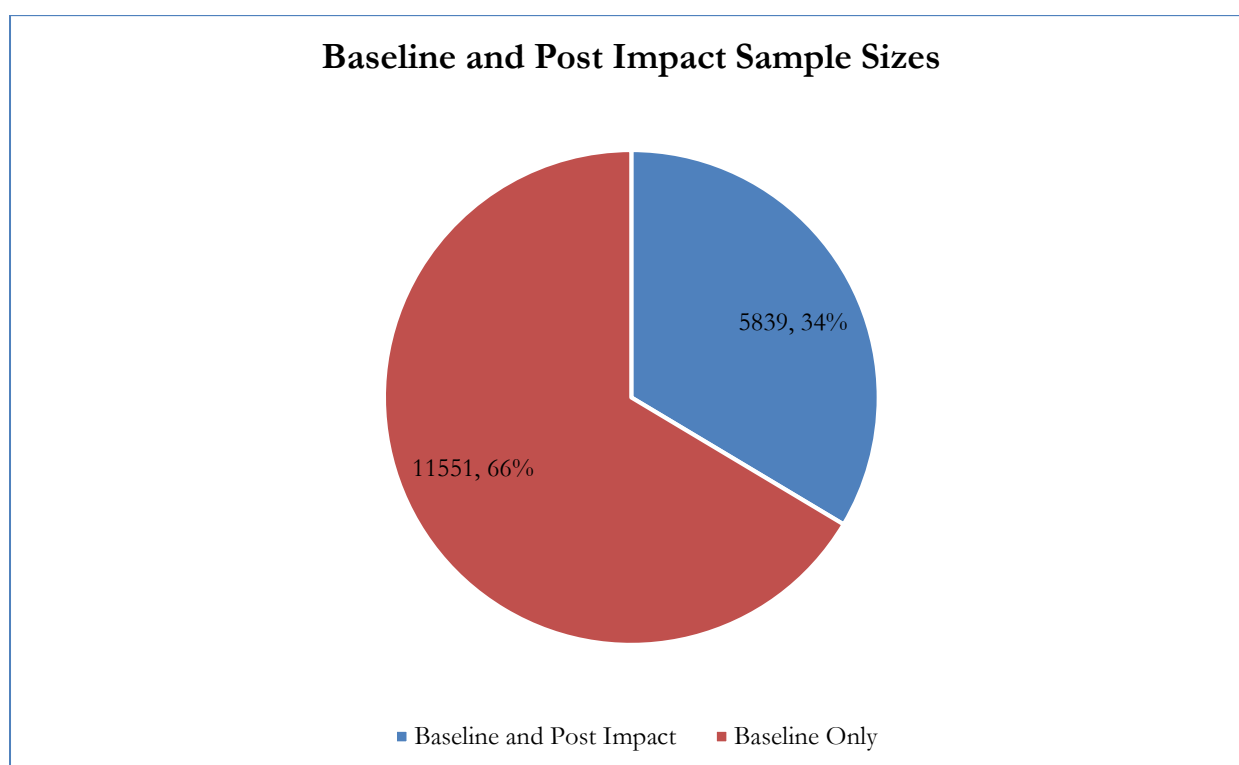
Figure 2: Number of Citizens Covered – Baseline & Post Impact Samples

Table 1 below shows the state-wise distribution of the samples both in the baseline and post impact surveys. While the baseline sample has representation from 27 Indian states, the post impact sample features 26 out of 27 states except for Himachal Pradesh. While the post impact phone survey attempts were made across states through a standard process, in the state of Himachal Pradesh, we could not get any recorded responses either due to inability to connect to available numbers, or unavailability of participants during the stipulated time frame or lack of consent to participate. Also included in the table are the state-wise proportional sample sizes as a % of the baseline sample and also as a % of total post impact sample.

State	Baseline Sample Size	Post Impact Sample Size	Post Impact as % of Baseline	% of Total Post Impact Sample
Bihar	1691	802	47%	13.7%
Madhya Pradesh	1074	584	54%	10.0%
Odisha	1408	569	40%	9.7%
Chhattisgarh	1735	560	32%	9.6%
Jharkhand	3048	400	13%	6.9%
Uttar Pradesh	1296	362	28%	6.2%
Rajasthan	740	353	48%	6.0%
Assam	1212	311	26%	5.3%
Andhra Pradesh	433	267	62%	4.6%
Maharashtra	656	212	32%	3.6%
Uttarakhand	300	157	52%	2.7%
Tamil Nadu	315	156	50%	2.7%
Telangana	520	150	29%	2.6%
Jammu and Kashmir	305	115	38%	2.0%
Tripura	144	113	78%	1.9%
Meghalaya	160	107	67%	1.8%
Arunachal Pradesh	116	87	75%	1.5%
West Bengal	716	81	11%	1.4%
Punjab	307	80	26%	1.4%
Kerala	145	80	55%	1.4%
Mizoram	134	75	56%	1.3%
Karnataka	307	74	24%	1.3%
Gujarat	325	48	15%	0.8%
Haryana	118	44	37%	0.8%
Nagaland	56	43	77%	0.7%
Sikkim	14	9	64%	0.2%
Himachal Pradesh	115	0	0%	0.0%
Total	**17390**	**5839**	**34%**	**100%**

Table 1: State-wise Distribution – Baseline & Post Impact Samples

Table 2 shows the regional average response rates within the post impact sample in comparison to the baseline sample sizes. We define regional average response rate as the % of post impact sample size out of the baseline sample size. Five states in the eastern region constitute 49% of the total baseline data and their corresponding post impact % (regional average response rate) out of the baseline is 29%. In contrast, for the seven states in the northeastern region which constitute only 11% of the total baseline data, corresponding post impact % (regional average response rate) is 63%.

Region	States	% of Total Baseline Sample	Post Impact (Regional Average % out of Baseline)
East	Chattisgarh Bihar Jharkhand Odisha West Bengal	49%	29%
Central & West	Gujarat Madhya Pradesh Maharashtra Rajasthan	16%	37%
North	Haryana Jammu & Kashmir Punjab Uttarakhand Uttar Pradesh	13%	36%
Northeast	Arunachal Pradesh Assam Meghalaya Mizoram Nagaland Sikkim Tripura	11%	63%
South	Andhra Pradesh Karnataka Kerala Tamil Nadu Telangana	10%	44%

Table 2: Regional Average Response Rates (Post Impact as % of Baseline Sample Size)

The regional average response rates for the northern and southern regions are found to be 36% and 44% respectively. In the subsequent figures 3A & 3B, state-wise distributions of citizen responses both from the baseline and post impact samples are included.
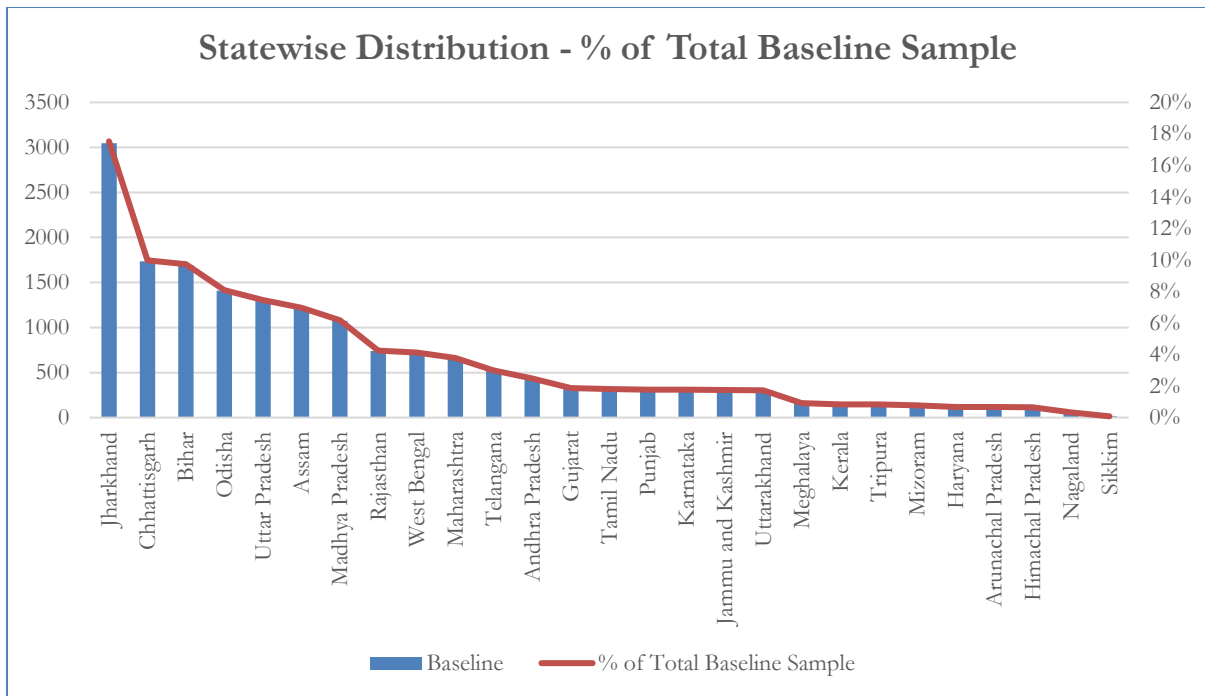
Figure 3A: State-wise Distribution – % of Total Baseline Sample

