## Formation of

## Subject Expert Group - Rural Livelihood

## SEG Rural Livelihood and Entrepreneurship Development

## A Proposal

Submitted to
Unnat Bharat Abhiyan, IIT Delhi

Proposal submitted by

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# **Subject Expert Group - Rural Livelihood**

# Contents

S. No	Title	Page No	
1	Name of the Institute	1	
2	Title of the Subject Expert Group		
3	Name of the Coordinator and Contact Details	1	
4	Details of the Experts identified	2	
5	Brief information on prospective technologies, entrepreneurial models	3	
	and infrastructure available for implementation		
6	A brief note on the current status and the desired possibilities of	4	
	intervention		
7	Information on the existing Government schemes to facilitate action in	6	
	this subject area		
8	Likely sources of funding, support, incentives etc. available	8	
9	A tentative roadmap for meaningful intervention		
10	Deliverable Planned	9	
11	Basic Requirements for Coordination	10	
12	References	11	

### Foreword

Rural entrepreneurship constitute the foundation of India's dynamic socio-economic structure, exemplifying resilience, tradition, and significant potential. However, many rural entrepreneurs still face challenges to achieve the required results in terms of business development, productivity, and sustainability, despite their hard work and entrepreneurial intention. While they are actively engaged in economic activities, the lack of targeted relevant skills and knowledge hampers their ability to optimize resources, innovate, and scale their ventures effectively.

This proposal for establishing a Subject Expert Group (SEG) for Rural Livelihood under the Unnat Bharat Abhiyan (UBA) aims to address this gap by providing context-specific training. Our approach focuses on equipping rural entrepreneurs with essential knowledge and skills that are directly applicable to their businesses. By doing so, we envision enabling them to become resource persons and local leaders within their entrepreneurial groups, thereby fostering a culture of self-reliance, innovation, and peer-driven growth. Anchored in the vision of UBA, this initiative aspires to mix economic empowerment with knowledge-driven development, thereby enhancing the overall resilience and competitiveness of rural enterprises in an evolving digital economy.

I sincerely thank the Hon'ble Chairman and Members of the National Executive Committee, Unnat Bharat Abhiyan, for giving me the opportunity to submit this proposal under the SEG – Rural Livelihood & Entrepreneurship.

Prof. Seema Sharma

## **Unnat Bharat Abhhiyan**

### **Subject Expert Group (SEG)**

### Sustainable Rural Enterprise and Livelihood Promotion

### **Proposal**

1.Name of the Institute	Indian Institute of Technology Delhi	
	Hauz Khas	
	Delhi	
2. Title of the SEG	SEG- Rural Livelihood- Sustainable Rural	
	Enterprise and Livelihood Promotion	
3. Name of the Coordinator (CV enclosed)	Prof. Seema Sharma	
4. Address Details	Room No. 401, Department of Management	
	Studies, Vishwakarma Bhawan, Indian	
	Institute of Technology, Shaheed Jeet Singl	
	Marg, New Delhi 110 016, India	
5. Contact Details	Ph: 91-11-2659-6352, 9810791153	
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### 6. Details of the experts identified

To ensure a multidisciplinary and dynamic approach to rural livelihood interventions, the SEG-Rural Livelihood will constitute a panel of professionals with wide-ranging expertise. These experts are drawn from domains such as social sustainability, rural enterprise development, community empowerment, financial and digital inclusion, and supply chain management. The group will act as a resource hub offering strategic insights, technical advice, and mentorship to UBA Participating Institutions (PIs).

The experts identified will represent diverse institutions, including universities, development organizations, technology centers, financial inclusion agencies, and rural innovation networks. Their experience in field implementation, policy framing, participatory research, and innovation diffusion will be crucial for building scalable models of livelihood enhancement. The SEG will maintain a flexible structure to induct additional experts as needed based on emerging project demands.

