

Role of MSMEs in the Start-up Ecosystem With Reference to the Tribal Youth of Rajasthan

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MSME, Youth, Tribal, Start-up, Ecosystem

JEL Classification

A11, G28, L53, R11

Abstract: As a major government programme, Start-up India is designed to foster an entrepreneurial culture in India that will lead to long-term economic development and large-scale job prospects. The government's goal with this programme is to help small businesses flourish by encouraging them to innovate and create. Small and medium-sized businesses in India have grown to be an essential part of the country's economy during the last half-century. Micro, small, and medium-sized enterprises (MSMEs) play a significant role in eliminating regional imbalances. It also helps in the industrialization of rural and tribal areas. MSMEs has a huge impact on the country's socioeconomic growth since it serves as an accessory unit to larger enterprises. Our country's economic development and job creation have been bolstered by a variety of programmes aimed at developing this industry. This study has been undertaken to ascertain the role of MSMEs in the start-up ecosystem for tribal youth of Rajasthan, India.

1. Introduction

The MSME sector has arisen in the last fifty years as an extremely flexible and competitive industry in the Indian economy. MSMEs play a significant role in creating broad openings for employment at comparatively lower capital expenses than large factories and helping to grow and develop rural, tribal, and backward regions, thus reducing regional imperfections. MSMEs supplement broad factories as auxiliary units, and this makes a significant contribution to the socio-economic development of the nation's rural and tribal areas. MSME has a strategically leading function in the structure market of the Indian economy. It contributes about 8% of the country's GDP and employs over 8 million people, accounting for 45% of the country's production output, 40% of

total exports, and manufacturing over 8,000 value-added goods ranging from traditional to high-tech.

1.1. Micro, Small and Medium-sized Enterprises (MSMEs)

Micro, small and medium-sized enterprises (MSMEs), internationally, have been recognised as a development driver in every nation's economy. MSMEs have now become a very interesting issue in India. In addition to its development and consolidation, there are many financial entities that supply different kinds of services and facilities for MSMEs. MSMEs in India are an essential component of their economic development and growth. Despite this reality, the issues of lack of adequate and prompt financial provision, scarcity of working capital, education, lack of innovation and insufficient technology are still serious issues for MSMEs.

India has vibrant and responsive MSMEs that play an important, effective, and creative entrepreneurial position in every country's economic growth and development, in kind of growing trade and generating highest prospects for jobs and creating the new innovative skills built in India. MSMEs are the pillars of every community and the guiding factor for global prosperity. The 2006 MSME Act, offers numerous forms of incentives, plans, and triggers to this sector by the "Government of India, through the Ministry of Micro, Small and Medium Enterprises (MSMED)", which aims to solve some major MSME problems, such as shortage of finance, management skills, etc.

1.2. MSMEs Classification Based on Investment Slabs

Micro Enterprises in the manufacturing and service sectors must invest no more than Rs. 1 crore in plant and machinery or equipment and have an annual turnover of no more than Rs. 5 crore. Small businesses must invest no more than Rs.10 crore in plant and machinery or equipment, and their annual turnover must not exceed Rs.50 crore. Medium-sized businesses must invest no more than Rs. 50 crore in plant, machinery, or equipment and have an annual revenue of no more than Rs. 250 crore.

The importance and future engagement of micro, medium, and small firms is backed by both theoretical and empirical statements. SMEs are frequently viewed as more successful and egalitarian in their allocation of national, state, tribal, and rural revenue. Furthermore, this sector contributes to the economy by promoting sustainable industrial development in all tribal and rural areas. The MSME firm fosters economic activity by generating jobs for people who are averse to working in large corporations. Using local services and knowledge to their full potential is made easier with the help of MSME.

As a result, "Micro, Small and medium-sized businesses (MSMEs)" are more likely to have the necessary abilities to create new commodities or develop new strategies for existing ideas.

Several major corporations depend on small businesses in the same area to perform various business functions via externalisation, which is beneficial to both large and small businesses. Additionally, tiny businesses aren't always small. They often change over time. When Nike and Microsoft first started out as modest businesses, they were major participants in the overseas market. When a small business grows into a large one, it always stays in the same neighbourhood where it started, boosting the local economy and creating employment. Additionally, by broadening and diversifying the country's economy,

a strong MSME sector helps tribal youth be more resilient in the face of economic crises (UNDP 2013). MSMEs' reduced reliance on a few large businesses or specific sectors protects a wide range of workers against sector-specific shocks and changes in overseas markets (Dalberg 2011). MSMEs are critical for development because they can ensure the achievement of the country's key economic objectives and enable the efficient use of natural and human capital resources for prescribed purposes.