Approximately, 80% of the total data comes from a dozen states which overlap in both the baseline and post impact samples.
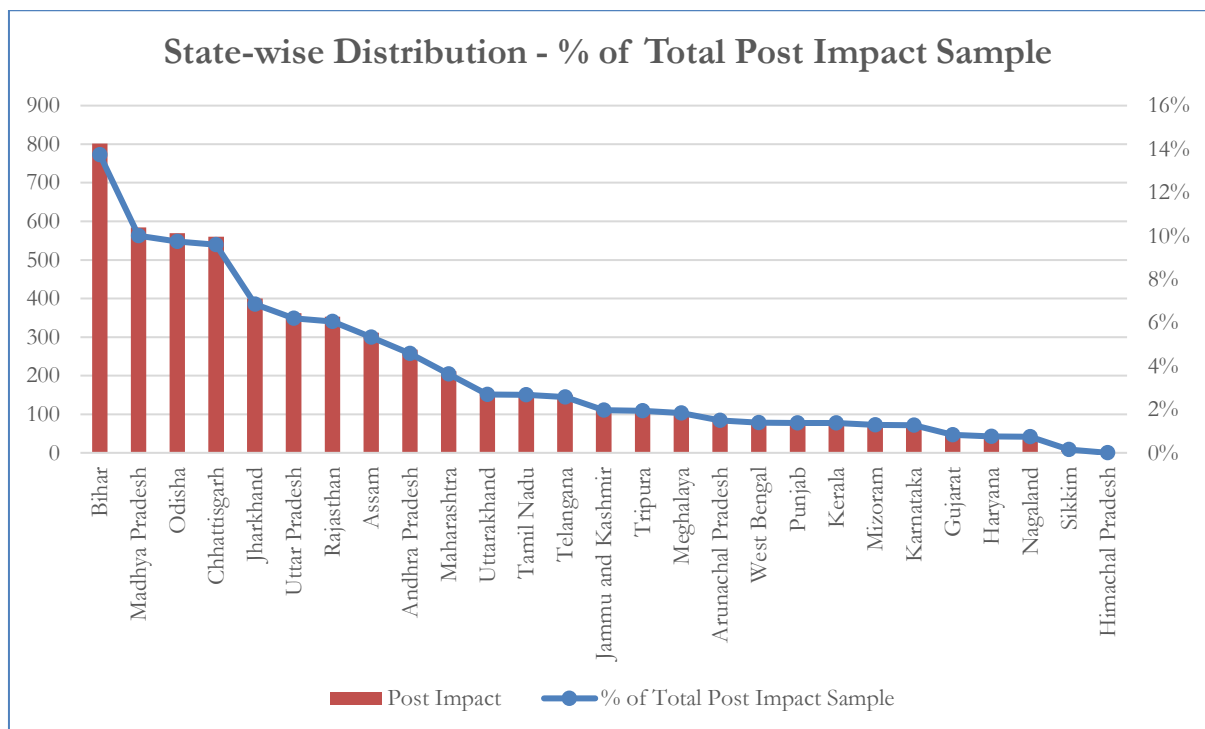
Figure 3B: State-wise Distribution – % of Total Post Impact Sample

Figures 4A & 4B (below) depict the category-wise distributions of citizen respondents both in the baseline sample and in the post impact samples respectively.
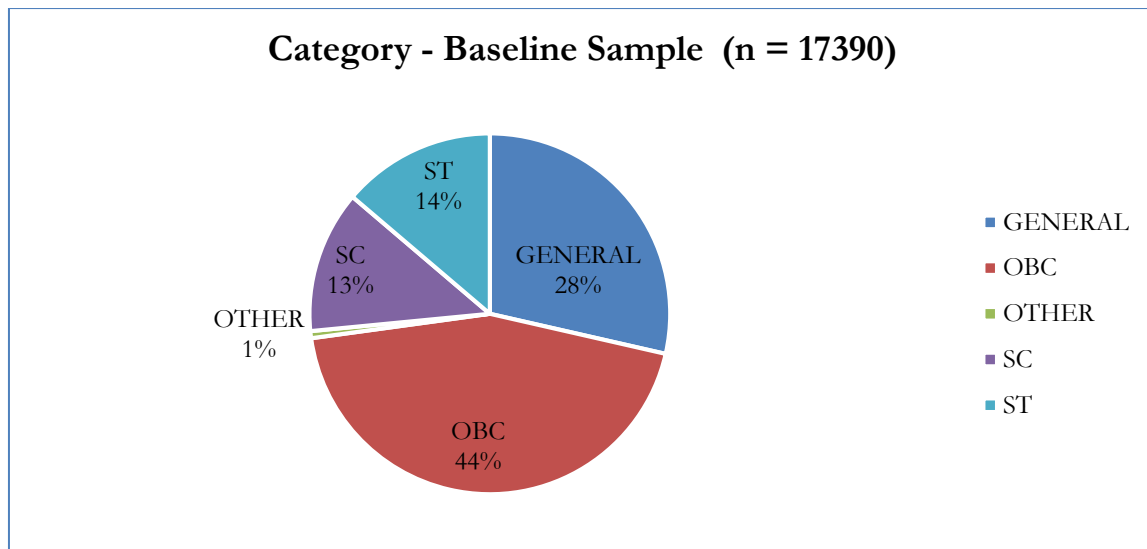
Figures 4A: Category-wise Distribution – Baseline Sample

OBC category represents the highest (44%) of the baseline sample while General, SC and ST categories are 28%, 13% and 14% respectively.
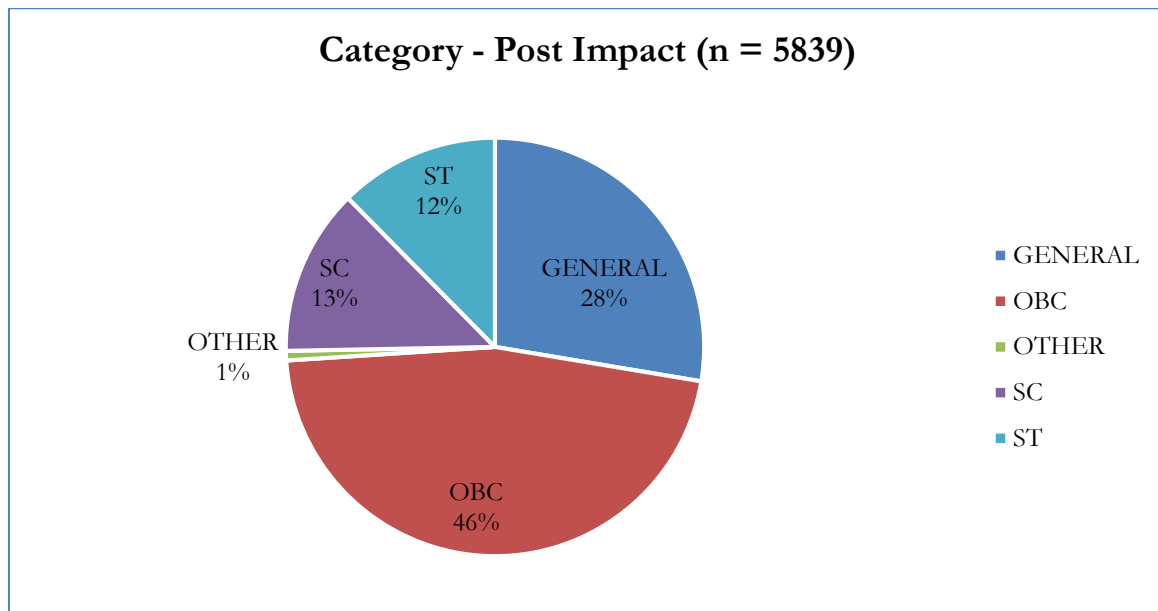
Figures 4B: Category-wise Distribution – Post Impact Sample

We see that there is very limited difference in the distributions of each of the categories (General/OBC/SC/ST and Other) in both the samples.

Figure 5 (below) depicts the income level distributions across both the baseline and post impact samples and they are almost similar with a vast majority (96%) of citizens earning less than Rs. 2 Lakh per annum. This is one of the characteristic variables in terms of the program beneficiaries of the Udyam Abhilasha project.

Figure 5: Income Level Distribution – Baseline & Post Impact Samples

Figure 6 (below) depicts the marital status of citizens across both the baseline and post impact samples and they are almost similar with ~44% citizens being single (on average) and ~54% married (on average) while ~1.6% are neither single nor married.
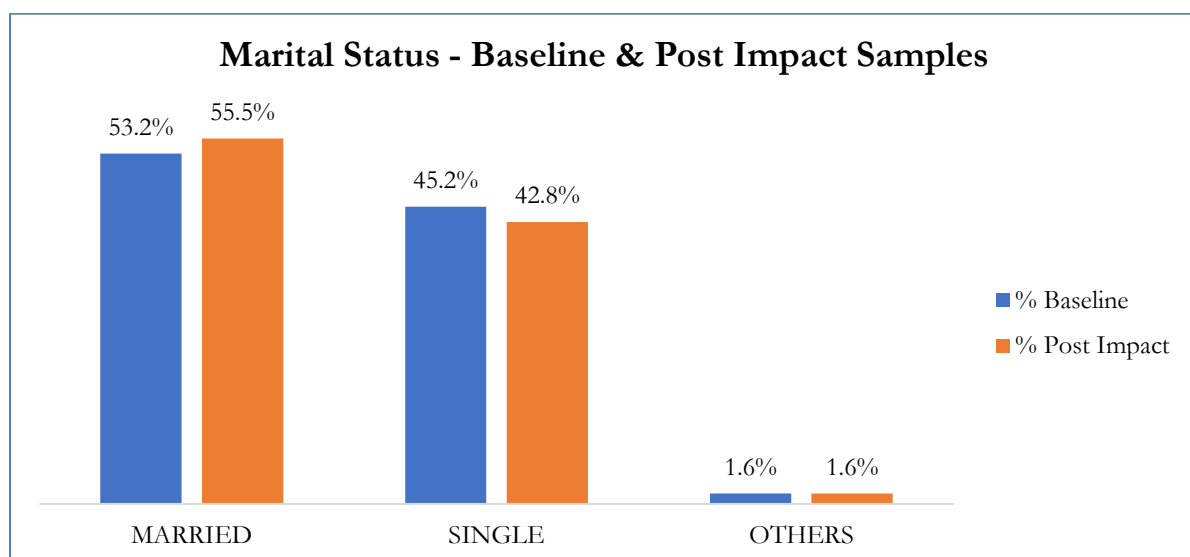
Figure 6: Marital Status – Baseline & Post Impact Samples

Figure 7 (below) depicts the employment status of citizens across both the baseline and post impact samples. The distribution of each of the employment statuses are almost the same across

both the samples. The unemployed and self-employed category populations are each around 29% in the baseline and post impact samples. Other categories (Housewife/Student/Part-time/Salaried Employed) and corresponding proportions of the baseline and post impact samples can be found below.

