



Monthly newsletter on issues of sustainable development

ALTERNATIVES DEVELOPMENT

Aspiring women entrepreneurs at udyaME Mela- A One-Stop Platform for Enterprise Development



**How Local
Ecosystems
Shape Inclusive
Entrepreneurship**

Content

03

Editorial



The Quiet Architecture of Shaping An Inclusive Rural Enterprise

Inclusive rural enterprise does not grow through isolated schemes, but through the quiet architecture of coordinated ecosystems. From women entrepreneurs expanding mobility to district-level coalitions aligning finance, skills, and governance, this editorial by Kanika Verma explores how collective platforms transform fragmented systems into pathways that build local economies' resilience, scale, and lasting opportunity.

06

Policy



Reimagining Local Economies: Growth through platforms

This policy article makes the case that India's employment challenge cannot be solved by scaling more projects, but by redesigning the systems that shape how enterprises grow. Building on insights from a recent roundtable hosted by Development Alternatives and district-level experience, it presents platform-based approaches and collective action as pathways to enterprise growth.

10

Lead



People Before Capital: Building Community-Led Entrepreneurial Ecosystems

This article examines how the absence of locally available enterprise support services — such as mentoring, market access, technology, and coordination — continues to constrain entrepreneurial progress, even where finance is available. Drawing on district-level experience from Uttar Pradesh, it shows how community-led, well-coordinated ecosystems can reduce risk for first-generation entrepreneurs and enable enterprises to move beyond survival towards sustained growth.

12

Ground Story



From Streets to Systems: Strengthening Entrepreneurship through DEC

This ground story traces how street vending in Gorakhpur is shifting from informal survival to organised enterprise through the District Entrepreneurship Coalition. By bringing vendors, municipal authorities, banks, and support institutions onto a shared platform, the DEC is helping street vendors like Siya Ram make their everyday livelihoods a part of connected local enterprise systems.

14

Ground Story



Agents of Access: 'Haqdarshikas' Enabling Last-Mile Inclusion

Nano-entrepreneur Jaya Rajpoot is exemplifying Haqdarshak's mission, supporting small business owners to navigate formal systems, access services, and build confidence in their entrepreneurial journeys. In this article, Varun Singh examines Haqdarshak's role in transforming welfare access in India by training local community entrepreneurs—Haqdarshaks and Haqdarshikas—to bridge the gap between government schemes and citizens.

The views expressed in the articles in this newsletter are those of the authors and not necessarily those of Development Alternatives.

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The Quiet Architecture of Shaping An Inclusive Rural Enterprise



Suman Gautam distributes sanitary napkins across neighbouring villages—turning trust and mobility into a growing enterprise.

In Jhansi, Uttar Pradesh, Suman Gautam's working life grew slowly and within limits she did not choose. Married young, with little mobility and few income options, she began earning through small economic activities connected to a self-help group in her village. The income helped stabilise her household, but markets were distant and growth felt risky. Each step beyond the familiar required time, money, and negotiation with family, with transport, with opportunity itself.

Accessing an e-rickshaw and learning how to drive it shifted those boundaries. Mobility allowed Suman to reach markets on her own terms and she began distributing sanitary pads across neighbouring villages. What started as a way to move goods gradually became a way to build relationships and confidence. Today, her distribution network spans over 30 villages, and she manages both her e-rickshaw and sanitary pads distribution enterprise while actively encouraging other women to explore livelihoods that once felt inaccessible.

Suman's journey draws attention to how enterprise growth actually unfolds on the ground. It rarely depends on a single scheme or intervention. Instead, it reflects how social reality interacts and different forms of support such as skills, technology, finance and eventually community institutions and local administration come together.

This is where local entrepreneurial ecosystems begin to matter. When services operate in silos, the responsibility for coordination falls squarely on entrepreneurs, often those with limited mobility, time, or bargaining power. The cumulative effect is caution: smaller risks taken, slower decisions, and enterprises designed to survive rather than expand.

