

2. Covid-19, Atma Nirbhar Bharat Abhiyan and the Role of Entrepreneurship and Startups with Special Reference to Women

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Abstract:

In any society, women are the backbone and always play a vital role. However, during this pandemic situation caused by COVID-19, women have become the silent sufferers. To fulfil the dream of Prime Minister Modiji's in making India atma nirbhar, each and every citizen of India should have the capacity to be self-reliant including women. For 'Atma nirhar Bharat', it is very important to take women along. It is therefore has become the utmost priority to work towards the sustainable livelihoods and economic empowerment of women especially in rural areas. This review article focuses on the various schemes under "Atma Nirbhar Bharat Abhiyan" and the role of society, culture, education and technology along with Entrepreneurship and Start Ups in making India self-reliant with special reference to women.

Keywords: Atma nirbhar Bharat, COVID-19, Self-reliant, Women.

2.1 Introduction:

Prime Minister Narendra Modiji has announced a special economic and comprehensive package of Rs 20 lakh crores under "Atma Nirbhar Bharat Abhiyan" with a vision to make India self-reliant on its own power and resources in every aspect. It includes packages for various sections including cottage industry, MSMEs (Ministry of Micro, Small & Medium Enterprises), labourers, middle class, industries, etc. All these efforts were made though the beginning of these new ventures to reform India's self-reliance by promoting our local market products into the global market.

This mission includes various objectives like to modify the infrastructure of India into a more digital one which suits the current developments towards 'Digital India' making India more self-reliant towards digital revolution and the one that represents 'Modern India' among the world; strives for a technology driven India where everything will be based on high-technology starting from one to all, etc. However, achieving all these objectives under this 'Atma Nirbhar Bharat Abhiyan' does not seem to be easy. There are major barriers that has to be crossed in order to actually achieve the objective so as to make India an actual 'self-reliant Bharat'. Some of the challenges that are to be overcome could be discussed under the following heads.

- **Issues related to Liquidity:** One of the major challenge towards achieving this mission is the issues related to liquidity of the scheme. Prime Minister Narendra Modi has announced an amount of Rs. 20 Lakhs Crore and the majority of the package are supposed to be transmitted by RBI to Banks and Banks to Citizens. This transmission does not seem to be as smooth owing to inefficient transmission of monetary policy.
- **Lack of Demand:** The demand ratio in every sector has been reduced due to this lockdown followed by COVID-19. This pandemic has really created a situation all over the world including India where there is a lack of demand which is becoming another obstacle in achieving the vision 'Atma Nirbhar Bharat'. To fulfil this vision, people in the form of investors having money should come up in different sectors to facilitate growth in every proposed sector under this mission.
- **Lack of Backward and Forward Linkages:** There is a lack of backward and *forward linkages due to this lockdown. Until and unless the rest of the domestic economy is revived from this present pandemic situation, the MSME sector may face a shortage of demand, and its production may soon sputter to a close.
- **Burgeoning Fiscal Deficit:** Under this mission, our Government claims that the stimulus package is around 10% of India's GDP. However, financing it would be difficult as the government is worried about containing the fiscal deficit. But fiscal deficit indicates that the government is going to bridge the gap through increased taxation, reduced expenditure, additional domestic or foreign borrowings or printing money.
- **Difficulty in Mobilising Finances:** There is also a difficulty in mobilising finances under this mission to achieve the various objectives. The government seeks a disinvestment to mobilise the finances for the plan. However, the majority of Indian industries are already a bit debt-laden to take up the stake in PSUs. Moreover, it is also difficult to borrow the foreign markets, as rupee with respect to dollar is always low.

Therefore, it is essential to find out the role of different sectors of the society including women in making India self-reliant and also to explore the possibilities of entrepreneurial startups in achieving the goals of this 'Atma Nirbhar Bharat Abhiyan'.

2.2 Government Policies:

To achieve this mission, Government of India has introduced a dozens of policies which are implanted at five different phases covering different sectors. These can be discussed under the following heads:

- a. **Businesses through MSMEs:** Prime Minister Narendra Modi has announced a special economic and comprehensive package of Rs 20 lakh crores which is equivalent to 10% of India's GDP. This amount has been scattered in different sectors to promote the businesses in India in different packages such as,
 - Pradhan Mantri Garib Kalyan Package (1)
 - Pradhan Mantri Garib Kalyan Package (2), etc.
- b. **Poor, including migrants and farmers:** The highlights under this policy are as follows:
 - Crore farmers with agricultural loans of Rs. 4.22 lakhs Crore availed the benefit of 3 months loan moratorium.
 - Interest Subvention and Prompt Repayment
 - Incentive on crop loans, due from 1st March, extended up to 31st May, 2020
 - 25 lakh new Kisan Credit Cards sanctioned with a loan limit of Rs. 25,000 cr.