Figure 7: Employment Status – Baseline & Post Impact Samples

Figure 8A (below) depicts the age distribution of citizens across both the baseline and post impact samples categorized by two age groups – above 30 years and 30 and under. We notice that in both the samples, approximately 2 out of every 3 participants are 30 years or younger age.
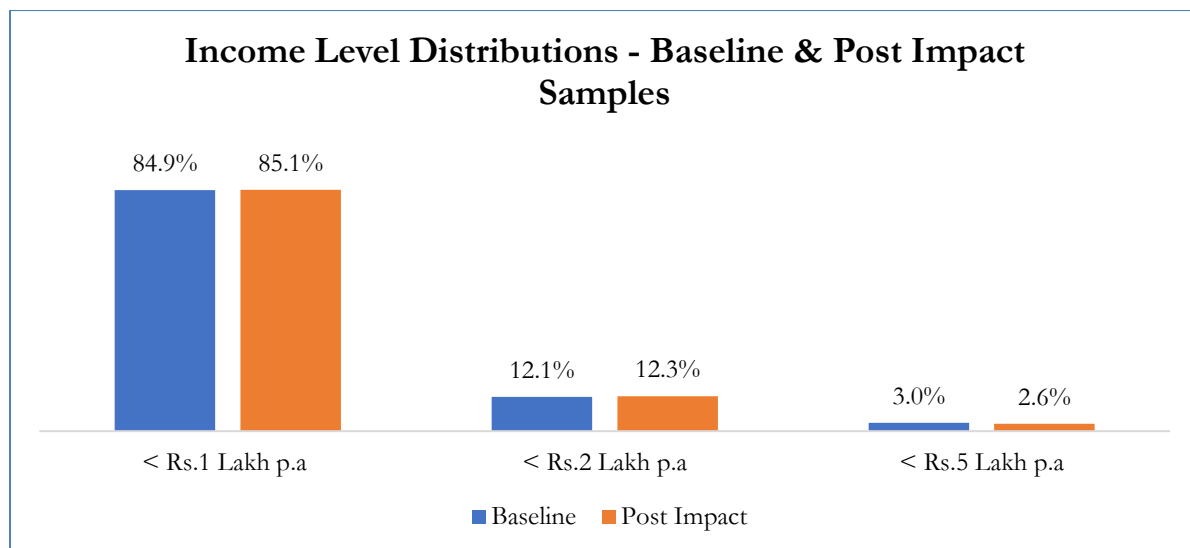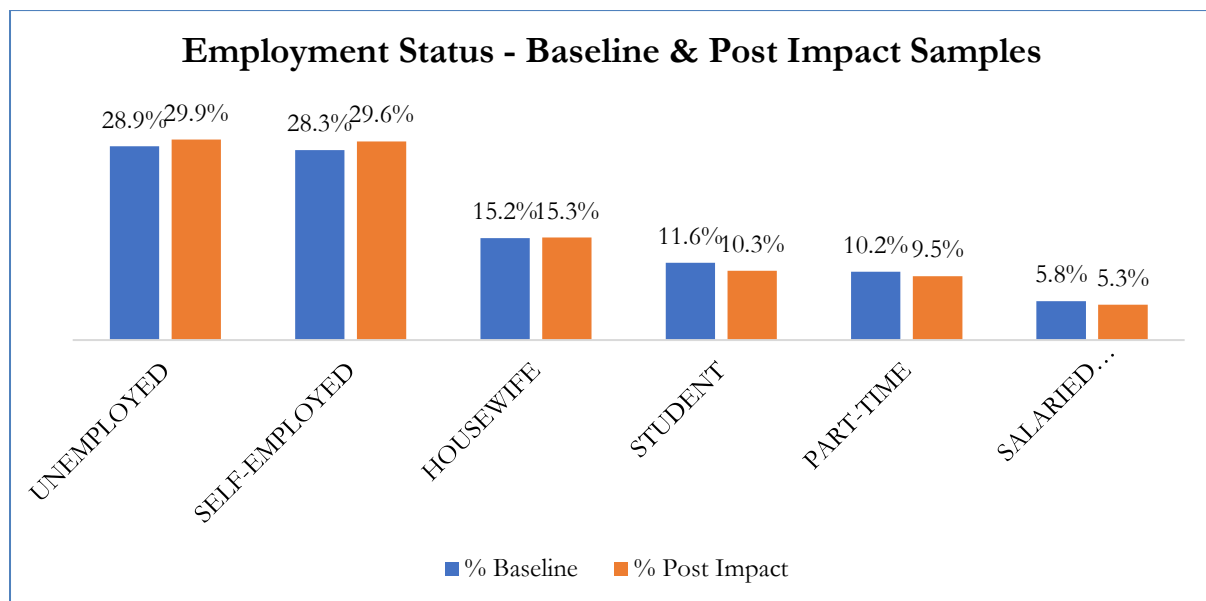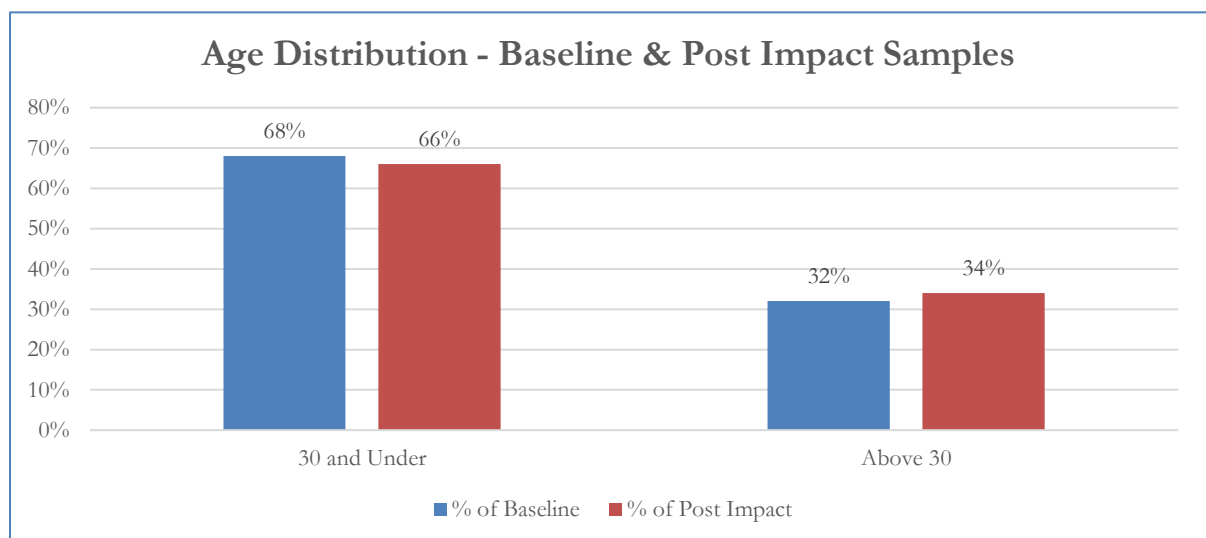

Figure 8A: Age Distribution – Baseline & Post Impact Samples

Figure 8B (below) depicts the age distribution of citizens across both the baseline and post impact samples.
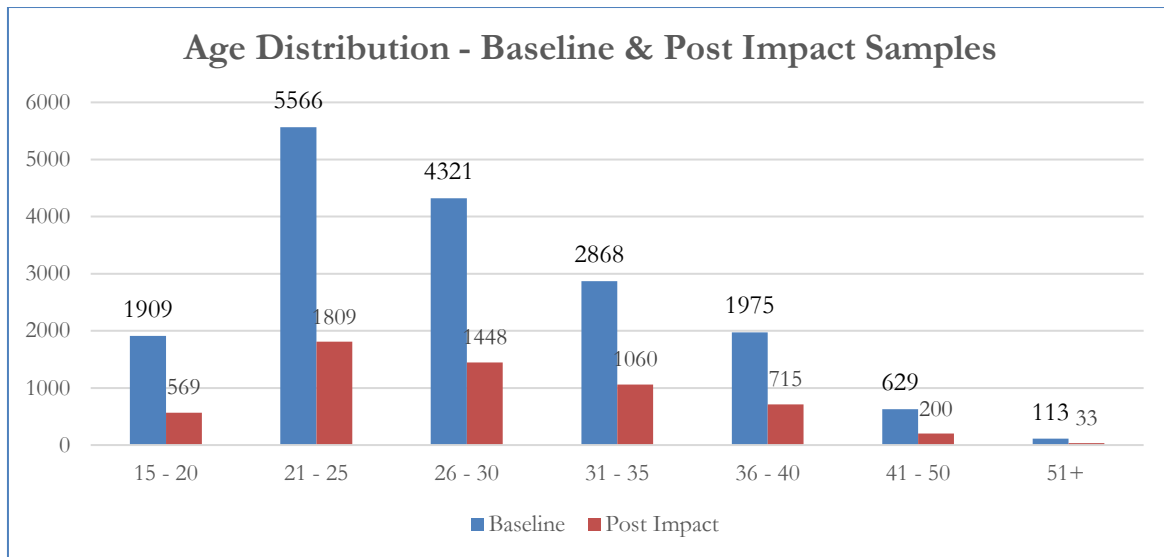
Figure 8B: Age Distribution – Baseline & Post Impact Samples

Key Variables

Tables 3 and 4 details the description of the key variables corresponding to the enabling factors and entrepreneurial outcomes from the Section 2 framework that we theorized about. These variables are we used in the empirical analysis and corresponding findings that would follow in the next section. These variables are taken from the responses from the baseline and post impact surveys or the raw scores from the post impact assessment (fluency test scores).

