CREATING JOBS
A Training Manual for Prospective Agripreneurs
Creating Jobs
A Training Manual for Prospective Agripreneurs
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MESSAGE

Entrepreneurship is the new zest of today’s youth. Indeed, India is in the midst of the entrepreneurial economy and the Government of India has taken several apt policy decisions to create an environment favourable to the entrepreneurs. Agripreneurs also hold a conspicuous share among the entrepreneurs with several start-ups in the agriculture sector. The present-day youth is not short of ideas that can disrupt the status quo of the agriculture sector.

The Agriculture Universities of the country are providing the right technical insights to the students who are going to be the future agripreneurs. However, an agripreneur is not just about the idea but also about bringing that idea to life in the right way. But, technical knowledge solely not enough to develop idea into action. Additional requirements are awareness about Government initiatives and support, financial literacy, knowledge of online tools and optimal utilization of media. Besides, soft skills themselves have a great role to play towards the success of any agripreneur.

In this direction, the ICAR- National Academy of Agricultural Research Management (NAARM), under National Agricultural Higher Education Project (NAHEP) has rightly brought out this highly useful document ‘Creating Jobs: A Training Manual for Prospective Agripreneurs’ which has all the elements to find place in the shelves of every agripreneur. I appreciate the efforts NAHEP team of ICAR-NAARM in bringing out this manual, and hope that it will be useful for students of Agricultural Universities.

Dated the 16th December, 2019
New Delhi
Message

The agri-startup sector is attracting today’s youth into the agriculture domain. Nowadays, many startups are trying to change the landscape of Indian agriculture with the use of innovative business models. In accordance with the increasing interest in becoming entrepreneurs, the number of incubators and accelerator programmes also have seen a rapid rise. However, the graduating students of the agricultural universities need insights on their strengths and weaknesses, about government schemes, soft skills, communication tools, online resources etc., before jumping into the sea of agripreneurial ecosystem.

Under component-2 of NAHEP, the ICAR - National Academy of Agricultural Research Management has brought ‘Creating Jobs: A Training Manual for Prospective Agripreneurs’, at the right time for encouraging agripreneurship among students of Agricultural Universities (AU). The manual has chapters on relevant aspects of agripreneurship along with exercises. I appreciate the efforts of all authors in bringing this simple but highly informative and attractive manual for the benefit of agripreneurs. I hope this manual reaches every agriculture graduate and helps in achieving his/her dream of becoming a successful agripreneur.

I am also very happy to note that National Agricultural Higher Education Project is striving to improve the quality and relevance of agricultural higher education through this initiative. My best wishes to NAHEP team of ICAR-NAARM

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The Purpose...

With an objective of creating awareness among the agri-graduates on soft skills, innovativeness, entrepreneurship, ICAR-National Academy of Agricultural Research Management (NAARM) under World Bank funded National Agricultural Higher Education Project (NAHEP) has taken up the responsibility to create awareness about ‘Agripreneurship’ among final year agri graduates from various State Agricultural Universities (SAUs) by providing one-day training through “Master Trainers” in each of these SAUs. Under NAHEP, 34 “Master Trainers” have already undergone two-day training programme at ICAR-NAARM during 17-18 September 2019. The ‘Master Trainers’ will provide the training by using this training manual as resource material.

The present training manual has been designed to equip the agri-graduates of the country with necessary knowledge required for becoming agripreneurs, and to develop soft skills among them to excel in the competitive job market. It is encapsulated with information on team building, media, online resources, communication tools and various government programmes & schemes for startups/entrepreneurship, especially in the agriculture sector including financial risk management by experts in the subject.

We hope that, this manual will help young agri-graduates to take up the agripreneurship as livelihood, and enhance their employability too. Therefore, they not only get employment but also create jobs in the field of agriculture and allied sectors, thus contribute to achieve national goal of five trillion-dollar economy.
Abbreviations/Acronyms

BioNEST : Bioincubators Nurturing Entrepreneurship for Scaling Technologies
BOD : Bio-Oxygen Demand
CCSHAU : Chaudhary Charan Singh Haryana Agricultural University
CV : Curriculum Vitae
DST : Department of Science and Technology
DPIIT : Department for Promotion of Industry and Internal Trade
3D : Three Dimensional
ESOP : Employee Stock Ownership Plan
EQ : Emotional Quotient
Etc. : Etcetera
GoI : Government of India
HR : Human Resources
IARI : Indian Agricultural Research Institute
ICAR : Indian Council of Agricultural Research
ICRISAT : International Crops Research Institute for Semi-Arid Tropics
IIMR : Indian Institute of Millets Research
INR : Indian Rupee
IQ : Intelligence Quotient
MOOCs : Massive Open Online Courses
MoA&FW : Ministry of Agriculture and Farmers Welfare
NAARM : National Academy of Agricultural Research Management
NDRI : National Dairy Research Institute
NIDHI : National Initiative for Developing and Harnessing Innovations
NIF : National Innovation Foundation
NSTEDB : National Science & Technology Entrepreneurship Development Board
OECD : Organization for Economic Co-operation and Development
PH : Potential of Hydrogen
RAFTAAR : Remunerative Approaches for Agriculture and Allied Sector Rejuvenation
SETU : Self Employment and Talent Utilisation
TED : Technology, Entertainment and Design
TNAU : Tamil Nadu Agricultural University
TV : Television
UGC : University Grants Commission
HONING YOUR SKILLS FOR CAREER DEVELOPMENT

Introduction
India ought to prepare its employees with employability skills and awareness to lead the country into the director nod development.

India is one of the most youthful countries within the world. In today’s fast-paced world, skill building is an imperative exercise to extend the viability of one’s profile. Aptitude, Skills and Knowledge (ASK) building is the need of the hour to meet the rising ambitions of youth.

Hard Skills v/s Soft Skills

In an internationalized world, both hard and soft skills have their role and importance.

Three Key Differences between Hard Skills v/s Soft Skills

- The functions of the right and the left brain have a major role to play in soft and hard skills. Hard skills represent IQ and soft skills represent EQ. Subjects like mathematics, chemistry, statistics are examples of hard skills. Whereas self-esteem, anger management and interpersonal relations are examples of soft skills.

- Hard skills predominantly will be the same. For example, rules of maths will be the same wherever you go and study. Soft skills are circumstantial. Let us take the example of interpersonal relationship. It changes from person to person, situations, and also depends on the ability to communicate.

- Indian schools give greater importance to hard skills and focus less on soft skills. Hard skills can be measured through examinations and certifications. Soft skills can’t be certified. They are situational skills.

Indian universities are trying hard to incorporate soft skills along with hard skills. It may take time to frame a balanced curriculum. Until then students should take the accountability of enhancing their soft skills. Controlling our actions will help us succeed. There are numerous ways to improvise on soft skills set. The first step is to identify weaknesses and work on them. Go-getters understand the significance of people’s skills and make it as their way of life. In today’s world, soft skills are inevitable irrespective of the sector you choose.

Technical Skills v/s People’s Skills
Occupation can be categorised into various types.

1) Careers that need hard skills and little of soft skills (example: Physicists); this is where you see brilliant people who may not easily work well with others, for example Albert Einstein.

2) Careers that need both; hard and soft skills – many come under this segment. (example: Bankers, Lawyers – they need to know the rules but they need to build clientele for a flourishing career. Dealing well with clients require excellent soft skills like persuasion skills, inter personal relationship skills etc...)

3) Careers that need mostly soft skills and little of hard skills (example: marketing management. One need not have in depth knowledge of the product. His/her job mainly depends on observation, communication, negotiation, persuasion, etc. All these skills are soft by nature.)

Why Soft Skills?

Soft skills is a sociological term identifying with an individual’s “EQ” (Emotional Quotient), the cluster of personality traits, social graces, communication, language, personal habits, friendliness, and optimism that characterize relationship with other people. Soft skills complement hard skills (part of a person’s IQ), which are the occupational requirements of a job and many other activities. (Wikipedia)

Over the years, there has been an emphasis on soft skills and especially communication skills. The biggest focal point has been placed on fundamental topics such as presentation skills, report writing, teamwork, and time/project management. Despite the fact that this change is surely a high-quality one, these modules appear to be among the extra difficult to educate and measure successfully, the criteria for success being that the pupil can recognize the concepts presented, follow them to use exercises, and reveal the resulting competence through assessment. Employability has become a challenge.

Employability Skills

Employability skills are essential, for career development. They are also called people’s skills or soft skills.

Employability skills allow you for:

• better communication
• problem solving
• better comprehension as a contributor within the team
• sound decision making, and
• success in the chosen career

Vital Employability Skills

Foundational Skills

• Organizational skills
• Time management skills
• Credibility
• Positive attitude
• Patience and perseverance
• Questioning skills
• Flexibility and adaptability
• Understanding organizational guidelines.
• Etiquettes (social, workplace, business etc)

Interpersonal Skills

• Be amicable
• Respect the work space
• Timely response
• Acceptance of criticism
• Conflict management
• Stress management

Oral and Written Communication

• Understand grammar of the language (English)
• Written communication (letters, e-mails, reports etc.)
• Listen, understand, and ask questions
• Participate in group discussions
• Give effective presentations
• Become a fearless public speaker
**Problem Solving and Critical Thinking**
- Change management
- Adaptability
- Stress management
- Initiative
- Questioning Skills

**Teamwork**
- Multi cultural skills
- Sensitivity towards the environment
- Understanding team goals
- Individual participation in alignment with the team goals

**Specialized Skills**
The above skills will help you to get a job and also to stay in the job. But if one wants to climb up the ladder in their career they should possess the following specialized skills.
- Multi tasking
- Exploring new areas
- Taking calculated risks
- Taking initiative
- Working in tandem with mission and vision of your employer

**Leadership**
- Mentoring skills
- Negotiation skills
- Team management skills
- Money management skills

These soft skills are tested at different stages in job interviews. Students should learn to write winning résumé, participate in group discussion, and face interview with valour.