What is needed, then, is not another intervention layered onto this complexity, but a **way of reorganising how existing actors, resources, and decisions come together at the district level**. Districts matter because it is at this level that processes can move beyond top-down

delivery, allowing district agencies to stay closely connected to ground realities, emerging needs, and opportunities that often remain invisible from higher tiers. Platforms such as the District Entrepreneurship Coalition (DEC) offer a structural response by changing how entrepreneurs experience the system around them. By convening entrepreneurs, banks, government departments, service providers, and community institutions in one space, DEC reduces the burden of navigation, allows bottlenecks to surface early, and shifts decision-making from isolated effort to shared problem-solving. For entrepreneurs like Suman, regular participation in these forums has made enterprise pathways more visible. Over time, **such platforms lower both financial and emotional costs, enabling ecosystems to function in ways that anticipate entrepreneurial needs rather than merely reacting to them.**

What Suman's experience makes evident is something that is often missed in conversations about entrepreneurship. The issue is not participation; it is progression. Enterprise growth is rarely held back by a lack of effort or aspiration. It is constrained by how fragmented the systems around entrepreneurs remain. Skills are offered without market pathways, credit is extended without ongoing guidance, and schemes are delivered without mechanisms to navigate them over time. In such contexts, enterprise activity proliferates, but growth does not.

Our conversations with entrepreneurs, community institutions, partners, government actors, and service providers across the ecosystem point to a common realisation: **scale will not emerge from adding more projects, however well designed. In Uttar Pradesh, this work is anchored through women's institutions supported by the Uttar Pradesh State Rural Livelihood Mission (UPSRLM), alongside district-level coalitions that bring multiple actors into conversation. Together, these platforms help align capital, enterprise support services, and data around real entrepreneur journeys. When coordination replaces fragmentation, uncertainty reduces, pathways become clearer, and enterprise growth shifts from being an exception to something more predictable and replicable in the local economy.** The ground realities reflected in this edition by our partners National Association of Street Vendors of India (NASVI) and Haqdarshak show collective action in motion.



On her e-rickshaw, Suman Gautam connects markets and communities, showing how mobility expands what women-led enterprises can become.

Street vendors in Gorakhpur respond differently to opportunity when training, finance, and municipal engagement arrive together rather than sequentially. They adapt, evolve and become trendsetters for others around them. This shift is unfolding within a wider transition in how street vending is viewed in India. Policy frameworks such as the Street Vendors Act (2014) and schemes like PM SVANidhi have begun to move vending from informal survival to recognised economic activity, encouraging formalisation, digital payments, and access to designated vending spaces. As cities modernise, vendors continue to navigate harassment, insecure tenure, and uncertainty. In this context, collective platforms, organised vendor movements, and emerging technologies such as solar carts and digital systems are helping reframe street vending as a viable, hygienic, and integrated part of local economies.

Haqdarshak's nanoentrepreneurs like Jaya Rajpoot become critical actors in the ecosystem by making systems usable at the last mile. Working across neighbourhoods rather than from formal offices, they help entrepreneurs navigate documentation, digital processes, and scheme requirements that often stall access to formal support. By supporting tasks such as Udyam registration, PAN applications, eligibility screening, and corrections in applications, they translate policy intent into every day, workable processes. These roles rarely attract attention, yet they determine whether

enterprises remain informal and fragile or begin to stabilise, formalise, and grow.

As these examples accumulate, they reveal something larger than enterprise success. They surface a quiet reorganisation of how local economies themselves are taking shape. Local economies, particularly in rural India, are no longer peripheral to national growth; they are increasingly where economic resilience is being built. As patterns of migration, employment, and aspiration shift, livelihoods are becoming more rooted in geography, drawing on local resources, skills, relationships, and demand. These economies are shaped by dense networks of micro-entrepreneurs, service providers, community institutions, and informal markets that respond quickly to local needs. When designed intentionally, such local economies do more than absorb labour - they generate enterprise, circulate income locally, strengthen social capital, and reduce vulnerability to external shocks. **The opportunity lies in recognising local economies as adaptive systems that can connect to wider markets while retaining local control.** Strengthening these systems cannot merely be a rural development agenda, it is central to building a more balanced, inclusive national economy where growth is distributed.

In this emerging landscape, inclusive entrepreneurial ecosystems appear less as formal structures and more as everyday arrangements of relationships, coordination, and

shared problem-solving that build momentum over time. Platforms such as the District Entrepreneurship Coalition and the wider SAM-UDYAM collaboratory are part of this work as ways of holding systems together as they evolve.

The SAM-UDYAM and our One Million Livelihoods by 2030 mission is best understood as an architecture for enabling thousands of micro-movements of change. Each district platform strengthened, each enterprise pathway clarified, and each local intermediary empowered contributes to a larger shift in how livelihoods take root and grow. These micro-movements - quiet, cumulative, and grounded in lived realities are where scale is actually built.