- 63 lakh loans of Rs. 86,600 Crore approved in Agriculture between 1.3.2020 to 30.04.2020.
 - Refinancing of Rs.29, 500 Crore provided by NABARD, to Cooperative Banks and Regional Rural Banks in March, 2020.
 - Support of Rs. 4,200 Crore provided under Rural Infrastructure Development Fund to States during March, 2020 for rural infrastructure
 - Working capital limit of Rs. 6,700 Crore sanctioned for procurement of agriculture produce to State Government entities since March, 2020.
 - Support for Migrants and Urban Poor during last 2 months.
 - MGNREGS support to returning Migrants which includes 14.62 Crore person-days of work generated till 13th May 2020, etc.
- c. **Agriculture:** The main highlights under this section are as follows:
- Rs 30,000 Crore Additional Emergency Working Capital for farmers through NABARD.
 - Rs 2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
 - During lockdown period due to COVID 19, Minimum Support Price (MSP) purchases of amount more than Rs 74,300 crores.
 - Amendments to Essential Commodities Act to enable better price realization for farmers under which EC Act, 1955 was enacted in days of scarcity, etc.
- d. **New Horizons of Growth:** Under this the various policy reforms were made to fast-track the various investment efforts made under Atma nirbhar Bharat. Some of the policy highlights under this scheme are as follows:
- Project Development Cell in each Ministry to prepare investible projects, coordinate with investors and Central/ State Governments.
 - Ranking of States on Investment Attractiveness to compete for new investments.
 - Incentive schemes for Promotion of New Champion Sectors will be launched in sectors such as Solar PV manufacturing; advanced cell battery storage; etc.
 - Up gradation of Industrial Infrastructure Scheme will be implemented in States through Challenge mode for Industrial Cluster Up gradation of common infrastructure facilities and connectivity.
 - Introduction of Commercial Mining in Coal Sector.
 - Policy reforms were made in different sectors like mineral sector, defence sector, coal sector, traffic sector, atomic energy sector, etc.
- e. **Government Reforms and Enablers:**
- Government has announced Rs. 15,000 crores for the health related steps to be taken during this COVID containment period. Under this Rs 4113 crores have been released to states; Rs 3750 crores for essential items and Rs 550 crores for testing labs and kits.
 - Introduction to technology driven systems for online education during COVID including SWAYAM PRABHA DTH channels, DIKSHA, e-Paathshaala, etc.
 - Rs 40,000 crores increase in allocation for MGNREGS to provide employment boost.
 - New National Curriculum and Pedagogical framework for school, early childhood and teachers will be launched: integrated with global and 21st century skill requirements.
 - National Foundational Literacy and Numeracy Mission for ensuring that every child attains Learning levels and outcomes in grade 5 by 2025 will be launched by December 2020.
 - Public Sector Enterprise Policy for a New, Self-reliant India.

2.3 Role of Social, Culture, Education and Technology:

Society, culture, education as well as technology has a key role to play towards achieving the goals of Atma Nirbhar Bharat making India self-reliant in each and every sector (Stam).

- **Society:** The thinking process and the current mind-set of the people of the society has to be reformed so as to achieve the goals under the mission ‘Atma Nirbhar Bharat’. The present society of India has many stereotypic thoughts regarding the work culture. We encourage our children to work more on technology than working with hand in fields. A farmer does not get the proper respect and money in our society due to which many of them has even committed suicide during this lockdown period. And to reform this though process, teacher can play a pivotal role in the society. A society is comprised of teachers, learners and the parent. The students or the learners has a mind-set that can be molded easily by inculcating modern thought process and respect towards every work. Even the work of a sweeper is important for the society. This job should get the same respect and privilege with any other job like doctor or pilot or ministers. Only then we can actually perceive Modiji’s ‘Atma Nirbhar Bharat’. It should now be the dream of each and every member of the society which will help in achieving this goal as quickly as possible and it is not possible without the active participation of women through various roles in the present society.
- **Culture:** The culture of our country has a tremendous effect on the mind-set of its people. India being a democratic country with a lot more number of different religions and cultures existing in harmony. The work cultures are different in different communities belonging to different cultures. All these people have now to understand the importance of a common culture which is “work culture” towards achieving the goals of ‘Atma Nirbhar Bharat Abhiyan’.
- **Education:** Education has a tremendous effect and activities to do towards achieving the goals of Modiji’s “Atma Nirbhar Bharat Abhiyan’. But due to this lockdown, our traditional face-to-face interaction process has now been forcefully replaced the online process of learning through different technologies such as SWAYAM PRABHA DTH channels, DIKSHA, e-Paathshaala, etc. All these are new educational initiatives to impart quality education among the youngsters. They should get proper education. The curriculum should include theoretical as well practical and vocational training contents so as to brainstorm the young mind through education (Elahi). The outcome of all these processes should be to develop a mind-set among the learners towards a solution finding approach to all the problems that we are facing at present. These should open up the young minds of the students through proper education (Manimala).
- **Technology:** This is another new revolution that has become important in each and every field of life. Now a days starting from education to agriculture technology has become an important integral part. New technologies are coming up every day and we are becoming handicapped without these.

