



genpact
TWENTY YEARS

trsi Transform
Rural
India

Rural Entrepreneurship Playbook

Building Rural Dreams: A guidebook to Entrepreneurship





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Purpose



This document serves as a **practical implementation guide** for organizations committed to fostering rural entrepreneurship in India through the **Comprehensive Digital Toolkit for Promoting Rural Entrepreneurship**. It provides a **structured roadmap** for on key processes, best practices, and strategies for enabling and sustaining rural businesses.

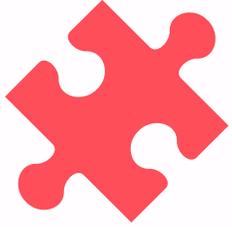
By detailing essential stages—from **outreach and community engagement to business ideation, planning, launch, and long-term ecosystem support**—this guide equips stakeholders with the necessary steps and resources to drive **sustainable economic growth** and enhance **livelihood opportunities** in rural areas.

The entrepreneurship resource book have been collaboratively developed by the **Genpact Better World Initiative Team**—Sheetal Dave, Arpita Choudhary, Ritika Parwal, Krithika Rai, Deepti Tiwari, and Rachna Mohan. Their efforts were further enriched by **valuable inputs and suggestions** from the **Transform Rural India Team**—Neeraj Ahuja, Shree kant Kumar, Ankit Rawat, and Abhishek Singh.

These solutions are designed based on the principles of Design Thinking & Lean Six Sigma



How to use the Playbook



This playbook is designed to provide a structured approach to business development and is complemented by an **Excel based Toolkit** that includes essential templates for each phase which comes as Annexure to this document.

Key Features of the Playbook & Toolkit:

Each phase in the playbook is linked to relevant **Excel templates**, ensuring practical application of concepts. **The name of the templates from the toolkit has been mentioned in respective phases and topics, highlighted with Orange color.**

- **Customizable Templates:** The toolkit provides **ready-to-use** templates that organizations can **modify** based on their specific **requirements and goals**.
- **Structured Guidance:** The templates act as **step-by-step guides**, assisting in planning, execution, and tracking business progress.
- **Scalability & Adaptability:** The playbook and toolkit can be used across different business models and sectors, making them a **flexible resource** for entrepreneurs.

By leveraging the playbook along with the Excel Toolkit, organizations can **streamline their business development process, improve efficiency, and drive sustainable growth.**



Understanding Rural Entrepreneurship 1/2



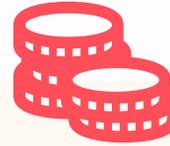
Demographics

Over 68% of India's population resides in rural areas, highlighting the need for targeted entrepreneurial initiatives.

According to the Periodic Labor Force Survey (PLFS) 2020–21:

61.3% of rural workers are self-employed compared to 39.5% in urban areas.

- The share of self-employed workers in rural manufacturing rose from 47.02% in 2018–19 to 52.6% in 2020–21.



Economic Impact

Rural Growth can significantly contribute to GDP growth, making it vital for national economic development



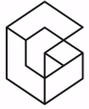
Challenges

Limited access to technology markets & finance

- Only 12% of self-employed sell their entire produce/product.

Inadequate infrastructure - Most self-employed individuals operate small-sized family units with low investment and technical know-how.

Lack of training and education - Majority have not received formal vocational/technical/ Financial training.



Understanding Rural Entrepreneurship 2/2

- **85%** First-generation enterprises
 - **15%** Family business
 - **Rs.50,000** Median value of seed investment
 - **Rs.1.66 lakhs** Mean value of seed investment
- Nearly two-thirds of the businesses are involved in retail trading or wholesale outlets. This category included general stores, shops selling vegetables, fruits, foodgrains, furniture, apparel, small vendors, sweet shops, and meat sellers. Wholesale businesses also included those dealing with animal herds for bulk selling or grain dealers procuring directly from farms.
 - Among non-retail and non-wholesale businesses, prominent types included tailors and dyers (19%), small hotels and eateries (12%), commercial drivers (8%), small appliance repair shops (6%), and auto garages (5%)
 - The premier source of finance for starting a business in rural India seems to be borrowing capital from friends and family/relations. Only one in five were started with bank loans

Source : https://devalt.org/storage/app/public/uploads/resources/pdf_1680076387.pdf. The survey covered a total of 20 states across all six zones of the country, utilizing a telephone-based approach.