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**Résumé Writing**
A résumé or curriculum vitae (CV) contains one’s educational qualifications, work experiences, awards/rewards, hobbies etc.

Your résumé usually reaches your prospective employer(s) before you reach them. As it is an effective tool to highlight yourself and your skills, you need to spend a considerable amount of time on preparing an eye-catching and error-free résumé which will fetch you a job.

Your résumé must present your profile in the best possible way that will impress a potential employer.

**Group Discussions**
The work culture in most organizations has changed over the years. Employees are required to work together as a team. Team work calls for a variety of skills such as leadership, communication skills, conflict management and interpersonal skills. It is therefore important that everyone cultivates these skills and abilities, in order to be an effective team player at work.
Employers need to determine, if a candidate who has applied for a position has the skills and traits desirable for the job. Candidates are thus often asked to participate in a group discussion, mainly to determine their group-worthiness. Candidates will be assessed on the following factors:

- The ability to fit into the group
- The ability to influence the group
- The ability to solve problems
- The ability to communicate effectively
- The ability to remain calm and composed in stressful situations
- The ability to stay positive, irrespective of his/her views being accepted or rejected

**Job Interviews**

Many people feel stressed and turn into a bundle of nerves at the thought of a job interview. But, it can be a pleasurable experience if you think of it as an opportunity to demonstrate your skills and abilities, and if you care to prepare well for it.

Preparedness is the key at different stages involved in the interview process:

- Introduction
- Questions by the Interviewer
- Answers by the Interviewee
- Closing

**Conclusion**

Communication skills and soft skills are essential for everyone to interact efficiently and effectively with various people and situations. Communication skills and soft skills are as important as or even more important than traditional qualifications and technical skills or hard skills for personal and professional success. A technical skill is like a passport, but a soft skill is a visa stamped in the passport to fly high.
HONING YOUR SKILLS FOR CAREER DEVELOPMENT

Comprehension Exercises

A. List any four skills you have:

<table>
<thead>
<tr>
<th>Hard Skills I Possess</th>
<th>Soft Skills I Possess</th>
</tr>
</thead>
<tbody>
<tr>
<td>1...........................</td>
<td>1...........................</td>
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<td>2...........................</td>
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<td>3...........................</td>
<td>3...........................</td>
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<tr>
<td>4...........................</td>
<td>4...........................</td>
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</tbody>
</table>

B. Mark True/False:

1. Hard skills alone will get you a job. [T/F]
2. Preparedness is the key to interviews. [T/F]
3. Interpersonal skills are essential for rapport building. [T/F]
4. The ability to fit into a group is assessed with the help of a résumé. [T/F]
5. Marketing jobs are based on hard skills. [T/F]
6. Physicists need more of hard skills than soft skills. [T/F]

References
http://bemycareercoach.com/soft-skills/hard-skills-soft-skills.html
https://en.wikipedia.org/wiki/Soft_skills
https://research.stlouisfed.org/publications/page1-econ/2016/05/02/soft-skills-success-may-depend-on-them/
https://virtualspeech.com/blog/importance-of-communication-skills
1. What is the first step I should follow to improve my soft skills?

2. Which careers need both hard & soft skills?

3. What is the other name for Employability skills?

4. Which activity am I expected to participate to determine my group worthiness?

5. What reaches my prospective employer before myself?
Yes, Media plays a role in Career Development

Dr. Lakshmi Mantha
lakmantha@gmail.com
Media plays a pivotal role in today’s globalized world. We use media extensively to communicate. Facebook, Twitter, WhatsApp etc. is the current rage among the youth. Media can be productively used in career development too.

One can update his/her knowledge and skills by getting certified from top notch universities using free online education sites. This helps them to add value to their résumé/CV.

**List of top sites for Free Online Education:**

1. [https://www.coursera.org/](https://www.coursera.org/)
2. [https://www.edx.org/](https://www.edx.org/)
3. [https://www.khanacademy.org/](https://www.khanacademy.org/)
4. [https://www.udemy.com/](https://www.udemy.com/)
5. [https://www.open.edu/itunes/](https://www.open.edu/itunes/)
6. [https://ocw.mit.edu/index.htm](https://ocw.mit.edu/index.htm)
7. [http://www.openculture.com/freeonlinecourses](http://www.openculture.com/freeonlinecourses)

Resume building needs meticulous planning and organizing skills. Résumé/CV makers help students to build it easy and fast. It also offers experts advice as you write one.

**Top sites to write/review your résumé/CV for free:**

1. [https://zety.com/](https://zety.com/)
2. [https://www.resumonk.com/](https://www.resumonk.com/)
3. [https://www.resume.com/builder](https://www.resume.com/builder)
4. [https://www.visualcv.com/](https://www.visualcv.com/)
5. [https://cvmkr.com/](https://cvmkr.com/)
6. [https://resumegenius.com/](https://resumegenius.com/)
7. [https://novoresume.com/](https://novoresume.com/)
8. [https://resumup.com/](https://resumup.com/)

Benjamin Franklin quoted “By failing to prepare, you are prepared to fail”. This is true for interview preparation. Understanding the nuances will help you to land in a dream job.

**Top sites for Interview Preparation:**

1. [https://www.ambitionbox.com/](https://www.ambitionbox.com/)
2. [https://acetheinterview.heroku.com/](https://acetheinterview.heroku.com/)
3. [https://www.interviewbest.com/](https://www.interviewbest.com/)
4. [https://www.indiabix.com/](https://www.indiabix.com/)

Finally promoting your profile is the gateway for your dream career.

**List of top 10 sites for your career development:**

1. [https://www.linkedin.com](https://www.linkedin.com)
2. [https://www.indeed.co.in/](https://www.indeed.co.in/)
3. [https://www.naukri.com/](https://www.naukri.com/)
4. [https://www.timesjobs.com/](https://www.timesjobs.com/)
5. [https://www.job-hunt.org/](https://www.job-hunt.org/)
6. [https://www.monsterindia.com/](https://www.monsterindia.com/)
7. [https://www.careercloud.com](https://www.careercloud.com)
1. Which sites should I visit for free online education?

2. Which sites would help me write/review my CV for free?

3. Hey! Interview approaching, suggest sites for preparation.

4. Which websites would help me in my career development?

YES, MEDIA PLAYS A ROLE IN CAREER DEVELOPMENT.
Online Tools for Prospective Entrepreneurs

Dr. S K Soam
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Introduction

Being an entrepreneur, you have to manage your time and be a problem solver. You need to work in a team which may be managed by you. In a team, every member need to work on allotted tasks and they have to manage all the resources in an efficient way. There may be some traditional ways to do all these tasks, but advancements in technology makes everything smarter and easy to use.

In this chapter, we will discuss about few important online tools related to team working, document sharing, professional networking and online learning. In addition, several online resources are available which help to understand the strategies of successful entrepreneurs or start up applying innovative methods contributing to their success.

A. Time Management and Document Sharing

<table>
<thead>
<tr>
<th>Application Name</th>
<th>Utility for Enthusiastic Entrepreneur</th>
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<tbody>
<tr>
<td><strong>EISENHOWER</strong></td>
<td>EisenHower is an online application which helps you to prioritise and track to-dos. It also allows you to save your to-dos in cloud. EisenHower follow Eisenhower Matrix methodology to prioritize the things to-do. You can download printable templates for using the Eisenhower Matrix.</td>
</tr>
<tr>
<td><img src="https://www.eisenhower.me/" alt="Eisenhower Icon" /></td>
<td><img src="https://app.eisenhower.me/" alt="Eisenhower Icon" /></td>
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<tr>
<td><strong>Asana</strong></td>
<td>Asana is one of the most used work management tool. If you are working in teams, it makes your team to stay focused on the objectives. It will also be helpful for your team to prioritize the daily tasks. Asana Basic is a free version which includes 10+ basic features which help in development of successful entrepreneurs.</td>
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<td><img src="https://asana.com/" alt="Asana Icon" /></td>
<td><img src="https://asana.com/" alt="Asana Icon" /></td>
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<tr>
<td><strong>Google Keep</strong></td>
<td>Google Keep is note taking service, and its free with a google account. You can capture the notes, set reminders, make to-do lists. The notes generated by Google Keep can be accessed from anywhere, anytime and it also can be shared with your team.</td>
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<td><img src="https://keep.google.com/" alt="Google Keep Icon" /></td>
<td><img src="https://keep.google.com/" alt="Google Keep Icon" /></td>
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<tr>
<td><strong>Basecamp</strong></td>
<td>Basecamp is basically project management and team communication tool which helps to share the resources among the team. Basecamp Personal is a limited version but is free for personal projects and students.</td>
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<td><img src="https://basecamp.com/" alt="Basecamp Icon" /></td>
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<tr>
<td><strong>Evernote</strong></td>
<td>Evernote is a digital note taking app. It works as digital scribbling pad. It helps in taking notes, capturing web links, capture pictures and it will make reminders to stay organized. Also helpful in the process of digitizing the thoughts.</td>
</tr>
<tr>
<td><img src="https://evernote.com/" alt="Evernote Icon" /></td>
<td><img src="https://evernote.com/" alt="Evernote Icon" /></td>
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<tr>
<td><strong>Dropbox</strong></td>
<td>Dropbox is one of the most wonderful solutions if you want to work in team. The basic version of dropbox helps you to create, store and update the team files, content in cloud and it can also centralize the team content to make, easily accessible. Dropbox is designed to access your teams’ work from anywhere anytime.</td>
</tr>
<tr>
<td><img src="https://www.dropbox.com/" alt="Dropbox Icon" /></td>
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</table>
### B. Professional Networking