Table -1 List of Experts identified

S. No.	Name and Address	List of Experts identified	Field of Specialization
	of the Experts		
1	Prof. Seema Sharma, IIT Delhi	(Former HoD, Department of Management Studies, IIT Delhi), Indian Institute of Technology, New Delhi Phone: 91-9810791153, E-mail: seemash@dms.iitd.ac.in	Economics and Entrepreneurship Management
2	Prof. Gourav Dwivedi	Assistant Professor at Department of Management Studies, Indian Institute of Technology, New Delhi Phone: 91-9935278275, E-mail: gourav@dms.iitd.ac.in	Entrepreneurship Sustainability, Technology Management, Supply Chain Management, Transportation or Logistics Modelling, Sustainability, Industry 4.0, and Systems Thinking
3	Prof. Dhirendra Mani Shukla	Associate Professor at Indian Institute of Management Lucknow Phone: 0522-6696651 Email: Dhirendra.mani.shukla@iiml.a c.in	Strategic and Social Entrepreneurship Management
4	Prof Pulak Mohan Pandey	Mechanical Engineering Department, IIT Delhi Email: pmpandey@mech.iitd.ac.in Phone: 9873938895	Additive Manufacturing/ 3D Printing and Tooling, CAD/CAM Non-traditional Machining and Finishing FEA of Manufacturing Processes Biomedical application of 3D Printing
5	Prof. Manoj Sharma	Assistant Professor Department of Humanities and Social Sciences National Institute of Technology Hamirpur Phone: +91 94180 03100 Email: manoj@nith.ac.in	Strategic Management, Environmental Economics and Marketing Management

# 7. Brief information on prospective technologies, entrepreneurial models and infrastructure available for implementation

Livelihood sustainability is crucial for ensuring sufficient supply and demand of food, income, shelter, and other essentials. Sustainable livelihoods are defined as the capacity of individuals to sustain or enhance their living standards concerning well-being, income, or other human development objectives, while minimising their vulnerability to outside factors and trends, and ensuring that their activities align with the preservation of the natural resource base (Allison & Horemans, 2006). Several studies have suggested that rural lifestyles are environmentally sustainable when they preserve the assets upon which they rely, and socially sustainable when they can withstand and recover from failures (Bebbington, 1999; Ellis, 2000). Livelihood sustainability can be understood by distinguishing livelihood assets, which include social, financial, human, manufactured, and natural capitals, collectively known as capital assets (Rahman & Hickey, 2020). The conceptualisation of sustainable livelihoods and subsequent actions frequently establish connections with grassroots developments (Kumar et al., 2020). Rural livelihood interventions are complex because of the need to accommodate the interests of multiple stakeholders (Reid, 2008). It is essential to incorporate the diverse knowledge and values of the community, as well as to ensure the involvement of stakeholders in decision making and implementation (Stringer et al., 2007). A systematic strategy has been used to investigate rural livelihood solutions around the world. It involves multiple stages, including problem identification, mobilising stakeholder participation, analysis of the issue, establishing frameworks, and implementing the solutions. (Usadolo & Caldwel, 2016). It is important to promote the required skills and knowledge through technology interventions to improve the performance of rural SMEs and predominantly small and medium enterprises enterprises (Kumar et al., 2024).

Agriculture's role in the growth of the Indian economy and the country's overall development is well acknowledged. However, this must be reoriented in light of the changing environment

and requirements, in order to face new problems while also capitalising on new opportunities. Information and communication are universally accepted as essential components of any developmental effort. Additionally, they play a vital role in the rural livelihood strategy, as they act as a vital link in keeping it structured and functional (Soriano, 2007). Rural livelihoods, mainly agriculture is becoming increasingly competitive globally, and many innovations are emerging in this sector. The rate of adoption of advanced and cutting edge technologies is low, mainly due to inadequate skills and required knowledge (Chand, 2022). The greater the economic growth, the faster will be the changes in the economic structure. The most recent data from the Periodic Labour Force Survey for 2019-20 indicates that the agriculture sector, encompassing fisheries and forestry, employs 45.6% of the entire workforce in the country (National Statistical Office 2021a). Therefore, interventions in agricultural value addition are necessary to increase per worker income in this sector. This requires a new strategy to improve the performance of the rural and agricultural based entrepreneurs.

### 8. A brief note on the current status and the desired possibilities of intervention

The present government has set a vision for a new India that involves 'Sabka Saath Sabka Vikas'. To achieve this objective, transformation of rural livelihoods is crucial as 45 per cent of the country's workforce is directly or indirectly engaged with farm based activity (National Statistical Office 2021a). Sustainable rural livelihoods can be achieved through minimising negative environmental impacts and ensuring the capability of communities to cope with challenges while maintaining their well-being over time (Chambers & Conway, 1992). Rural livelihoods in India are primarily determined by birth, gender and traditional occupation, which ultimately shapes their role in society.