The sample was primarily drawn from the Sambodhi Panel, which consists of nearly 40,000 curated phone numbers from rural Indian households.



Phases of Rural Entrepreneurship

The journey of a rural entrepreneur is often filled with challenges, resilience, and inspiring success stories. Each phase of this process map is designed to address specific challenges faced by rural entrepreneurs and provide them with the necessary tools, skills, and support to succeed.





Community Mobilization & Awareness



Community Mobilization & Awareness

Objective:

- To actively connect with community members and involve them in various initiatives and programs
- To spread information, raise awareness, and mobilize people to participate in youth hub-led entrepreneurship services\
- To collaborate with local leaders and organizations to ensure that initiatives are relevant and beneficial to the community.

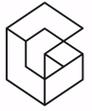
Why is it important ?

- Able to map the community to identify key stakeholders and/or target participants
- Select the type of workshop required, identify when the workshop will be conducted, the interested parties and the resources required for an impactful workshop
- Gather data to assess the needs and interests of potential participants
- Develop personalized outreach strategies for youth and women, ensuring inclusivity



How to initiate outreach activities?





STEP 1: Plan strategically



Identify community needs & preferences



Align outreach goals with organizational priorities



Select measurable objectives

Points to be considered

1. Have you planned your activities in alignment with your program goals?
2. Do you have adequate team members to execute the program?
3. Are your team members have the right skill sets to conduct outreach activities?
4. Have you planned financial resources (budget) according to program requirements?
5. Have you mapped the right location and time to conduct outreach activities?
6. Have you planned how to ensure timely completion of the outreach activity??



STEP 2: Identify your community & stakeholders



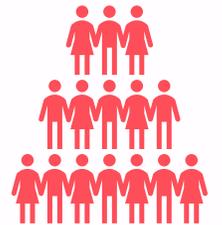
Identify and map your stakeholders

- Community leaders
- Influential individuals (banking officials/academic representatives/medical practitioners etc.)
- Community-based organizations

Segmentize your stakeholders based on:

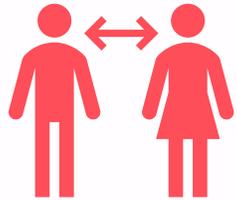
- Age group
- Gender
- Marital status: Married/Unmarried/Widowed etc.
- Educational qualification
- Socio-economic status
- Occupational status: Primary/Secondary/Tertiary
- Health status
- Knowledge of technology

This is not an exhaustive list





STEP 3: Create messages to communicate



Craft appropriate messages that resonate with community

- Does it align with the culture of the community?
- Is it relevant with the cultural practices of the community?
- Is it inclusive of all kinds of stakeholders living within the community?
- Is the language easily comprehensible for the stakeholders?

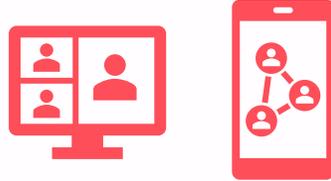


STEP 4: Strategize how to communicate

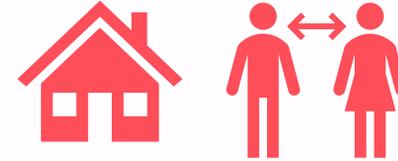


Host community events:

- Workshops
- Town halls
- Consultations



Use digital platforms to spread awareness



Conduct door-to-door/group survey using the [Survey Template](#)



Distribute leaflets and printed materials



Refer to [Outreach Plan Template](#)



STEP 5: Engage to disseminate



Create Mass awareness by engaging with:

- Community
- Local government
- Local influencers

Refer to the [Mass Awareness guideline](#)



Conduct targeted awareness

Refer to the [Targeted Awareness guideline](#)



Create awareness with the support of local youth influencers

Refer to the [Youth Influencer guideline](#) to learn more about the process of identifying and onboarding of youth influencers



Discovery of Potential Business Idea



Discovery of Potential Business Idea

Objective

Selecting the right business idea is the most crucial step in an aspirant's entrepreneurial journey.

The **Business Idea Discovery Process** is a structured, step-by-step approach to identifying viable business opportunities for rural entrepreneurs. It ensures that business ideas are **regionally relevant, aligned with the entrepreneur's persona, and validated for feasibility**. This process helps rural youth and women systematically explore business options that are both **economically viable and personally fulfilling**.

