The Banyan Revolution: Jagriti's Model for Enterprise-Led Transformation in Middle India

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1. Introduction: The Missing Middle in India's Growth Story

India's journey towards a $5 trillion economy is not just a tale of metros, but also of the vibrant, resilient, and innovative spirit thriving in Middle India-Tier-2/3 districts, that houses nearly 66% of the nation's population in high-density clusters *(Figure 1.1)*. This spirit is exemplified through the 63.4 million MSMEs employing ~111 million people, contributing 30% to India's GDP and ~50% to exports.[1] Government initiatives like Make in India, Startup India, and Digital India have spurred MSME growth in this region. Yet, the economic landscape of Middle India remains fragile with a weak entrepreneurship ecosystem: limited access to finance and markets, lack of technical and legal know-how, insufficient business acumen, and widespread preference for secure jobs over entrepreneurship. This is because institutional support systems and cultural attitudes have not yet evolved in Middle India to match the dynamism of urban startup ecosystems.

TOP

800 Million Indians in 240 Tier 2/Tier3 Districts

BOTTOM

*These are 2020 Numbers as reported in Middle of Diamond India by Shashank Mani, Penguin

Figure 1.1 Middle India

The Development Paradox in Middle India: A Contextual Lens

Eastern Uttar Pradesh(UP) offers a compelling view of the challenges and opportunities of enterprise-led growth faced in Middle India. It reflects the development paradox of being resource-rich yet opportunity-starved. High agricultural productivity with fertile soils, abundant water systems, and rich cultural capital co-exists with weak industrialisation, limited enterprise diversification, and fragile entrepreneurial ecosystems. Women and marginalized groups, in particular, face systemic exclusion from enterprise opportunities and institutional support. Environmental stressors such as erratic monsoons and resource degradation further deepen the fragility of the region's development trajectory *(Figure 1.3)*.

Though UP now ranks third in MSME registrations with 12.6 lakh enterprises and hosts 7,200 startups across 72 incubators, creating over 1 lakh jobs[2]. However, this growth is spatially uneven, with Eastern

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[1] https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1884734
[2] https://invest.up.gov.in/wp-content/uploads/blogs/3-Blog-UP-s-Startup-Landscape.pdf

UP(with only ~16% MSME registration, and 20% incubators) still lagging in firm formalisation, market connectivity, and institutional support[3](*Figure 1.2*).
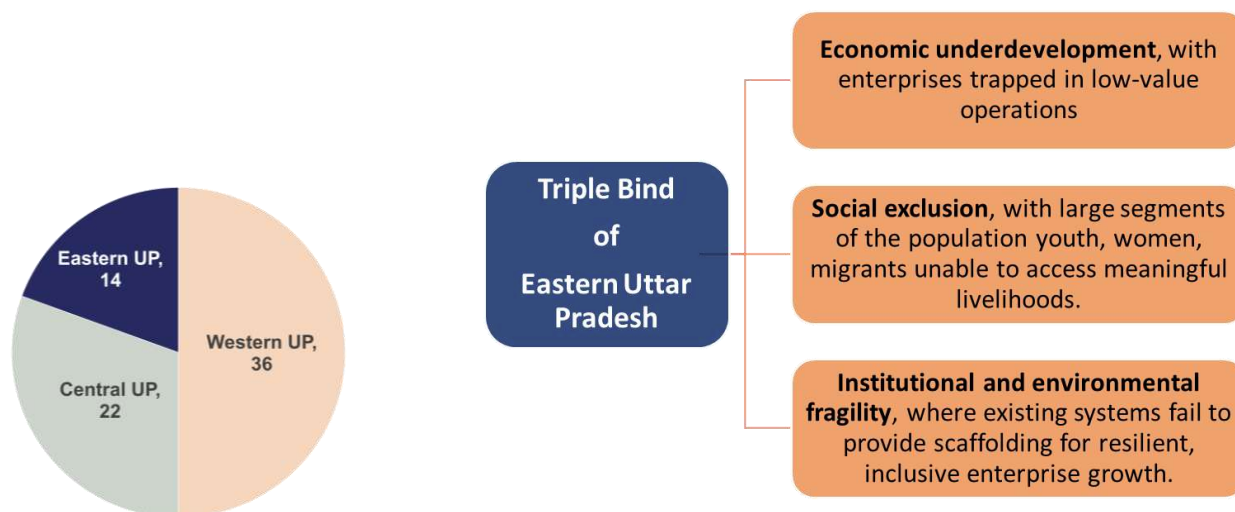

Figure 1.2 Regional Distribution of Incubators in Eastern UP[4]

Figure 1.3 Triple Bind of Eastern UP

Historically, industry has been limited to agriculture and agro-processing clusters in the Ganga-Ghaghra doab and Tarai belt. These clusters provide livelihoods but remain informal, low in productivity, and restricted in market reach. Average household incomes in UP(₹8,061/month) are below the national average(₹10,218/month), reflecting vulnerability and dependence on migration.[5]

The Web of Challenges: Untangling Complexity

A "missing middle" in enterprise support compounds the triple bind effect: while **MSME schemes** exist, however, their reach into small towns is limited; **Campus incubators** primarily serve academic spin-offs; **Private incubators** remain metro-centric; **Government incubators** often focus on compliance and formal processes, rather than grassroots outreach; and **Community-led models**, though promising, are fragmented and under-resourced. Small-town MSMEs remain unsupported. With ~36 million people across 10 districts, a large youth base, and migration pressures, the urgency for innovative livelihoods is evident.

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[3] https://dashboard.msme.gov.in/udyam_dist_wise.aspx?stid=09&utm_source.com
[4] https://startinup.up.gov.in/
[5] https://www.pib.gov.in/PressReleasePage.aspx?PRID=1884228

Can Eastern UP, long marked by migration and informality, reimagine itself as a hub where youth, women, and small-town entrepreneurs anchor India's next wave of inclusive growth?

The task is twofold: **strengthen MSME clusters** with technology, finance, and markets, while **nurturing a startup ecosystem** that includes small-town entrepreneurs, women, and informal workers. With youth aspirations, digital penetration, and supportive policy converging, the region has fertile ground for innovation. Yet without accessible incubators, finance, and networks, the risk is that the demographic dividend will fuel migration and insecure informal work instead of local livelihoods.