<table>
<thead>
<tr>
<th>Application Name</th>
<th>Utility for Enthusiastic Entrepreneur</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="https://www.bluetieglobal.com/" alt="Bluetie" /></td>
<td>Bluetie is a professional and business networking application and helps you to meet the professional, whose objectives match with that of yours. It also enables to meet the globally recognised mentors who are expert enough to make the things happen.</td>
</tr>
<tr>
<td><img src="https://lets%E5%8D%88%E9%A4%90.com/" alt="Letslunch" /></td>
<td>Letslunch is a professional networking platform which enables to meet like-minded people. It is mostly used by entrepreneurs and they set connected, and meet together to have lunch or coffee. It enables the enthusiastic entrepreneurs to interact, exchange and learn the things.</td>
</tr>
<tr>
<td><img src="https://www.meetup.com/" alt="Meetup" /></td>
<td>Meetup is an online tool, which is used to organize local meetings and in person events for enthusiastic people with similar interests. Meetup services allow you to find out the happening around the world and you can start meeting up with the people near you.</td>
</tr>
<tr>
<td><img src="https://www.skype.com/en/" alt="Skype" /></td>
<td>Skype is a communication tool and it provides instant messaging, video, and voice call services via internet. By using skype, you can share images, text, video, audio. Skype is also useful to make online group presentations and group meetings. Unlike WhatsApp, from abroad you may have skype to landline phone also.</td>
</tr>
</tbody>
</table>

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WeTransfer is online file sharing application. WeTransfer can share the large size (up to 2 GB) files to your team at a time.

Google Drive is an online file storage service offered by Google. It enables the online file collaboration and synchronization for free along with the services of Google Docs, Sheets, and Slides. Google drive offers 15 GB cloud storage space for free and also offer premium paid services.

Drawio is an open source tool which helps you to design process diagrams, flowcharts, organizational charts and network diagram. It also offers wide range of pre designed business related models to customise as per your need. It will help you to make graphical time lines, organizational structure and business models for free.
### C. Entrepreneurship Online Learning Resources

<table>
<thead>
<tr>
<th>Application Name</th>
<th>Utility for Enthusiastic Entrepreneur</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>StartupIndia</strong></td>
<td>StartupIndia is a new initiative by Ministry of Commerce and Industry. Under this initiative, Department for Promotion of Industry and Internal Trade offers free online courses for entrepreneurs.</td>
</tr>
<tr>
<td><a href="https://www.startupindia.gov.in/content/sih/en/resources/l-d-listing.html">https://www.startupindia.gov.in/content/sih/en/resources/l-d-listing.html</a></td>
<td></td>
</tr>
<tr>
<td><strong>edX</strong></td>
<td>edX is massive open online course (MOOC) provider, it offers university level courses of globally recognised universities. You can enrol for free online courses in entrepreneurship from Harvard, MIT, and other top schools. The courses offered in edX help you to become a successful entrepreneur.</td>
</tr>
<tr>
<td><a href="https://www.edx.org/learn/entrepreneurship">https://www.edx.org/learn/entrepreneurship</a></td>
<td></td>
</tr>
<tr>
<td><strong>WIPO eLearning Centre</strong></td>
<td>World Intellectual Property Organization offers free e-Learning courses on intellectual property (IP). These specially designed courses help entrepreneurs to develop innovation and creativity. It also provides certificate courses at a very reasonable cost.</td>
</tr>
<tr>
<td><a href="https://welc.wipo.int/">https://welc.wipo.int/</a></td>
<td></td>
</tr>
<tr>
<td><strong>Coursera</strong></td>
<td>Coursera offers a different level of learning opportunities for entrepreneurship development. The specially designed courses help you to learn the theoretical and practical aspects of entrepreneurship and also help to get into a culture of innovation. Most of the courses are free to learn. Coursera charge fee for getting a certificate, and for some courses financial aid is available for students.</td>
</tr>
<tr>
<td><a href="https://www.coursera.org/browse/business/entrepreneurship">https://www.coursera.org/browse/business/entrepreneurship</a></td>
<td></td>
</tr>
<tr>
<td><strong>Google Digital Unlocked</strong></td>
<td>Google offers various courses for students to enhance their digital skills for free. Most of these online courses are free and will help you to improve your soft skills, business communication and strategic innovation. Try these courses from Google to become a digital expert.</td>
</tr>
<tr>
<td><a href="https://learndigital.withgoogle.com/digitalgarage">https://learndigital.withgoogle.com/digitalgarage</a></td>
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</tbody>
</table>

Hangouts is an online communication platform, which enables you to make video call, voice call and message. Hangout is very useful for a group of 10 people to enable online communication via Video call, Voice call or instant messaging service.
D. Innovation and Success Stories

<table>
<thead>
<tr>
<th>Application Name</th>
<th>Utility for Enthusiastic Entrepreneur</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TED</strong></td>
<td>TED Talks consist of most influential videos from innovators and expert speakers. Most of them will help you to get the best ideas. TED Talks contain the talks and success stories of innovators from business, science and technology. Currently TED Talks is hosting 3200+ talks and success stories related to entrepreneurship development.</td>
</tr>
<tr>
<td><strong>MyStartup</strong></td>
<td>MyStartup TV is a website which is designed to capture entrepreneurial journey of start-ups and successful entrepreneurs. This is India’s first online TV channel developed only for start-ups and entrepreneurs.</td>
</tr>
<tr>
<td></td>
<td>National Innovation Foundation – India is located at Ahmedabad. NIF is a national initiative to strengthen and support the technological innovations at grassroots level. It is also organizing “Festival of Innovation and Entrepreneurship” every year to encourage the entrepreneurship and innovations across the country.</td>
</tr>
<tr>
<td></td>
<td>Atal Innovation Mission is a lead initiative set up by the NITI Aayog, Government of India. It promotes culture of innovation and entrepreneurship in the country.</td>
</tr>
</tbody>
</table>

Conclusion:

Try few or all of the online tools & resources available in this chapter. These tools will certainly help you in your day to day life as a student. The main purpose of this chapter is to develop a culture of using online tools and bring attitudinal changes through online resources. Send your feedback about this chapter at soam@naarm.org.in. The author of this chapter has developed three online softwares in project management, which are being used in more than 70 countries. These are known as 1. AHP Analyser, 2. Research Concept Writer, 3. Project Logframe Writer. You can find these on Google search which are available to everyone as open access policy.
1. Which work management tool can help my team prioritize daily tasks?

2. Which app should I use for digital note taking?

3. Which online file storage service is offered by Google?

4. Tell me the name of that MOOC provider which offers courses of globally recognized Universities.

5. Which website captures entrepreneurial journey of startups & successful entrepreneurs?
Knowing the basics of Team Work and Team Building

Dr. Lakshmi Mantha
lakmantha@gmail.com
Why Team?

Do you recognize them?
1. Stephen Wozniak (Apple)
2. Paul Gardner Allen (Microsoft)
3. Sachin Bansal and Binny Bansal (Flipkart)
4. Larry Page and Sergey Brin (Google)

All the above are examples of entrepreneurs starting small enterprises which have become giants now. These are also examples of effect of teamwork in the growth of organizations.

Stages of Team work by Bruce Tuckman
Bruce Tuckman in 1965 developed the five stages of teamwork. These stages are necessary for the team to nurture, face the challenges, find answers, and deliver results.

- **Forming**
  - Team acquaints and establishes ground rules. Formalities are preserved and members are treated as strangers.

- **Storming**
  - Members start to communicate their feelings but still view themselves as individuals rather than part of the team. They resist control by group leaders and show hostility.

- **Norming**
  - People feel part of the team and realize that they can achieve work if they accept others’ viewpoints.

- **Performing**
  - The team works in an open and trusting atmosphere where flexibility is the key and hierarchy is of little importance.

- **Adjourning**
  - The team conducts an assessment of the year and implements a plan for transitioning roles and recognizing members’ contributions.
Are you part of a team?
Ask these questions:

- What is team’s objective?
- Who are my teammates?
- What kind of power will we have?
- What is the incentive for participating?
- What is the price we pay for not participating?

These are a few of the questions which cross our mind when confronted to participate in team work.

However, sometimes we are not in a position to reject participation in a team. Motivation can fluctuate depending on numerous factors.

Listed below are few factors:

Factors that Influence Team Motivation

I. Purpose
The purpose or mission is important. For long-term motivation, purpose serves as the motivating factor and members align with their personal wants and needs. If it is clear, they are motivated towards the task. If it is not clear, then the motivation may disappear or shrink.

II. Challenge
Another terminology that we listen habitually when inquired. Group inspiration is almost a challenge. When challenged, our resistances are alarmed to move in the sense of direction...to guard from threat or address it straightforwardly.

Numerous individuals feel that their most fulfilling group encounters come about from a challenge. It has been caught on the stories regularly of unremarkable teams that reacted to a challenge with gutsy victory. The challenge served as an inspiration.