1.3. In Tribal Youth MSME's Are More Acceptable

Small and medium-sized businesses (SMEs) make up the bulk of the Indian economy and are referred to as Micro, Small and Medium Enterprises (MSMEs) for their size. The importance of micro, small, and medium-sized enterprises (MSMEs) in rural, tribal, and rural communities' economic and social development is well-known. The importance of micro, small, and medium-sized enterprises (MSMEs) in tribal youth communities' economic and social development is well accepted and the life cycle of MSMEs is explained (see below model, Fig. 1).

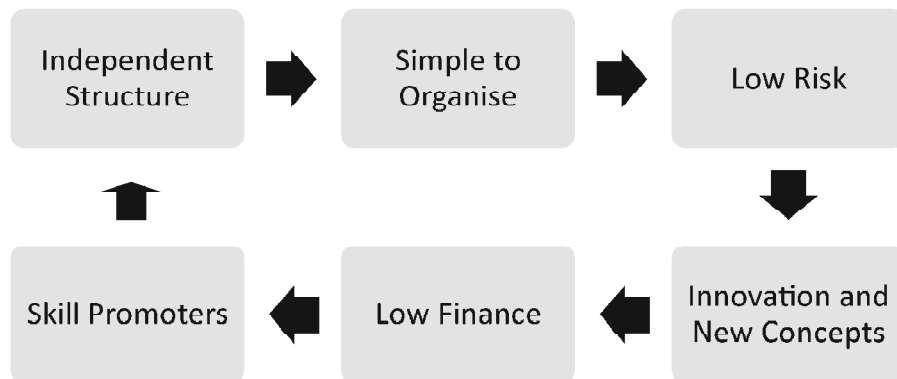


Figure 1: MSMEs Life Cycle

Source: Authors' Own Compilation

2. Literature Review

Srinivasan (2015) states that MSMEs are critical for balanced and sustainable economic growth, job creation, entrepreneurial skills development, and export revenues. Most "small and medium-sized firms (SMEs)" cannot tackle globalization's difficulties, mainly due to financial restrictions. The liberalization of the Indian economy requires discussion of measures to increase credit flow to this sector. SMEs are vital to the economy because they contribute to balanced and sustainable growth, job creation, the development of entrepreneurial skills, and a significant percentage of foreign export income. Despite this, they are highly effective. Due to financial restrictions; the majority of "small and medium-sized firms (SMEs)" are unable to satisfy globalisation's demands. SMEs rarely receive the respect they deserve when it comes to the economy. The government is taking steps to give SMEs pride of place, including reducing red tape and using a provision to eliminate the need for multiple levels of approval.

According to the MSME Development Act (2006), this sector accounts for more than 800,000 businesses throughout the country. In addition, these companies are entrepreneurship nurseries which also incorporate innovation and will be critical to India's future development. It is also recognised that this sector will lead to achieving the goal of the National Manufacturing Program, to growing output share of GDP to 25 per cent and to creating 100 million new jobs by the end of the year 2022, and to fostering development and growth. The sector is also facing a set of obstacles considering its deep optimism and intrinsic growth capacities.

According to Garg (2020), MSMEs in India are in several sectors –industry, agriculture and service, it adds worth, build jobs, and use entrepreneurial skills and resources productively. But there are several problems in this field, i.e., failure to provide sufficient and timely financing, lack of innovation, raw material sourcing, high credit rates, failure to enter foreign markets, shortage of qualified labour, small-scale manufacturing capability, infrastructure issues etc. These issues ruin this company and place it on the sick industry list. The financial structure of this sector is poorer and the credit ranking is lower.

Dey (2014) explained for a small business, every dollar invested is critical. Over or under-provisioning due to seasonal peaks is a common problem for businesses. Losses and idle resources may happen as a consequence of this. At some time, every firm undergoes a shift. This is a vital phase in the life cycle of your corporation whether you are running a full-fledged enterprise or simply a medium-sized company. When it comes to a company's evolution, it's not uncommon to see numerous stages. In contrast to large corporations, which have the manpower and funding to carry out such reforms with ease, small and medium-sized businesses (SMEs) confront substantial obstacles. Maheshwari (2014), to break things up a little, an investment banker is spending time with a small company owner. Small and medium businesses, or SMEs, are becoming more attractive to i-bankers, who formerly focused on large-scale transactions. Boutique and high-street banks alike are looking at the potential of this market. For example, Indusland, a private bank, has just formed an investment banking division for MSMEs. In addition to that, there are niche players like Keynote, who specialise in small-cap stocks. Also becoming involved in this market area are Edelweiss Capital, Yes Bank, and Ernst & Young.