Variable Name	Variable Measure
Enabling Factors	
BEHAVIOR	A continuous variable representing the number of responses in the following list to which the respondent agreed. a. I am less hesitant when it comes to making changes to existing/initial plans b. I don't give up easily when I don't clearly understand a situation c. I adapt more easily to new situations d. I enjoy finding new ways of working out problems e. When facing an uncertain situation, I tend to prepare as much as possible, and then hope for the best f. I try to do my best to resolve an unclear/uncertain situation g. I don't prefer to stick to only tried and tested ways of doing things
PROCESS	A dummy variable indicating whether the respondent knows how to setup a new venture
FLUENCY	Cumulative score in the fluency test administered to participants after the training program

Table 3: Description of Data Variables – Enabling Factors

Variable Name	Variable Measure
Entrepreneurial Outcomes	
SUCCESS	A dummy variable indicating whether the respondent applied for and received an Udyog Aadhar Number after the training.

Variable Name	Variable Measure
FORMAL_MARKETING_ STRATEGIES	A count variable indicating the number of marketing strategies, listed below, the respondent used to enhance his business since the completion of the training. 1. Making announcements/ displays / posters in the village 2. Publishing ads in the local print/ cable TV or radio media 3. Distributing printed brochures /pamphlets/ newsletters/ advertisements 4. Using online, email, or social media (Facebook) campaigns
INFORMAL_MARKETIN G_STRATEGIES	A count variable indicating the number of marketing strategies, listed below, the respondent used to enhance his business since the completion of the training. 1. Engaging with local leaders/officials for their endorsement 2. Sending new offers via WhatsApp or Mobile text messages

Table 4: Description of Data Variables – Entrepreneurial Outcomes

Table 5 details the description of the key demographic variables corresponding to the baseline and post impact surveys.

Variable Name	Variable Measure
Demographic Variables	
FEMALE	A dummy variable indicating whether the respondent is a woman
INCOME	A ordered categorical variable representing the income of the respondent, coded in the following way 1. < Rs.1 Lakh p.a 2. < Rs.2 Lakh p.a 3. < Rs.5 Lakh p.a 4. < Rs.10 Lakh p.a 5. > Rs.10 Lakh p.a
SC	A dummy variable indicating whether the respondent is a member of a scheduled caste
ST	A dummy variable indicating whether the respondent is a member of a scheduled tribe
OBC	A dummy variable indicating whether the respondent belongs to the *other backward caste* category
MARRIED	A dummy variable indicating whether the respondent is married
SALARIED	A dummy variable indicating whether the respondent was a salaried worker before enrolling into the program
SELFEMPLOYED	A dummy variable indicating whether the respondent was self-employed before enrolling into the program
UNEMPLOYED	A dummy variable indicating whether the respondent was unemployed before enrolling into the program
STUDENT	A dummy variable indicating whether the respondent was a student before enrolling into the program
SCHOOL	A dummy variable indicating whether the respondent has completed 12th grade and above

Table 5: Description of Data Variables – Demographic Variables

4. Key Findings

Impacts of Udyam Abhilasha Project Intervention

Using the program participant responses across several key data variables described in the earlier section, we analyzed the data by conducting associated tests of significance in the mean differences when compared between baseline and post impact surveys. Additionally, we also included the data from the post assessment tests to assess the impacts of the Udyam Abhilasha project intervention on the participants.

Measures of Interest	Questions and Variables of Interest	Shift from Baseline to Post survey	Effect %
Process Knowledge	Have you applied for any loan from any agency?	Positive	10.8%
	Do you know the process of starting or running a business?	Negative	5.6%
	Have you prepared any business plan/ proposal or report?	Negative	30%
Fluency (Overall Business Acumen)	Performance of 12,132 citizens on Post Assessment Test administered after SIDBI training (Scores on a scale of 4)	Positive	Mean = 2.84 Median = 3
Behavioral Shifts	Agreement to statements that demonstrate increased readiness to cope with risky situations since the SIDBI training intervention in Oct 2018	Positive (Self-reported for Post with no baseline data)	Cumulative average of 7.5 out of 10
Entrepreneurial Outcomes (Use of Marketing Strategies)	Usage of both formal and informal marketing strategies since SIDBI training intervention in Oct 2018 (7 questions cumulative)	Positive (Self-reported for Post with no baseline data)	~ 1 in 3 respondents have reported to have used since UA campaign
Registration for Business & Taxation Purposes	Do you have Udyog Aadhar Number?	Positive	27%
	Do you have a PAN Card?	Positive	12.4%
Employment Status	Salaried Employed	Positive	7.1%
	Self-Employed	Positive	19.9%
	Unemployed	Negative	25%
	Student	Negative	2%
	Part-time	Negative	2.4%

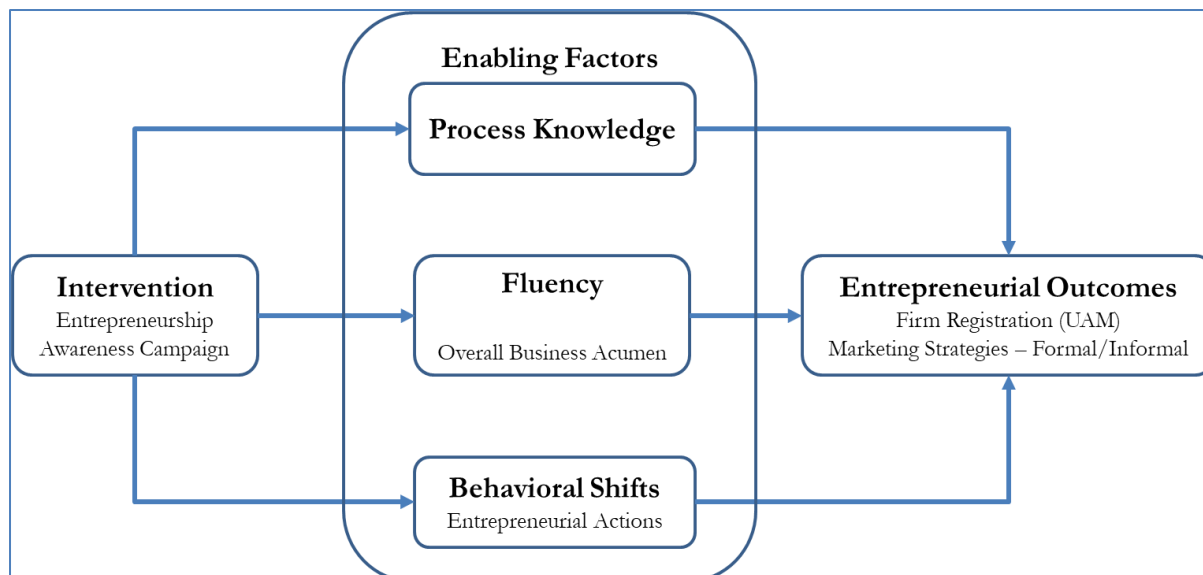**Table 6: Impact of Udyam Abhilasha project on Measures of Interest**

Figure 1: Theoretical Framework for Understanding Entrepreneurship Promotion

a. **Impact on Process Knowledge:** What an entrepreneur does to realize his business goals is a critical indicator of their long-term success. Evidence from the post impact survey suggests that there have been increased efforts and actions taken towards setting an enterprise since the SIDBI training in October 2018. Specifically, for the question of "Have you applied for any loan from any agency?", we see that the number of loan applicants has increased by 10.8% in the proportion of respondents from the baseline to the post impact survey. This shows that a greater number of citizens are certainly making attempts to apply for financial loans and support. For the question of "Do you know the process of starting or running a business?", we see that the proportion of respondents has slightly decreased by 5.6% from the baseline to the post impact survey. However, for question of "Have you prepared any business plan/ proposal or report?", we see that the proportion of respondents has decreased by 30% from the baseline to the post impact survey.

b. **Impact of Overall Business Acumen (Fluency):** Evidence from the post impact assessment test suggests that SIDBI training was quite successful in enhancing the knowledge of the citizens about entrepreneurship in general. On a scale of 4 computed based on the scores from the assessment, we find that participants scored a mean of 2.84 and a median of 3. This highlights that the training was mostly effective in delivering the necessary know-how across the host of 6 modules that range from entrepreneurial motivations, functional knowledge and soft skills.

c. **Impact on Behavioral Shifts:** Entrepreneurship is inherently risky, and it is critical for aspiring entrepreneurs to not only understand the levels of risk they are willing to take but also their ability to absorb the costs of a failure. This is even more critical particularly in resource-constrained environments such as the aspirational districts where SIDBI training is conducted. To assess the risk coping levels of the citizens, as part of the post impact survey, we asked for their agreement to 7.5 specific questions. Evidence from the post impact survey suggests that on average, respondents seem to have high levels of coping with risk. While there is no baseline comparison to this data, it is one of the indicators that SIDBI/CSC can consider in informing the citizens about inherent risks associated with entrepreneurship.

d. **Impact on Entrepreneurial Outcomes:** It is imperative for the new and aspiring entrepreneurs to formally register their businesses and start deploying formal strategies to track, sustain and grow their business plans. This requires citizens to understand the requirements of setting up a business and to be aware of the actions they need to take to make progress in realizing their business goals.

   a. **Impact on Usage of Marketing Strategies:** Prior research and our findings from the CSC 2.0 Impact Assessment study confirms that better performing VLEs employ a wide range of marketing strategies to their benefit. Evidence from the post impact survey corroborates such findings and suggests that there has been a positive shift in the respondent's marketing knowledge necessary to be an entrepreneur. To assess the marketing acumen of the citizens, as part of the post impact survey, we asked for their agreement to 7 distinct marketing strategies (both formal and informal) and corresponding usage since SIDBI training in Oct 2018. Evidence suggests that on average, 1 in 3 respondents have reported to have used them. This enhanced knowledge and usage of varied marketing strategies bodes well with subsequent success in their respective entrepreneurial journeys and we would recommend continuing training inputs by CSC and SIDBI in this regard.

   b. **Impact on Firm Registration (UAM):** Evidence from the data shared by SIDBI and CSC suggests that 378 citizens have registered as new entrepreneurs post the Udyam Aadhar campaign. In line with extant literature, little over 2% of the program participants have transitioned to becoming entrepreneurs.