Within the work environment, these challenges happen rarely. Teams are not confronted with fortifying challenges each day. So, brainstorming is required to supply challenges at regular intervals.

So far in progress teams, flashing motivation in the form of a provocation is another strategy of keeping up inspiration.

III. Responsibility
Accountability can be complicated. Responsibility gives power to carry out changes. Teams that have conscientiousness and power be inclined to uphold motivation for a longer duration.

IV. Growth
Individual and group development can give another premise for maintaining inspiration. When individuals feel they are moving ahead, exploring modern concepts, related to their skill base and extending their knowledge, inspiration tends to stay tall. Individual development includes improving self-respect and self-image.

Appropriately, teams and their leaders ought to explore for a chance that offers to enhance their knowledge and abilities. A great strategy is to ask individuals how their affiliation with the group will enhance growth opportunities.

V. Leadership
A good leader can be a catalyst for inspiration within the short term, but the best leaders make the conditions for the group to propel itself. They help individuals to identify their strengths and weaknesses.

Extraordinary leaders not only understand the significance of team's goal but also their team members' wants and needs. They create an environment to achieve them.
Finally, what are the qualities of an effective team player?

An effective team player essentially needs to possess certain qualities to fit into the team. The qualities of a team player will add value to the team. The following are the qualities of an effective team player.

1. Demonstrates dependability
2. Communicates constructively
3. An active listener
4. Practices open communication
5. Takes initiative
6. Shows flexibility and adaptability
7. Committed
8. Timely problem solver

Speaking Activity

1. Get into small groups. Discuss and decide an interesting name to your team. Then announce the name and explain to other teams the reason for your choice.

__________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________

2. Discuss and find out what you have in common as a team. Share your common things with other teams in the class.

__________________________________________________________________________________________________________________________

3. Discuss with your team members about a movie which involved team work. List out the qualities of team players in the movie.

__________________________________________________________________________________________________________________________
KNOWING THE BASICS OF TEAM WORK AND TEAM BUILDING

1. Who are the co-founders of Flipkart?

2. Who developed the 5 stages of Team Work?

3. Who has the ability to inspire me?

4. What gives power to carry out changes?

5. At what stage of team work, members become hostile?
Teaming to Scale Up: Journey of an Agripreneur

Mr. R V Harish
harish@saggraha.com
Organization, in its simplest form, means a place where a group of people work together towards realizing a common goal. An organization is built by its people, and it can achieve much more than what a person working alone can ever achieve.

Solo entrepreneurs do exist, but for scaling the business one person isn’t sufficient. Anyone who has ever scaled up a business from the ground had a team of people working along whom they could trust. For instance, take our case, when I decided to pursue the idea of building a business of my own, I approached two of my friends who I knew would be good assets to the organization we were going to build. We three had a dynamic relationship. We were all experienced and had excelled in our domains. These people not only shared the same vision as me but were also good at critiquing, which made sure that the decisions taken were free from any loopholes.

When we began our journey we were quite confident but as we started to grow we could co-relate really well with Toby Thomas, Co-founder at Paloma Field Services. Who once said, being an entrepreneur is like being a man riding a lion. “People look at him and think, this guy’s really got it together! He’s brave!” says Thomas. And the man riding the lion is thinking, ‘How the hell did I get on a lion, and how do I keep from getting eaten?’ We were also growing and we wanted to protect ourselves from being eaten. This is when we figured that we need a team that had the right mix of passion, creativity and vision to transform our ideas into execution.

Early Years

In the early years of SaGgraaha, we followed a number of principles while building our core team. Here are a few critical factors that need to be given attention to while forming organizational teams:

1) **Structure of team:** Envisioning the team structure is most important while hiring people. Having a vision gives you clarity on how your team is supposed to grow and what roles and responsibilities you want to assign to them. Therefore, this team structure should not be built by only keeping the present situation in mind, it should also account for future needs and requirements, which if not paid attention to, might become difficult to fit in later. For instance, initially you might hire a single person who would be looking after a few divisions or a single division single-handedly, but this doesn’t mean that the situation is always going to be the same. As your business grows, you’ll have to add or delete divisions to/from the existing structure and your team should be ready for it. You’ll want your team to have the skillsets to adapt to the new situation and hit the ground running.

2) **Selection of team members:** Hiring people for a new business is challenging till your organizations doesn’t have a reputation, and you’ll have to sell an organization that still isn’t setup for employees. Further, you have to make sure to hire people who are resourceful and can help you set up and oversee teams, because at such an embryonic stage you cannot oversee every single detail on the ground. Moreover, you cannot afford to risk hiring unskilled people and waste resources over unproductive employees. The best way to go about is, by tapping into the network of people that you have built over the years for recommendations, or approaching trusted people who already have worked with you and they in turn trust you.

3) **Complimentary characteristics:** It is very important to have the right composition of team members. The team members should have complimentary skill sets which will bring synergies to overall team effort. For instance, setting up our business required us to have people proficient in various fields such as Finance, Tech, Risk, HR, etc.

4) **Alignment of goals:** Though your team members will be working in different departments and will be handling different operations, it is crucial for all of them to understand that they are working towards achieving a common organizational goal. Sometimes all an individual might care about is achieving the target he/she has been assigned with, but while doing so he/she would have to align personal goal with the overall organizational goal. For example, sourcing clients with doubtful creditability to meet the monthly target might fulfill an individual’s personal goal today, but would definitely harm the organization in the future by creating bad debts and causing a dent in the profits.

Growth Phase

During the early stages of a start-up, managing a core team of 10-15 people and handling multi-divisional work won’t seem like much of a task but as the company gets into growth phase several issues start
popping up that can be planned for ahead of time:

**1) Hiring and retaining employees:** As the organization grows, hiring motivated and passionate employees to branch out from the core team becomes one of the toughest tasks you'll face with growth. Every additional employee has the potential to contribute massively and drive growth in the company but he can also disrupt the workflow if not chosen wisely. While hiring, you should have a suitable candidate persona in mind so that you know what you are looking for in a candidate when you are evaluating candidates. Ideally, you should also have access to your own talent pool which can be built through references or through your website. Note that cultural fit of the interviewees should be taken into consideration at the time of hiring. If not taken seriously, this can eventually lead to a hostile work environment and disruption of business.

**2) Defining the roles & responsibilities of new team:** In early stages of start-up, a single employee might be handling various roles & responsibilities at a time but as the organization scales up, work intensifies and having the same expectations from your employees will only reduce their efficiency and the organization's productivity on the whole. Thus, it is important to have a well-defined structure with specific job descriptions for every person. The promoters won't be able to keep up with every detail of the organization. So, layers have to be added to delegate responsibility, have a clear chain of command, and provide guidance to teams further down the hierarchy.

**3) Experience v/s Qualification:** The core team that you chose in the early years of your start-up would be highly efficient at hard skills (Accounting, Finance, Legal, etc.) and decision making because those are the times when you need employees who'll get the work done at field. But as you progress you might need people good at other Technical/Managerial/Communication skills as well. If you are hiring good employees, you might find that most of these people will be highly qualified and graduated from prestigious institutions. This might become a source of conflict for those experienced employees who might not have gone to prestigious schools to obtain fancy degrees, but have worked really hard to make their way to the current level. For a promoter, striking a balance between these two will always be very crucial.

**4) Hierarchical bureaucracy:** Adding layers to the organization to make it more structured will surely make life easy but it brings its own challenges along. As the structure begins channeling vertically, inter-departmental communication tends to suffer. Sometimes departments purposefully withhold information from each other. Also, departmentalizing can cause teams lose sight of the larger organization, get into mutual rivalries, and make decisions for their own benefit rather than for the organization.

**Staying Alive**

Remember the simile of riding on the lion's back? Staying alive with the organization requires keeping the employees, the very factor the organization is made of, alive and happy. While building a team is vital for the growth of organization, keeping the employees motivated is imperative for the health of your organization. If an employee is motivated, he/she tends to be loyal and would want to stay with you for a long time. Here are some of the techniques that we adopted at SaGgraha to create a family that we are proud of today:

**1) Work recognition:** Taking people for granted won't keep them motivated for long. Always recognize people for their hard work and reward them appropriately. Note that the same reward won't work for all people; you'll have to identify what motivates your employees and gratify accordingly. You'll have to keep a track of their performance throughout the year and appraise them accordingly at the end of the financial Year. This showed our team how valuable they are to us and encouraged them to keep up the good work.

**2) Ownership in the company (ESOPs):** Providing your team with stakes in your company also is a great motivator for them. When they feel a tangible sense of ownership in the business, they'll care about the company's success more and be much more willing to go above and beyond the call of duty.

**3) Carve a growth path:** Your team should always be able to see a growth path for their career advancement while working with you. Promoting them at the right time and encouraging them to pursue relevant courses or certifications will
help them gain a long-term perspective with the organization.

4) **Role rotation:** Routinization can make work boring and monotonous. Dealing with similar tasks and challenges on a daily basis can demotivate employees. To handle this challenge, we at SaGgraha, follow the approach of inter-departmental transfers. People get to work in different departments and learn new skillsets with time. This gives them not only an opportunity for holistic learning that is foundational for their career, but also a deeper understanding of how the organization functions and the far-reaching implications of their daily work.

5) **Explain the WHY:** Rather than giving plain directives to your team, try explaining them the WHY behind the task being assigned to them. This makes the task important and personal to the employees. This makes every second of their time that they put into the task worth it.