The Article (Enterprises with Udyog Aadhaar Number, 2015) suggests that start-ups are finding lending to "small and medium-sized businesses (SMEs)" to be an appealing entrepreneurial opportunity. The search for finance in India has long been a difficult for the country's millions of small enterprises. These people symbolise the 'missing middle' of the pyramid, which financial lenders choose to ignore in favour of either the top or bottom. However, the midsection is a lot bigger. About 57.7 million Indian businesses are sole proprietorships, the majority of which are microenterprises. There are a slew of new start-ups currently offering debt finance and working capital loans to these businesses in the market. Venture and private equity funds are also contributing to the development of this ecosystem.

The government plans to enlist the cooperation of public sector undertakings (PSUs) to resuscitate the state's closed MSMEs. The government's 'Make in India' initiative mandates domestic production of defence and other ancillaries instead of relying on imports. It is also possible that units that were forced to be shut down for a variety of reasons might contribute to the programme (Chamber of Commerce and Industry, 2018).

3. Objectives and Hypothesis of the Study

3.1. Objectives of the Study

The following objectives have been taken;

- To know the role and functions of MSMEs in the start-up ecosystem for tribal youth of Rajasthan.
- To examine how MSMEs and start-ups can help development of tribal youth.
- To research the financial crunch and clusters in funding SMEs and start-ups, as well as the primary sources of financing and the challenges they encounter, as well as the firms those tribal young entrepreneurs wish to establish and the activities they wish to pursue.
- To know the start-up ecosystem schemes for rural and tribal youth entrepreneurs.

3.2. Hypothesis of the Study

H1: MSMEs has a significant role in the start-up ecosystem development for tribal youth of Rajasthan.

Variables taken:

- Competence and human resources development
- Enterprising culture, financing and employment
- Networks, Education and Research

4. Methodology

4.1. Methods for Obtaining Data

For this study, both primary and secondary data was used. For the survey method questionnaire is used to obtain primary data. Data from journals, the internet, and magazine companies is gathered as secondary data.

4.2. Sample Size

Probability/random sampling is used with a sample size of 100 as the sampling approach in this study. Using simple random sampling, every member of the population has an equal chance of being picked as a sample. When the study's primary goal is to be able to generalise the results to the whole population, this sampling method is ideal.

5. Data Analysis

The data was coded and useful information was extracted from the obtained data. The acquired data was edited, coded, and tabulated.

5.1. The Rural and Tribal Entrepreneurship Start-up Ecosystem

For youth and women in India, the Indian government has implemented entrepreneurship development schemes and programs through the "Ministry of Skill Development and Entrepreneurship," including entrepreneurship education, handholding, mentorship, and essential ties to market institutions.

An initiative led by the “Ministry of Skill Development and Entrepreneurship (MSDE)” is aimed at helping first-generation business owners, unemployed youth, dropouts from high school and college, and women and youth from underserved communities to realize their entrepreneurial potential in six temple towns in India: Puri, Varanasi, Haridwar, Kollur, Pandharpur, and Bodh Gaya.

According to the “Ministry of Skill Development and Entrepreneurship (MSDE),” to promote women’s business ownership, GIZ Germany is executing a project called “Economic Empowerment of Women Entrepreneurs.” Incubation and acceleration programs for women micro-entrepreneurs in Assam, Rajasthan, and Telangana are being piloted as part of the initiative. The project aims to drive the incubation and acceleration programs with 250 women. After the first cohort finished in April-May 2020, the second one began in July 2020.

Entrepreneurship learning and training support and easy access to the entrepreneurship network are the primary goals of the PM YUVA (PM YuvaUdyamita Vikas Abhiyan) pilot program, which is aimed at students and graduates of the skilling environment, such as the Industrial Training Institute (ITI), Pradhan Mantri Kaushal Kendra, Jan ShikshanSansthan, etc.

The Indian government is also undertaking skill development training programs via “Rural Self Employment and Training Institutes (RSETIs),” which provide bank credit for the establishment of micro-firms by skill trainees through the “Ministry of Rural Development.” Increasing the employability of impoverished rural kids, whether for paid work or self-employment, is the goal of this program. With 585 RSETIs, 23 leading banks (public and private sector and a few Gramin banks) are now implementing the RSETI program in 33 States/UTs, spanning 566 districts. Odisha has 30 RSETIs in the state, including three RSETIs in the Kalahandi-Balangir-Koraputarea, which provide free training in different skill entrepreneurship development activities to the rural poor to help them establish their businesses.