e. **Additional Impacts:**

a. **Impact on Registration for Business & Taxation Purposes:** Across the developing countries, informal businesses account for about half of all economic activity (La Porta and Shleifer, 2008). Evidence from the post impact survey suggests that there has been a positive shift in the respondent's reporting of whether they have an Udyog Aadhaar Number (UAN) and a PAN Card. Compared to the baseline where none of the citizens reported having a UAN, there has been an increase of 27% in proportion of respondents who had a UAN in the post impact survey. Specifically, in the category of citizens who reported to have a PAN Card, there has been an increase of 12.4% in the proportion of respondents from the baseline to the post impact survey. These shifts enable greater visibility in the formal sector and potential access to growth opportunities.

b. **Impact on Employment Statuses:** Evidence from the post impact survey suggests that there has been a net positive shift of 7.1% in the salaried – employed category employment status since the SIDBI training in October 2018. Specifically, in the category of citizens who reported self-employed, there has been an increase of 19.9% in the proportion of respondents from the baseline to the post impact survey. In the category of citizens who reported un-employed, there has been a decrease of 25% in the proportion of respondents from the baseline to the post impact survey. Among the part-time and student categories as well, there has been decrease of 2.4% and 2% respectively when compared from the baseline to the post impact survey. There is clear evidence that Udyam Abhilasha project contributed not only on the aspirations of the citizens but also in shifting the employment status across various categories.

c. **Impact on Decision(s) towards Entrepreneurship:** As can be seen from Figure 8 above, among the citizens who responded in the post impact sample, 94% attributed moderate to high importance to the SIDBI training in shaping their decision to start or not start their own business.

How critical was the SIDBI training in shaping my decision to start or not start my own business (n = 6070)

Very Important 47%
Moderately Important 47%
Not Important 6%

- Moderately Important
- Not Important
- Very Important
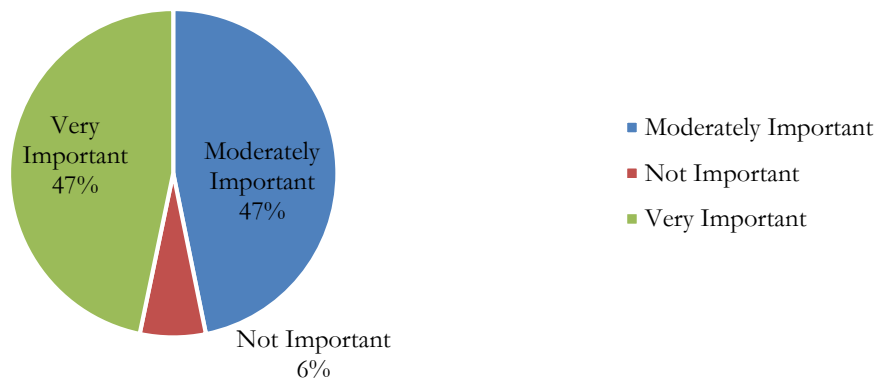
Figure 9: Role of SIDBI training (Post Impact Sample)

Particularly among the people who are either currently not running a business or haven't considered starting a business since SIDBI training, more than 50% of them are very likely or certain to considering entrepreneurship in the next 6 months (Figure 9).

How likely are you to consider entrepreneurship in next 6 months (n = 2912)

Not at all 12%
Almost certain 18%
Somewhat likely 30%
Unlikely 9%
Very likely 31%

- Somewhat likely
- Very likely
- Unlikely
- Almost certain
- Not at all

Figure 10: Likelihood of Considering Entrepreneurship (Post Impact Sample)

Figures 9 and 10 indicate the role of SIDBI training/Udyam Abhilasha project in not only informing and influencing citizens' decision to become start their ventures but also their likelihood of becoming entrepreneurs in the future.

Effects of Enabling Factors on Entrepreneurial Outcomes

We use the following regression model with robust standard errors to understand the effects of the enabling factors (process knowledge/fluency/behavioural shifts) on the outcome of the intervention, i.e. the extent of increase in the entrepreneurial activity among the participants of the UA program. Because the outcome is measured as a binary variable indicating whether the participant registered with Udyam Aadhar Memorandum, we use a probit regression model.
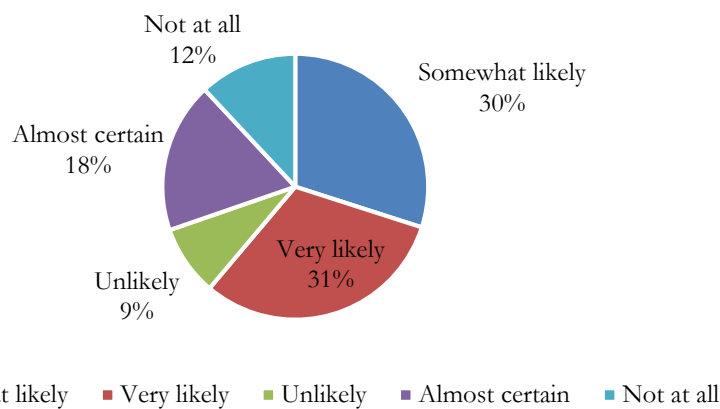
$$UAN_i = \beta_0 + \beta_1 Behavior_i + \beta_2 Process_i + \beta_3 Fluency_i + \beta_4 Gender_i + \beta_5 SC_i + \beta_6 ST_i + \beta_7 OBC_i + \beta_8 School_i + \beta_9 income_i + \beta_{10} EmploymentStatus_i + \epsilon_i$$

In addition to the model above, we also regress the extent to which participants use formal and informal marketing strategies to run their businesses since the completion of the program. We use the seemingly unrelated regression (SUR) model to estimate the following equations.

$$FormalMarketing\ Strategies_i$$
$$= \beta_0 + \beta_1 Behavior_i + \beta_2 Process_i + \beta_3 Fluency_i + \beta_4 Gender_i + \beta_5 SC_i + \beta_6 ST_i + \beta_7 OBC_i + \beta_8 School_i + \beta_9 income_i + \beta_{10} OccupationalStatus_i + \eta_{1i}$$

$$InformalMarketingStrategies_i$$
$$= \beta_0 + \beta_1 Behavior_i + \beta_2 Process_i + \beta_3 Fluency_i + \beta_4 Gender_i + \beta_5 SC_i + \beta_6 ST_i + \beta_7 OBC_i + \beta_8 School_i + \beta_9 income_i + \beta_{10} OccupationalStatus_i + \eta_{2i}$$

Our results indicate that women are able to absorb the training material much better than men. However, they are not able to translate the lessons learned in during the training program to behavioural changes or to improve their knowledge of business processes and, in turn, spur entrepreneurial ventures. Therefore, we recommend that SIDBI and CSC jointly explore and address the specific barriers faced by women and members of the backward castes in their respective entrepreneurial journeys. To this effect, changes to the learning content that will enable members to successfully overcome the barriers related to process knowledge and behavioural shifts are merited. As shown in Table 8, women and members of the scheduled tribe (ST) and other backward castes (OBC) category perform better than men and members of the general category (GC) respectively in the fluency test conducted at the end of the program. However, the level of process knowledge and behavioural change in women is lower than those in men respectively. There is no difference in the level of behavioural change or process knowledge among members of various caste categories.

	Formal Marketing Strategies	Informal Marketing Strategies	Entrepreneurial Success
Enabling Factors			
Behavior	0.75***	0.49***	-0.20
Process	-0.040	0.012	-0.16
Fluency	0.042**	-0.0015	0.10**
Gender			
Female	0.0045	0.024	0.033
Caste			
SC	-0.19**	-0.066*	-0.11
ST	-0.11	-0.024	-0.43
OBC	-0.012	0.027	-0.19*
Demographics			
School	0.071	0.025	0.25**
Income	0.14***	0.085***	0.039
Married	0.037	0.031	0.14
Employment Status			
Salaried	-0.0029	0.0042	0.36*
SelfEmployment	0.17**	0.100**	0.43**
Unemployment	0.061	0.016	0.23
Constant	-0.068	0.53***	-6.22
Observations	4039	4039	5139

* p<0.05, ** p<0.01, *** p<0.001

Table 8: Regression of Outcomes on Enabling Factors

Effects of Demographics on Enabling Factors

Further, we analyze how the program is received by people belonging to different demographic groups. Specifically, we investigate the increase in process knowledge and the functional knowledge in business methods the participants gained through the UA training program. In addition, we also investigate the change in their behavior after the program. We use the following regression specification for our analysis:

$$Behavior_i = \beta_0 + \beta_1 Gender_i + \beta_2 SC_i + \beta_3 ST_i + \beta_4 OBC_i + \beta_5 School_i + \beta_7 income_i + \beta_8 OccupationalStatus_i + \epsilon_{1_i}$$

$$Fluency_i = \beta_0 + \beta_1 Gender_i + \beta_2 SC_i + \beta_3 ST_i + \beta_4 OBC_i + \beta_5 School_i + \beta_7 income_i + \beta_8 OccupationalStatus_i + \epsilon_{2_i}$$

$$Process_i = \beta_0 + \beta_1 Gender_i + \beta_2 SC_i + \beta_3 ST_i + \beta_4 OBC_i + \beta_5 School_i + \beta_7 income_i + \beta_8 OccupationalStatus_i + \epsilon_{3_i}$$

In this context, it was important to note that the simultaneous OLS estimation of the three dimensions through multivariate regression would ignore potential correlation amongst the errors across equations; however, because the three traits were correlated, and the independent variables were same across the equations, there may have been contemporaneous correlation among errors across the three equations. Thus, we use the seemingly unrelated regression (SUR) model to estimate the three equations. Our use of SUR is consistent with results of the Breusch-Pagan test of independence of equations, which finds that correlation amongst the residuals of the equations for behavior, process knowledge and fluency in business methods is significant ($p < 0.01$).

Table 9 presents the results of regressing entrepreneurial success on the enabling factors (behaviour, process and fluency) of the participants in the UA program. We see that behavioural change in participants is strongly correlated with an increase in the formal and informal marketing strategies. Also, the fluency scores are statistically significant predictors of the participant's gain of formal marketing knowledge and entrepreneurial success. Process knowledge, however, doesn't predict an increase in formal marketing knowledge or informal marketing knowledge.