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Reimagining Local Economies: Growth through platforms



Leaders across sectors discussing platform-based enterprise solutions for job creation at the roundtable

India's growth challenge is no longer about intent or investment — it is about system design. Significant resources flow into livelihoods, entrepreneurship, skilling, finance, and inclusion. Yet enterprise growth and job outcomes remain uneven, reflecting fragmented institutional coordination rather than lack of effort. Hence, stronger system architecture is needed to convert investments into sustained enterprise growth and quality employment.

Each year, millions of women and young people enter the workforce. Formal jobs and skilling programmes are expanding, but cannot absorb demand at sufficient scale or speed. Enterprise-led livelihoods have therefore become essential. However, current approaches prioritise short-term sustenance over growth, fragmented interventions over functioning markets, and projects over long-term system performance — limiting upward mobility despite widespread activity.

The question is no longer whether to promote entrepreneurship, but what kind of entrepreneurship system India is building. Are we enabling enterprises that scale, generate jobs, and strengthen local economies — or multiplying disconnected initiatives that help people survive but not progress? In an economy shaped by platforms and technology, isolated programmes are insufficient. What is needed is a shift in how local economic systems are designed, financed, and governed — placing

scalability, resilience, and inclusion at the centre.

These issues were underscored at the Roundtable on Reimagining Local Economies: A Systems Approach to Inclusive Entrepreneurship (New Delhi, November 2025). Leaders from government, finance, technology, philanthropy, and development converged on a shared insight: India's enterprise and employment challenge cannot be solved by scaling pilots. It requires redesigning the systems in which enterprises emerge, grow, and thrive — through coordinated collective action.

“India's employment challenge cannot be solved by scaling more projects — it requires redesigning the systems in which enterprises emerge, grow, and thrive.”

From Fragmentation to Platforms

For decades, entrepreneurship support has been treated as a set of separate problems — credit, skills, markets — resulting in fragmented pilots, parallel initiatives, and heavy navigation burdens on entrepreneurs.

What is needed now is a decisive shift: from isolated projects to platform-based approaches, and from standalone actors to intentional partnerships.

Platforms work because they reduce friction at scale. They allow enterprises to grow on

shared infrastructure — finance rails, market access, business services, data systems, and trusted intermediaries. This is how modern economies function. Applying the same logic to local and rural markets is essential if they are to become engines of growth rather than zones of subsistence.

Why Platforms, Not Projects?

Key Insights

- Over 90% of Indian enterprises operate as micro units, yet most remain trapped in low-income, informal activity.
- Financial inclusion has expanded — but non-financial enterprise support remains fragmented and weak.
- Districts with strong technology centres, service providers, and peer networks show 15–20% higher enterprise survival.
- The primary constraint is not lack of services, but siloed interventions, weak coordination, and high transaction costs for entrepreneurs.
- Platform-based approaches reduce friction, connect institutions, and enable enterprises to grow on shared infrastructure.
- India's next growth phase depends on shifting from isolated projects to interoperable enterprise ecosystems.

From Institutions to Ecosystems: How Partnerships Activate Scale

India already possesses one of the world's largest institutional platforms for local economic transformation. Through the National Rural Livelihoods Mission (NRLM), over 10 crore women are organised into self-help groups [1] and federated into more than 30,000 cluster-level federations (CLFs) [2]. This is not an emerging structure waiting to be built — it is a national-scale economic architecture with deep reach, legitimacy, and community trust. Increasingly, CLFs are evolving into local economic hubs that promote enterprises, aggregate production, facilitate access to finance, and provide shared services for non-farm and growth-oriented businesses, especially when supported by partners offering complementary capabilities in technology, finance, market access, and enterprise support.

The key constraint is not institutional absence or lack of intent, but alignment and orchestra-

tion. When development actors, philanthropy, private capital, and technology partners work alongside CLFs to strengthen enterprise capabilities, reduce risk, and connect local enterprises to wider financial and market systems, CLFs can serve as powerful anchors of resilient, growth-oriented local economies.

Why Micro-Entrepreneurship Is Central to Local Economic Development

India's employment challenge cannot be addressed solely through formal wage jobs, especially not at the speed or scale necessary. In many regions of the country, industrial clusters and urban labour markets are either absent or underdeveloped. In these contexts, micro-entrepreneurship is not just a fallback option; it serves as the primary economic engine available.

The policy and investment ecosystem has largely treated micro-enterprises as a matter of social protection rather than as a growth opportunity. Interventions have generally focused on helping people start businesses, but they have not provided the support necessary for these enterprises to grow, hire employees, and strengthen local markets. Evidence from multiple districts shows that micro-entrepreneurship can scale successfully when systems, institutions, and partnerships are designed for growth rather than survival. However, many entrepreneurs still operate within fragmented ecosystems that limit their ambitions, restrict access to growth capital, and discourage risk-taking.