Intending to assist the rural poor to escape poverty by helping them establish businesses and providing support until those businesses are stable, the Ministry of Rural Development has been implementing the Startup Village Entrepreneurship Program (SVEP), which focuses on delivering self-employment opportunities with financial assistance and training as a businessman. In 23 states, including Odisha, SVEP has provided business support services and cash infusions, developed by the Ministry of Tribal Affairs, “Pradhan Mantri Van Dhan Yojana (PMVDY)” aims to help tribal self-help groups grow into Tribal Producer Corporations.

Under the Stand-up India Scheme, sponsored by the “Department of Financial Services of the Government of India,” at least one borrower from a Scheduled Caste or Scheduled Tribe and at least one-woman borrower must be able to get a loan from a Scheduled Commercial Bank between Rs. 10 lakh and Rs. 1 crore.

In addition, the Indian government is implementing the Prime Minister’s Employment Generation Program (PMEGP) through its “Ministry of Micro, Small and Medium Enterprises (MSME),” which aims to create self-employment opportunities through the establishment of micro-enterprises in the non-farm sector. Manufacturing projects might cost as much as Rs. 25 lakh, while service industry projects could cost as much as Rs. 10 lakh. The PMEGP incentive is only available to newly constructed residences.

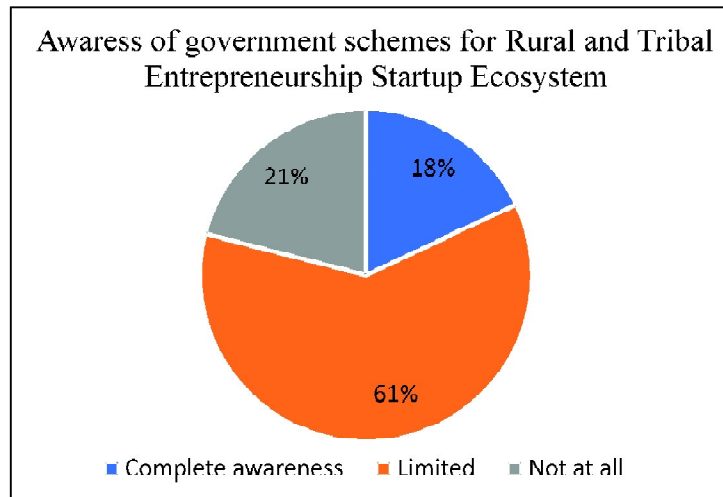


Figure 2: Awareness of Government Schemes (in percentage)

Source: Authors' Own Compilation

Majority of the respondents have limited awareness and very few have complete awareness of government schemes for Rural and Tribal Entrepreneurship Start-up Ecosystem.

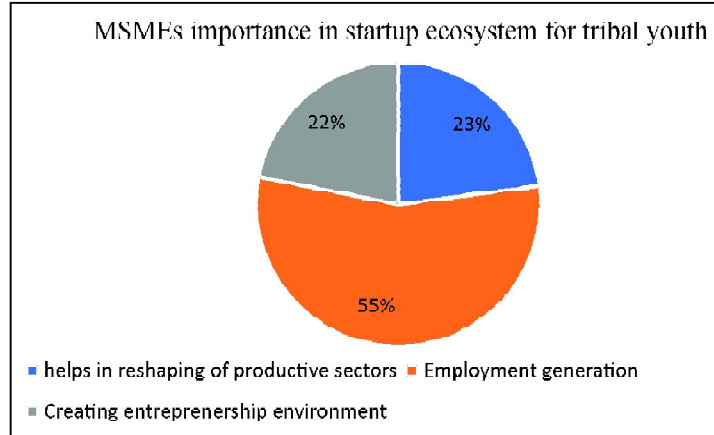


Figure 3: Importance of MSME Start-ups Ecosystem (in percentage)

Source: Authors' Own Compilation

5.2. *Entrepreneurs' Willingness to form a Business*

According to our study, the majority of respondents wanted to create a medium-sized firm, while the remainder wanted to start a small or large-sized business.

5.2.1. Sector

The manufacturing industry was picked by the majority of those who took the survey, although the service sector was also represented.