Bridging this requires community-driven incubation that unlocks district Udyamita ecosystems as levers for inclusive growth. Government, financial institutions, and local CBOs must collaborate to build an enabling environment for MSMEs, youth, women, and workers. At the heart of this shift, **Jagriti's(Jagriti Sewa Sansthan)** founders started a pioneering movement(**Banyan Revolution**) in 1999 rooted in the vision of *building Bharat through enterprise*, with a goal of creating 1 million entrepreneurs by 2047.

2. Jagriti's Evolution: Lessons in Enabling Livelihoods through Enterprise in Middle India

Jagriti's story is one of evolution*(Figure 2.1)*. What began as a vision to inspire entrepreneurial leadership has, over two decades, grown into a model for enterprise-led development in Middle India, driving decentralized and inclusive growth. Its journey spans three layers:

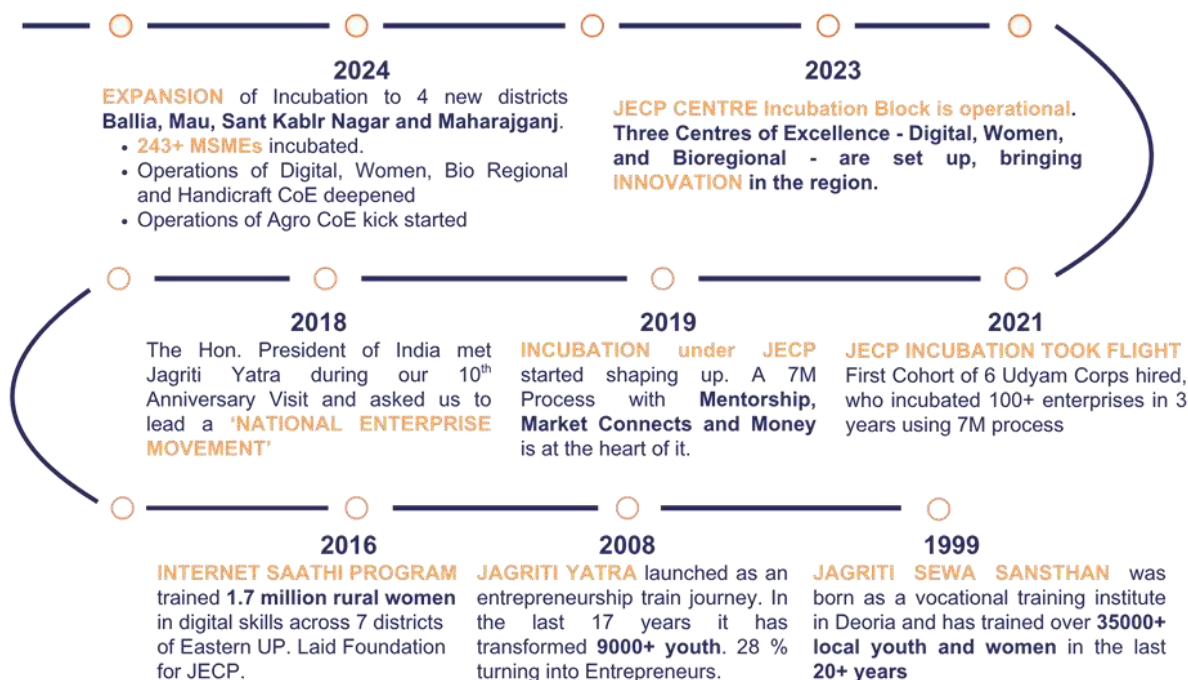|	
Inspiring	youth toward entrepreneurship through **Jagriti Yatra(JY, since 2008)**, a national entrepreneurship train journey
Incubating	grassroots businesses in Tier-2/3 districts through **Jagriti Enterprise Centre Purvanchal(JECP, since 2020)**
Innovating	with sectoral focus to build resilient ecosystems through seven **Centers of Excellence** in Digital, Women, Bioregional, Agro, Handicrafts, Health, and Rurbanisation, acting as local hubs for research, partnerships, and sector-specific support

2024
EXPANSION of Incubation to 4 new districts **Ballia, Mau, Sant Kabir Nagar and Maharajganj.**
- **243+ MSMEs** incubated.
- Operations of Digital, Women, Bio Regional and Handicraft CoE deepened
- Operations of Agro CoE kick started

2023
JECP CENTRE Incubation Block is operational. **Three Centres of Excellence - Digital, Women, and Bioregional** - are set up, bringing INNOVATION in the region.

2018
The Hon. President of India met Jagriti Yatra during our 10th Anniversary Visit and asked us to lead a 'NATIONAL ENTERPRISE MOVEMENT'

2019
INCUBATION under JECP started shaping up. A 7M Process with **Mentorship, Market Connects and Money** is at the heart of it.

2021
JECP INCUBATION TOOK FLIGHT First Cohort of 6 Udyam Corps hired, who incubated 100+ enterprises in 3 years using 7M process

2016
INTERNET SAATHI PROGRAM trained **1.7 million rural women** in digital skills across 7 districts of Eastern UP. Laid Foundation for JECP.

2008
JAGRITI YATRA launched as an entrepreneurship train journey. In the last 17 years it has transformed **9000+ youth.** 28 % turning into Entrepreneurs.

1999
JAGRITI SEWA SANSTHAN was born as a vocational training institute in Deoria and has trained over **35000+ local youth and women** in the last **20+ years**