6) **Freedom to put their views forward:** Giving your team freedom to express their ideas without holding back proves that you trust them, and a little autonomy never hurts anyway. This can help in building a great emotional bond between you and your team. We have seen amazing ideas come from staff at every level many a times, and we were not surprised to reap great results by implementing these ideas.

7) **Team outings:** It is important to keep employees healthy and happy. Giving employees an opportunity to get to know each other, getting involved in fun activities with people outside their department, and working towards accomplishing a fun goal with their team is critical to keep them motivated. Giving your team a break to refresh mentally improves their productivity as well.

8) **Celebrating successes:** Organizational success is the result of all the hard work and working hours put by every team member at the organization. Celebrating success with the people involved in achieving it therefore becomes really important. We at SaGgraha, organize an annual event at grand scale to thank our SaGgraha family and to celebrate the success that would have not been possible without them.

Summing up, the quality of the team that you bring together will have an instrumental impact on your business. To build a superstar team, you need to have a clear vision and be prepared for the number of challenges that show up for retaining the team. Retention isn’t any less crucial than building.

**Videos to Watch**

https://youtu.be/iE5L_Ovab4g

https://youtu.be/0hry6vRCd0c

https://youtu.be/WZu0kRVySRw

https://youtu.be/jAlFcjOT2mY

https://youtu.be/86AHCEd9I2U
1. Name the place where a group of people work together towards a common goal.

2. What sort of skill sets will bring synergies to overall team effort?

3. What can cause teams lose sight of larger organizations?

4. What makes work boring and monotonous?

5. What helps in building an emotional bond between you and your team?
Innovations: A precursor to Startups & Entrepreneurship

Mr. Vijay Nadiminti
coo.aidea@naarm.in
Background of Entrepreneurship & Incubators

Entrepreneur, is a French verb ‘Entreprendre’, meaning “to undertake”. Entrepreneur concept has been existing for centuries. Entrepreneur could be any person who is willing to take risks and develop an enterprise based on an idea or innovation. These entrepreneurs are those who create organizations for creation of employment, economic profit and social impact. Entrepreneur varies when compared to small business owners as the small business owners tend to work with known risks whereas the Entrepreneurs take unknown risks. Further, the start-ups are distinct to the Entrepreneurs as start-ups are innovative in ideas.

Entrepreneurial journey is risky and hence most of the people who are averse to taking risks fall back from becoming entrepreneurs. In fact, there are statistics which claim that more than 90% of the enterprises fail within the first three years of incorporation. Most of these enterprises fail in early stage due to the knowledge risk, network risks and funding risks.

Although the risks in entrepreneurship are inevitable, however building entrepreneurial culture in any country shall create a positive impact for the economy as it instils a confidence in youth for enterprise development, create self-employment opportunities and opportunities for others along with economic and social development of the country. There are multitude of examples to quote successful entrepreneurs across various sectors in India such as Mr. Ratan Tata, Mr. Dhirubhai Ambani, Mr. Narayana Murthy, Mr. Azim Premji, Mr. Lakshmi Mittal etc.

Not just in other sectors, there are also successful entrepreneurs in Agribusiness space who have reformed various sectors of Agribusiness and paved way for creation of successful agribusinesses in India. These pioneering entrepreneurs who have been successful role models include: Dr. B.R. Barwale, Founder Chairman of Mahyco, Mr. Bhavarlal Jain, Chairman of Jain irrigation, Mr. Lakshman Das Mittal, Chairman of Sonalika Group, Sri. Venkataramaiah, Founder of Nuziveedu Seeds. There are many unsung heroes who have taken risks for entrepreneurship, as the list goes on.

Name any two successful Indian Entrepreneurs

(1) _______________________________________________________________________________________________________

(2) _______________________________________________________________________________________________________  

Who is the founder Chairman of Nuziveedu Seeds?
__________________________________________________________________________________________________________

In which country was the first Business incubation evolved?
__________________________________________________________________________________________________________

Among the three countries; United States, United Kingdom and India which one has more number of technology Startups as on date?
__________________________________________________________________________________________________________
To reduce such risks of access to knowledge, network and resources including funding for aspiring entrepreneurs, a concept of incubators was evolved. A Business incubator is a company that helps new and start-up companies to develop by providing services such as management training or office space. The First Business Incubation evolved in 1959 in USA in Batavia Industrial Cluster. Further, this incubators concept started catching up. As of now there are 7,500+ incubators globally. In India, the incubators i.e. Technology Business Incubators (Abbreviated as TBI) was initiated in 1983 by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST).

Later on, various other ministries joined the league in supporting more incubators in the country such as Biotechnology Ignition Research Advisory Council (BIRAC) of Department of Biotechnology (DBT), Ministry of Micro Small & Medium Enterprises (MSME), Ministry of Electronics & Information Technology (MEITY), NITI Aayog. At present there are more than 300+ incubators funded by these agencies in India.

In India, after the advent of Startup India Initiative, launched by Department of Industrial Policy & Promotion (DIPP) of GoI in 2015, has led to the increasing number of start-ups as well as incubators in the country with innovative products, processes, services, business models across multiple sectors in Agriculture. Till date, India has around 7,700 technology startups ahead of the US and the UK, whereas the Startup India programme currently has 19,280 DPIIT recognised startups. Further according to the recent presidential address, India is likely to cross 50,000 startups by 2024.

There have also been Agriculture focused Incubators, the first Agriculture focused incubator established in India was Agribusiness Innovation Platform (AIP) of International Crops Research Institute for Semi-Arid Tropics (ICRISAT) in 2005, followed by Agribusiness Development (ABD), an incubator at TNAU, and Society for Innovation & Entrepreneurship in Dairying (SINED), an incubator at National Dairy Research Institute (NDRI). Later in 2014, Association for Innovation Development of Entrepreneurship in Agriculture (a-IDEA), an incubator of ICAR - National Academy of Agricultural Research Management (NAARM) came up. Few more incubators joined the league such as Tamil Nadu Agricultural University (TNAU) - Coimbatore, Chaudhary Charan Singh Haryana Agricultural University (CCSHAU), Hisar, Indian Institute of Millets Research (IIMR) etc. emerged. Further the Indian Council of Agricultural Research (ICAR) is promoting 50 Agribusiness Incubators on a project mode since 2015. Of late in 2018 Ministry of Agriculture & Farmers' Welfare (MOA & FW) launched the RAFTAAR scheme under which ~ 30 (R-ABI's) have been developed on a project basis. The above mentioned incubators help in supporting the startups in various aspects of technology development, business mentoring, compliance and funding support through Incubation programmes. These incubation programmes are offered for early stage startups which are 0-1-year-old and in early stage of product development/ prototyping and are looking at avenues for market penetration. Usually the duration of incubation programme support varies from incubator to incubator, however most of the early stage startups across these incubators are supported for 1-2 years.

Did you know?
- Agribusiness Innovation Platform (AIP) of ICRISAT was established in India
- India's First Food and Agribusiness Accelerator was launched by a-IDEA, Technology Incubator of NAARM
- Indian Council of Agricultural Research (ICAR) is promoting 50 Agribusiness Incubators on a project mode since 2015
- To gain more insight into Entrepreneurship, you can attend Krishi Kalp and focused EDPs organized by a-IDEA and other national and state level universities

Further, there are multiple opportunities for startups in Agriculture to scale up. For such type of startups which are 2-3 years old with a product and traction/ sales can apply for an Accelerator programme. Unlike incubation programme, these Accelerator programmes are 6 month programmes to scout, nurture and scale up a cohort of startups at a matured stage through rigorous, capacity building, mentoring, networking
How do students get supported?

To get supported under Incubation programmes
In case the students wish to avail support for their innovative ideas and further wish to avail the incubation programme and services, they may visit startup India Website: www.startupindia.gov.in and browse for list of incubators across India according to the domain expertise of the incubators and the nearest possible incubator as per their region and avail the incubation support services.

For Funding support
The student startups at an early stage of idea looking for grant funding opportunity, can avail assistance from the incubators to get more details of this funding scheme or else they can directly visit the announcements of the grants for ideation support.

For instance
• There are grants up to INR 10 Lakh under the NIDHI Prayas Schemes of the NSTEDB, DST.
• There are grants to the tune of INR 5 Lakh under ideation stage and INR 25 Lakh grant under the Startup stage, these are under the RAFTAAR Scheme of Ministry of Agriculture and Farmers' Welfare (MOA&FW), which is available up to March 2020.
• There are funding opportunities for the early stage idea to Proof of Concept (PoC) conversion under the Biotechnology Ignition Grant (BIG) Scheme of the Biotechnology Industry Research Assistance Council, under which a grant of 50 Lacs INR can be availed. Startups in Agriculture and Agribiotech can avail this funding assistance by approaching a-IDEA, Technology Business Incubator of NAARM, which is a BIRAC-BIG partner for assisting such startups who are applying for this grant.

To understand the start-up ecosystem
The students who are interested to get exposed to the startup ecosystem may attend these programmes organized by incubators. The students in Agriculture, who are at an early stage of building their understanding towards the startup ecosystem and develop their inclination towards entrepreneurship have a great opportunity to get exposed to various sensitization workshops, ideation events called Krishi Kalp organized by a-IDEA and also attend the focused Entrepreneurship Development Programmes (EDPs) organized by a-IDEA and other national and state level universities. Not only these, there are multiple hackathons, innovation challenges such as Smart India Hackathon etc. organized by various incubators which students can participate and tap such platforms to demonstrate the students’ ideas and get mentoring from experts.

and fund raising. India’s First Food and Agribusiness Accelerator was launched by a-IDEA, incubator of NAARM in association with Centre for Innovation, Incubation, Entrepreneurship (CIIE), Incubator of Indian Institute of Management (IIM), Ahmedabad in 2015, and launched the 2nd Series of the Food and Agribusiness Accelerator “Agri Udaan 2.0” in 2017.

