

Mapping of entrepreneurial opportunities

A Rapid study of 11 states

June 2021



Foreword

Enhanced competitiveness, progressive strengthening and rapid transformation of the ecosystem is expected to help multiply the contribution of the MSME sector. For India, to emerge as a global value chain leader, strengthening of the enterprise value chain is essential.

MSMEs are the backbone of the Indian economy. The Government of India's vision of a 'Self-Reliant India' and 'Vocal for Local' initiatives are oriented towards achieving USD 5-trillion Indian economy by 2025. This brings forth opportunities to leverage the demographic dividend for which the youth needs guidance to walk the entrepreneurial journey and become job creators as against being job seekers.

Enhanced competitiveness, progressive strengthening and rapid transformation of the ecosystem is expected to help multiply the contribution of the MSME sector. For India, to emerge as a global value chain leader, strengthening of the enterprise value chain is essential. Such transformation also needs an impetus from the dedicated Regional and State level entities for addressing issues related to formalisation of many micro-units in the sector, enhancing access to necessary institutional credit, filling the information and knowledge gaps, addressing critical technical and physical infrastructure constraints for industry, providing access to a range of DigiTech services, twinning with a range of essential Business Service providers, capacity building in facilitator institutions and establishing strong regional governance platforms through the development of vibrant Industry Associations.

The UK Sinha Committee on MSMEs has recommended a more focused engagement of SIDBI with State Governments for which SIDBI has engaged GT Bharat LLP as Project Management Unit (PMU). The PMU through its range of support and facilitation services is working with the respective States to strengthen their enterprise eco system.



SIDBI, through its PMU has specifically carried out a rapid profiling of States in order to assess the reverse migration related challenges being faced in partner States. The PMU after undertaking this exercise has identified trades / services / livelihood options which are in demand in a State and which can be considered by potential reverse migrants as a means of their livelihood.

I am confident that these rapid profile(s) will be quite useful to all stakeholders while devising plans to address the issues of reverse migration. These are also expected to provide useful inputs for decisions on skilling of youth in order for policy formulation in respect of entrepreneurial and livelihood options at a regional level. SIDBI shall onboard these potential areas on its digital platform, Udyamimitra, for facilitating the aspirants in getting the information on nano/micro potentials in the State where they intend to setup their dreams and become job creators.

I believe, the PMUs have become cross-pollination platforms for ideas, inclusive engagements and for replicating learnings faster. When we all shall Standup together and walk alongside, MSEs shall Standout as differentiators. New aspirational seeds shall germinate and blossom. Many GEMS shall flourish. Existing enterprises shall soon evolve into inspirational ones.

Sivasubramanian Ramann
Chairman & Managing Director

Need of the study

In developing countries, it has for long been the trend that only single migrants participate in the extensive rural-urban migration. This exact phenomenon will be elaborated and enlightened in this report. In India, as well as in other countries, migrants play an integral role in the urban workforce. This report tells us the pattern of migration in various states and what are the best government initiatives and entrepreneurship opportunities available for the migrant laborers. It also put emphasis on how low-skilled laborers cope with life in an urban setting. Furthermore, this report throws light on the cognitive pressures and reasons that force people to move, leaving their families behind. It has been observed and found that states are facing challenges with respect to migrant labors and finding it difficult to promote entrepreneurship activities at ground level.

Additionally, during the COVID19 pandemic, India has been in lockdown since March 25, 2020. We have around 40 crore people migrating within the country (from one state to another).

The aftermath of the COVID19 pandemic has demonstrated that migrant workers are arguably the most vulnerable section in the Indian electorate. They are away from their homes and are made to work in unsafe and unhealthy conditions with low or irregular payment. The contractors through whom they are hired and the establishments that employ them are least responsible for supporting them in times of crisis. The

lockdown has severely affected migrants, who have lost their jobs due to shutting of industries and were job less; enormous small businesses were shut due to unavailability of buyers in the market.

SIDBI to address the challenges being faced by these labourers (reverse migrants) and the respective State governments, through Grant Thornton Bharat LLP, placed as PMU agency(ies) in 11 states, carried out rapid profiling of the states to assess the reverse migration related challenges faced in partner states. The PMU has undertaken a rapid profiling exercise and identified trades/services/ livelihood options which are in demand in the state and can be considered by potential reverse migrants as a means of livelihood. It will also be discussed how low-skilled migrants contribute to the economic development witnessed in India.

The paper covers up overall aspects of migrant labors in 11 states of the country – state wise numbers, reason of migration, employment & entrepreneurship options available, key steps taken by the state, vocational training & livelihood schemes available for migrants, departments & stake holders partnering, etc.