5.2.2. Nature of Operation

During our survey, we observed that the majority of respondents desired to engage in long-term and seasonal activities, while a small number preferred to engage in more informal commercial activities.

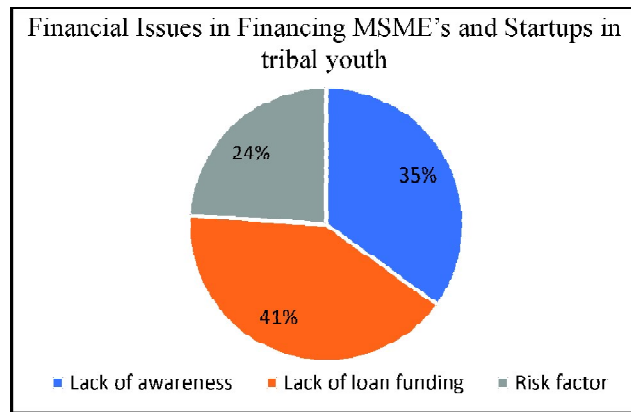


Figure 4: Financial Issues for Start-ups in Tribal Youth (in percentage)

Source: Authors' Own Compilation

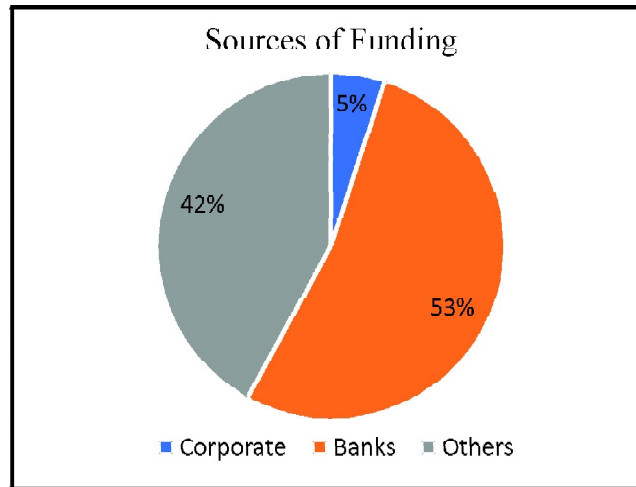


Figure 5: Sources of Funding (in percentage)

Source: Authors' Own Compilation

As per results the tribal youth mainly depend on banks for their funding for MSME.

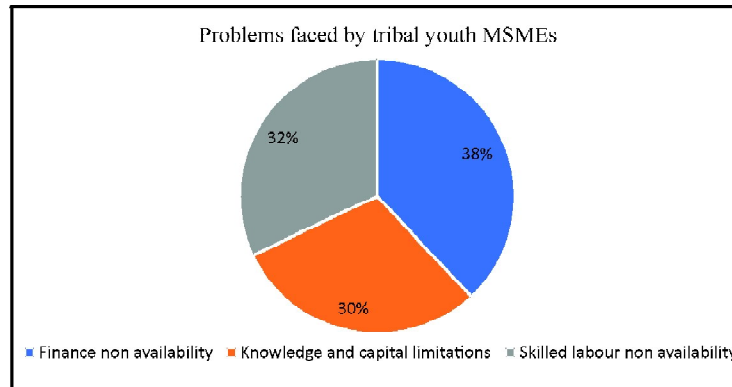


Figure 6: Different Problems faced by Tribal Youth (in percentage)

Source: Authors' Own Compilation

The key challenges that tribal youth MSMEs confront include a lack of access to finance, a lack of technically skilled labour, and a lack of expertise and capital.

H₁: MSMEs has a significant role in the start-up ecosystem development for tribal youth of Rajasthan.

Table 1: Model Summary

Model	R	R Sq.	Ad. R Sq.	Std. Err. of the Est.
1	.746 ^a	.503	.527	.41431

a. Predictors: (Constant), REC, TnD, LR

Source: Authors' Own Compilation

The R value denotes the predictability of the dependent variable. The closer the independent variables are to the dependent variable, the greater the value of R. According to the model summary table above, the R value was found to be 74.6%, indicating an F-value of 107 with a p-value of .01, indicating the overall importance of the model, as shown in Table below.

Table 2: ANOVAa

Model	Sum of Sq.	Df	Mean Sq.	F	Sig.
1 Regression	54.581	1	17.860	107.647	.000 ^b
Residual	34.326	99	.177		
Total	83.907	100			

a. Dependent Variable: FP

b. Predictors: (Constant), REC, TnD, LR

Source: Authors' Own Compilation

The independent factors were shown to be statistically significant in predicting firm performance in the ANOVA table above, with F (107.647, p 0.01).