Figure 2.1 Jagriti's Evolution

2.1 Seeds of a Movement(1999–2007)

Established in 1999, Jagriti began by providing vocational skills to marginalized communities, training over 35,000 women and youth in Purvanchal. These efforts showed that while skills could provide jobs, only entrepreneurship could create them and build ecosystems. At the time, entrepreneurship was seen as a privilege of metro-based, English-speaking founders, while in smaller towns it was a "last resort," with high preference for government jobs. From 2014–22, 220 million Indians applied for government jobs, though only ~722,000 were selected.[6] Jagriti challenged this mindset by placing "*Udyamita*"(entrepreneurship) at the core of social transformation through its 3xI(2E) framework(*Figure 2.2)*.
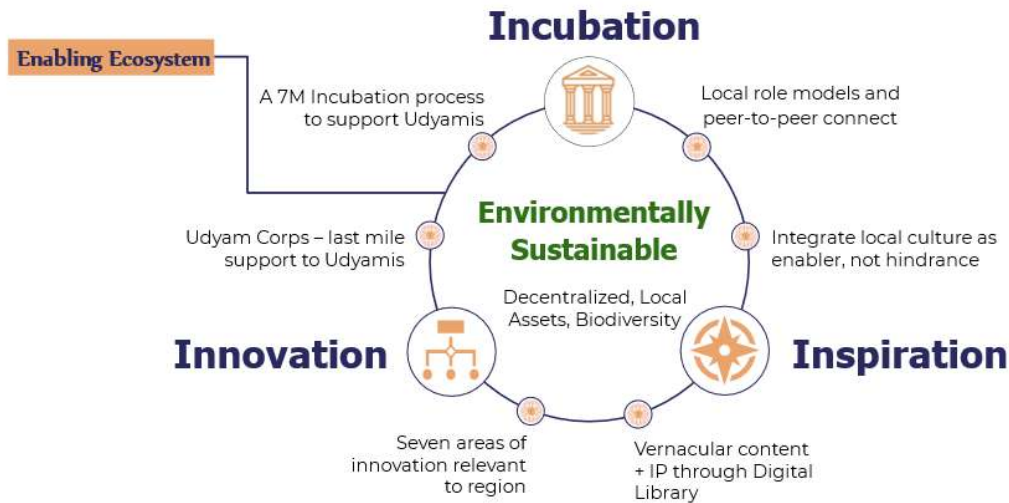
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[6] Reuters,2024

Figure 2.2 The 3IX2E Framework

This framework recognizes that enterprise development needs more than business training or financial support, addressing the multi-dimensional nature of entrepreneurship.

2.2 Inspiration: The Jagriti Yatra(2008 onwards)

The first major intervention came in 2008 with JY, a 15-day, 8,000 km train journey where 500 youth engage with leading social entrepreneurs and explore nation-building through enterprise.

Over 17 years, the Yatra has inspired more than 9,000 youth, with 40% women participation and 28% have gone on to become startup founders. Ayush Bansal, Yatri from 2010 batch, CEO of iDreamCareer, conceived his idea during the Yatra. Today, his platform is India's first Hindi-language online career counselling service for government schools, supporting 2.1 million students since 2012. JY built a national community of believers in enterprise-led development, giving Jagriti credibility and reach. Yet in Middle India, the real challenge was turning inspiration into sustainable businesses amid scarce mentorship, funding, and market access.

The case of Nutrieka illustrates this journey: moving from inspiration to incubation.

Manish Jaiswal(Yatri, 2022) and Vishal Agrahari launched Nutrieka in 2022, producing highly nutritious, sustainably made cold-pressed oil. With sustainability at its core, the enterprise used glass bottles to avoid plastic waste and explored refill kiosks at marketplaces. Through the Bioregional CoE at JECP, Nutrieka collaborated with iRefill(founded by Rajneesh Kumar), incubated at Jagriti, to pilot oil dispenser kiosks. Early challenges included competitive pricing, working capital constraints, and consumer distrust of local

brands. Guided by Jagriti mentors, Nutrieka adopted D2C strategy, leveraging influencers, exhibitions, and events. Logistics posed hurdles due to fragile glass bottles and lack of city presence. Jagriti grant of INR 1.5 lakh enabled them to set up an office-cum-store and buy an e-vehicle for deliveries. These interventions improved brand visibility and efficiency, growing revenues from ₹12,000 to ₹50,000 per month, with 30% enquiry-to-sales conversion.

It shows how entrepreneurial intent becomes viable enterprises when supported locally, underscoring the need for dedicated incubation in underserved geographies.

2.3 Incubation: The Birth of JECP(2020)

Recognizing the systemic gaps in the "missing middle", Jagriti began its regional work under JECP in 2020. Conceived as an incubator to support 10 districts of Eastern UP, JECP aimed to localise it's learnings and created a tailored model for the needs of grassroots entrepreneurs. Unlike campus incubators or government-run facilities, JECP focused on L0(₹0–10 lakh annual revenue) and L1(₹10–50 lakh) businesses—the micro/nano enterprises that dominate the region's economic landscape*(Figure 2.3)*.
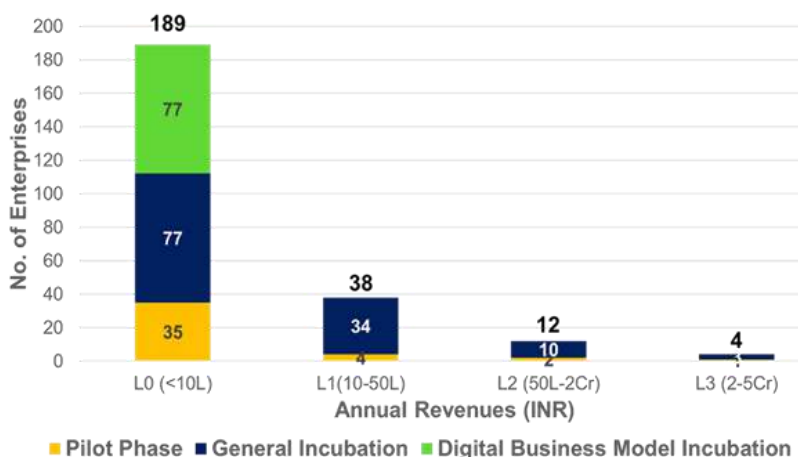

Figure 2.3: Profile of Incubated MSMEs as per Annual Revenue

From the outset, JECP adopted a hub-and-spoke model*(Figure 2.4)*; a central hub in Deoria supported by satellite offices in surrounding districts. This structure enabled Jagriti to act as a last-mile connector, combining national ecosystem access with localised engagement.
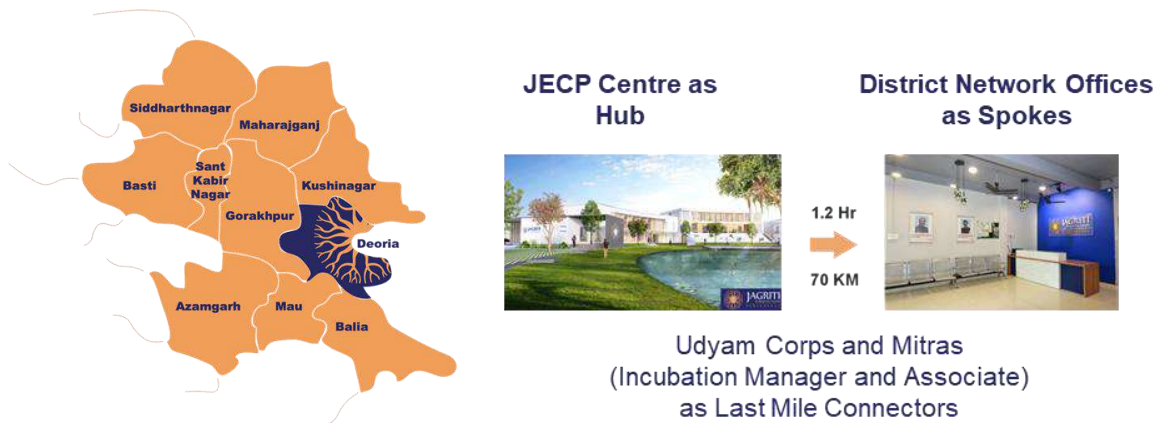
Figure 2.4: JECP's Hub-and-Spoke Model