Methodology and strategy adopted to carry out this study

The methodology used for collection of information on rapid profiling of states and viable entrepreneurial options was divided into two parts – primary information collection by undertaking meeting and group discussions with the industry associations, MSME units, self-help groups, local NGOs, State and Central govt. officials related to various departments and agencies such as Industries Department, Labour Directorate, Tribal Welfare Department, Cottage Industry department, Skill Development Corporation, Enterprise Development Institutes, Urban Development Department, Handloom & Handicrafts department, Directorate of Training and Employment, Skill Development Mission, State Livelihood Missions, technical institutes, MSME-DI and service providers. These stakeholders gave an overall picture of the challenges faced by the State Government due to sudden increase in number of unemployed workforces owing to lockdown. They also informed the strategy adopted by the State governments by aligning various departments in mitigating the challenges. The officials also told activities already undertaken by the govt. to address it. First and foremost, agenda for almost all the State Government was to provide shelter

and foods. Then data collection and registration of migrant people. Skill assessment and channelizing them as per existing skill to various jobs were next priority. The State and Central govt. officials informed about the existing schemes and procedure to access the scheme benefits. Few financial institutions were also approached informally to get data on status of financial transactions of the MSME sector units which had faced negative consequences of lockdown and reverse migration. Financial institutes also provide information on overall status of financial benefits of various schemes implemented by different State Governments. Service providers informed the services hired by the State Governments for successful implementation of skill training, employment creation etc. Responses obtained from primary survey were compiled, processed and analyzed to arrive at the suggestions on viable entrepreneurial options. In addition to the primary data the secondary data were consulted from various reports published in national newspapers, magazines, websites, explored State Government policies and Schemes, report published by NITI AAYOG etc.



Uttar Pradesh State

Report Summary

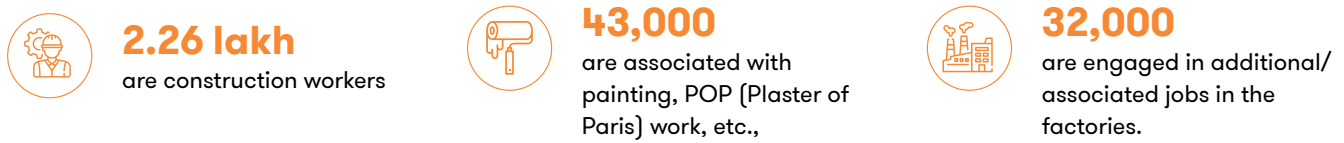
This section of the report considers the pattern of Migration in Uttar Pradesh, State Government initiatives & Entrepreneurship opportunities in the state.



Introduction

The lockdown affected livelihoods of more than 45 crores of migrant workers in India. In Uttar Pradesh out of the 30 lakh workers who have returned, 16.6 lakh are unskilled labourers who quit their jobs in other states.

Of the remaining skilled labourers,



Some of the other categories under which labourers have registered themselves are



UP Govt. profiles returnee migrants into 93 categories as per their skills

Among them are also a sizeable number of professionals and service providers like nutritionists, financial advisors, income tax consultants, sports coaches, gym trainers, yoga teachers and tutors — both men and women. The UP-government's revenue department shows that women account for more than 3.18 lakh of the total workforce and had their share in almost all the skilled works Minors (children between 15 and 18 years) were found to be 1.63 lakh.

The major chunk of over 20 lakh returnee skilled migrants consists of


 **10.8 lakh**
Construction labourers

which is around
50%
of the total skilled workforce, followed by

 **1.25 lakh**
Factory workers

 **1.21 lakh**
Workers other than construction and factory workers

 **83,344**
Agriculture labourers

 **89,681**
Painters and POP workers

 **66,535**
Tailors

 **65,043**
Carpenters

 **46,471**
Drivers

Among the skilled migrants are also professionals and service providers such as


 **417**
Yoga teachers

 **2674**
Tutors

 **1,102**
Coaches

 **504**
Photographers

 **407**
Financial advisors

 **129**
Income tax consultants

 **407**
Dieticians

 **10,013**
Barbers/beauticians

 **23,745**
Cooks

 **18,048**
e-commerce employees

 **7,210**
aayahs/child caretakers

 **3,481**
Call centre employees

 **2,275**
banking/insurance sector staff

 **2,516**
Clerks/accountants

 **4,238**
food processing staff

 **1,237**
IT sector employees

 **1,346**
retail sector workers

The largest chunk of migrants returned to eastern UP districts in two phases in March end and then in May. Districts like Siddharthnagar, Prayagraj, Gonda Maharajganj, Bahraich, Balrampur, Jaunpur, Hardoi, Azamgarh, Basti, and Gorakhpur witnessed a major influx.