Recently in 2018, Ministry of Agriculture and Farmers Welfare also launched the Grand Challenge to scout and nurture idea stage and early stage startups in Agriculture.

The number of students taking up Agritech startup although are currently low, but it is slightly increasing. Lot of students are now keen towards building food and Agritech startups. Let’s look into the following inspiring examples of the Startups founded by students

• Bharatrohan, an early stage Food and Agritech startup working on drone based hyper spectral imaging for detection of pests and diseases. This startup belongs to Mr. Amandeep Panwar and Mr. Rishabh Choudhary.
• Robic Rufarm, an early stage startup working on an Internet of Things (IoT) based hardware for detection of parameters such as EC, PH, BOD in Shrimp farms. This startup was founded by Mr. Kireeti Madina and others.
• Pekhansa- Another interesting student based startup at an early stage which is developing Pani Puri Vending machines. This startup was started by Mr. Saurabh and Mr. Abhijeet.
Definitions

Innovation - The process of translating an idea or invention into a good or service that creates value or for which customers will pay. To be called an innovation, an idea must be replicable at an economical cost and must satisfy a specific need. Innovation involves deliberate application of information, imagination and initiative in deriving greater or different values from resources, and includes all processes by which new ideas are generated and converted into useful products. In business, innovation often results when ideas are applied by the company in order to further satisfy the needs and expectations of the customers.

Startup - To fulfil a startup definition under the startup India Initiative of DIPP, GoI, a startup must fulfil the following conditions:

(i) Company Age - Period of existence and operations should not be exceeding 10 years from the date of incorporation.

(ii) Company Type - Incorporated as a Registered Partnership Firm or Limited Liability Partnership Firm (LLP) or Private Limited Company.

(iii) Annual Turnover - Should not be exceeding INR 100 crore for any of the financial years since its incorporation.

(iv) Innovative - Should work towards development of product, process, or service and/ or have scalable business model with high impact for wealth & employment creation.

(v) Original Entity - Entity should not be formed by splitting up or reconstructing an already existing entity.

Entrepreneur

An entrepreneur is anyone who is working on innovative ideas and willing to develop a business through an enterprise creation and further working towards making their businesses profitable.

Important Links

Key startup Abbreviations of the startup industry in the Food & Agribusiness can be accessed by the students from the website of a-IDEA under Startup Shabdkhosh - It is a compilation of the jargons of the startup industry.

2. https://www.startupindia.gov.in/
There's a person who is willing to take risks & is developing an enterprise based on innovation. Who is he?

Which year was incubator of IIM, Ahmedabad launched?

a-Idea is an incubator of which institute?

Who launched RAFTAAR?
GOVERNMENT INITIATIVES FOR STARTUPS, ENTREPRENEURSHIP & SKILL DEVELOPMENT

A degree in Agriculture is a professional degree and Agri - graduates are no doubt equipped with some skills by means of practical exposure to various agriculture related jobs and not only the domain knowledge but their curriculum trains them to some aspects of entrepreneurship development by means of industrial attachment through Student Ready, Rural Agricultural Work Experience, earn while you learn etc.

Apart from this, it is deemed important that the Agri-graduates be aware of various government schemes and programmes by which they can be benefitted in order to be successful agripreneurs and be job providers to curb the menace of joblessness.

Among the flagship programmes to nurture entrepreneurship in early stages of an Agri - graduate are Start-up India, Agricultural Skill Council of India (ASCI) and AgriClinics & AgriBusiness Centres. The details of each programme/scheme/support is as follows:

**Startup India**

Startup India is a flagship programme of the Indian Government which intends to build a strong and robust ecosystem in order to nurture innovations and startups throughout the country. It encompasses all sorts of startups right from digital solutions, manufacturing, social sector, health care, education and no doubt agriculture. Government of India is aiming at empowering startups to grow by means of innovations and novel designs. The three pillars of Startup India Initiative are:

**What’s there for you?**

As we understand that Startups belong to the beginning stage of entrepreneurship and they need to be nurtured the same way as we nurture a premature baby. For that there are various schemes like TBI (Technology Business Incubators), ABI (Agri-business Incubators) and BioNEST for biotechnology projects. Under the ABI scheme, guidance, technology and infrastructure will be provided to youth and entrepreneurs for start-ups in different areas of agriculture.

The Agri Business Incubation Centres focus on innovations, skill building and entrepreneurship development in agriculture and allied sectors and act as a catalyst for developing an ecosystem conducive for growth of agripreneurship and foster a “start-up” culture. These incubators offer unparallel technical and business mentorship, network of industry experts and no doubt opens door to a good number of government grants and funding platforms. All these support Agri-startups in scaling up their business and commercialise their products. Some examples are: NAARM – ABI (Hyderabad), Pusa Krishi Incubtor at IARI, New Delhi, ABI - ICRISAT, Pathancheru. Apart from this, ABIs are also present in some of the Agricultural Universities of the country.

**Name any three Agri-incubators in India**

1. ______________________________________________________
2. ______________________________________________________
3. ______________________________________________________
For further information, visit: https://www.indianweb2.com/complete-list-incubators-india/

**Agriculture Skill Council of India (ASCI)**

ASCI, the full form of which is Agriculture Skill Council of India which is supported by Ministry of Skill Development & Entrepreneurship (MSDE). ASCI aims towards bridging gaps through capacity building and skill upgradation of farmers, extension workers, self-employed and wage earners who are engaged in Agriculture and its allied sectors; be they organized or unorganized. In other words, we can say that ASCI is entrusted with the responsibility of transformation of Indian Agriculture thereby developing the skills of our countrymen in upcoming and emerging areas of agriculture. ASCI has covered various segments in agriculture and allied field by means of 169 Qualification Packs:

- Precision Farming and Farm Mechanization
- Management of Agri-Information
- Post-Harvest Supply Chain Management
- Forestry and Agro Forestry
- Watershed Management
- Horticulture and Landscaping
- Production Horticulture
- Seeds Industry
- Soil Health Management
- Management of Dairy Farm
- Management of Poultry Farm
- Fisheries
- Animal Husbandry
- Commodity Management
- Agri Entrepreneurship and Rural Enterprises
- Other Allied Sectors

To accomplish its task of skill upgradation and employment generation, ASCI has to collaborate with all key stakeholders including Agricultural and Veterinary Universities and related research institutions. It has Memorandum of Understanding (MoU) with some of the Universities so as to align the short term skill training programmes of universities with the Qualification Packs developed by ASCI which no doubt falls in line with National Skill Qualification Framework of Government of India. ASCI develops the skills and then connect the trainees to various companies for employment.

For further information, visit: http://www.asci-india.com

**AgriClinic & AgriBusiness Centres (AC&ABCs)**

AgriClinics & AgriBusiness Centres are meant for creating gainful self-employment avenues for unemployed agricultural graduates or biological science graduates with PG in Agri-related courses as well as agricultural diploma holders or intermediate in agriculture. AgriClinics as the name goes provide expert advisory services to farmers on various agricultural technologies such as cropping practices, soil health, plant protection, post-harvest technology, market prices of various crops, crop insurance including clinical services for animals, their feed and fodder management. AgriBusiness Centres on the other hand refers to commercial units of agriculture and allied ventures established and maintained by trained agricultural professionals.

**Am I eligible to avail the benefits of AC&ABC?**

Yes, surely if:

- Your age is between 18-60 years
- You are a graduate in Agriculture and allied areas such as Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/Community Sciences, Biotechnology, Agricultural Engineering, Forestry, including Post Harvest Technology, Food Nutrition & Dietetics etc. from SAUs/ Central Universities/Other universities graduate in Environmental Science, Botany, Zoology and Chemistry recognized by UGC/ICAR
  OR
- You possess a Degree in Agriculture and allied
subjects offered by any other agency subject to approval of Department of Agriculture Cooperation & Farmers’ Welfare, Government of India on the recommendations of the State government

• You are a Diploma holder in Agriculture and allied subjects offered by SAUs / other bodies subject to approval of Department of Agriculture Cooperation & Farmers’ Welfare, Government of India on the recommendations of the State government

Training and Hand holding support
National Institute of Agricultural Extension Management (MANAGE), Hyderabad provides training and hand holding support through Nodal Training Institutes (NTIs). These NTIs could be an Agricultural University, a Krishi Vigyan Kendra, a private company or a government institute which are situated in different zones of the country. Applications for the AC&ABC training will be accepted through online portal http://acabc.gov.in Then the applications are screened and Agri-graduates/ eligible candidates are called for interview and selected.

Free training and bank loan for setting up your AgriClinic and AgriBusiness Centre
A free of cost two month specialized training is provided to those Agri - graduates who are interested in setting up an AgriClinic & AgriBusiness Centre. The course comprises modules for skill improvement in the areas of activity which you choose along with entrepreneurship and business management. By the end of your training, you will be connected to banks for loan procedures. The banks decide upon your entitlement for loan based on the type of venture you want to set up, the rate of interest, margin and security on loans. After successful completion of training, one can apply for special start-up loan for his/her venture.