2.3.1 Phase I: Pilot Learning(2020–2022)

The early years were exploratory with interventions in Deoria, Kushinagar and Gorakhpur districts. Local entrepreneurs viewed incubation with suspicion, often associating NGOs with short-lived projects. Trust was a major barrier. Moreover, the **COVID-19 pandemic** added to the fragility of small enterprises.

To respond, JECP shifted to a **Cadre-Based Model**, hiring & training local youth as incubation managers and associates(Udyam Corps/Mitras) who ensured last-mile delivery through district network offices. Their cultural familiarity and long-term presence not only helped bridge the credibility gap but also created role models within the community.

For example, Anita Rai, a home-based entrepreneur from Kushinagar, began her journey in 2022 after her husband's business collapsed during COVID-19. Trained at ICAR-NRCB, she started making banana-based products like stem pickle, chips, and juice but earned only ₹30,000/year due to low capacity and limited market knowledge. Reluctant to join incubation, she agreed after small business improvements raised her sales through Jagriti's guidance to ₹1.8 lakh.

Through Jagriti, Anita received growth coaching, market access via a Gorakhpur Zoo store, and ₹3 lakh grant for equipment. This boosted her production by 50%, improved quality by 40–50%, and tripled annual revenue to ₹6.28 lakh. She expanded to nearby districts, hired staff, and engaged local women, showing how targeted support can turn potential into scalable, sustainable enterprises.

As demonstrated in Anita's case, grassroot entrepreneurs often operate below their potential due to limited exposure. JECP's **Guided-Discovery-Approach,** where the Incubation team acts as catalyst, awakening

and nurturing the inherent strengths of entrepreneurs to help them realise their potential when given the right guidance and support.

The 7M-Framework: From 3M to Contextual Interventions

Initially, Jagriti borrowed the "**3M**-framework" from its Yatra experience—**Market, Money, and Mentorship**. But in the context of Middle India, these three alone could not address the structural and cultural barriers. Thus, JECP evolved into a "**7M**-framework"*(Figure 2.5),* emerging from recurring on-ground needs, with each 'M' addressing a distinct gap in the entrepreneurial journey:

MOBILIZATION	Communication of enterprise led development in the 10 districts
MENTORSHIP	Mentor the incubatees to scale enterprises through mentor network
MARKET CONNECT	Connect enterprises through the national and global network to the market
MONEY	Support the incubated enterprises with finances for sustenance & growth
MISC. SERVICES	Services to the enterprises like Marketing and Branding, HR, IT etc.
MAHOL	Create an ecosystem that is conducive to the incubation of enterprises
MITRA	Co-founder / partner with different skill set, especially marketing

Figure 2.5 Jagriti's 7M Incubation Process

Mobilisation: In many districts, business was seen as "last resort," with preference for scarce government jobs or migration to metros. Active mobilisation was required to spread awareness and shift mindsets towards entrepreneurship to inspire the untapped entrepreneurial talent in the region.

Mentorship: First-generation entrepreneurs lacked exposure to business planning, pricing, scaling, or compliance. Without contextual guidance from experts, many operated informally and could not grow beyond the survival stage.

Money: Access to finance was limited because grassroot entrepreneurs lacked formal records, credit history, or collaterals. Banks are often reluctant to lend, and entrepreneurs were unaware of available schemes.

Market: Local entrepreneurs struggle to access buyers beyond their immediate locality. Without structured linkages with B2B buyers and distributors, they are confined to low-value local markets and lack credibility to engage with institutional clients. While regional and national markets can be aspirational, these businesses struggle even in local markets due to negative brand perception for local products- a common phenomenon experienced and reported by these businesses.

Mahol(Ecosystem): Unlike metros, Tier-2/3 cities lack co-working spaces, business networks(micro/macro ecosystems), and role models. Building a conducive environment required building a local enabling environment, connecting entrepreneurs with government offices, banks, and peer groups.

Miscellaneous Services: Entrepreneurs struggled with basics like GST registration, FSSAI licensing, digital onboarding, and record-keeping. Without these, they were unable to access formal markets or credit.

Mitra: Many solo entrepreneurs lack complementary skills in areas like finance, marketing, or operations. Partnering with co-founders or collaborators helps reduce risk and improve sustainability.

The 7M model demonstrated that **incubation in Middle India must be more comprehensive than in metros, even if it increases complexity.** However, while the framework itself was established, the implementation model continued to evolve through experimentation.

In its pilot phase, Jagriti pursued continuous outreach, onboarding, sporadic mentoring, and need-based support. While this generated enthusiasm, it exposed key challenges: unclear business models, weak financial discipline, limited market readiness, uneven mentor engagement, and fragmented interventions. High dropout rates, driven by low commitment and limited vision among ideation-stage entrepreneurs, underscored the need for a more systematic, cohort-based model with robust selection, structured discipline, and personalized support, leading to the Incubation Engagement Model in Phase II.

2.3.2 Phase II: Structured Cohorts(2023–2024)

Learning from the pilot, JECP transitioned to **cohort-based incubation programme**. This provided structured pathways to scale incubated enterprises ensuring rigour, peer to peer learning and uniformity, while also building accountability, shared resources and visibility.

JECP now runs structured, year-long cohorts that takes entrepreneurs through well-designed stages(*Figure 2.6*). The cycle is built to convert the 7M-Framework into on-ground practice and to standardise discipline across districts.