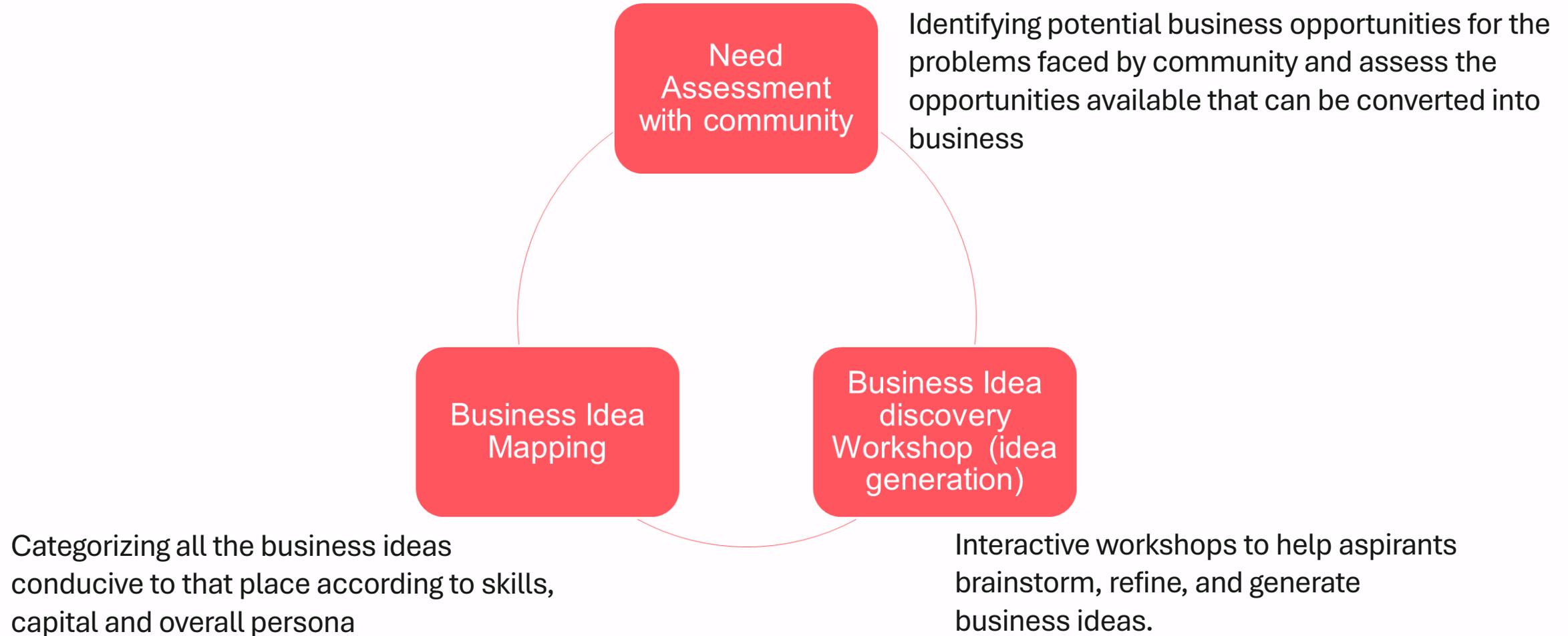
Why is it important ?

By following this structured approach, aspirants will:

- Gain **clarity and confidence** in selecting a business idea.
- Choose an idea that is **practical, profitable, and aligned with community needs**.
- Be **better prepared** for entrepreneurship through self-awareness and market validation.
- **Detailed components of Business Idea Discovery Process**



Process - Discovery of Potential business ideas





Step-1 – Need Assessment

Purpose: Identify potential business opportunities by assessing local needs and challenges.

Process :

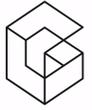
- Identify key people who can provide insights at village level example – Sarpanch, School principal, VO team
- Conduct focused group discussions with that group
- Identify key economic activities, gaps in goods/services, and challenges faced by the community.

Timeline: Annually/ Bi-annually or when the operations are being set up

Format: FGD group size – 10-15 people

Discussion Topics

- What services or products are most needed in our community?
- What challenges do people face in starting or running a business?
- Are there ways the community can pool resources to overcome barriers?
- Are there successful businesses nearby villages that serve as examples?
- What resources do people already have (e.g., land, skills, time)?
- Is there an opportunity available that can be turned into a business? (eg: excess cultivation of banana can be converted to banana powder and exported, a local famous art which can be used to make products and sold outside)



Step-2 Business Idea Discovery workshop

Purpose

The Business Idea Discovery Workshop is designed to help aspirants **generate, refine, and select viable business ideas**. It provides structured guidance through presentations, interactive exercises, and group discussions to support individuals who need help identifying a business opportunity that aligns with their skills, interests, and market demand.