Scale Requires Adaptability, Not Uniformity

A key insight from the roundtable was the need to move beyond one-size-fits-all approaches. Not every micro-enterprise needs to grow — but some clearly do. Across ecosystems, a segment of micro-entrepreneurs, often women and youth, show strong ambition and capacity to move into higher-productivity, job-creating pathways. Local and rural enterprises hold significant untapped growth potential, particularly in food processing, services, logistics, manufacturing, renewable energy, and climate-linked value chains.

High-growth enterprises deliver what subsistence activities cannot: they create jobs beyond the owner, deepen value chains, stimulate local demand, and strengthen community resilience.

A serious employment strategy must therefore focus not only on enterprise creation, but on enterprise growth.

Scaling micro-entrepreneurship requires specialised partnerships for finance, market access, skills, and technology. Without such differentiation, systems optimise for the average entrepreneur — and systematically under-invest in those with the greatest potential for job creation and multiplier effects.

What It Takes to Scale

Scale is achieved not only by reaching more beneficiaries, but by making enterprise growth easier, cheaper, and less risky over time. This demands three shifts.

First, invest in shared infrastructure through platforms and partnerships, rather than parallel project delivery.

Second, move risk from individual entrepreneurs to the system through blended finance, alternative credit assessment, and portfolio-based support.

Third, institutionalise learning by enabling partners to analyse data, adapt solutions, and scale what works.

When Systems and Partnerships Start Working

Our experience in Mirzapur district shows what platform thinking looks like in practice. By aligning community institutions, District Entrepreneurship Coalitions, financial institutions, and innovation partners, we strengthened more than 14,000 enterprises and unlocked over ₹100 crore in finance in a single financial year. Costs fell, enterprise resilience improved, and women and youth became central drivers of local economic activity. This was not simply about improving delivery efficiency — it was about shaping markets through partnership.

Development Alternatives applies a two-tier collective action model. At the grassroots level, state and local partners lead mobilisation, trust-building, and continuous learning, ensuring enterprise pathways remain rooted in lived realities. At the platform level, partnerships with organisations such as Gram Vaani, NASVI, Haqdarshak, and Givfunds enable convergence — connecting communities, government systems,

finance, and technology to solve challenges no single actor can address alone.

The results signal system maturity. Over the past five years, more than 56,000 enterprises have been supported, over 110,000 jobs created, and cost per enterprise reduced by 96% as ecosystems strengthened. These trends suggest the emergence of self-reinforcing systems — where scale is no longer driven by projects, but by durable institutional architecture.

“Platforms reduce friction at scale. They allow enterprises to grow on shared infrastructure — finance, markets, technology, and institutional support — transforming local economies from zones of subsistence into engines of growth.”

The Future Lens: Technology and Fast-Changing Systems

This conversation is deeply intertwined with the realities of a fast-changing economy. Digital platforms, data-driven credit, AI-enabled decision-making, and e-commerce are transforming access to capital and markets. Systems that are not digitally enabled will quickly become exclusionary—especially for women and youth.

The risk here is subtle yet significant: inclusion without growth is evolving into a new form of exclusion. Future-ready entrepreneurship ecosystems must therefore be adaptive, data-enabled, and modular. They should continuously absorb innovation rather than relying on fixed programme cycles.

SAM-UDYAM: A Collective Action Architecture

SAM-UDYAM: One Million Livelihoods by 2030 should be seen not as a programme owned by any one institution, but as a national collaboration — an orchestration platform that brings together government systems, community institutions, financial networks, social innovators, corporations, and technology partners to co-create scalable enterprise solutions. Its ambition is clear: to enable 350,000 sustainable enterprises and generate 1 million livelihoods by 2030. Its approach is equally pragmatic — recognising that scale will come only through platforms that align incentives, reduce risk, and institutionalise what works.

From Projects to Platforms: The Choice Before Us

If India's growth challenge ultimately comes down to design, then the response must be deliberate. The choice is not whether to act, but how to act. Should we continue to invest in isolated initiatives that generate activity without creating lasting momentum, or should we focus on building shared platforms that enable enterprises, institutions, and markets to grow together?