Migration, its pattern, and reasons

Migration is the movement of people away from their usual place of residence, across either internal (within country) or international (across countries) borders.

Pattern of Migration

Distance	Duration	Other Categories
<ul style="list-style-type: none">• Rural to Rural• Rural to Urban• Urban to Rural• Urban to Urban.	<ul style="list-style-type: none">• Casual-temporary• Periodic- seasonal• Permanent.	<ul style="list-style-type: none">• Intra-district• Inter-district• Intra-state, Inter-state• National and International

The latest government data on migration comes from the 2011 Census. As per the Census,



India had 45.6 crore migrants in 2011

38%
of the population



Of which,

99%
of total migration was internal



immigrants (international migrants) comprised

1%



Thrust sectors and cluster approach

Thrust Sectors of State

The state has been the trendsetter in promoting Industrial growth and ease of doing business by being the first state in the country to have enacted the Industrial Single Window Clearance. The Act made it compulsory for new industries to register with a single window to obtain clearances quickly. It also simplified procedures for getting industrial clearances. The state

also has separate acts for development in sectors such as solar power, electronic hardware, and food processing.

Based upon an in-depth analysis of state's position in the value chain, available and potential skill sets, locational advantages and strategic importance in socio-economic context, the State has identified the following thrust sectors:

Industries	No. of Units	Employment	Investment (INR in Crores)
Food Products	52,963	5,231.30	2,93,505
Beverages, Toba. & Toba. Product	563	108.73	3,043
Cotton Textiles	8,004	675.44	49,274
Wool, Silk & Synthetic Fibre Textile	7,250	670.64	52,871
Jute, Hemp & Mesta Textiles	1,352	168.01	4,810
Hosiery & Garments	24,359	1,967.29	1,84,084
Wood Products	7,692	810.53	44,467
Paper Products & Printing	3,643	786.99	26,344
Leather Products	4,991	982.32	62,352
Rubber & Plastic Products	3,144	1,266.93	35,052
Chemical & Chemical Products	3,174	910.39	33,645
Non-Metallic Mineral Products	2,103	477.80	19,269
Basic Metal Industries	1,673	420.17	14,446
Metal Products	13,270	2,076.75	1,05,221
Machinery & Part Except Electrical	3,987	1,141.20	51,186
Electrical Machinery & Apparatus	3,179	825.88	40,068
Transport Equipment& Parts	361	692.05	3,463
Miscellaneous Mfg.	1,59,774	14,566.38	7,81,510
Repairing & Servicing Industries	2,59,041	14,296.20	10,20,415
TOTAL	560523	48075.01	2825025

Cluster Development

Traditionally, there has been a phenomenon of a group of units manufacturing same or similar Products in close geographical proximity to each other. Such groups are called clusters.

Clustering has been recognized both nationally and internationally as an engine of growth. In Uttar

Pradesh, many specialized clusters provide large-scale employment and add significantly to the exports from the state. The Marble industry of Agra, woodcraft of Saharanpur, Chikan Industry of Lucknow, leather industry of Kanpur and Agra, brass industry of Moradabad, glass industry of Firozabad, Ceramic and Patri industry of Khurja and the Carpet industry of Bhadohi are of world fame. Some of the leading MSME clusters in the state (identified by UNIDO) are:

#	Value Chain	Clusters
1	Chemical & Chemical products	Kanpur, Noida
2	Electricals & Electronics	Noida, Kanpur
3	Food processing (Aonla, cold storage, rice, sugar)	Pratapgarh, Kanpur, Meerut, Saharanpur
4	Footwear industry	Agra, Kanpur
5	Gems & Jewellery	Gorakhpur
6	Heavy engineering	Ghaziabad, Kanpur
7	IT hardware & IT software	Noida
8	Jute products (Jute ball hanging)	Ghazipur, Azamgarh
9	Leather & Leather products	Kanpur, Agra
10	Light Engineering	Noida, Kanpur
11	Metal & Metal products (Steel furniture, Brassware,	Muradabad, Lucknow, Allahabad, Aligarh, Meerut, Mirzapur, Sant Kabir Nagar
12	Non-Metallic mineral products (Glass, Stone carving, Clay, Marble, Terracotta, Pottery, Glass Beed)	Khurja, Azamgarh, Banaras, Etawah, Firozabad Meerut, Hathras, Banaras
13	Paint & Allied services	Kanpur
14	Paper products & Printing	Saharanpur, Farrukhabad
15	Perfume & Fragrance	Kannauj
16	Rubber & Plastic products	Kanpur, Gorakhpur, Lucknow
17	Sports goods	Meerut
18	Textile & Garments (Carpet, silk brocade, Silk Saree, Chanderi sarees)	Kanpur, Lucknow, Mau, Banaras, Bhadohi, Sant RavidasNagar
19	Wood products (Toys, Flute, Furniture)	Banaras, Bareilly, Pilibhit, Maharajganj
20	Beverages, Tobacco & Tobacco Products	Kanpur, Noida, Ghaziabad
21	Tourism & Hospitality	Agra, Mathura, Banaras, Lucknow
22	Health & Pharma	Kanpur, Noida, Ghaziabad, Gorakhpur, Lucknow and Allahabad, Agra