For further information, visit: http://acabcmis.gov.in

Other Schemes
The Venture Capital Assistance Scheme (Ministry of Agriculture & Farmers’ Welfare)
Venture Capital Assistance Scheme is a kind of financial support in the form of an interest free loan which is provided by Small Farmers’ Agri-business Consortium (SFAC) to those qualifying projects which have to cope up with the shortfall in the capital requirement in order to implement the project. This scheme assists agripreneurs to make investments in setting up agribusiness projects through financial support thus aiding in preparation of bankable detailed project reports through Project Development Facility (PDF)

Who can avail this benefit?
• Farmers
• Producer Groups
• Self Help Groups (SHGs)
• Companies
• Agripreneurs
• Agri-graduates (Individually or in groups) for setting up agribusiness projects

Dairy Entrepreneurship Development Scheme
In order to generate self – employment opportunities in dairy sector which includes activities like production, and procurement, the department of Animal Husbandry, dairying and fisheries is implementing Dairy Entrepreneurship Development Scheme (DEDS). This covers activities like enhancement of milk production, procurement, preservation, transportation, processing and marketing of milk by providing back end capital subsidy for bankable projects and is implemented by National Bank for Agriculture and Rural Development (NABARD). Here, one fourth (25%) of the total cost of project is provided as subsidy for a maximum number of 10 animals @ not more than INR 15,000/- would be provided for one animal in order to establish a dairy unit (upper limit INR 6 lakh) and 25 percent of total cost of project would be provided as back-end subsidy for buying maximum 20 calves, costing not more than INR 6,000 per calf in order to establish a dairy (upper limit INR 5.30 lakh)

Objectives of the Scheme
• To establish modern dairy farms for producing clean milk
• To conserve good breeding stock by rearing heifer calf
• To bring about structural reforms in the unorganized sector in order to encourage initial processing of milk at the village
• To bring about upgradation in the quality and traditional technology of handling milk at commercial level
Who can apply?
- Farmers, entrepreneurs, companies, Self Help Groups (SHGs), Non – Government Organisations, Dairy cooperative societies, milk unions, milk federations and unorganized sectors

Can my brother get assistance for the same scheme?
- Yes, more than one member of a family can be benefited under this scheme in case, they set up separate units at different locations with a minimum distance of 500 metres

Am I eligible to avail assistance for all the components of the scheme?
- You can jolly well avail assistance for all the components under the scheme but each component one at a time.

Still more
The government has launched an Agriculture Entrepreneurship Promotion Scheme (AEPS) to assist the agriculture entrepreneurs across the rural areas in the country. The scheme was initiated during 2018. In an attempt to promote innovation and entrepreneurship in agriculture, the Technology Business Incubator (TBI) of ICAR - NAARM has launched a new AGRI-UDAAN programme that will help for the innovative start-ups in Agri value chain for effective improvement in agriculture. In order to promote a culture of innovation and entrepreneurship, Government of India launched Atal Innovation Mission (AIM) with an objective to serve as a platform for promoting world class start-up businesses, innovation hubs and technology driven self-employment activities.

Under SETU component, entrepreneurship is promoted through self-employment and talent utilization. Under the component “Innovation promotion” a platform for generation of innovative ideas is provided.

Funding Structure of Atal Incubation Centre
Atal Innovation Mission provides a funding of INR 10 crores to each one of the Atal Incubation Centres for a period of five years in order to bear the capital and operational expenditure to run the centre.

What for Educational Institutions?
The new generation Innovation and Entrepreneurship Development Centre (IEDC) of the government under National Science & Technology Entrepreneurship Development Board (NSTEDB) startup Programme is implemented in higher education institutions. Around 20 new projects are sanctioned in a year and one-time, non-recurring budget of up to INR 25 lakh is provided to an institution by the government as establishment cost which includes development and furnishing of cubicles for start-ups, purchase of personal computers, printers, laptops, 3D printers, multimedia projectors, books, journals etc.

Yet another feather in the cap; In order to set up a network of technology and incubation centres thus promoting startups for innovation and entrepreneurship in rural and Agri – based industry, Aspire Micro, Small & Medium Enterprises (MSME) has been launched by the Indian government to set up a network of technology and incubation centres.

References
http://acabc.gov.in
http://acabcmis.gov.in/home.aspx
http://www.asci-india.com
https://www.indianweb2.com/complete-list-incubators-india/
http://manage.gov.in
http://www.naarm.org.in
1. Which programme of GOI nurtures innovations & startups?
2. What is the age group for availing the benefits of AC&ABC?
3. Where is Pusa Krishi Incubator located?
4. To be called a startup, a biotechnology project should be not older than how many years?
5. How to reach ASCI online?

GOVERNMENT INITIATIVES FOR STARTUPS, ENTREPRENEURSHIP & SKILL DEVELOPMENT
Financial Risk Management for Prospective Entrepreneurs in Agriculture

Mr. Shardul Vikram
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Risk management is one of the most critical components of any business, especially in the kind of industries that are prone to uncertain outcomes that lie outside the control of industry participants. Agriculture is one such particularly risk-prone industry, with various sources of uncertainty such as the weather, fluctuating demand, foreign trade and credit availability. What makes the situation critical is that industry participants in agriculture are largely individual farmers who, unlike large corporations, don’t have the capacity to absorb unexpected losses. This makes risk management an especially important exercise for agriculture. During World Project Management Forum (9-10 December 2019 at New Delhi) in her presentation, Dr Yvonne Butler, MD, The Information Resource, Australia mentioned about ‘Iron Triangle’ consisting of political, financial and social aspects for value and impact from a project. The present chapter deals with financial aspects and particularly on financial risk.

Cross the Vicious Circle:
For the prospective entrepreneurs including agriculture, its important to understand that ‘Risk-Fear-Assumptions’ work like ‘Bermuda Triangle’ and kill the potential entrepreneur in it’s infancy itself if taken in the negative sense, and mostly these are taken negatively by majority.

1. Fear
Fear does not have any factual basis and mostly constructed by human mind on the perceived negative assumptions. Remove it through several confidence building exercises and motivational stories etc. Read some books like ‘Fear and Courage’ by Rachman S.J. (WH Freeman/Times Books/Henry Holt &Co., 1990), which provide some answers like ‘Are some people naturally brave or can people learn to behave courageously?’ JS Lerner and D. Kelmer (2000) through psychological research found that;

2. Assumptions
What is assumption? Anything which does not happen normally but may happen. It can be an important tool if taken in a positive manner for ‘alternative and additional options for contingency planning’. Mainly consider the following in the suggested order;

- What are the situations and circumstances for (1) failure, (2) success, (3) more success

3. Risk
Risk is always there in life, the important thing is that it must be addressed through avoidance, mitigation, perception and knowledge management etc. Financial literacy is important for this, Reserve Bank of India (RBI) on its website (rbi.org.in/FinancialEducation/Home.aspx) has started financial education initiative and provides information about ‘Financial Inclusion’ organisations, policies and schemes, and other initiatives of Govt of India, such as insurance, financial literacy centres, business correspondents and financial services for low income and vulnerable groups. As given on this website an important study of OECD, which says;

Combination of awareness, knowledge, skill, attitude and behavior is necessary to make sound financial decisions and ultimately achieve individual financial well-being

Price Stabilization Approach vs Market-based Approach:
The Indian government’s approach to reduce risk for farmers has historically revolved around loan waivers and price stabilization through Minimum Support Price (MSP). While these measures are helpful to farmers, they are not the most robust ways of managing risk since they merely shift the risk from farmers to the government, which may or may not be in a strong place to handle that risk. For instance, in times of financial
hardship for the government, these measures would push the government's fiscal deficit further and lead to adverse economic impacts like degradation of the domestic currency.

In this article, we will see some general methods of risk management and consider the advantages and disadvantages of applying them to agriculture in India. The main advantage of some of these methods is that they distribute risk among competent market participants like banks, investors and insurance companies and avoid concentration of the risk with the government[1]. Another advantage of market-based methods is that they do not try to control crop prices unlike government methods. While price control might be beneficial to farmers in the short run, in the long run price control may conceal important supply-demand information in the economy that is normally reflected in a good's price.

Types of Risk Management Exercises:
There are multitude ways through which businesses manage their risk. Typically, these lie within 4 categories that are elaborated below;

1. Avoiding Risk
   The simplest way to deal with risk is to identify risky areas in a business and avoid them. However, this is usually not an option since most ventures have risks associated with them and it would be impossible to make profit without taking such risks

2. Risk Mitigation
   While avoiding risk is usually impossible, the magnitude of risk being taken can definitely be reduced in most projects up to a point. Two ways to reduce risk in a project are diversification, and choosing low-risk investments over high risk investments.

   a. Diversification:
      Diversifying into projects whose risks are not correlated with each other is a tried and tested way of reducing the risk of a portfolio of projects. In agriculture, one way to do this would be to diversify in the crops being planted. For instance, a farmer who primarily grows a water-intensive crop could consider also growing some amount of a crop that does not require a lot of water, in order to reduce the risk of crop failure from a dry monsoon.

   b. Low-risk investments:
      Each investment has an amount of risk associated with, and this amount varies among investments. A risk-averse business should choose investments which have less uncertainty attached with them. For instance, a farmer could choose a crop that is more robust to bad weather and pest and thus less likely to fail. However, it should be noted that lower risk investments generally yield smaller profits, and this is a trade-off that each business need to decide as per its risk appetite.