India's next growth story will not emerge from simply doing more of the same. It will be shaped by its local economies and by how decisively we redesign systems so that enterprise growth, job creation, and inclusion reinforce each other. The tools exist. The evidence is clear. The urgency is real. What is required now is the determination to move beyond pilot projects and the discipline to develop platforms that are future-ready. □

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A CLF member learns to access enterprise schemes

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People Before Capital: Building Community-Led Entrepreneurial Ecosystems

National evidence points to a simple truth: it is people, not just capital, who build successful enterprises. Yet across India, too many aspiring entrepreneurs are left to navigate complex markets alone. Stronger local entrepreneurial ecosystems are needed to help them create, sustain, and scale viable businesses. This is especially urgent when over 90% of Indian enterprises operate as micro units, with women, youth, and entrepreneurs from marginalised communities largely concentrated in low-income and informal activities, even when loans are available (NITI Aayog 2022).

This points to a deeper structural gap. Financial inclusion has expanded, but non-financial enterprise support remains limited. Fewer than 20% of entrepreneurship schemes offer structured mentoring, market linkages, or business guidance for first-generation entrepreneurs. Without these supports, enterprises struggle to access markets, comply with regulations, adopt technology, and survive beyond their early years. Evidence confirms the impact: districts with nearby technology centres, service providers, and peer networks show 15–20% higher enterprise survival and productivity than finance-only interventions (Ministry of MSME 2024). Yet nearly 70% of youth entrepreneurs still identify lack of mentorship and business networks as their biggest constraint, even after receiving training or financial support.

“Inclusive entrepreneurship cannot be built through credit alone — it needs locally rooted ecosystems that build skills, confidence, and community support.”

Building Local Entrepreneurial Ecosystems

Entrepreneurship often fails not due to lack of ideas or commitment, but rather because systems surrounding enterprises are fragmented and difficult to navigate. The social innovation approach, which is central to Development Alternatives’ efforts in building livelihood, recognises local entrepreneurial ecosystems as dynamic systems. In these ecosystems, entrepreneurs, institutions, markets, community, civil society, and other stakeholders collaborate to create solutions. These solutions are not devel-



Shubham Kumar's enterprise is creating local employment

oped in isolation; instead, they are co-created through continuous learning and practical prototyping. This approach emphasises the importance of identifying and removing barriers that hinder enterprises from establishing, sustaining, and scaling their operations.

To build inclusive entrepreneurial ecosystems, interventions must strengthen four connected levels — entrepreneurs, enterprises, local economies, and the wider ecosystem (the 4E Principle).

From Aspirations to Agency

Entrepreneur level: Inclusive entrepreneurship begins by unlocking aspirations and confidence, especially among women and youth. Development Alternatives has used participatory tools such as Kaun Banega Business Leader and udyame Vaani to help over 15,000 rural entrepreneurs in Uttar Pradesh discover and pursue enterprise opportunities.

Enterprise level: Enterprises need sustained support to access markets, technology, finance, and skills. Platforms like **udyame.in** and **tap-rise.in** simplify this access while building networks of last-mile service providers.

Ecosystem level: Strong district-level linkages are essential. While institutions such as Rural Self Employment Training Institute (RSETIs) and DSITs offer training and bank connections, entrepreneurs still face fragmented processes and difficult access to finance and

digital markets — highlighting the need for better ecosystem coordination.

Key Interventions

Entrepreneur-level interventions (Aspirations and Agency)

- Participatory community engagement tools to surface entrepreneurial aspirations
- Confidence-building and exposure platforms for women and youth
- Prototypes such as Kaun Banega Business Leader (rural Shark Tank model)
- udyame Vaani IVRS platform delivering last-mile enterprise support
- Outreach to over 15,000 rural entrepreneurs in Uttar Pradesh

Enterprise-level interventions (Sustained Business Support)

- Digital platforms (udyame.in and tap-rise.in) enabling access to:–
Markets– Technology solutions– Finance– Capacity-building tools
- Creation of last-mile delivery agent networks with ecosystem partners

Ecosystem-level interventions (Systems Coordination)

- Formation of District Entrepreneurship Coalitions (DECs)
- Bringing together district administrations, banks, service providers, community institutions, and entrepreneurs
- Aligning stakeholders around shared goals, defined roles, and coordinated workflows
- Reducing transaction costs for entrepreneurs accessing training, finance, and market support
- 35 DECs established in Uttar Pradesh
- 29,309 entrepreneurs connected to enterprise support services over three years