1) Mobilisation & Applications

JECP communicates enterprise-led development locally and creates a large funnel through newspaper/radio ads/social media, and deep physical outreach across target districts. Phase-wise learning showed that a timed 'Call for Applications' yields focused onboarding and better cohort quality, as compared to continuous on field mobilisation.
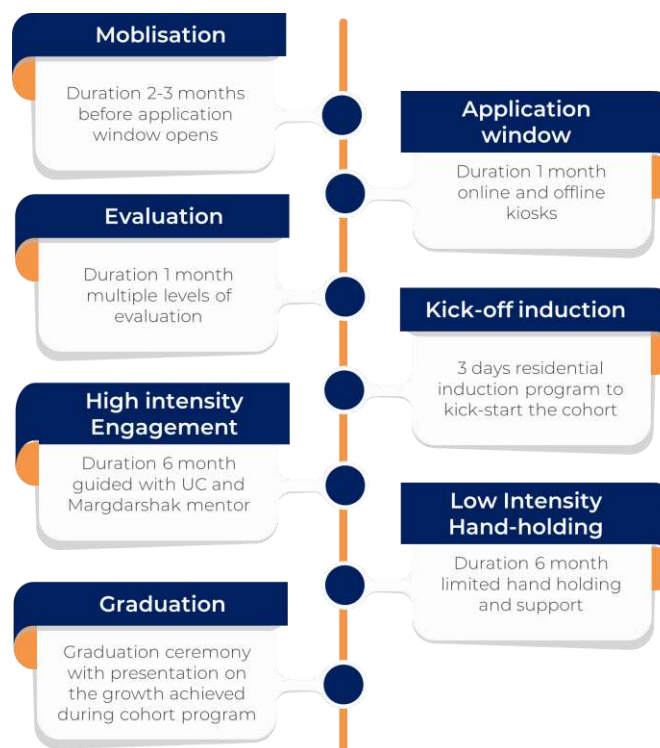
Figure 2.6 Incubation Milestones

2) Evaluation & Selection(Udyami Evaluation Matrix)

The entrepreneur screening follows a four-dimensional matrix*(Figure 2.7)*. The process begins with an application review, followed by telephonic assessment of shortlisted candidates. Next, 'on-site' visits are conducted to evaluate operational practices and work hygiene. The final selection is made through a panel interview.
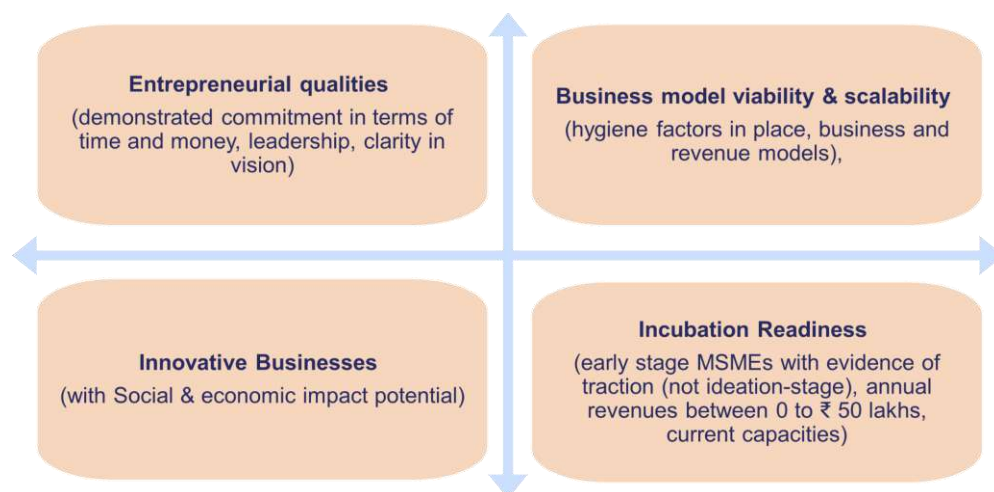
Figure 2.7 Udyami Evaluation Matrix

4) High-Intensity Incubation(Months 0–6)

Once the new Cohort is launched, the high-intensity phase starts with **Team Mapping**, where each UC-UM pair supports 4–5 enterprises, driving problem-solving and accountability while coordinating with mentors and experts on product, market, finance, and operations.

In a pilot on women-led digital businesses, Jagriti realized that close handholding is essential for nano and micro entrepreneurs. Through its Women CoE, it tested a Virtual Reality(VR) street-based business model: fourteen women were trained, six launched but paused due to logistics and safety challenges, while Sheetal Jaiswal from Kushinagar and two others continued actively, earning about ₹50,000 collectively by operating in high-footfall areas.

The pilot revealed that street-based businesses in India, including VR, remain vulnerable to extreme weather, shifting crowd patterns, and security concerns, which are amplified for women entrepreneurs. Yet, Sheetal's initiative reflects the promise of immersive technologies in Tier-3 towns, where demand exists but contextual barriers hinder growth. With localized content and stronger partnerships, VR is evolving into a viable livelihood avenue in culturally rich districts like Kushinagar-Buddha's last resting place.

To address domain-specific challenges, **Mentors** are onboarded, selected through a national call, each supporting 2–3 enterprises through monthly calls and periodic visits. Jitendra's case(Combo Creative) shows how mentorship transforms challenges into opportunities. After restarting his fly ash brick business post-COVID, sales stalled amid customer hesitation due to the product's novelty. Mentor Manish Agrawal

advised certification at MMMUT[7]-Gorakhpur, design improvements that addressed customer needs, targeted marketing through builders. With these strategies in place and ₹1,00,000 grant from Jagriti, his sales soared by 1600% and revenue grew by 32%.

Business Plan Development is one of the initial program activities, once need assessment is carried out by the team and mentor. Its significance is illustrated with the case of Surya Mishra from Kushinagar. At 23, he built Aashray Hygiene, a women-led sanitary pad distribution network impacting over 5 lakh women and creating 70+ jobs, with 54% revenue growth post-incubation. With continued support, Surya launched his second venture, Chai Mitra, a Tea-café chain bringing modern retail to small towns. Despite earning ₹39 lakh in its first year, he struggled with scaling and HR systems. Through cash flow workshops, HR policy refinement, and strategic fundraising, Surya expanded from 1 to 5 outlets, secured ₹20 lakh in debt, and launched a marketing campaign(Mitra ki Muskaan). His monthly revenue rose from ₹2.5 lakh to ₹13 lakh, projecting annual revenue of ₹1.5–1.8 Cr and positioning Chai Mitra as a scalable Tier-3 brand.

Monthly experiential workshops on mindset, marketing, and finance encouraged peer learning. To illustrate, Amrita Tiwari, a home-based entrepreneur and founder of Khwahish Creation, upcycles ~480 kg of textile waste annually. Initially unaware of unit economics, she learned to track margins and costs during incubation. This improved efficiency and made her market-ready. Through Jagriti's market connections, she secured **₹4.25 lakh Airtel order**, five times her average monthly revenue.

