

Yogoda Satsanga Mahavidyalaya
Department of Commerce
Semester IV

Subject: Entrepreneurship Development

Topic: Role of Government, Institutions, Entrepreneur's Association and Self-Help Groups in Entrepreneurship Ecosystem

1. Role of Government in Entrepreneurship Ecosystem

Government (Central as well State Government) creates a supportive environment for entrepreneurs.

(a) Policy Support (Industrial Policy, MSME Policy, Startup Policy)

MSME = Micro, Small and Medium Enterprises

Explanation:

Government makes policies that make it easy to start and run a business.

Example:

- Startup India
- Make in India
- Digital India
- MSME Policy 2023

(b) Financial Support (Loans, Subsidies)

- **PMEGP = Prime Minister's Employment Generation Programme**
- **MUDRA = Micro Units Development and Refinance Agency**
- **SIDBI = Small Industries Development Bank of India**

Explanation:

Government provides cheap loans, subsidies on machinery, and support for new industries.

Examples:

- PMEGP loan for new manufacturing units
- MUDRA loan for small businesses
- Subsidy for technology upgradation

(c) Infrastructure Support (Industrial Areas, SEZs)

- **SEZ = Special Economic Zone**

Explanation:

Government creates industrial areas with electricity, water, roads, and ready-made factory sheds.

Examples:

- Industrial Parks
- IT Parks
- Food Parks
- SEZs for export companies

(d) Skill Development & Training

- **EDP = Entrepreneurship Development Programme**
- **PMKVY = Pradhan Mantri Kaushal Vikas Yojana**

Explanation:

Government organizes skill training to develop entrepreneurial abilities.

Examples:

- MSME-DI training
- PMKVY centers
- Atal Innovation Mission workshops

(e) Technology & Innovation Support

- **AIM = Atal Innovation Mission**
- **NITI Aayog = National Institution for Transforming India**

Explanation:

Government supports startups through innovation labs, incubators, and technology parks.

Examples:

- Atal Incubation Centres
- Technology Business Incubators (TBIs)

(f) Market Support

- **GeM = Government e-Marketplace**

Explanation:

Government allows MSMEs to sell products directly to government departments.

(g) Regulatory Support

Explanation:

Simplifies rules and paperwork so entrepreneurs can easily run their business.

Example:

- Single-window clearance

- Easy GST filing
- Online company registration

2. Role of Institutions in Entrepreneurship Ecosystem

Institutions provide training, finance, and technical support.

(a) Educational & Training Institutions

Explanation:

Universities and colleges run E-Cells and Entrepreneurship Clubs to guide students.

Example:

IIMs, IITs, universities' incubation centers.

(b) Financial Institutions

- **NABARD = National Bank for Agriculture and Rural Development**
- **SIDBI = Small Industries Development Bank of India**

Explanation:

Banks provide loans and financial advice.

(c) Support Institutions

- **NSIC = National Small Industries Corporation**
- **KVIC = Khadi and Village Industries Commission**
- **MSME-DI = Micro, Small and Medium Enterprises – Development Institute**

Explanation:

They help in raw materials, marketing, machinery on hire, etc.

(d) Incubation Centres

- **TBI = Technology Business Incubator**

Explanation:

Incubators provide workspace, mentoring, networking, and investor connections.

3. Role of Industry / Entrepreneurs' Associations

These are groups of entrepreneurs who support each other

(a) Major Associations

- **CII = Confederation of Indian Industry**
- **FICCI = Federation of Indian Chambers of Commerce and Industry**
- **ASSOCHAM = Associated Chambers of Commerce and Industry of India**
- **FJCCI = Federation of Jharkhand Chamber of Commerce and Industries**

What They Do ?

(a) Networking:

Help entrepreneurs meet suppliers, buyers, investors.

(b) Policy Advocacy:

Communicate entrepreneurs' problems to government.

(c) Skill Training:

Provide workshops on marketing, finance, technology.

(d) Business Promotion:

Organize trade fairs and exhibitions.

(e) Quality Support:

Help get ISO certification.

4. Role of Self-Help Groups (SHGs)

- **SHG = Self Help Group**

Explanation:

SHGs are small groups (mostly women) who save money together and take small loans for starting small businesses.