Fragmented Support, Missed Potential

Development Alternatives' experience in Uttar Pradesh shows that the primary constraint is often not the absence of services but rather the presence of interventions that function in silos, weak coordination, unclear pathways, and high transaction costs for entrepreneurs. To address this, '**District Entrepreneurship Coalition**', a **systemic prototype and struc-**

tured platform, brings together district government departments, financial institutions, private-sector service providers, trusted community institutions, and entrepreneurs. Instead of operating in silos, these actors are aligned around shared goals, defined roles, and coordinated workflows. This coalition approach has transformed the ecosystem from a fragmented, supply-driven model to a more integrated and entrepreneur-centric one. Entrepreneurs no longer need to independently navigate multiple offices, schemes, or informal networks to piece together training, finance, market access, and advisory support. **Over the past three years, 35 district entrepreneurship coalitions have been organised in Uttar Pradesh, facilitating access to enterprise support services to 29,309 entrepreneurs.**

Scaling What Works for Local Enterprise

Over the past eight years, Development Alternatives has been quietly building the missing architecture of inclusive entrepreneurship in Uttar Pradesh. Through sustained ecosystem initiatives, it has shaped a practice-informed vision that places strong enterprise support services at the heart of local economic transformation. **Continuous learning and real-world prototyping have shown a clear result: when entrepreneurs receive integrated last-mile support—connecting finance, markets, technology, skills, and formalisation—latent potential turns into viable, growing enterprises.**

This journey has now scaled into a national collaboration. By forming a consortium with Haqdarshak, the National Association of Street Vendors of India, GRAM Vaani, Givfunds Social Venture, and Vencap Ally, Development Alternatives is creating a shared pathway that cuts through complexity and brings enterprise services within easy reach of those who need them most. Guided by a shared systems vision, the partnership is working to enable one million sustainable livelihoods and strengthen 350,000 enterprises by 2030. ▣

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From Streets to Systems: Strengthening Entrepreneurship through DEC



Mayor Dr Mangalesh Srivastava addressing the DEC in Gorakhpur, backing street vendors' integration into the local enterprise ecosystem

Transforming India's informal vending economy requires more than just isolated livelihood interventions; it necessitates systems that connect vendors, institutions, and opportunities. The National Association of Street Vendors of India (NASVI) has taken significant step by adopting the District Entrepreneurship Coalition (DEC); it aims to create structured enterprise ecosystems in urban areas. Meetings of the DEC held in Gorakhpur, Uttar Pradesh, demonstrated how multiple actors are collaborating to reshape the entrepreneurial landscape, especially for youth like Siya Ram, a young street food vendor whose journey reflects the changing realities of many informal workers.

From Street Vendor to Entrepreneur

Siya Ram started his journey as a vendor with just a small cart and uncertain income. He worked long hours without any training, safety standards, or access to financial resources. His life changed when NASVI introduced him to the DEC platform through the Work4Progress programme, which is supported by the 'la Caixa' Foundation and anchored in India by Development Alternatives, along with other organ-

isations. With access to food safety training, assistance for PM SVANidhi onboarding, and interactions with banks and several government departments, Siya Ram began to see himself not just as a vendor but as an entrepreneur capable of innovation.

Encouraged by fellow vendors and town-level federation (TLF) leaders, he decided to diversify his menu, adopt hygiene practices, and explore small credit options to expand his business. His growth reflects the potential that arises when an individual's livelihood is connected to a larger network of enterprises.

The Gorakhpur DEC meeting was attended by Dr Mangalesh Srivastava, Mayor of Gorakhpur, Uttar Pradesh, along with representatives from the District Urban Development Agency (DUDA), the District Industries Centre (DIC), the National Bank for Agriculture and Rural Development (NABARD), the Lead District Manager, Khadi Gramodyog, self-help groups (SHGs), academics, and leaders of a street vendor association. The meeting provided a comprehensive overview of how the system is evolving. The Hon'ble Mayor expressed full

support for establishing fair vending zones, addressing relocation challenges, and promoting vendor welfare. He also endorsed NASVI's proposal for a survey to identify the actual number of vendors. This signalled a stronger governance support and recognition of vendors' legitimacy.