In India, agriculture contributes over 19% to GDP and serves as the major income source for over 85% of rural households, most of which allocate a significant portion of their

income to food expenditure (Nair, 2014). Despite its importance, still a large portion of livelihood practices continue to be based on age-old methods without adopting modern technology and best practices across world. A significant portion of agricultural land, especially in dry areas, is vulnerable to crop failure, which discourages farmers from investing in improved seeds and technology. Several government initiatives have been taken to make rural livelihoods more sustainable, such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), National Rural Livelihoods Mission (NRLM), Pradhan Mantri Krishi Sinchai Yojana, Pradhan Mantri Gramin Awas Yojana, Jal Jeevan Mission. A series of programmes have been launched to boost rural livelihoods, focusing on promoting climate-friendly agricultural practices and ensuring equitable price mechanisms like Minimum Support Price (MSP) for essential crops. Key sectors such as integrated value chains that link both agricultural and non-agricultural products broaden the market. Self Help Groups (SHGs) have been equipped with advanced financial literacy to provide them access to microcredit. Sectors like dairy, poultry, fisheries, non-timber forest products are also being given special attention to create sustainable livelihood models.

Self-help groups (SHGs) and cooperatives are important in strengthening rural communities by promoting collective action, financial inclusion and self-reliance through shared interests and mutual aid. Their collaboration with local governance institutions such as Panchayati Raj Institutions can significantly improve development at the grassroots level by establishing a strong, participatory framework for sustainable rural livelihood strategies. Necessary strategies can be formulated to enhance the sustainable livelihood mission by keeping in mind strong institutions like self-help groups, producer groups and rural based NGOs. These institutions will play a crucial role in unlocking the potential of rural entrepreneurs by providing necessary digital and financial literacy, skill development, linking to markets and providing technological access. These collective efforts not only increase

revenue opportunities but also enable rural people to access public services, reduce transaction costs and build long-term resilience against poverty.

Therefore, the Subject Expert Group (SEG) on Rural Livelihoods aims to equip the students, faculties and other stakeholders of Unnat Bharat Abhiyan (UBA) with the necessary skills to analyse the existing livelihood patterns. The SEG will develop effective intervention strategies, incorporating appropriate technology and sustainable livelihood models to promote sustainable rural livelihoods.

# 9. Information on the existing Government schemes to facilitate action in this subject area.

The Government of India has undertaken numerous initiatives aimed at strengthening rural livelihoods and fostering entrepreneurship development. These schemes provide a strong foundation for interventions under the SEG - Rural Livelihood.

Major schemes include:

- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):
   Guarantees a minimum of 100 days of wage employment to rural households, reducing vulnerability and promoting rural infrastructure development.
- National Rural Livelihoods Mission (NRLM): Works to organize rural poor women
  into Self-Help Groups (SHGs) and federations, facilitating their access to financial
  services, skills, markets, and livelihoods.
- State Rural Livelihood Missions (SRLMs): Implement NRLM at the state level by tailoring livelihood strategies and interventions to local socio-economic conditions and facilitating community institution building.
- Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Enhances agricultural productivity by promoting water conservation and efficient irrigation practices.

- Deendayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Provides employment-linked skill development training to rural youth, targeting the marginalized sections.
- **Skill India Mission:** Aims to impart employable skills through a variety of sector-specific training programs, enhancing the capabilities of rural entrepreneurs.
- Start-up India and Stand-up India Initiatives: Promote innovation, entrepreneurship, and easy access to finance, including among rural startups and enterprises.
- Pradhan Mantri Awaas Yojana Gramin (PMAY-G): Facilitates access to
  affordable housing for rural poor, which indirectly supports household stability and
  productivity.
- Pradhan Mantri Mudra Yojana (PMMY): Provides micro-loans to small rural entrepreneurs to promote non-farm economic activities.
- Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme
   (PM-FME): Supports rural enterprises engaged in food processing through financial, technical, and capacity-building support.