Miscellaneous services include compliance, formalisation, and other services as equally critical components of business. When Amrita faced transport issues, Jagriti arranged low-cost solutions to avoid revenue loss. On the other hand, Poonam Devi, a micro-entrepreneur, set up Gauri Shankar Udyog–a manufacturing unit for camphor, initially offering a single product and pack size. She was guided to diversify, buy machines, and comply with formal requirements as a result her revenue grew from ₹20 lakh to ₹50 lakh/year.

This ecosystem-first approach, called **Mahol**(ecosystem), sustains entrepreneurship through partnerships with MFIs[8], corporates, academia, banks, local and national enterprise networks. A vivid example is Puja Dixit from Deoria. At 24, she has empowered 2,000+ marginalized youth: training, placing, and mentoring them for jobs, enterprises, and higher education, earning national recognition at the CII Exemplar Awards. She supported Priya Devi[9], abandoned by her spouse, who sought self-employment via a CSC[10], but lacked

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[7] Madan Mohan Malviya University of Technology, Gorakhpur
[8] Microfinance Institutions
[9] Name changed
[10] Common Service Center

premises. Jagriti helped with certifications and devices, while Pooja offered her institute space rent-free for three months. This trust-based support enabled her CSC launch, proving ecosystem density reduces founder risk and speeds enterprise growth.

The **Mitra** model(cofounder matchmaking) also builds resilience. Vanshika and Juli, students from Deoria, launched VJ Photography- digital photographers in a male-dominated **gig-economy** sector. With incubation grant support, and mentorship from Jagriti Yatra networks, they earned ₹50,000 over the past 6 months. Working together gave them greater safety and mobility. Their success encouraged collaboration and showed women could enter unconventional fields.

Access to finance remains a hurdle due to informality. Beyond an initial grant support to incubated enterprises, Jagriti connects them to schemes, peer lending, and loans, ensuring credit readiness. Sachin Verma(Santosh Masala Udyog), faced setbacks after investing in machinery and packaging. Post-incubation, he focused on high-demand KSUs[11], growing revenue from ₹5 lakh to ₹40 lakh in three years, with 43% increase during incubation. With Jagriti's support, he secured ₹10 lakh PMEGP[12] loan, the district's first in a year.

Digital Integration of the incubated enterprises is supported by Jagriti's Digital CoE. It reshaped the journey of Acharya Dharmesh Kumar Upadhyay, founder of Pujariji.com. A Sanskrit scholar, Dharmesh had faced repeated business failures before investing ₹10 lakh in a digital platform for spiritual services, which yielded zero conversions due to glitches and ineffective ads. Jagriti introduced him to business fundamentals, supported hiring of technical expertise, and trained him in WhatsApp API and social media for low-cost lead generation. Access to a co-working space improved client engagement. Today, Pujariji.com has 60 repeat customers, a network of 150+ pandits across India, and 3X revenue growth, turning a struggling idea into a viable enterprise.

Sector-Specific Training has been equally important. Jitendra Prajapati from Gorakhpur, a terracotta artisan, struggled with limited market reach. Through Jagriti's Green Incubation Program under the Bio-Regional CoE, he received training in pricing, marketing, and design, supported by a grant. He developed eco-friendly terracotta tiles from recycled clay, creating a sustainable product line. Exhibitions across India boosted visibility, leading to 79% revenue growth. His enterprise also sustains 25 street vendors annually, each earning nearly ₹1 lakh in profits.

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[11] Key Selling Units
[12] Pradhan Mantri employment generation programme

Jagriti also delivers cross-cutting modules on entrepreneurship(problem-solving, 7Ps, unit economics, pitching, sales), environmental sustainability(local sourcing, packaging reduction, eco-materials), and awareness of government schemes, ensuring enterprises can access financial and institutional support.

These cases show how JECP's structured incubation, through mentorship, capacity-building, market access, compliance, and finance creates scalable, sustainable impact. By shaping local ecosystems, it enables entrepreneurs like Surya, Dharmesh, and Jitendra to evolve from aspirants to role models, breaking cultural barriers, inspiring peers, and proving that Tier-III towns can emerge as hubs of innovation.

6) Low-Intensity Incubation(Months 7–12)

Support tapers to selective guidance as enterprises internalise systems; the focus shifts to execution discipline, periodic check-ins, and on-demand expert inputs(e.g., compliance or buyer negotiations) while preparing for graduation.

7) Graduation & Continuity

At graduation, enterprises connect to Jagriti's wider ecosystem, alumni, mentors, the network ensuring continuity beyond incubation.

The cohort model shifted JECP from fragmented support to a structured journey of robust selection, business planning, financial training, mentorship, and exposure, aligning with Gertner's(2013) five success factors: manager involvement, selection criteria, co-production, resource provision, and regional integration[13]. With successful pilot of the model, Jagriti was poised to scale new districts and introduced a three-part MEL[13] framework to track enterprise growth, network office performance, and organisational growth. The challenge now was to adapt a structured model to diverse local contexts, balancing standardisation with flexibility, and proving that the framework could work beyond its original base.

2.3.3 Phase III: Scaling from 3 to 7 Districts(2024- 2025)

The year 2024 marked a turning point. From its initial presence in 3 districts, JECP expanded to seven districts, adding **Mau, Ballia, Sant Kabir Nagar, and Maharajganj**.

Mobilisation emerged as the most critical step in building trust and identifying entrepreneurs, with each district requiring tailored strategies. Ecosystem mapping was the starting point, through stakeholder mapping in Ballia or cluster profiling in Mau to streamline outreach and identify entry points. Where digital

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[13] Monitoring, Evaluation and Learning

outreach proved ineffective, as in Mau, trust was built by engaging local influencers and hosting Udyamita Meets that became visible platforms for entrepreneurs. Credibility also came from aligning with established institutions, such as engaging the Vyapar Mandal in Sant Kabir Nagar, which generated momentum through word-of-mouth despite cultural hesitations. In Maharajganj, mobilisation required overcoming deep mistrust caused by a recent financial fraud by a private bank; here, the team relied on trusted intermediaries like MGNF Fellows, youth groups, NGOs listed on the Darpan portal, and government stakeholders to rebuild confidence.