The hypothesis is accepted, since the p-value for the regression coefficient is.000, which is less than the significance level of 0.05. Therefore, the hypothesis is relevant and accepted which means MSMEs has a significant role in the startup ecosystem development for tribal youth of Rajasthan.

5.3. MSME an Area of Business with the Potential for Rapid Expansion

A well-known benefit of MSMEs is their role in boosting an economy's overall development, including the creation of new jobs, increased exports, and increased output. Tribal at the micro level, the average turnover and profit growth rate for the was solicited from youth small business owners.

5.3.1. Small and Medium-Sized Enterprises

Profit is the primary goal of every firm; hence select elements that have a direct impact on profitability have been sampled. These aspects are also taken into account by bankers while evaluating the loan requests of the recipients. Qualitative responses from tribal youth entrepreneurs are gathered in order to acquire a sense of the respondents' perceptions of certain profitability metrics in four categories, such as growth, decline, stagnation, and not relevant.

Many small- and medium-sized businesses (MSMEs) across the Rajasthan have seen a rise in the cost of raw materials and labour and staff costs, as well as an increase in interest expenses and other operating expenses with the exception of 16 percent and 3 percent of MSME firms, respectively. MSMEs are adaptable and creative enough to swiftly embrace another successful business model. From the perspective of tribal youth, diversity in business should be continuously controlled via handholding operations since otherwise the number of opportunities for money laundering might expand.

When looking at the past years of sales data, it is clear that MSME were less affected by the global meltdown from 2013 to 2016, even if the globe was still experiencing a downturn. India's economy was able to recover quickly from the recessionary period because to its MSMEs-dominated economy, which usually shows steady development. For MSMEs, it is recommended that the effect of a raised global interest rate scenario be subsidised for all tribal youth MSMEs covered under the MSMED Act 2006 by establishing interest subvention measures. This would allow tribal youth entrepreneurs to build their capacity so that they may utilise global competitive advantages.

6. Findings

- MSMEs has a significant role in the start-up ecosystem development for tribal youth of Rajasthan.
- There has been a rise in the number of MSMEs and Start-ups in the tribal market, which has provided an ideal atmosphere for tribal young entrepreneurs to launch their own businesses. They show the significance of various industrial and service industries to the economy at different levels.
- Based on financial difficulties experienced by tribal youth MSMEs in the Rajasthan area, distinct MSME regions have been noticed.

- The Indian government's start-up programmes have made it easier for young tribal entrepreneurs to start businesses in the service and manufacturing industry.
- The Prime Minister Employment Generation Programme would enable young tribal entrepreneurs start businesses employing labour-intensive technologies if they pick the right resources.
- MSMEs in tribal areas are experiencing comparable financial difficulties owing to a lack of knowledge and a lack of capital.
- Because they create jobs and reshape the productive sectors, MSMEs are critical to the growth of any economy. They confront obstacles, however, due to a shortage of capital and a scarcity of skilled labour at reasonable pricing.

7. Suggestions

- Tribal youth should be made aware of the different government initiatives available to MSMEs and SME clusters by the Indian and state governments, respectively.
- Banks and other financial institutions should lend to MSMEs in a cost-effective way and tailored to the specific demands or needs of the different sectors within the MSME sector.
- To ensure that tribal young entrepreneurs have the opportunity to apply their ideas in their own communities, the Indian Government should offer internet access to all of India's remotest regions.

8. Conclusion

It is true that MSMEs have a higher rate of growth and provide more job opportunities for tribal youth, but they face challenges when it comes to securing funding from public sources (such as government departments, banks and other financial institutions) as well as financial planning, limited knowledge and a lack of skilled labour. The government's start-up Scheme is terrific way to help tribal young entrepreneurs who have creative company ideas but lack the resources to get their businesses off the ground.

As a result of these new rules, the number of "small and medium-sized companies (SMEs)" and micro enterprises in tribal regions has increased, allowing them to graduate more quickly. Self-employment is the only way to provide work for the vast majority of tribal adolescents who are economically engaged, and therefore achieving this aim would accomplish the goal of job realisation via self-employment. The flagship programmes of the Skill India Mission will expedite this process by making it easier for businesses to find workers with the appropriate skillsets to fill open positions, since this is a common complaint among business owners. Governments must ensure that the tribal start-ups are given the proper policy framework at both the national and state levels.

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