In addition to government initiatives, the non-governmental sector has also played a pivotal role. Several NGOs, foundations, and rural innovation agencies run livelihood-centric programs such as skill development initiatives, enterprise incubation, microfinance, and market access facilitation. Examples include the activities of organizations like SEWA, PRADAN, BAIF, ACCESS Development Services, and others. These non-governmental programs offer technical know-how, innovations, and community-based models which can be synergized with government schemes to maximize the impact of livelihood interventions under UBA.

### 10. Likely sources of funding, support, incentives etc. available

For the initial phase, a core funding support of Rs. 20 lakh will be provided by the Unnat Bharat Abhiyan's National Coordinator. Additionally, the participating institutions will also be encouraged to collaborate with corporate sector, GOI entities such as NRLM and SRLMs, NABARD, MSME Ministry, Rural Development Departments, APEDA, PMKY, SIDBI, Skill India Mission, and Start-up India initiatives to get funding to finance their interventions. Also, apart from strategic alliances with CSR arms of companies, the international development agencies will also be explored to leverage technical and financial resources.

### 11. A tentative roadmap for meaningful intervention

A coherent and targeted roadmap is critical for enabling meaningful interventions in rural entrepreneurship under Unnat Bharat Abhiyan (UBA). The approach will be systemic, specific, and anchored in the needs of rural entrepreneurs and communities.

### Stage I

The first step will be to engage with participating institutions to brainstorm on need for promotion of rural entrepreneurship and various models to promote that.

### Stage II

The detailed assessments would be conducted by the participating institutions in their areas for promoting startups using local resources. The overriding aim will be to identify opportunities where interventions can have maximum impact, especially for marginalized groups such as women, youth, and smallholders.

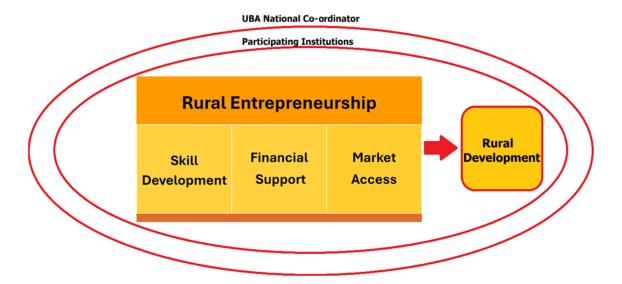
### **Stage III**

A mapping of these potential products/services would be done with the government schemes.

### Stage IV

Finally, the entrepreneurs will be trained for need based business skills as shown in the following figure.

Figure 1: Roadmap for Promoting Rural Entrepreneurship in India



A strong focus will be placed on monitoring, evaluation, and learning (MEL) in these interventions. Baseline surveys, mid-term reviews, and impact assessments will be conducted. Real-time learning from field experiences will guide course corrections and innovation in project designs.

### 12. Deliverables Planned

The SEG-Rural Livelihood aims to deliver measurable outcomes aligned with UBA's broader vision of rural development. Key deliverables are outlined below:

S. No	Deliverables	<b>Key Performance Indicators (KPIs)</b>
1	Project Proposal Assessment	Number of project proposals assessed.
2	Capacity Building	Number of meetings with PIs
		Number of training programs conducted
		across the country
		Number of stakeholders trained across the
		country
3	Resource and Knowledge	Number of toolkits
	Development	Number of manuals

### 13. Basic Requirements for Coordination

### a. Manpower

A Coordination Unit will be established, comprising one Senior Project Fellow (with a minimum of 5 years of experience in rural livelihoods and innovation ecosystems) and one Project Assistant (with a postgraduate degree in development studies or equivalent field). They will work directly under the SEG Coordinator to ensure seamless functioning across all verticals.

### b. Travel

The SEG team members and associated experts will undertake periodic field visits to UBA villages and partner institutions across regions. These visits will focus on need assessments, program monitoring, stakeholder engagement, and cross-learning initiatives.

### c. Training Programme

For developing training programmes for the entrepreneurs, expert teams will be made. The training will be delivered in hybrid formats (online/offline) to enhance the entrepreneurial skills of rural Indians. Special focus will be given to hands-on training, exposure visits, livelihood innovation camps, and hackathons to promote real-world problem solving.

### 14. Meetings

Regular strategic review meetings will be convened with SEG experts, UBA RCIs, and PIs. Online brainstorming sessions and thematic workshops will be organized quarterly to foster collaboration, monitor progress, and adapt strategies based on field experiences.

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