Expansion from three to seven districts showed that incubation must start with trust-building through influencers, community events, youth groups, government, and media outreach. Each district needed tailored strategies: what worked with Vyapar Mandals in Sant Kabir Nagar failed elsewhere. Scaling required flexibility, patience, and an ecosystem-first approach. Applications grew from 266 in 2023 to 766 in 2025, underscoring the value of patient ecosystem entry before incubation.

While mobilisation created the entry point, the **actual incubation experience in the new districts highlighted both opportunities and limitations of grassroots entrepreneurship**.

Women-led enterprises often faced patriarchal barriers, with male relatives controlling decisions and causing dropouts. Seema Khedia from Mau, founder of Sri Gowardhan Foods, was initially confined to cooking while her family managed operations. With Jagriti's gender-sensitive mentoring and shared responsibilities with her son, she transitioned to a formal business. By mid-2025, she achieved ₹40k–65k monthly sales with ~70% repeat customers, employed five staff, and expanded to 100+ monthly customers gaining confidence, independence, and a stronger household role.

Some entrepreneurs became over-reliant on Jagriti for digital operations, market negotiations, or daily problem-solving, showing that building self-reliance is harder than providing solutions. Many also lacked clarity or long-term vision, leading to unplanned diversification. Incubation staff had to focus on validation and discipline before scaling. For example, in Ballia, [Chandan Yadav](#) of Kutumb Bakery lost ₹3 lakh in an unplanned cookie machine investment. Jagriti guided him to focus on one core product first. Regular visits, reflection, and data tracking helped him realign his strategy effectively.

Cultural discouragement often held entrepreneurs back, but Jagriti's steady encouragement sustained them. In Sant Kabir Nagar, Dharmesh operates from Jagriti's co-working space at a nominal fee of ₹3,000/month, showing how basic infrastructure supports continuity.

Maharajganj reinforced that incubation cannot progress without trust. Hiring locally and training cadres as managers was crucial, as entrepreneurs trusted those who spoke their dialect and shared their struggles. Trust was built not through brochures, but through presence, listening, empathy, and relational capital. For example, Suman Gupta from Maharajganj founded Tarai Buddha FPO in 2023 to revive Kala Namak rice and snacks but struggled with low sales(₹3–4K/month), no bookkeeping, and low confidence. Jagriti's incubation offered training, exposure, digital presence, market linkages, and funding. The team focused on building her capacity gradually. Her business went online, sales rose to ₹1.65 lakh/month, and orders grew 5x. She now participates in planning and envisioning making her FPO a national brand and women-led enterprise in Eastern UP.

Voices from the Ground

"My first venture of sanitary pad lacked funds. Jagriti enabled ₹4 lakh funding, organized women workers. Now 'Safe-O-Sure' brand reaches thousands of women. And I have launched my second venture Chai Mitra which is expanding fast with Jagriti's support ".
-Surya Mishra, Chai Mitra

"Jagriti became a strong support in my entrepreneurial journey. With their guidance, I learned that even small ideas can grow into big dreams. I also received my first corporate order through Jagriti."
-Amrita Tiwari, Khwahish Creation

"Jagriti helped me launch 'Santosh Masala' with loans, grant support, packaging, and training. Now I sell nine spice products across three districts, fulfilling my father's dream."
-Sachin Verma, Santosh Masala

"Jagriti gave me my first laptop to start my work and also sent me on the Jagriti Yatra, where I gained many clients. Today, I work with them and am self-independent."
-Kashish Verma, Bol branding

Across these districts, a clear learning emerged: The experience showed that **incubation in new geographies must start with reinforcing fundamentals: vision clarity, financial discipline, and ecosystem credibility, before growth interventions like market expansion or digital integration.**

Across the journey of three incubation phases, Jagriti not only reflects adaptation but has shaped a replicable model for Middle India. Over five years, it has enabled **250+** micro and nano entrepreneurs, **46%** women-

led, supporting **25,000+** livelihoods and cumulative **revenue growth of ~72%**, contributing *₹98.5 Cr to India's GDP(Annexure-I[14]).*

2.4 Innovation: Seeding the Future of Middle India

If Inspiration awakens the entrepreneurial spirit, and Incubation nurtures it, then Innovation ensures its survival and growth in a rapidly changing economy. At JECP, innovation has become the cornerstone of our mission to empower entrepreneurs. It was born from a recognition that entrepreneurs in Middle India face not only a gap in markets and capital, but also in exposure to new technologies, processes, and models that could transform their enterprises. JECP is working to drive innovation through its 7 Centres of Excellence(CoEs)*(Figure 2.8)*.

Digital	Women	Handicrafts & Apparel	Bio Regional	Agro	Healthcare	Rurbanization
Shoaib Ahmed	**Vanita Viswanath**	**Dr. Toolika Gupta**	**Dr. Rajiv B Lall**	**Hemendra Mathur**	**Annaswamy Vaidheesh**	**Manish Agarwal**
Technology Thought Leader, Ex-President, Tally Solutions	Senior Advisor and Development Leader Ex-World Bank	Director, IICD, Jaipur Former HoD, Design Education at NIFT	Veteran Economist and Business Leader, Founder & Ex Chairman IDFC Bank	Venture Partner, Bharat Innovation Fund and ThinkAg	Senior Healthcare Though Leader MD, GSK India (Retd.)	Leading Advisor & Senior Partner, Infrastructure, PwC
Research and operations on digital technologies and business models	Women enterprise development, local business models	Artisan community, local and natural material, Local design	Environmental Sustainability of Enterprises, green innovations, climate action and research	Agro Produce, Agroforestry, Organic Farming, Zero based farming,	Local health, Preventive Health, Natural Care and Treatment, Enterprise with local PHCs	Local sustainable urbanization, Sustainable architecture, Naya Deoria, Mobility, Sustainable Tourism