Process

1. Pre-Workshop Preparation (1 Week Before)

- a. Organization inform participants and confirm attendance.
- b. Logistics planning: venue, materials, refreshments (if applicable).
- c. Ensure all workshop materials (presentation, worksheets, case studies) are ready.

2. Workshop Execution (3-4 hours)

- a. Workshop Flow, presentation and worksheet attached

3. Post-Workshop Follow-Up (7-10 Days Later)

- a. Organization contacts participants to check progress.
- b. Identify any support required (mentorship, market research guidance, skill development).



Workshop
Presentation



Worksheet.xlsx



Workshop flow
.docx

The files embedded are additional resources and not part of the excel toolkit

Step 3 – Business Idea Mapping

Purpose

The purpose of Business Idea Mapping is to create and maintain a structured list of viable business opportunities. This ensures that aspiring entrepreneurs can easily identify business ideas suited to their capabilities and resources, improving their chances of success.

Process



Refer – **Business Idea Compendium** in Excel Toolkit for list of successful potential rural businesses



Need Assessment of Aspirants



Need Assessment of Aspirants

Objective

A Needs Assessment helps identify the specific challenges and opportunities faced by aspiring entrepreneurs in rural areas. This phase collects information on their economic background, existing skills, access to resources, personal goals, and local market dynamics.

Why is it important ?

- **Understanding Aspirant Persona & Aspirations** – Identifies skills, interests, and goals to align with suitable opportunities.
- **Creating Self-Awareness** – Helps aspirants recognize their strengths, gaps, and potential career paths.
- **Providing Personalized Guidance** – Enables the organization to suggest the right business ideas and support systems.

Process – The Skill Gap Analysis Questionnaire evaluates multiple aspects of an aspirant's profile, including their family background, education, existing skills, financial capacity, business attributes, and aspirations. The aspirant is required to complete this questionnaire and share it with the organization. This assessment fosters self-awareness in the aspirant and enables the organization to provide informed guidance on their future path.

Refer – Skill Gap Analysis



Training & Skill Development



Training & Skill Development

Objective

To empower rural entrepreneurs in India, it's critical to provide targeted support in areas such as **technical training, financial literacy, and entrepreneurial skills** development. These skills are essential for building sustainable businesses, improving livelihoods, and contributing to local economic development.

Why is it important ?

After reviewing this process, you will be able to:

- Design a custom training program for the aspirant based on their existing skills
- Provide various online training links to further enhance the skill set
- Empower them to understand the financial requirements for setting up the business
- Provide post-training support in creating personalized business plan



Training & Skill Development

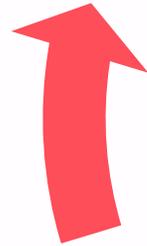
Offer hands on opportunity for aspirants to apply what they have learned, such as local projects, internships or business simulations

4. Skill Application

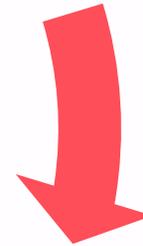


1. Need Assessment

Identifying the specific skills and knowledge gaps of the aspiring entrepreneurs. Assess the local market demands and align training programs to address those needs.



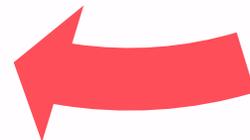
3. Assistance in Training enrolment and Training Delivery



2. Curriculum Development or Training Partnerships

Design trainings based on the needs and market demand or partner with other organization who can train the aspirants

Conduct training programs or assist the aspirant in registering with the partner training organization





Training – Support

Training links for specific trades and learning entrepreneurship in English & Hindi are provided in the final toolkit which is attached in the annexure. Other online training materials that are available at the below websites:

Activity	Details
Entrepreneurship Training	Rural Self Employment Training Institutes (RSETI): RSETIs provide free entrepreneurship development training to unemployed youth aged 18-45. They focus on self-employment and skill development tailored to local demands.. More information can be found on the RSETI website
Financial Literacy Training	<p>National Institute of Securities Markets (NISM): NISM offers free online courses on financial literacy, including topics such as investment, savings, and financial planning, in Hindi. Link: NISM Financial Literacy</p> <p>DigiSaksham (Financial Literacy for Digital Payments): A free course offered by Digital India to help rural entrepreneurs and the general population become financially literate, especially in digital financial services. It is available in Hindi.</p> <p>Interested individuals can enroll in the DigiSaksham courses through the National Career Service (NCS) Portal. This portal serves as a one-stop solution for employment-related services in India. For more information and to access the courses, visit the NCS Portal</p>
Soft Skills Development	<p>Skill India - Soft Skills Training: The government’s Skill India initiative provides free online courses for soft skills development, such as communication, problem-solving, and teamwork, in Hindi.</p> <p>Link: Skill India Soft Skills Courses</p>
Online Learning Platform	<p>SWAYAM (National MOOCs Platform): SWAYAM offers free online courses on various topics, including entrepreneurship, financial literacy, and soft skills. Many courses are available in Hindi. Link: SWAYAM</p> <p>NPTEL (National Programme on Technology Enhanced Learning): NPTEL offers high-quality courses for entrepreneurs, including management, financial literacy, and soft skills development. Some of the courses are available in Hindi. Link: NPTEL</p>



Training – Support



An extensive list of **training resources** has been compiled in the **Excel Toolkit**, covering both **common entrepreneurship training** and **trade-specific programs** such as **Basic Electronics, Mobile Repair**, and more. This ensures that aspirants have access to relevant skill development opportunities tailored to their business needs.

Refer – **Entrepreneurship Training** in toolkit & independent training courses



Ideation and Business Planning



Business Ideation, Planning & Launch

Objective

Business Ideation and Planning is a crucial step for rural Indian entrepreneurs to transform their ideas into viable business ventures. This process involves generating, refining, and evaluating business ideas, followed by detailed planning to ensure successful implementation.

Why is it important ?

After reviewing this process, you will be able to:

- Understand the pre-requisite on setting up the ideation workshop
- Help the aspirants to perform the Trade assessment and Market research
- Assist the aspirants in creating business plan, financial planning and create a business execution plan
- Understand how to track the performance of the aspirants and provide additional support



Business Ideation, Planning & Launch

Idea Generation

Workshops where participants brainstorm and refine their business ideas. Business ideation to be filled by aspirants.

Refer **Business Ideation Template and Trade Assessment & Selection** in toolkit

Market Research

Conduct assessments to evaluate the feasibility of various trades based on local market needs, available resources, and participant skills. Trade Selection framework will help the participants to select the right trade or sector as per their existing skills

Refer **Market Trend Template, Competitive Analysis, Competitor information** in toolkit

Create Business Plan & Goal setting

Creating a business plan ensures they have a roadmap and have projected all the costs, capital required, market analysis and future income. Investors and lenders require a business plan to assess the viability and potential of your venture before committing capital

Refer **Start up in toolkit** & below embedded template

Funding & Financial Planning

Financial planning tools like break-even analysis play a crucial role in projecting the financial health of a rural enterprise. By estimating costs, revenue, and cash flow projections, aspirants can assess the feasibility of their business idea and identify potential sources.

Refer **Profit & Loss, Break even and Cash flow framework** in toolkit





Business Launch & Ecosystem Support



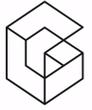
Business Launch & Ecosystem Support

Objective:

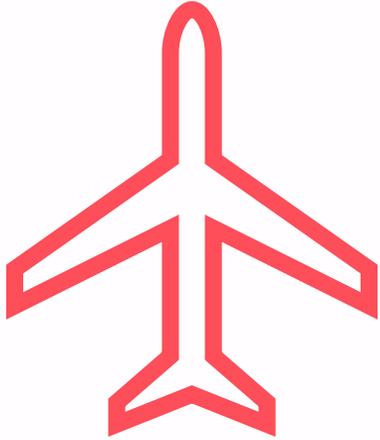
To provide a **Basic Business Checklist** to ensure all critical steps—legal setup, financial planning, government scheme utilization, and market strategies—are in place before launch. Additionally, a **mentoring ecosystem** will support first-time rural and women entrepreneurs with guidance, problem-solving, and strategic insights for sustainable business success.

Why is it important ?

- **Stronger Business Foundation** – Entrepreneurs launch with a clear roadmap, ensuring all critical aspects like registration, finance, and marketing are covered.
- **Access to Government Support** – Entrepreneurs leverage relevant government schemes for funding, subsidies, and policy benefits.
- **Market-Ready Enterprises** – Businesses start with well-defined marketing strategies, improving visibility, customer reach, and early traction.
- **Sustained Growth & Support** – A structured mentorship network provides ongoing guidance, enhancing problem-solving, confidence, and long-term business success.