Education and Skill Development

Uttar Pradesh Government has directed its training partners under different implementing Departments to train the migrant workers in their catchment areas.

Training Programmes/Schemes and implementing Department.

#	Name of Scheme	Implementing Department/ Body
1	Vishwakarma Shram Samman Yojana (Yojana)	Micro, Small and Medium Enterprises
2	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)	Uttar Pradesh Skill Development Mission
3	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Uttar Pradesh Skill Development Mission
4	Mukhya Mantri Yuva Hub Yojana	Uttar Pradesh Skill Development Mission
5	Skill Development Initiative (SDI)	Uttar Pradesh Skill Development Mission
6	Special Central Assistance to Scheduled-Caste Sub-Plan (SCA to SCSP)	Uttar Pradesh Skill Development Mission
7	Multi-Sectoral Development Programme (MSDP)	Uttar Pradesh Skill Development Mission
8	Border Area Development Programme (BADP)	Uttar Pradesh Skill Development Mission
9	Building & Other Construction Workers' Scheme (BOCW)	Uttar Pradesh Skill Development Mission



Entrepreneurship and Livelihood

Promotion of traditional skill-based occupation – income augmentation for artisanal/migration families, credit support and entrepreneurship support will allow more families to continue the livelihood. Possible interventions can include Marketing support in the form of exhibitions, public-private partnerships for marketing and brand development, and promotion of traditional products among designers, architects, decorators, and other such players who can enhance visibility among a larger population.

Formalization of traditional skills – development of qualification packs and national occupation standards for existing job roles, recognition of prior learning to certify experienced artisans (as master trainers, assessors, and professionals), training of master trainers, and training support persons and developing formal training programs for next generation members through community skilling hubs will allow traditional sectors to have a systematic skilling ecosystem. However, care must be taken to ensure that the sensitivities of traditional communities are not ignored – traditions are passed on through family and community, with centuries of history. The dignity

of artisans must be protected throughout the process, and formalization (planning and implementation) must secure the willing participation of artisans. Established artisans and organizations must be consulted for the same.

Community Mobilization – for participation in planning, implementation, and monitoring of interventions

Community Skill Hubs (skill hubs exclusive to traditional sectors)

Documentation support and Maintenance of database of migrant workers associated with traditional sectors.

Mentoring support for migrant workers to help them entrepreneurs.

Issuance of smart card to registered and mapped migrant workers to track the benefits extended to them and initiate other measures.

Regularization of Loan Mela to provide easy access to credit for initiating micro enterprises.

Encouraging migrant labourer to attend short duration courses conducted by Rural Self Employment Training Institutes (RSETIs) located in each district.



Potential Areas for Livelihood Opportunities

Following are the few entrepreneurship opportunities/employment opportunities in the state for which training, and support can be availed from schemes mentioned above: -