3. Transferring Risk
   There are some risks that businesses are able to manage on their own, while other risks that are outside the expertise of the business are better transferred off to an external entity. This type of risk management plays the largest role in agriculture since participants in agriculture are generally not trained to manage financial risk and will therefore be better off transferring these risks to other parties such as the government, insurance companies, banks or other financial institutions.

   a. Insurance:
      This is the most common form of risk transfer in agriculture, especially in developing countries where this is often the only form of risk transfer available. Insurance is a contract wherein the policy holder pays a premium to the insurer, who pays the coverage amount to the policy holder if some adverse events mentioned in the contract occur.

      The Pradhan Mantri Fasal Bima Yojana (PMFBY) provides government subsidized crop insurance to farmers in India since its inception in 2016. This scheme replaced the National Agricultural Insurance Scheme (NAIS) that existed before it. The graph on the next page shows the number of farmers covered by the scheme for various states in 2016 and 2017 (Kharif season)[2].

      Insurance is a useful tool for farmers against events like crop failure, however it should be noted that insurance does not help farmers with price risk, that is the risk of loss due to a dip in crop price. Price risk can be managed by other financial instruments like derivatives as elaborated in the next section.
b. Derivatives:

Derivatives are financial instruments that derive their value from an underlying asset. The value of the derivative hence changes as the price of the underlying asset varies. Some types of derivatives are forwards, futures and options.

i. Forwards

A forward contract is an agreement between the seller and buyer to deliver a specified quantity of a commodity to the buyer at some time in the future for a specified price or in accordance with a specified pricing formula. The terms and conditions of the forward contract are therefore usually specific to each transaction\(^1\).

By fixing the selling price of his/her crop in advance, a farmer can reduce price risk. Unlike insurance, these contracts require no cash transfer at the beginning of the contract, however they make it the farmer’s contractual obligation to deliver the agreed amount of crop to the counterparty.

ii. Futures

Futures contracts were invented as a way to standardize forwards. In its simplest sense, a futures contract is a standardized forward contract that is exchange traded. It should therefore be emphasized from the start that a future is not a stock or a commodity, but can be thought to trade like a stock. The buyer (seller) of a futures contract agrees, as in a forward contract, to purchase (sell) a specific amount of a commodity, security, currency, index or other specified item on a stipulated future date. However, there need not be an actual sale or purchase of goods at the stipulated time. Futures contracts are usually closed by making an opposite transaction (offset), \textit{i.e.} the buyer of a future sells the future some time before the expiration of the contract\(^1\).

iii. Options

Buying an option contract gives the holder or buyer of the option the right (note: there is no obligation) to buy or sell a specified quantity of a commodity (also called the underlying) for a specified price on or before a specified date in the future.

Options can provide a farmer with the assurance of receiving a minimum selling price – they are therefore like insurance. In addition to the above “insurance”, options are attractive since they may permit the farmer to participate in favourable price movements. Options can be therefore be used to
provide downside protection, while retaining some degree of upside potential. For instance, let’s say a farmer buys an option to sell 100 kg of wheat at INR 2000. If the price of wheat falls below INR 2000, the farmer still has the right to sell it at that price because of the option, however if the price rises above INR 2000, the farmer has the right not to use the option and sell his/her wheat at the higher price in the open market[1].

Unlike futures and forwards, an option buyer needs to pay a premium to enter into a contract since options provide both downside protection and upward profit potential.

4. Accepting Risk
The final way to deal with risk is for a business to accept the risk on its own books. This method is relevant for businesses that have a big risk appetite as well as enough capital to provide downside protection. An example would be banks that hold large amount of loans on their balance sheets. It is better for them to hold the risk of these loans on their own books instead of transferring it to another party since they are best equipped to handle risks of such a large magnitude.

While this method might suit banks or other companies, this method is generally not advisable for farmers who are not equipped with either the expertise or the capital to deal with risks that can push them out of business.

Conclusion:
Risk management is a critical and often neglected part of agriculture in developing countries including India. While growth measures such as credit infusion and fertilizer subsidies are important to help farmers grow their business. Healthy risk management practices should be boosted to ensure that farmers don't fall out of business due to unexpected occurrences. While governments in developing countries provide some instruments for risk management such as PMFBY, financial markets might be better placed to manage risks due to their superior expertise and efficient operations that might lower the prices of offloading risk.

A deeper education and interest in the field of financial risk management holds a lot of potential to empower the agricultural sector in India and guide it towards a path of sustainable growth.

References:
What efforts have Indian government made for price stabilization in Agriculture?

What is the simplest way to deal with risk in business?

Which is the most common form of risk transfer in Agriculture?

Which financial instruments derive their value from an underlying asset?
About the Authors

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In 2014, he Co-founded SaGgraha (www.saggraha.com) as a rural centric corporate business correspondents, an extended arm of banks to deliver various financial services to the unreached thus being part of Financial Inclusion programme. SaGgraha is now a 1200 employees’ family and 95 percent employees are from Bottom of the Pyramid and 70 percent of them are first time employed. The SaGgraha is servicing 3 lakh customers across 45 districts and 12000 villages.

Dr Lakshmi Mantha is an English Language and Business Communication Consultant. She is a GOAL (Game Oriented Active Learning) Facilitator. She has a PhD in Business Communication (English for Specific Purpose). She is a certified Professional Trainer in Design and Facilitation of Experiential Learning from IIPE, Canada, NLP (Neuro-Linguistic Programming), and POSH (Prevention of Sexual Harassment). She has authored many books and published papers in national and international journals. She is presently working for Osmania University, Dept of English, University College of Engineering as Asst. Professor and also with Centre for English Language Training as a Communication Consultant.

Mr Shardul Vikram is a graduate in Mechanical Engineering from Indian Institute of Technology (IIT)- Kharagpur, and a certified Financial Risk Manager (FRM). Presently working as a Risk Analyst in ‘Capital One’, which is a leading American Bank, and Fortune 100 company. He has 3 years of experience in the field of financial risk management, with a specialization in the field of ‘Money Laundering Risk’ with occasional stints in the fields of Operational Risk and Market Risk.
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**Dr SK Soam** belongs to Agricultural Research Service (ARS) of ICAR, since 2017 working as Joint Director (I/c) at NAARM. He attended several trainings abroad such as: International Agricultural Research at ICRA, The Netherlands; International Trade and IPRs at WTI, Switzerland; Technology Management at WSU, USA; Leadership in Singapore, Australia and New Zealand. Worked as member of ‘Research Advisory Group’ of a research Project at University of Warwick, United Kingdom. As a Member of CGIAR-Central Advisory Service for Intellectual Property (CAS-IP), Rome, Italy during 2007-2010 attended several meetings in Italy, USA, Kenya, The Netherlands and Indonesia. Represented, Govt of India in Conference of Parties (COP-11) of Convention on Biological Diversity (CBD) held in Hyderabad during 2013. Since 2013, working as member, Consultative Group of Geographical Indication Registry, Govt of India, and till now around 70 agricultural products have been facilitated including ‘Banglar Rasagolla’ and ‘Odisha Rasagolla’.

**Dr Surya Rathore** is Principal Scientist (Extension Information Systems) at ICAR – NAARM, Hyderabad has 25 long years of experience as a teacher, researcher and trainer in the National Agricultural Research and Education system of the country. Her area of specialization is Entrepreneurship and Training. She has developed courses for PhD and training modules for different stakeholders. Ms. Rathore has guided PhD and Masters students’ research and worked in national and international funded research projects. She has documented success stories of Agri – graduates turned entrepreneurs, including 5 videos which are available on YouTube. So far, she has more than 100 publications to her credit.

**Mr Vijay Nadiminti** COO of a-IDEA, an Agritech focused Incubator of the National Academy of Agriculture Research Management (ICAR- NAARM). He started his career as management trainee at Premium Farm Fresh Produce Ltd in 2009, promoted India’s first Private wholesale Spot market, worked on terminal market operations and consulting on terminal markets in Haryana and HP with Rungis Marche, world’s largest wholesale market operator. Later joined TechnoServe a US based Not for Profit organization as an Area Manager and worked on various agribusiness consulting and operational projects for clients like Walmart, Olam, Mondelez, World Bank, USAID, then joined a-IDEA, NAARM-TBI in May, 2015, as COO and focusing on TBI operationalization.
ANNEXURE - I

ANSWERS

Honing your Skills for Career Development
1. Identify weaknesses and work on them
2. Bankers, lawyers
3. Soft Skills
4. Group Discussion
5. Resume

Yes, Media plays a Role in Career Development
1. www.coursera.org
   khanacademy.org
2. www.resumonk.com
   www.visualcv.com
   www.resume.com/builder
3. www.ambitionbox.com
   www.interviewbest.com
   www.indiabix.com
4. www.naukri.com
   www.linkedin.com
   www.indeed.co.in

Teaming to Scale Up: Journey of an Agripreneur
1. Organisation
2. Complimentary skill sets
3. Departmentalizing
4. Routinisation
5. Freedom of Expression

Knowing the basics of Team Work & Team Building
1. Sachin Bansal & Binny Bansal
2. Bruce Tuckman
3. Leader
4. Responsibility
5. Storming

Innovations: A precursor to Start-ups & Entrepreneurship
1. An Entrepreneur
2. 2015
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4. Ministry of Agriculture & Farmers’ Welfare

Government Initiatives for Startups, Entrepreneurship & Skill Development
1. Startup India
2. 18-60 years
3. IARI, New Delhi
4. 10 years

Online Tools for Prospective Entrepreneurs
1. Asana
2. Evernote
3. Google Drive
4. edX
5. MyStartup TV

Financial Risk Management for Prospective Entrepreneurs in Agriculture
2. Identify risky areas in a business and avoid them
3. Insurance
4. Derivatives