Business Launch

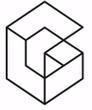


The final step of execution and launch is crucial after securing finance, ensuring all preparations are complete. By systematically reviewing each step, entrepreneurs can confidently launch their enterprise, minimizing risks and ensuring a smooth start.

Refer [Business Set up check list & Marketing Strategies under Business Launch & Eco system support phase](#) in toolkit.

The [Business Toolkit Checklist](#) serves as a comprehensive guide, covering all essential steps for starting a business—from **idea generation to business registration**, and from **capital planning to market strategy adoption**. It ensures entrepreneurs are well-prepared for **success and sustainable growth**, providing a structured approach to business development.

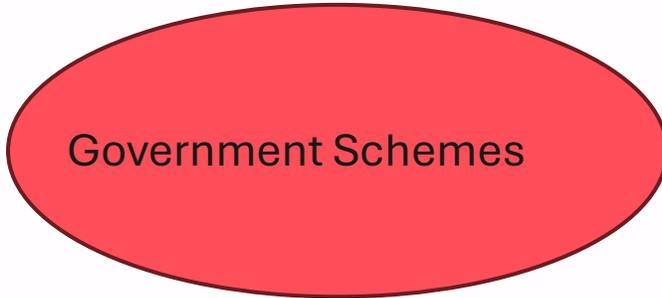
[Marketing Strategy](#) consists of simple yet effective approaches to create **demand and awareness** for a product or service. Entrepreneurs can leverage these strategies to reach the right audience, build visibility, and drive customer engagement.



Eco-System Support



Empowering rural aspirants with the right support is crucial for their entrepreneurial success. Two key areas of support include **leveraging government schemes** and **mentorship programs**.





Eco-System Support – Govt Schemes

Access to Government Schemes - Government schemes play a vital role in fostering rural enterprises by offering **financial support, skill development programs, and market linkages**. These initiatives are designed to **empower aspiring entrepreneurs**, particularly in underserved regions, by providing essential resources for business growth.

- The **Govt Schemes Template** in the **Toolkit** provides a structured list of available schemes that aspirants can benefit from.
- The organization should **continuously update** this database with **new and relevant schemes** to ensure aspirants have access to the latest opportunities.
- Guidance can be provided on **eligibility, application processes, and utilization** of these schemes to maximize benefits.

Refer – **Govt Schemes** in toolkit



Eco-system Support - Mentorship

Mentorship Program for Early-Stage Support - Mentors play a **crucial role** in shaping an aspiring entrepreneur's journey by providing **guidance, industry insights, and practical solutions** at various stages of business development. For rural youth, who often lack **exposure, business networks, and prior experience**, the right mentorship can be the difference between an idea and a successful enterprise.

- Establish a **mentorship network** by reaching out to **experienced local business owners, incubation centers, and industry professionals**. Refer the attached SOP for mentorship.
- Create a **structured mentorship program** offering **six months of initial support** to guide rural entrepreneurs through challenges.
- Implement a **mentee feedback system** to assess the impact of mentorship and refine the program for better outcomes. Refer – Mentor Feedback template (can be created as a google form)



Microsoft Word Document

Refer – **Mentor Onboarding** & **Mentor Feedback** form in toolkit

The files embedded are additional resources and not part of the excel toolkit



Mentorship support

Alternatively, organizations who do not want to set up their own mentorship program can also partner with other platforms who already are working in the ecosystem and can assist the entrepreneur and mentor them in their journey. Some of the platforms are:

1. Women Entrepreneurship Platform (WEP) - <https://wep.gov.in/>
2. WeAct - <https://www.weact.in/>
3. NSR CEL - <https://nsrcel.org/rural-entrepreneurship-program/>
4. SDAU Rural Business Incubation Centre– <https://rbic.sdau.edu.in/missionVision>
5. Global Alliance of Mass Entrepreneurship - <https://massentrepreneurship.org/>
6. ABIF IIT Kharagpur <https://abif.iitkgp.ac.in/programs/incubation>



Tracking & Success Metrics



Tracking & Success Metrics

Objective

Tracking some critical key indicators provides a structured approach to assessing the **progress, impact, and effectiveness** of the entrepreneurship program in a rural setup.