	Fluency	Behaviour	Process
Gender			
Female	0.26***	-0.045***	-0.030*
Caste			
SC	0.045	-0.0071	-0.032
ST	0.16*	0.012	-0.039
OBC	0.19***	-0.0037	-0.028
Demographics			
School Educated	-0.037	0.0059	-0.015
Income	0.011	-0.0058	0.036**
Married	-0.13**	0.025**	-0.0067
Employment status			
Salaried	0.46***	0.051**	0.11***
Self Employed	0.33***	0.048**	0.17***
Unemployed	0.34***	0.016	0.066**
Constant	1.69***	0.92***	0.84***
Observations	5139	5139	5139

* p<0.05, ** p<0.01, *** p<0.001

Table 9: Regression of Demographics on Enabling Factors

Figures 11-12 represent the marginal probability of engaging in entrepreneurial activity, increase in use of formal and informal marketing strategies for participants with varying fluency scores.
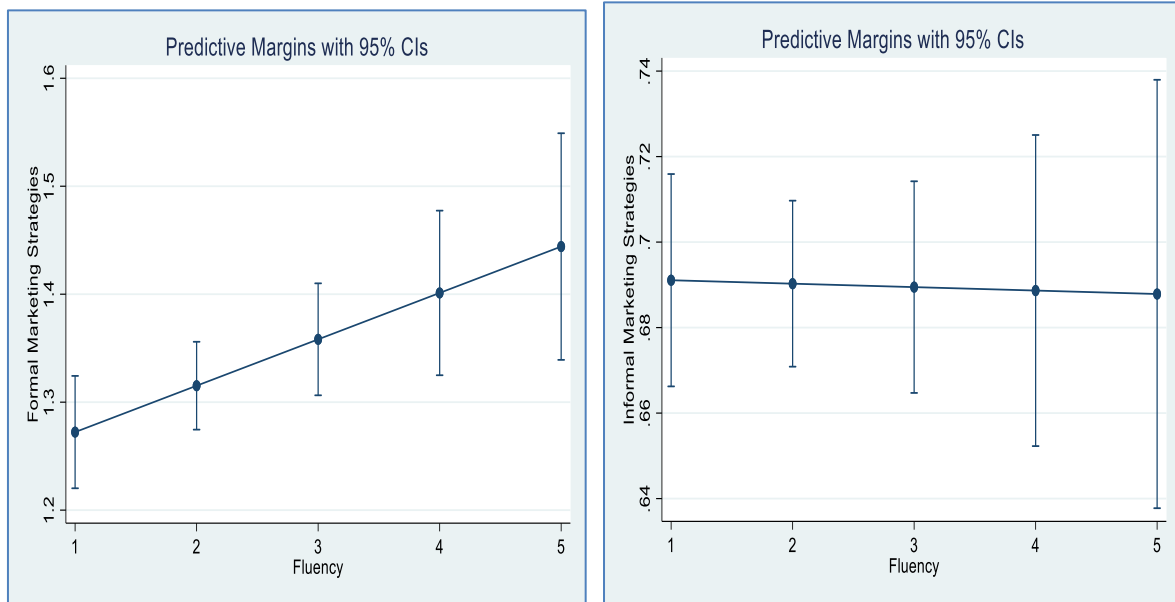

Figure 11: Marginal increase in marketing strategies score with fluency
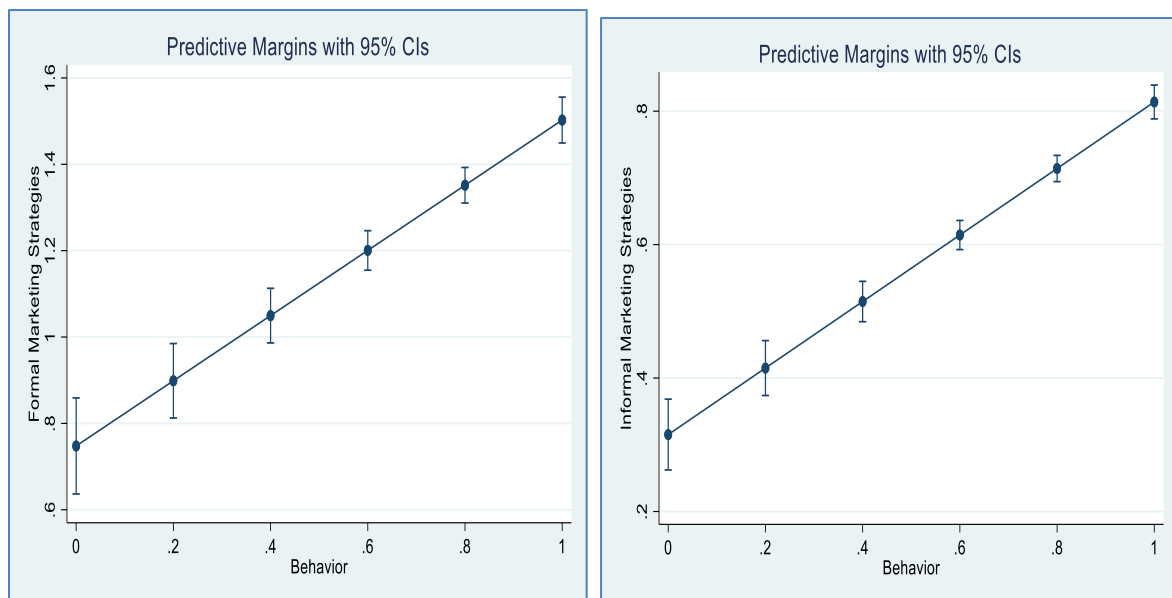
Figure 12: Marginal increase in marketing strategy score with behavioral change
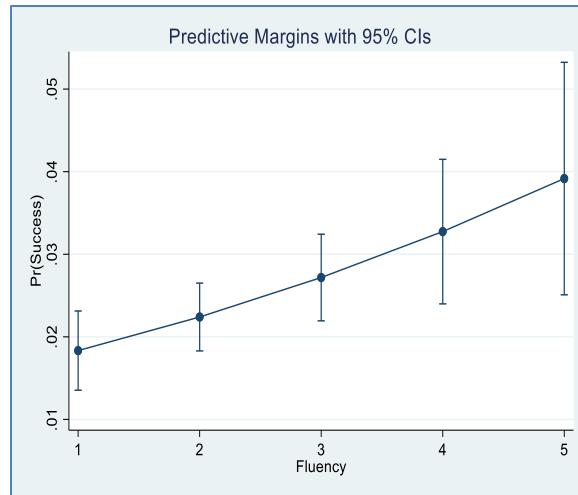
Figure 13: Marginal increase in probability of engaging in entrepreneurial activity with fluency score

The results above indicate that participants who perform well in the fluency tests are more likely to engage in entrepreneurial activity. Therefore, we conclude that SIDBI and CSC must continue the rollout of the existing training curriculum to advance the chances of citizens to engage in entrepreneurial activities with success. Additionally, we analyse the impact of behavioural change on the use of marketing strategies **in Figure 13.** We see that an increase in the behavioural shift in the participants increases their use of formal and informal marketing strategies. Hence, we recommend SIDBI and CSC to enhance learning experiences that will advance the citizens' readiness to engage in and cope with business planning activities that are inherently risky.

5. Key Challenges & Policy Recommendations

Prior research documents many significant challenges faced by new village level entrepreneurs – financial, social and educational barriers, poor infrastructure, and inadequate support that limit their growth and long-term sustainability. Based on the findings from our study, we infer that the Udyam Abhilasha project has created multi-fold impact on the citizens and in shaping their aspirations towards entrepreneurial journeys. Implementation of Udyam Abhilasha project nationwide across diverse populations and needs is a substantial undertaking and is not without several challenges. In the following sections, we highlight two major sets of challenges – limitations of this impact assessment study and the programmatic/operational ones specific to the Udyam Abhilasha project intervention. In conclusion, summarizing all our findings, we develop actionable policy recommendations for further consideration.

Limitations of Impact Assessment Study

We recognize that there are multiple limitations for this impact assessment study. First, the post impact phone surveys were attempted 9 months after the training. Hence, on majority of the questions there is a definite recall bias as we collected responses based on the memory of the respondents. We also note that responses do not exist for all the project beneficiaries but only for approximately 34% of the total population who responded. If same survey was conducted immediately after the Udyam Abhilasha training, there would be greater number of responses and higher likelihood of stronger (more accurate) memories about the program. Also, the 2-month time frame within which this impact study was conducted is too ambitious for a pan India data collection accounting for both quantitative and qualitative information across several languages. In terms of the analysis around post-training performance assessment scores, we used the absolute numbers but not as comparison to performance scores prior to the training. Availability of such pre-training raw performance data scores would have allowed us to accurately assess the impact of the Udyam Abhilasha training on the knowledge acquired. Our past findings from the CSC 2.0 Scheme impact assessment study highlight the role of environmental munificence and heterogeneity across states in generating greater entrepreneurship opportunities and chances of success. Majority of our estimates are mean effects (overall aggregate impacts across the nation-wide data sample) which might vary both in the size and nature based on the specific set of local parameters/states. Availability of greater budgets and timelines would have allowed us to make and accommodate higher number of in-person visits, capturing of more nuanced data and generate insights that are idiosyncratic to various geographies.

Operational Considerations

Following are some operational considerations that would enable smoother delivery of the subsequent phases of the Udyam Abhilasha project:

1. **Attendance Process:** On each of the training dates, program participants are expected to report the OTPs they received on the mobile phones for registering their attendance. Given the remote locations of the training sites and lack of reliable mobile networks in far-flung areas of the country, it is cumbersome for digitally verifying the attendance of every participant everyday through this process. If the same process must be continued, it is worthwhile to shortlist villages and districts that had significant challenge and create an exception process for them. It is far easier for the Master Trainers/VLEs to take the biometric attendance of the participants with an option to electronically upload or sync later. Along with project training attendance, it might be worthwhile for CSC and SIDBI teams also to track subsequent touchpoints with citizens such as support/guidance on loan applications made through bank visits, project proposals reviewed and VLEs/MTs increasing the chances of approvals. This would allow sustained engagement across the tenure of the transition journey of the citizens since the training to becoming an entrepreneur.