What's Working and What Still Needs Fixing

Emerging Strengths

- Vendors gaining recognition as legitimate entrepreneurs
- Government departments shifting from bureaucracy to facilitation
- Access to training, finance, and scheme onboarding improving
- Universities and banks joining local enterprise ecosystems
- Vendor voices integrated into district-level decision-making

Persistent Gaps

- Low awareness of schemes at the last mile
- Documentation and digital access barriers
- Limited branding and market linkage support
- Lack of affordable technologies for vendors
- Need for sustained training and follow-up mechanisms

District Entrepreneurship Coalition in Action

Momentum was unmistakable. Government departments moved beyond routine reporting to active collaboration. DUDA shared PM SVANidhi progress, committed to digital training, and invited deeper partnership with NASVI. The DIC and Khadi Gramodyog explored subsidy pathways and underscored how branding and certification can unlock micro-enterprise growth. NABARD opened doors for livelihood partnerships, while the Lead District Manager's office demystified banking procedures and loan eligibility. Collectively, these conversations marked a shift — from bureaucratic distance to hands-on facilitation.

Academics, institutions, and universities brought fresh energy into the ecosystem. At DDU Gorakhpur University, students and faculty are piloting waste-to-compost ventures,

incubation projects, and recycling solutions for street vendors. Their involvement signals a new frontier where academic innovation meets grassroots enterprise.

Most importantly, the DEC platform amplified voices that are rarely heard. Vendor leaders spoke candidly about barricades, documentation hurdles, and sanitation challenges. By holding space for these negotiations, the DEC is becoming more than a convergence forum — it is emerging as a living marketplace of ideas, solutions, and shared accountability for local economic transformation.

From Challenges to Collective Solutions

However, the discussions also brought forth real challenges: limited awareness of schemes, difficulties with documentation, a need for sustained branding support, a lack of affordable technologies, and a demand for regular training and market linkages. By systematically recording these issues and coordinating responses across departments, DEC is transforming challenges into shared action points.

Through initiatives like these, NASVI is using DEC as an engine for entrepreneurship. This effort strengthens grassroots entrepreneurs, supports women vendors, builds TLFs, promotes enterprise diversification, and enhances advocacy for favourable policies and spaces. The result is the emergence of local enterprise networks in which street vendors, government departments, universities, and financial institutions engage not as separate entities, but as interconnected contributors to a growing ecosystem.

Siya Ram's story, along with the collective energy witnessed in the Gorakhpur DEC, captures the essence of this transformation. What were once scattered street livelihoods are gradually evolving into interconnected systems bridged by trust, training, recognition, and opportunities. NASVI's DEC model demonstrates how local economies can evolve when the streets connect to the systems that govern them. □

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Agents of Access: ‘Haqdarshikas’ Enabling Last-Mile Inclusion

India has expanded welfare and entrepreneurship schemes across every corner of the country. For many people in small towns and rural areas, however, the real challenge lies in moving from awareness to enrolment. Missing documents, unclear form requirements, or an unlinked Aadhaar number can quickly block access. Over time, this gap between policy availability and practical accessibility creates a disconnect between programmes and the people they are meant to serve.

Haqdarshak breaks through this last-mile barriers by turning local community members into trusted access champions. Trained as Haqdarshaks and Haqdarshikas, these grassroots entrepreneurs guide citizens through procedures, help complete documentation, and ensure people can claim the schemes and services meant for them.

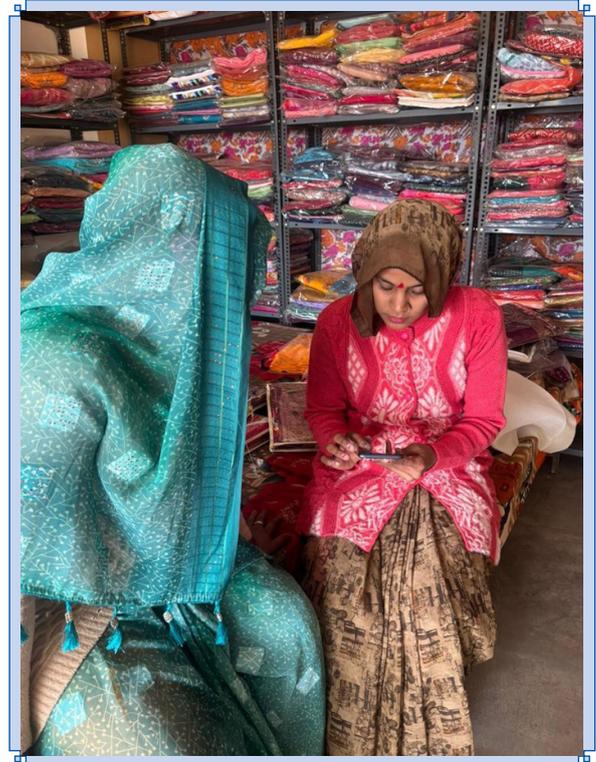
A Nano-Entrepreneur Making Formalisation Possible

One young nano-entrepreneur making a significant impact is Jaya Rajpoot in the Babina block of Jhansi district, Uttar Pradesh. After completing her field training in June 2025, Jaya began offering services such as Udyam registration and PAN applications to local entrepreneurs. Armed with knowledge of digital processes, documentation requirements, and government portals, she became a first point of contact for those navigating formalisation for the very first time.