Sector	Trades/ Vocation	Districts Covered
Manufacturing Sector: (With duration 15 days to 6 month)	<ul style="list-style-type: none"> • Carpenter-Wood and Steel Furniture • Embroidery and Stitching women and Kids garments Weaving. • Fabrication and Welding work • Bakery and Bread products including cakes. • Jute products (Jute ball hanging) • Leather & Leather products • Non-Metallic mineral products • Rubber & Plastic products • Sports goods 	Banaras, Bareilly, Pilibhit, Maharajganj, Bhadohi, Mirzapur Sonebadra, Ghazipur, Azamgarh, kanpur, Agra, Khurja, Azamgarh, Banaras, Etawah, Firozabad, Gorakhpur, Lucknow, Meerut
Services Sector: (With duration 15 days to 6 month)	<ul style="list-style-type: none"> • IT hardware & IT software • Tourism & Hospitality • Tailoring and garment alteration work • Health & Pharma • Computer printing, photocopying and stationary services. • Logistics services for farmers /shopkeepers etc • Masonry work • Paint & Allied services 	Noida, Agra, Mathura, Banaras, Lucknow, Meerut, Kanpur, Ghaziabad, Gorakhpur, Prayagraj, Farrukhabad
Agribusiness and Allied Sectors (With duration 15 days to 3 month)	<ul style="list-style-type: none"> • Cultivation of Horticulture and Floriculture • Cultivation of Fruits and Vegetables • Preparation of jelly, Pickles etc. • Dairy farming • Organic Farming • Veterinary practices for cattle • Beverages, Tobacco & Tobacco Products 	Pratapgarh, Kanpur, Meerut, Prayagraj, Saharanpur, Noida, Ghaziabad, Siddharthnagar, Gonda, Kushinagar, Sultanpur, muzaffarnagar, kaushambi, Balrampur, Faizabad, Hathras, Amethi
Forestry Product Based Micro Enterprises	<ul style="list-style-type: none"> • Handicraft items from forest produce /various fibres • Honey processing and bee keeping 	Bahraich, Amroha, Kushinagar, Lakhimpur Kheri and Shravasti.

Initiatives Taken by UP Government for migrant workers

Welfare measures and employment generation programs are being prepared by the Labour Department, Government of Uttar Pradesh for the labourers of the state. In addition, the department has been continuously working on policies, rules and programs for matters related to training and human empowerment of state labourers.

Uttar Pradesh Workers and Labourers (Jobs and Employment) Commission has been constituted which includes senior & experienced government officials and experts of various sectors to bring back the stability in the lives of migrant labourers, which got imbalanced due to global pandemic the COVID19. The Commission created a strategic plan to overcome this crisis and produced following results:

- Strict compliance of social and economic security policy is created for migrant labourers.
- Career counselling is included in the major activities of the commission.
- At district level, the personal and professional details of migrant labourers were collected, maintained & verified for necessary actions like providing employment to them as per their skills.
- Skill-wise details of labourers shared with all government departments of the state.
- Opportunities of employment are created in the public and private sectors for the labourers.
- Coordination is established with several small, medium and large scales industrial units to provide job opportunities to labourers.
- Skill-wise data of state migrant labourers is updated on the Sewayojan Portal.
- Beneficiary schemes are launched for migrant labourers (Atmanirbhar Bharat Yojna, Baba Saheb Ambedkar Employment Promotion Scheme. Etc.)
- Migrant labourers are given employment according to their ability and skill.
- Social and financial security of the migrant labourers is ensured at every step.

- A committee was constituted at district level for compliance of orders of the Commission.
- Uttar Pradesh conducted online sessions with mandi officials to facilitate sales and used idle rickshaws to take the produce directly to consumers to avoid overcrowding in mandis and also to provide employment to daily wage earners.
- Specific Changes in Labour Laws- Labour laws barring the Building and Other Construction Workers Act 1996; Workmen Compensation Act 1923; Bonded Labour System (Abolition) Act 1976; and section 5 of the Payment of Wages Act and the Maternity Benefits Act suspended for three years (Labour Laws Ordinance, 2020)

UP Government launched start-up fund, signed MoU with SIDBI to promote aspiring entrepreneurs.



Employment through MSME units

The micro, small and medium-scale enterprises department has entered into agreements with industrial firms such as Laghu Udyog Bharti, Indian Industries Association and FICCI to provide employment in MSME units to around 11 lakh migrant workers.

Apart from this, 2.5 lakh jobs were planned through the schemes of small-scale departments, and Khadi and Rural industries department. The state is also looking at infusing funds into the various self-employment schemes and facilitating bank loans to set up new MSMEs so that more jobs can be generated for migrants.

A six-day free training programme has been launched to improve the skills of traditional artisans and craftsmen.

Skilled labourers such as carpenters, tailors, bucket weavers, barbers, goldsmiths, blacksmiths, and potters are covered as beneficiaries.

The government has also constituted the Uttar Pradesh Workers and Labour (employment and job) Commission “to achieve social and economic safety of the workers” in the state.



Help Desk for Migrant Labourers

Government of Uttar Pradesh constituted a Career Counselling Committee and Helpdesks at district levels for the counselling and support of migrant labourers of the state. This initiative of Uttar Pradesh Government succeeded and helped the labourers in regaining their lost confidence. Few achievements of this campaign are as follows-

Through regular career counselling, mental strength of migrant labourers stabilized which helped them in getting prepared for the future.