2. **Training Content & Delivery:** Leveraging the nationwide network of Village Level Entrepreneurs as Master Trainers is a key enabler that we recommend CSC e-Governance Services and SIDBI to further strengthen the design of the Udyam Abhilasha project for future phases. For citizens to get trained from people of their own communities is a great boost to their aspirations and instills hope towards their respective entrepreneurial journeys. Given the linguistic diversity of our population, Udyam Abhilasha project must continue in multiple languages and in case the content is not available in a few languages, the facilitator must certainly be skilled and prepared to deliver the content in local language and dialect wherever possible. Efforts should be made to further translate the available training content into languages where other substitutes such as English or Hindi were used. Supplementing the training content that SIDBI has developed, CSC must continue to provide training to the VLEs about business strategies, marketing, finance, operations, and investments in human capital that facilitate identification of market opportunities and development of sustainable businesses around such opportunities.

Policy Recommendations

The Udyam Abhilasha project is having multidimensional impact on a host of measures for the citizens of the 115 aspirational districts. Table 6 (Impact of Udyam Abhilasha project on Measures of Interest) and Key Findings Section (#4) detail a wide range of positive effects emanating from the training intervention. While the functional knowledge, aspirations and behavioral shifts are being positively shifted, there still seems to be scope for improvement particularly in the aspects where citizens' process knowledge and practice of putting together successful business plans and loan applications. Overall, our findings on the multiple positive effects of the Udyam Abhilasha project are a testament to the existing format of the training curriculum and successful delivery of its components. Based on all the evidence gathered (including detailed qualitative feedback gained from citizens, MT/VLEs (detailed in Appendix E), we recommend that CSC and SIDBI consider the following ideas/suggestions to further strengthen the chances of entrepreneurial success of citizens across the 115 aspirational districts:

1. SIDBI
    i. Building greater awareness of Udyam Abhilasha project among local banks and developing newer incentive structure for banks to formally support and expedite loan applications from citizens who are trained under this initiative
    ii. Creating a clear channel (online and in-person) for citizens to receive additional expert advice to improve existing business plans, loan application packets and receive constructive feedback on how to improve their chances in the future
    iii. Creating a training module on CIBIL (credit scores) for VLEs/MTs so that they can help set realistic expectations among both citizens on their chances of getting bank loans

2. CSC
    i. Developing guidelines and targets for shortlisting potential program participants and starting the promotion campaign (mobilization of beneficiaries) in advance
    ii. Revising the learning content with newer topics/specific experiences/practical ideas and interactions with local entrepreneurs to address the community-level barriers faced by women in their respective entrepreneurial journeys
    iii. Incentivizing and investing in VLEs learning and growth linked to outcome measures such as new entrepreneur registrations, loan applications conversion rates, etc.

6. Appendix

A. Baseline Survey Form_Oct 2018

- **Personal information**

  i. Name

  ii. Age

  iii. Gender (Male, Female, Transgender)

  iv. Category (General/ OBC/SC/ST/Others)

  v. Marital Status (Single/ Married/ Others)

  vi. Educational Qualification (Below 10th, 10th Pass, 12th Pass, Graduate, Post- Graduate, Diploma, Professional degree, Others (Specify))

  vii. Employment Status (Student/ Housewife/ Employed/ Part-time/ Self- employed/ Retired/ Unemployed)

  viii. Income Level (No Income/ < Rs.1 Lakh p.a. / < Rs.2 Lakh p.a. / < Rs.5 Lakh p.a. / < Rs.10 Lakh p.a. /> Rs. 10 Lakh p.a.) ix. Are you a BPL card holder (Yes/ No) x. Email, If any

  xi. Contact Number

  xii. Address [State/ District/ Block/ PIN (specify)]

  xiii. Upload Photo

- **Skills for Entrepreneurship**

1. Do you know the process of starting own enterprise? Yes/No
2. Have you ever prepared a business plan/ proposal/ report? Yes/No
3. Will you able to pay for the services mentioned above i.e Business Plan / PAN Card, UAM, mentorship etc. Yes/No
4. What shall be the nature of your Business Activity?

Food Products

Cotton Textiles

Wool, Silk Etc

Jute Textiles

Textile Products

Wood Furniture

Paper And Printing

Leather And Fur Products

Chemicals Etc

Rubber, Petroleum Etc.

Non-Metallic Products

Basic Metal Industries

Metal Products

Non-Electrical Machinery, Tools and Parts

Electrical Machinery

Transport Equipment

Other Manufacturing

Repairing Services For Capital Goods

Repairing Services except Capital Goods

Information Technology

Software Services (Industry Related)

Handloom Weaving

Manufacturing

Services

Trading

Agriculture allied

Agriculture

Patanjali Franchise

Sanitary Pads Manufacturing

Educational services

LED bulbs

5. How much could you invest on your own to establish your enterprise?
(>Rs. 10,000/ >Rs. 10,000- 25,000/ >Rs. 25,000-Rs. 50,000/ >Rs. 50,000)

6. Expected Loan Amount (<Rs. 20,000/ <Rs. 50,000/ < Rs. 1 Lakh/ <Rs. 5 Lakh)

7. Have you ever applied for any type of Loan from any agency? Yes / No

8. If yes, has your loan been sanctioned? Yes/No

9. If yes, what was the sanctioned loan amount? _____

10. Do you have an operational Bank A/c? Yes / No

11. Do you have a PAN CARD? Yes /No

12. What kind of EDP / Training programme on Skill etc. have you attended earlier? Not attended/ __specify)

13. Have you registered on (https://udyamimitra.in) portal? Yes/ No

14. Please provide UAM ID, ifapplicable. _____

15. What kind of support do you need in starting/ running your business?
    a. Get loan
    b. Information on business process & procedure
    c. Exposure to business related information
    d. Arranging for tie-ups with local suppliers, Dealers etc.
    e. Information on subsidies available
    f. Support from Government

16. What type of training will contribute to your livelihood enhancement or entrepreneurship?
    a. Soft Skills Training
    b. Technical Training
    c. Software Training
    d. Hardware Training
    e. Others (Specify)

B. Post Impact Survey Questionnaire_June 2019

Namaste – My name is <X>. Am I speaking with <Confirm Respondent Name>? Can you please confirm the name of the VLE/CSC location? <Confirm VLE Name/CSC location?

We are calling from Indian School of Business in Hyderabad. This is regarding the SIDBI CSC 5-day Entrepreneurial Awareness (Udyam Abhilasha) project you attended back in Oct 3 – 7, 2018 in your village. As part of feedback collection/impact assessment for that program, can we speak for quick 5 minutes with you? (Y/N)

[If the response is No], Is there a more convenient time when we can call back? [Rescheduled Time for call]. Thank you and we look forward to speaking with you soon.

[If the response is Yes], Thank you. Your response would be extremely helpful in making recommendations for future improvements of such training not just in your village but country wide. We are interested in mainly understanding how Udyam Abhilasha project training added value to you and your business aspirations.

Identity & Networks	Employment & Occupation Status Info

1. In which of the following categories would you identify yourself?
  a. SC/ST/Women/BPL card holder
  b. If identified to any one of the above, do you know of any special schemes or institutions that grant loans or business subsidies to your category?
  c. Do you know of anyone in your networks who got loans/setup businesses because of similar category?
  d. Are any of your close friends or relatives involved in a business? Y/N
	2. Since Oct, did your employment status change? Y/N
	  a. If yes, how did your employment status change?
	3. What is your current employment status?
	  a. Salary Employed
	  b. Self-Employed
	  c. Unemployed
	  d. Student
	4. How would you describe your employment status?
	     i. Full-time or Part-time

Orientation towards Entrepreneurship	Knowledge & Awareness about Entrepreneurship

5. Did you consider starting your own business since October? Y/ N
6. Are you currently running a business? Y/N
7. If yes to either 5/6, what is your primary business activity? _____
   a. If no, how likely are you to consider entrepreneurship in the next 6 months? Almost certain/Very likely/Somewhat likely/Unlikely/Not at all
   b. How critical was the SIDBI training in shaping my decision to start or not start my own business? (Very important/ Somewhat Important/Neutral/Unimportant/ Not important at all)
8. How conducive are the conditions (public attitude/ recognition/ promotion/ market opportunities/ etc.) for entrepreneurship in your district?
   a. Very good/ good/ acceptable/ poor/ very poor
	9. Do you know the process of starting your own enterprise? Y/N
	   a. If yes, how important was the Oct training in shaping your knowledge? (Very important/ Somewhat Important/Neutral/Unimportant/ Not important at all)
	10. Are you seeking any support in starting or running a business? Y/N
	11. Which of the following support would you need to run your own business?
	   a. How to get a loan
	   b. Information on business process/procedures
	   c. Arranging for tie-ups with local suppliers/dealers
	   d. Information on subsidies available
	   e. Support from government
	   f. Business mentorship
	   g. Others (Please specify _____)

Efforts towards Raising Financial Capital for Business	**Financial Acumen & Success in Raising Financial Capital**

12. Since Oct, have you prepared any business plan/ proposal or report? **Y/N**
   a. If yes, how many new plans/ proposals/ reports did you develop since Oct? _____
   b. Out of these, what % do you consider as successful? _____
13. Since Oct, have you applied for any loan from any agency? **Y/N**
   a. What is the loan amount you are expecting? ____
14. How many times did you visit a bank for loan since Oct? _____
   a. If yes, how many applications have you made since Oct? __
   b. Out of these, what % are sanctioned? ___
15. Did the Oct training enable you to get a loan approval(s)? **Y/N**
	16. Since Oct, did any of your loan applications get sanctioned? **Y/N**
	   a. If yes, when? **MM/YYYY.**
	   b. What was the loan amount? ____
	17. Do you have an operational bank A/C? **Y/ N**
	   a. If yes, do you use that account for business transactions? **Y/N**
	18. Do you have a PAN Card? **Y/ N**
	   a. If yes, did you use PAN Card for seeking business credit/ loans? **Y/N**
	19. Do you have an Udyog Aaadhar Memorandum (UAM)? **Y/ N**
	   a. If yes, have you paid any fee for services to help you register your business (UAM)? **Y/N**