Many who approach her run tiny enterprises — bicycle repair shops, home-based businesses, or individual trades. They arrive not only with paperwork, but with uncertainty about where to begin. Jaya now bridges that gap, turning confusion into confidence and helping small businesses take their first steps into the formal economy.

Bridging the Last-Mile Gap

Jaya’s work goes beyond submitting applications. She bridges critical information gaps—explaining document requirements, helping people retrieve records, and guiding them through corrections. As a mobile Haqdarshika, she moves across neighbourhoods, bringing services directly to people rather than waiting behind a desk. Her plan to open an UdyAME Kiosk stems from



Haqdarshika Jaya Rajpoot enabling last-mile access to MSME and government services in Babina

a simple insight: communities need a reliable, accessible place for continued support.

Her transition from homemaker to nano-entrepreneur has transformed her confidence and standing in the community. Training on government schemes and the Haqdarshak app strengthened her knowledge, communication skills, and ability to mobilise people. Once hesitant to approach others, she now engages clients with ease and earns a steady income—₹10,000 in the past three months—through local networks.

“For many first-generation entrepreneurs, bringing their papers to Jaya is not just paperwork — it is their first step into the formal economy.”

As a nano-entrepreneur, she plays a vital role in improving the last-mile delivery of welfare schemes. She raises awareness, identifies implementation challenges, and provides practical, on-the-ground solutions. As a trusted local women’s service provider, she has expanded

community access to welfare entitlements, making it easier for people to reach her and for her to reach them effectively. In this role, she serves as an enabler, actively strengthening and sustaining the ecosystem for delivering these schemes in her area.

“By supporting Haqdarshikas like Jaya, access to public services becomes a routine part of life, not an exception.”

Building District-Level Inclusion Ecosystems

This work thrives on collaboration. Haqdarshikas operate within District Entrepreneurship Coalitions (DECs) that bring together civil society organisations, service providers, and local facilitators. These coalitions help identify service gaps early, coordinate outreach, and prevent last-mile delivery from becoming fragmented or inconsistent.

In November 2025, facilitation camps in Mirzapur and Sant Ravidas Nagar districts in Uttar Pradesh enabled over 100 scheme appli-

cations, including MSME registrations. While the numbers are encouraging, the real value lay in the insights gained: many applicants lacked complete documents, while others faced Aadhaar-related issues. Recognising these bottlenecks is essential for improving mobilisation strategies, follow-ups, and local capacity-building.

At the last mile, inclusion is rarely dramatic. It is built through repetition, trust, and steady handholding. By supporting Haqdarshikas and nano-entrepreneurs like Jaya, and by strengthening district-level partnerships, Haqdarshak is making access to public services not an exception, but a routine part of everyday life. □

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Connecting the Last Mile

Enterprise Support Services

udyaME Mela

udyaME Melas transform local markets into platforms for enterprise growth by convening entrepreneurs, institutions, and communities in an accessible space. Through hands-on demonstrations and interactive sessions, the Melas position udyaME kiosks as the first point of contact for entrepreneurs, offering trusted access to information, services, and institutional support. Targeted promotions and strategic partnerships boost visibility for allied initiatives, driving adoption and measurable engagement while strengthening long-term ecosystem linkages.

udyaME kiosks

udyaME Kiosks function as last-mile enterprise infrastructure in underserved geographies, addressing critical access gaps faced by micro-entrepreneurs. As integrated, one-stop facilitation centres, they enable access to finance, markets, and enterprise development services that are often fragmented or absent in rural and semi-urban areas. The model strengthens self-employment pathways and supports inclusive local economic development.

udyaME Vaani

udyaME Vaani addresses barriers of limited smartphone access, internet connectivity, and literacy by leveraging an Integrated Voice Response System (IVRS) developed in partnership with Gram Vaani. Through a simple phone call, entrepreneurs can access entrepreneurship courses, exchange voice messages with local peers, and receive guidance from dedicated service providers and mentors, ensuring last-mile inclusion through low-tech, high-reach solutions.



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*The views expressed in this newsletter are those of the authors and not necessarily those of Development Alternatives (DA).
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