By systematically monitoring key metrics, the program can: **Measure Program Progress** – Track participation, business formation, and sustainability.

Why is it important ?

- **Assess Impact** – Evaluate financial access, job creation, income growth, and inclusivity of women and youth.
- **Identify Gaps & Improve Interventions** – Strengthen training, mentorship, funding access, and market linkages.
- **Enhance Stakeholder Decision-Making** – Provide data-driven insights for funders, policymakers, and advocacy efforts.
- **Ensure Continuous Improvement** – Maximize program effectiveness and build a sustainable rural entrepreneurial ecosystem.



What do you measure success? 1/2

1

Economic & Market
penetration

- Increase in household income of entrepreneurs
- Number of entrepreneurs successfully retained business for a certain period (1 year, 3 years, 5 years etc.)
- Number of rural entrepreneurs expanded business beyond local markets
- % of rural entrepreneurs with new product lines or increase in number of clients/customers

2

Financial metrics

- Number of entrepreneurs secured funding through loans, grants, or private investment
- Number of entrepreneurs earned profit from their business
- Number of entrepreneurs can operate without relying on external financial support

3

Skill Development
and Knowledge
Transfer

- Number of rural entrepreneurs with new skills through training & mentorship programs



What do you measure? 2/2

4



- Satisfaction levels of rural entrepreneurs with the support they receive, such as mentorship, access to markets, or financial services
- How the local community views the businesses; whether they see them as drivers of positive change, job creators, and contributors to local development

5



- % of households of entrepreneurs with changes in living conditions (access to better healthcare, education, and infrastructure)
- % of marginalized groups (such as women, youth, and disadvantaged communities) involved in entrepreneurial activities and their empowerment through education, skills, and leadership.
- Efficient utilization of local resources promoting conservation of water, energy, and other natural resources.

6

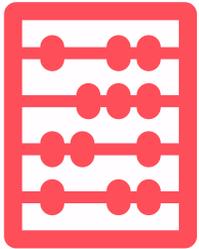


- The extent to which rural entrepreneurs take advantage of government schemes, grants, and policies designed to support rural entrepreneurship
- The degree to which entrepreneurs in rural areas adopt modern technology, such as digital tools for marketing, e-commerce, supply chain management, and communication.



How do you measure ?

By consistently tracking these metrics, the program can make **data-driven decisions**, improve its interventions, and ensure **long-term success for rural entrepreneurs**.



Suggested Ways to Track & Measure Metrics:

•Google Sheet-Based Tracking:

- Create a structured **spreadsheet** with key indicators such as income levels, enterprise status, and funding received.
- Manually update progress **at regular intervals** with inputs from field teams.

•Mobile-Friendly Application:

- Develop a simple **mobile app** for field-level tracking and real-time data collection.
- Enable **on-the-go updates** by field staff and entrepreneurs to ensure accurate reporting.
- Use **dashboards** for visual insights into program performance and impact.



References:

Government initiatives:

- Ministry of Rural Development (MoRD)- promoting programs like the Rural Self Employment Training Institutes (RSETIs) [Rural Self Employment Training Institutes](#)
- Pradhan Mantri Mudra Yojana (PMMY) [Pradhan Mantri Mudra Yojna| National Portal of India](#)
- Startup India promoting startups in rural India through funding and mentorship programs [Startup India](#)
- Ministry of Skill Development & Entrepreneurship (MSDE) [MSDE](#)
- Atal Innovation Mission (AIM) that fosters innovation hubs [Atal Innovation Mission \(AIM\) | Government of India's flagship initiative](#)
- National Bank for Agricultural & Rural Development (NABARD) [NABARD](#)
- Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) [DAY NRLM eGov Application - Ministry of Rural Development | Government of India](#)
- Entrepreneurship Institute of India [Entrepreneurship Development Institute of India](#)



References:

Non-Government initiatives:

- Grameen Foundation- empowering rural poor women by promoting entrepreneurship and access to financial services grameenfoundation.org
- Barefoot College- training women, especially grandmothers, to become solar engineers, fostering entrepreneurship & sustainability Barefoot College
- Rural India Supporting Trust (RIST)- supporting rural entrepreneurship & providing grants for development initiatives RIST
- Hindrise Foundation- providing entrepreneurship resources, training & access to markets HindRise
- The India Development Foundation (IDF) IDF



Entrepreneurship Toolkit