Migrant labourers are informed about various welfare schemes of the Government so that they can get benefited according to their qualification and skills.

For verification of collected data of migrant labourers, an application is launched on portal.

Helpdesks are established that added pace to the registration process of migrant labourers and information of various beneficiary schemes of the government is shared with them.

Complete guidance is provided to migrant labourers who want to return to their workplace.



Employment generation through Sewayojan portal for Migrant Labourers

To provide job opportunities to migrants, the most essential requirement was to collect the data of labourers and to maintain it according to their skills. To make the process of data collection easy and to ensure that the person undergoing the current situation can easily complete his/her registration on the portal, a new application was developed by Sewayojan Department which facilitated the labourers in getting registered with the department and get all the information related to employment easily.



Chief Minister's Pravasi Rozgar Yojana

The Uttar Pradesh government had introduced the Chief Minister's Pravasi Rozgar Yojana in the state to provide livelihood and social security to Lakh of migrant workers.

Under the scheme, the government would provide employment and self-employment opportunities to the migrant workers, between 18 years and 59 years of age, in their own towns, villages and residential areas.

The migrant workers will be able to start their own enterprises by contributing only 5% of the total cost under the scheme, the officials said, adding that the financial help would be given based on the academic qualification of the applicant.

The data of migrant workers is already there with the employment directorate. Only those who have passed at least class 8 will be eligible for applying for self-employment offers under the scheme. Passing class 10 (high school) will be mandatory for projects exceeding INR 10 lakh. However, the academic qualification rider will not apply to those migrant workers who will not apply for bank loans.

Under the scheme, the academically qualified migrant workers would be able to set up their units worth up to INR 50 lakh. Of the total amount, 70% of the project cost can be availed from banks, while 25% will be borne by the state government in the form of a grant.

Through this scheme, the government will facilitate setting up of self-employment units for all the workers who are skilled. Someone could be a skilled electrician or a mechanic, or plumber, tailor, driver, among other things.

These projects will be financed through banks. Labourers and workers will have to submit a 5% contribution of their own. Such workers will also be a part of the scheme who decide to borrow money from their personal sources rather than from the banks. A margin money grant of 25% will be provided by the state government under this scheme. In this way, the project will be set up by providing loans from banks at 70% of the project cost. Interest will be payable only on the loan amount. Under the scheme, the beneficiaries could also purchase light commercial vehicles for goods transportation.

What next.....?

The COVID19 pandemic has a profound and deep impact in the lives and livelihood of the most vulnerable sections of the society. These include the marginalised, poor people of the country, especially the migrant population who had to bear the brunt of the unprecedented lockdowns, which triggered exodus of migrant population to the relative safety of their hometowns, districts of the respective states.

The COVID19 pandemic & labour

The home town migration for some has been a temporary measure to tide over the uncertain situation and return to their workplace when things normalise, for others it is imperative to find a livelihood solution either through self-employment of getting absorbed locally in the existing Industry. In some there is a strong desire to do something of their own at their home town. Many of these displaced are skilled people, even professionals.

Skilling, reskilling and upskilling are important aspects in terms of providing employment and enterprise opportunity to migrant labour. However, along with hard skills, soft skills including attitudinal changes needs to be incorporated in order to make the initiative successful.

Many state governments, followed the way and implemented various schemes, viz. Sewa Mitra Platform in UP, Rajasthan Labour Employment Exchange, Setting up of Kaushalkar.com by Karnataka, Integrated Skill Portal for Migrant Workers, Mukhyamantri Swarojgar Yojana in Uttarakhand, Mahaswayam web portal in Maharashtra, SAMPARKA portal in Assam and many more. Most of these initiatives were focused on either providing employment opportunities or social security. In order to address the issue of self employment (being job creator) which requires handholding and mentoring boosters, many organisation initiated multiple steps to create employment / livelihood opportunities in their (labourers) hometown.

SIDBI, through the GT Bharat LLP (placed as PMU agency in 11 states), conducted a rapid migrant labour profiling and suggested viable enterprise and livelihood options in various states. This was done through consultative means and study of existing measures prevailing in various states. The study documented various options for livelihood available for migrant labourers in their home town.

The value chain actors need to unleash a campaign mission on digitisation as a great democratiser of access to financial and non financial services. Several fintechs have made headways in easing access to aspirants. Digital platforms like mitra portals (standupmitra, udyamimitra, msme Saksham, PSB59). are offering digital delights. A platform which provides access to E Business services for existing enterprises can be trendsetter. Involvement of technical institutions as solution centres for adjoining clusters and or artisanal pockets can be game changers. It is also desirable to have lot of reforms and policy level inputs, including revolutionary – reforming public private partnership.