For example, the apps that we are using in our desktops, mobiles for doing different activities are becoming most important in doing all those activities. The app Tik Tok has now been advised among people to ban because it is a Chinese origin app. But many people of India are still using this app and China is earning revenues from us. The 4G internet that we are using is doing almost all of our work during this lockdown period. We are stuck at our homes but digitally we are all connected using this 4G. At present people are even working on 5G internet which is actually not required in doing our day-to-day activities.

But it is required in health sector e.g., a doctor sitting at New York will be able to a critical neurosurgery operation in India using robots through this 5G internet technology. Thus, it seems that technology has grabbed each and every sector of our life and without it, we cannot do our day-to-day activities especially during this lockdown time.

2.4 Role of Entrepreneurship & Start-Ups with Special Reference to Women:

Finally, our vision to make India a self-reliant country through Modiji's 'Atma Nirbhar Bharat' can only be possible through the role of Entrepreneurship and startups. For this, Government has launched different policies and schemes through this 'Atma Nirbhar Bharat Abhiyan'. All these schemes promote the role of entrepreneurs in our country. It is only the entrepreneurs who can change the current fall down of GDP and financial crisis in India. We need lots of entrepreneurs in each and every sector of society and anyone having an idea with a value in it which can be transformed into a business can become an entrepreneur (Smith). Government of India has many schemes for the entrepreneurs such as SIIP, MSME, PRAYAS, EIR, DST, DBT, BIIP, ANGELS, etc. Even at the student level, they can get grants from SIIP and EIR (Toma). One such brilliant example is from the School of Biotechnology, Kalinga Institute of Industrial Technology, and Bhubaneswar. Here, Dr. Vishakha Raina has an incubation centre and start-up which has helped a group of students to change their mind-set and take entrepreneurial start-ups utilizing these types of schemes. They have not only successfully find out the solution to a local problem but also added values to their products and have generated money from it. By using the weed biomass from a plant, the students made pulp source for making handmade papers which later on become the alternative source of livelihood for local tribal community near the Chilka Lake in Odissa. The supervisor of the laboratory Dr. Raina received MSME grants for her various innovative ideas and later on she established her 'Krea Foods And Beverages PVT LTD. They have also filed patent on her innovation cal 'acryl-aid' to improve the dieteray value of the bakery food products. They also developed biodiesel from used cooking oil which they collected from different restaurants and eateries under the team called' In-Dhan, Bioenergy Unit. They received grants from MSME and finally set up a Bioenergy pilot scale facility housed at KISSS, Bhubaneswar in the year 2014. The main objective of this team was waste management and clean renewable energy generation process for various applications. There are innumerable number of examples of such entrepreneurs and start up incubation centers in India already established using these schemes released by Government of India.



Dr Vishakha Raina (in the middle) and other co-founders with the team at Krea Foods and Beverages.

Figure 2.1: Role of Entrepreneurship & Start-Ups with Special Reference to Women

Another success story of Adivasi Women in Chhattisgarh is one of the many examples of a self-reliant India. As Covid-19 spread globally resulting in the shortage of hand sanitizers amongst other products, women from Chhattisgarh are steering contribution to India's collective fight against the coronavirus. They have developed 'Madhukam' which is a brand of herbal hand sanitizer with guidance from Samarth Jain, a scientist, researcher, and a consultant. He paved the way for developing the hand sanitizer from the base of the traditional mahua brew, which is an integral part of Adivasi life and culture. Earlier, the mahua brew prepared by the women would be used for making alcohol at home using traditional methods.



Figure 2.2: Adivasi Women in Chhattisgarh

2.5 Conclusion:

There is a pivotal role of women in the society to be played by these entrepreneurs and start-ups in our country which can help our country to become self-reliant in every sector (McMillan). Entrepreneurship and start-ups plays a key role in the socio-economic development of country including creation of employment, encourages better standard of living for women, expanding exports, etc. Entrepreneurs not only invest their own capital but it also attracts capital from the market. They make productive use of these savings and mobilize them by turning it into a productive resource. The pooled financial resource or capital is the basis of wealth creation in the economy, thus contributing majorly to the socio-economic development of a country (Morris).

Thus, there is a close relationship between the economic development and entrepreneurship. Over the years this relationship has gained a growing interest especially during this time of pandemic. Entrepreneurship has to play a key role in any country including India in its economic development (Bhinde). Entrepreneurs experiments on natural resources and add values to the waste products thereby helping in the rise of economic growth of a country (Nwachukwu). Countries like India have to get the big picture right and fix the details through entrepreneurship and new start-ups along with women.

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