What SHGs Do

(a) Microfinance Support:

Provide small loans without collateral.

(b) Skill Development:

Train members in tailoring, handicrafts, food processing.

(c) Group Enterprises:

Start small businesses together (pickle-making, dairy, sewing units).

(d) Social Empowerment:

Build confidence and decision-making.

(e) Marketing Support:

Sell products through fairs, exhibitions, and online platforms.

Conclusion

Government, institutions, industry associations, and SHGs together create a strong entrepreneurship ecosystem by providing finance, training, infrastructure, markets, and confidence.

1. सरकार की भूमिका (Role of Government)

सरकार उद्यमिता को बढ़ावा देने के लिए नीतियाँ, सहायता और संसाधन देती है।

(a) नीति सहायता (Policy Support)

MSME = Micro, Small and Medium Enterprises (सूक्ष्म, लघु और मध्यम उद्योग)

व्याख्या:

सरकार ऐसे नियम बनाती है जो व्यवसाय शुरू करने और चलाने में आसानी दे।

(b) वित्तीय सहायता (Financial Support)

पूरे नाम:

- PMEGP = प्रधानमंत्री रोजगार सृजन कार्यक्रम
- MUDRA = Micro Units Development and Refinance Agency
- SIDBI = Small Industries Development Bank of India

व्याख्या:

सरकार कम ब्याज पर ऋण, सब्सिडी और वित्तीय सहायता देती है।

(c) अवसंरचना सहायता (Infrastructure Support)

SEZ = Special Economic Zone

व्याख्या:

सरकार औद्योगिक क्षेत्र, IT पार्क, सड़कें, बिजली, पानी उपलब्ध कराती है।

(d) कौशल विकास (Skill Development)

EDP = Entrepreneurship Development Programme

PMKVY = Pradhan Mantri Kaushal Vikas Yojana

व्याख्या:

सरकार प्रशिक्षण कार्यक्रम चलाती है ताकि लोग व्यापार शुरू कर सकें।

(e) तकनीकी सहायता (Technology Support)

AIM = Atal Innovation Mission

NITI Aayog = National Institution for Transforming India

व्याख्या:

स्टार्टअप्स को इनक्यूबेशन सेंटर और तकनीकी सहायता दी जाती है।

(f) बाज़ार सहायता (Market Support)

GeM = Government e-Marketplace

व्याख्या:

एमएसएमई को सरकारी विभागों को सामान बेचने का मौका मिलता है।

2. संस्थानों की भूमिका (Role of Institutions)

(a) प्रशिक्षण संस्थान (Training Institutions)

IIT, IIM, विश्वविद्यालय—E-Cell और Incubation Centers चलाते हैं।

(b) वित्तीय संस्थान (Financial Institutions)

NABARD = National Bank for Agriculture and Rural Development

SIDBI = Small Industries Development Bank of India

(c) सहायता संस्थान (Support Institutes)

NSIC = National Small Industries Corporation

KVIC = Khadi and Village Industries Commission

MSME-DI = MSME Development Institute

(d) इनक्यूबेशन केंद्र (Incubation Centres)

TBI = Technology Business Incubator

3. उद्योग/उद्यमी संघों की भूमिका (Entrepreneurs' Associations)

- **CII = Confederation of Indian Industry**
- **FICCI = Federation of Indian Chambers of Commerce and Industry**
- **ASSOCHAM = Associated Chambers of Commerce and Industry of India**

- **FJCCI = Federation of Jharkhand Chamber of Commerce and Industries**

भूमिका (Explanation):

- नेटवर्किंग
- व्यापारिक जानकारी
- सरकारी नीतियों पर सुझाव
- प्रशिक्षण
- व्यापार मेलों का आयोजन

4. स्वयं सहायता समूह (SHGs)

SHG = Self Help Group

भूमिका (Explanation):

- माइक्रोफाइनेंस
- कौशल प्रशिक्षण
- छोटे व्यवसाय
- महिलाओं को सशक्त बनाना
- बाज़ार सहायता

निष्कर्ष

सरकार, संस्थान, उद्योग संघ और SHG एक मजबूत उद्यमिता तंत्र तैयार करते हैं जो आर्थिक विकास और रोजगार को बढ़ावा देता है।