A national labour database (local and migrant), linked with Aadhaar and Jan Dhan accounts, can help capture and monitor various indicators like wage-trends, skillsets, education, experience etc. In this, a Specific identity no. can be given to each migrant labor. That detail shall be shared with all concerned dept. (SLDC, employment dept. labor dept., KVKs) all Industry associations, major manpower consultancies, skill development institutes, industrial & MSME departments of respective states and with all agencies involved in the livelihood creation. The same may enable them to map suitably as per their orientation, skill set for further employment or livelihood opportunities. Different programmes, schemes, institutions need to marry their mandate for nation good.

Cluster mapping and major cluster-based skill development approach in each district may also be explored for streamlined efforts to address the reverse migration issue. The major clusters present in each district or mandal/block, skill development programs can be taken up for the displaced population to enable them to start the enterprise or enhance their employability as skilled labour for the existing units. In bigger cluster - training and manpower skill development can be done as soft intervention for the migrant labours. OEMs can impart training to the labours of same interest and they can be utilized as their extended units with smaller setups.

Leveraging networks can propel the REVIVE & THRIVE journey, for sure.

Digital Knowledge Bank

- More information about SIDBI visit - www.sidbi.in
- For information and handholding support for aspirant entrepreneurs, please visit - <https://www.udyamimitra.in/>
- More information on bankability kit <https://udyamitra.in/Content/MSEbankabilitykit2.pdf>
- Prospective entrepreneurs may register themselves on <https://site.udyamimitra.in/Login/Register>
- You can register as both buyer or seller on Government e Marketplace (GeM) website at <https://gem.gov.in/>
- SC/ST and women entrepreneurs can borrow loans between Rs. 10 lakh and Rs. 1 Crore to start a manufacturing, trading or service unit under Stand Up India. Details are available at <https://www.standupmitra.in/>
- Women Entrepreneurs visit <https://niti.gov.in/women-entrepreneurshipplatform-web>
- For mentorship support please write to us at pnd_ndo@sidbi.in
- Meet Dhandebaaz at www.sidbi.in/en/swavlambans/meet-mr-dhandebaaz
- Have access to various knowledge series at www.sidbi.in/en/be-an-entrepreneur-knowledge-series
- Multiple papers / documents available for potential & growing entrepreneurs available at www.sidbi.in/en/swavalamban-info-series
- To access various schemes available for MSEs / aspirant MSEs, visit - www.startupindia.gov.in/content/sih/en/government-schemes.html



MISSION 10000 SWAVALAMBI

Dream2Reality Initiative under SIDBI Mission Swavalamban

Making India, Self-Employed

Mission 10000 Swavalambis is an initiative of SIDBI under the umbrella of Mission Swavalamban. This mission is powered by LetsEndorse in association with grassroots NGOs (Swavalamban Connect Kendras) and several key stakeholders. Our collective mission is to transform 10,000 individuals into empowered and confident micro-entrepreneurs.



The mission is actively working in 108 districts across 5 states of India (Uttar Pradesh, Bihar, Jharkhand, Odisha, and Telangana).

360° ENABLEMENT MODEL



Selection of viable business idea (from a pool of 150+ ideas)



Connects to the local skill training institutes for relevant skill development.



Building robust business plan/proposal detailing the business's projections



Credit scheme selection, interview readiness and entrepreneurial acumen development



Backward and Forward linkages, Regulatory compliance, MSME registration, Digital enablement