Marketing Acumen

20. Do you undertake promotional campaigns for popularizing any products or services in your community? Y/N

21. Please indicate if you agree on the following statements:

Statement	Useful for business (Y/N)	Used since the SIDBI training in Oct 2018 (Y/N)
Engaging with local leaders/officials for their endorsement		
Making announcements/ displays / posters in the village		
Publishing ads in the local print/ cable TV or radio media		
Distributing printed brochures /pamphlets/ newsletters/ advertisements		
Using online, email, or social media (Facebook) campaigns		
Sending new offers via WhatsApp or Mobile text messages		
Conducting special awareness campaigns, plays, shows, etc		
Others (Please specify _____)		

Risk Coping Levels

22. Please indicate if you agree on the following statements after the Oct training program:

Statement	Yes/No
I am less hesitant when it comes to making changes to existing/initial plans	
I don't give up easily when I don't clearly understand a situation	
I adapt more easily to new situations	
I enjoy finding new ways of working out problems	
When facing an uncertain situation, I tend to prepare as much as possible, and then hope for the best	
I try to do my best to resolve an unclear/uncertain situation	
I don't prefer to stick to only tried and tested ways of doing things	

C. Guiding Questions For Qualitative Interviews

New Entrepreneurs
These questions act as guidelines, but the interviewer will use their skill to probe further

1. How did you come to know about the Udyam Abhilasha project? Did anyone refer you?
2. When did you first think of becoming an entrepreneur?
3. How did that program influence your motivations to become an entrepreneur?
4. What are top 3 reasons why you would recommend that program to someone you know?
5. What are the top 3 challenges that this program helped you overcome in setting up a business or seek financial capital?
6. Which topics within the program helped you the most?
7. Which topics do you believe should be incorporated into this program so that many more citizens from your village can take up entrepreneurship?
8. What do you believe are your unique strengths/abilities that distinguish you from other similar citizens?
9. How did your VLE/Master Trainer inspire/support you in setting up your business?
10. If Udyam Abhilasha project creates a newer module for new entrepreneurs like you, which topics would you recommend?

Master Trainers/VLEs
These questions act as guidelines, but the interviewer will use their skill to probe further

1. What are the top 3 challenges of becoming a new entrepreneur?
2. As an entrepreneur, what are your challenges in seeking newer financial capital?
3. How did Udyam Abhilasha project influence citizens' awareness to become an entrepreneur?
4. What are the top 3 reasons as to why you would recommend that program to someone you know?
5. What are the top 3 challenges that this program helped citizens overcome in setting up a business or seek financial capital?
6. Besides training them for 5-days, what are the top 3 ways in which you supported citizens (post training)?
7. What kind of new knowledge or skills or business you derived as an off shoot of Udyam Abhilasha project?
8. Which topics do you believe should be incorporated into this program so that many more citizens from your village can take up entrepreneurship?
9. If you were to take up that program again for more citizens, what support or incentives would you need?
10. Besides entrepreneurship awareness, what are some supplementary/complimentary skills or awareness that citizens in your village need to effectively become entrepreneurs?

1. Which of these is characteristic of an entrepreneur?

☐ Ethics

☐ Careless Risk

☐ Negative Self-concept

☐ Time bound planning

2. Check whether the statement below is correct or not. Answer Yes/ No.

Assets=Liabilities + Equity

3. Name any plan which is part of a business plan/ project report:

☐ _____ ☐ _____

4. Which of these are important for promotion of a product? Tick the correct answer.

☐ Branding

☐ Agriculture

☐ Logo

☐ Selling

5. Which of these is a commonly used media for Advertising?

☐ Radio

☐ Folder

☐ Online

☐ Plants

6. Which of these two is a communication barrier?

☐ Information overload

☐ Same language

7. "Innovation is one of the most important characteristics of an entrepreneur". Is this statement True OR False.

Qualitative Feedback (from Citizens & Master Trainers)

Recommendation(s)	Representative Stakeholders' Feedback
1. Building greater awareness of Udyam Abhilasha project among local banks and developing newer incentive structure for banks to formally support citizens who are trained under this initiative	*"We should have the contact numbers of the bank mangers as we would reach them easily. When we told the bank managers about it that we are from UdhyamAbhilasha and about the initiative then no bank came forward for our help. They should know that this initiative is being carried out"* *"We get a lot of messages like you have applied for the loan and all, but they don't sanction it! That is the problem. If we go and enquire with the banking people, they say they don't have any idea about it"* *"Banks say that we cannot get any loan without ITR. If I have an ITR, will I be thinking of starting a small business in a village as a new entrepreneur?"* *"They called me on the phone and told me that we have created your ID and said that the bank will call you. but the bank didn't call me for finance, and I don't have the information now, where should I go?"*
2. Creating/improving online tracking (transparency), simplifying the loan application process and expedited processing with decision and advice on how to improve their chances in the future	*"We have received the Mudra Loan mail but we have replied 2-3 mails to them, but we haven't received any sort of information from them. We have sent the details of the candidates but to no avail"* *"SIDBI loan application process is very lengthy. It might be an online application but they can consider making short and should be enable loan availability decision sooner for beneficiary. Lot of citizens keep trying but there is no transparency or loan disbursement both of which we promised to the citizens"* *"bohut sara paper work hua, log influence hue, par aage kuch process nahi hua"* *"We should be able to fill and submit the Mudra loan form and the head office should send this to local Bank; they should decide who should be given the loan (based on relevant factors); then the Bank should give*

		loan to us and if the head office gives a remark that this person is not suitable for taking loan; then a report should immediately be given on what grounds the applicant can further improve and when to re-apply back"
3.	Consider adding a training module on CIBIL (credit scores) can help set realistic expectations among both VLEs and citizens' on their chances of getting bank loans	*"Bank representatives are saying that their transactions are not much due to which they can't provide citizens with a loan. Prospective entrepreneur's credit scores are not getting generated"* *"Only the thing is that we (VLEs) have failed in helping the people get the loans. If we would have been successful, then people would have progressed as they were very much interested in it. Till now I have received so many calls from the people. Our concern is that we are losing trust locally and there is lot of negativity growing"* *"There was no issue with the training content; but my question is who is giving us the loan? My suggestion would be to help us get the knowledge of how to get loans!"* *"First, we filled the forms and we went to the bank and talked to the bank managers as well. But no one coordinated with us to increase the chances of getting the loans approved"*
4.	Strengthening training delivery by increasing practical examples and interactions with local business needs	*"This is targeting village people where education levels are low. Hence, the emphasis needs to be on developing business plans sustainable for villages where the population is not much. Any interactions and practical demos with local entrepreneurs are more valued than watching videos as a group (hard to concentrate for long durations)"* *"Along with training on new business creation, it would be great if they can include content on growing existing businesses. GST can be a topic that can be covered"* *"Even if loans are delivered, people may get into financial issues/ problems to repay the loan which would also effect their future credit taking and risk-taking levels. They should go for smaller loan amounts*

		like 10K or 20K first or whatever is their appropriate/ comfortable risk appetite before taking on large loans and getting into financial debts with banks which is damaging"
		"Suppose they have 2 buffaloes with them. We will ask them to take 2 more buffaloes or cows and start doing their work. You know there is a business of 300Rs milk that goes from your end and your expense is 100Rs. So you save 200rs, right? You can use 100 Rs out of that on the loan and the other 100Rs on the business. Then you don't have to worry about monthly premium amount of 3000 Rs by the end of the month. You can take it from your saving and give it off. Or you can start a bank account and start collecting it in that."
5.	Developing guidelines and targets for shortlisting potential program participants and starting the promotion campaign (mobilization of beneficiaries) much in advance	*"Should we train more people where most don't have a chance to get a loan or help fewer get loans? If you reduce the number of trainees from 50 to 10 and then try helping them start a business and get loan. It will run very successfully"* *"Why not include people who were trained in a skill say – welding or tailoring? They cannot become an entrepreneur just by having that skill. They also need funds and business training"* *"There is a need to focus on small skills/businesses like two-wheeler repair, motor repair, tv repair, etc. wherein there would less investment and more skill required. This will help them see the importance of unique skill/value needed to start/grow business locally"* *"Villagers who are already part-employed - they can be included in trainings and the employers will also understand and value. It will be better for them as well"* *"In preparation for the program for citizens, newspaper advertisements were made but we had got only 5-6 days! A little more time for us can help us do better in making necessary arrangements"*

6.	Exploring and piloting local business partnerships that would offset some of the initial risks for promising ideas and entrepreneurs	*"Thanks to the program, new people are coming to consider new business opportunities. Young people are coming into entrepreneurship. Financial risk and failure are what they fear, they are honest, but they are afraid if they are not able to do it. Where will go to sell it, who will buy it, people will buy it or not? So, we should get a platform, so that if you produce something, then you should have some percent security if not 100 percent, that this company will buy it or the government will buy 50 percent"* *"If we produce goods, can there be a marketing system that buys our products? At least for the first 1-2 years, then I will be able to sustain myself as an entrepreneur in the long run. Otherwise, we may run into too many problems as the local demand for profitable products is too low"*
7.	Incentivizing, supporting and investing in VLEs learning and growth on an ongoing basis	*"The duration of that training was so lengthy, and CSC should consider paying the incentives soon. It's been over 8 months and still we are waiting for the money! There is very limited support post the training too"* *"After the October training experience, we got nothing else. We didn't get any response or further instructions from Udyam Abhilasha team; It must be continuous engagement so that we also can earn on an ongoing basis and citizens also can see progress with their loans and businesses"* *"As VLEs, we need to fill the online forms once the projects are ready but then they should also teach us how we can explore our business. If technical and marketing experts also teach us, we can also learn to grow and prosper in our businesses.*