Monitoring growth and sustainability for 12 months

TO CONNECT WITH THE MISSION, CALL OUR TOLL FREE NUMBER



1800-121-1265

Digital Bouquet from SIDBI

Realize your Entrepreneurial Dreams Digitally



PMSVANidhi

Micro Loans for Street Vendors Upto Rs. 10000

pmsvanidhi.mohua.gov.in



Stand Up India

Credit for SC/ST and Women From Rs. 10 Lakh to Rs. 100 Lakh

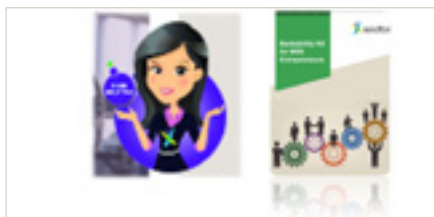
www.Standupmitra.in



Udyamimitra

Loans for MSMEs Upto Rs. 10 Crore

www.udyamimitra.in



Udyamimitra Hand Holding Ecosystem

www.udyamimitra.in



AHIDF

Sectoral Credit Scheme targeting Animal Husbandry & Dairying

ahidf.udyamimitra.in



PLI - Pharma

Sectoral Performance Linked Incentives

pli-pharma.udyamimitra.in



PSB Loans in 59 Minutes

Loan for MSME & beyond Upto Rs. 5 Crore

www.psbloansin59minutes.com



ARM-MSME

Asset Restructuring Module for MSMEs

<https://arm-msme.in>



MSME Saksham

Credit Eligibility Knowledge Portal for MSMEs

www.msmesaksham.com



PLI - Telecom

Sectoral Performance Linked Incentives

pli-telecom.udyamimitra.in

Contact us

To know more, please visit www.grantthornton.in or contact any of our offices as mentioned below:

NEW DELHI

National Office
Outer Circle
L 41 Connaught Circus
New Delhi 110001
T +91 11 4278 7070

NEW DELHI

6th floor
Worldmark 2
Aerocity
New Delhi 110037
T +91 11 4952 7400

AHMEDABAD

7th Floor,
Heritage Chambers,
Nr. Azad Society,
Nehru Nagar,
Ahmedabad - 380015

BENGALURU

5th Floor, 65/2, Block A,
Bagmane Tridib, Bagmane
Tech Park, C V Raman Nagar,
Bengaluru - 560093
T +91 80 4243 0700

CHANDIGARH

B-406A, 4th Floor
L&T Elante Office Building
Industrial Area Phase I
Chandigarh 160002
T +91 172 4338 000

CHENNAI

7th Floor,
Prestige Polygon
471, Anna Salai, Teynampet
Chennai - 600 018
T +91 44 4294 0000

DEHRADUN

Suite no. 2211, 2nd floor Building
2000, Michigan Avenue,
Doon Express Business Park
Subhash Nagar, Dehradun - 248002
T +91 135 2646 500

GURGAON

21st Floor, DLF Square
Jacaranda Marg
DLF Phase II
Gurgaon 122002
T +91 124 462 8000

HYDERABAD

7th Floor, Block III
White House
Kundan Bagh, Begumpet
Hyderabad 500016
T +91 40 6630 8200

KOCHI

6th Floor, Modayil Centre point
Warriam road junction
M. G. Road
Kochi 682016
T +91 484 406 4541

KOLKATA

10C Hungerford Street
5th Floor
Kolkata 700017
T +91 33 4050 8000

MUMBAI

16th Floor, Tower II
Indiabulls Finance Centre
SB Marg, Prabhadevi (W)
Mumbai 400013
T +91 22 6626 2600

MUMBAI

Kaledonia, 1st Floor,
C Wing (Opposite J&J office)
Sahar Road, Andheri East,
Mumbai - 400 069

NOIDA

Plot No. 19A,
7th Floor
Sector - 16A
Noida 201301
T +91 120 485 5900

PUNE

3rd Floor, Unit No 309 to 312
West Wing, Nyati Unitree
Nagar Road, Yerwada
Pune- 411006
T +91 20 6744 8800

For more information or for any queries, write to us at contact@in.gt.com



Follow us @GrantThorntonIN

Small Industries Development Bank of India (SIDBI), established under an Act of Parliament in 1990, acts as the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities. In the context of the changing MSME lending landscape, the role of SIDBI has been realigned through adoption of SIDBI Vision 2.0 which envisages an integrated credit and development support role of the Bank by being a thought leader, adopting a credit-plus approach, creating a multiplier effect, and serving as an aggregator in MSME space.



Disclaimer: This document is prepared under SIDBI intervention in which Grant Thornton Bharat LLP is the implementing agency. The document users/third parties shall verify the facts and figures at their end and shall be solely liable for any action taken by it based on this document. SIDBI, its directors, employees or any office shall not be liable for loss of whatsoever nature arising by using the content of this document.

© 2021 Grant Thornton Bharat LLP. All rights reserved.

"Grant Thornton Bharat" means Grant Thornton Advisory Private Limited, the sole member firm of Grant Thornton International Limited (UK) in India, and those legal entities which are its related parties as defined by the Companies Act, 2013, including Grant Thornton Bharat LLP.

Grant Thornton Bharat LLP, formerly Grant Thornton India LLP, is registered with limited liability with identity number AAA-7677 and has its registered office at L-41 Connaught Circus, New Delhi, 110001.

References to Grant Thornton are to Grant Thornton International Ltd. (Grant Thornton International) or its member firms. Grant Thornton International and the member firms are not a worldwide partnership. Services are delivered independently by the member firms.