Figure 2.8 Non-Executive Chairs and Objectives of the 7 CoEs

Five CoEs**(Digital, Women, Bio-Regional, Agro and Handicrafts)** are operational, driving growth of local enterprises and creating livelihoods through innovation. They have been designed to foster creativity, drive local solutions, and equip local entrepreneurs with the tools and knowledge needed to transform innovative ideas into successful ventures(*Figure 2.9)*.
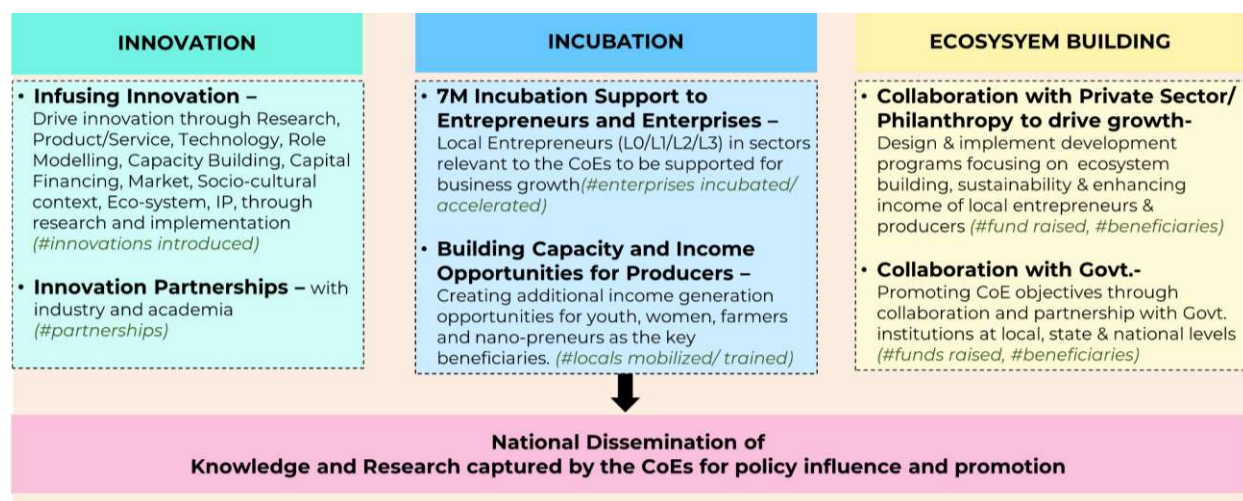
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[14] Annexure I-JECP Impact Dashboard, July,2025

Figure 2.9 CoE Focus Areas

The innovation work at JECP has begun to demonstrate tangible impact across sectors *(Figure 2.10)*.

Women CoE

- **1800+** rural women trained in Digital Literacy
- **600+** women trained in Digital Tools for Business
- **11** Digital Business Models Piloted.
- **73** Enterprises under Incubation

Digital CoE

- **40+** local grads trained in Accounting, to bridge the gap in demand for accounting services by MSMEs
- **12+** digital-first startups incubated
- **50+** MSMEs supported to adopt digital solutions
- **1000+** farmers being impacted through digital innovations in AI

Bio Regional CoE

Handicrafts CoE

Agro CoE

- Building an innovative regional approach to **local economy, sustainability and biodiversity**
- **58** Enterprises under Incubation (Adoption of Green Business Practices)
- **300+** Associated Producers (including artisans & farmers Trained in Green Livelihoods)
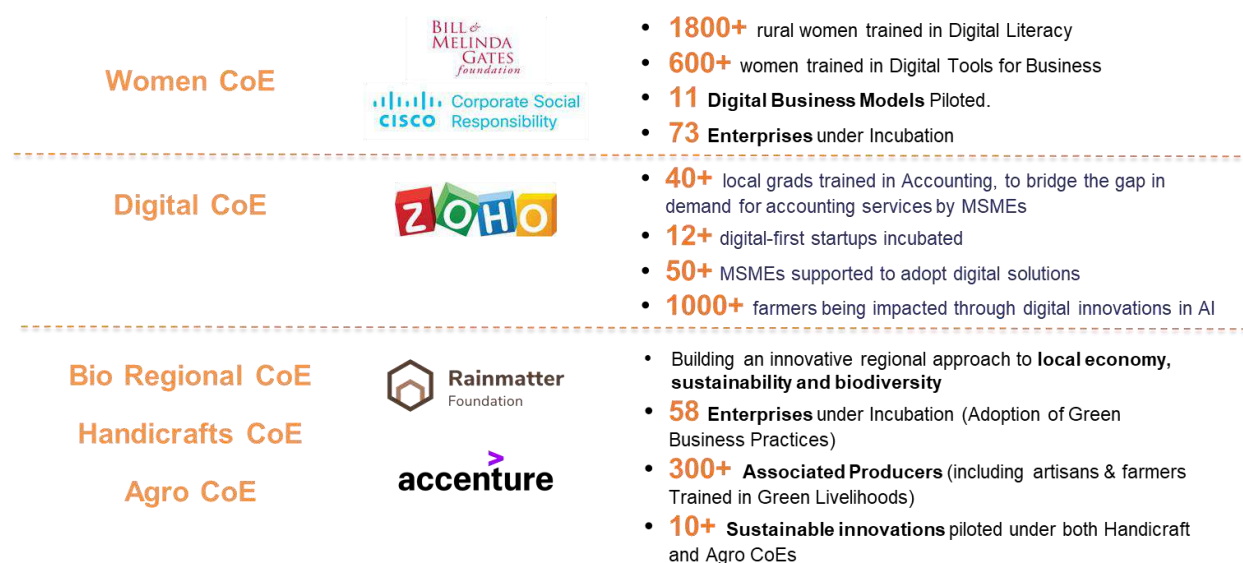- **10+** Sustainable innovations piloted under both Handicraft and Agro CoEs

Figure 2.10 CoE Impact

Arvind Rai, founder of an innovative e-bicycle venture in Kushinagar, exemplifies grassroots entrepreneurship transforming traditional mobility solutions. Launched in 2024, his e-bicycles, designed for farmers and small traders, offer 25 kmph speed, 100 km per charge, and 150 kg load capacity. With incubation under JECP and support from the Bio-Regional CoE, he received a ₹3 lakh grant, mentorship for product refinement, market connections, and compliance support. Within two months, he sold three bicycles worth ₹82,000, addressing a critical need for affordable, sustainable transport in Tier-3 towns.

Figure 2.11 Innovative Digital Business Models under Women CoE

Through Women CoE, Jagriti has trained 1.7 million women in digital skills, introduced flexible business models*(Figure 2.11)* adopted by 80+ women generating ₹37.12lakhs in a year addressing mobility issues and offering GIG opportunities. Additionally, in partnership with Karya.in, 950 women engaged in data annotation, contributing ₹18 lakhs in informal economy. Equally inspiring is the journey of Seema Gupta, now renowned as her village's "Drone Didi." Through the Namo Drone Didi Yojana, she received an agricultural drone but lacked a business model. With Jagriti's guidance of battery backup solutions and market linkages with FPOs, she converted challenges into opportunity, generating ₹2 lakhs in her first year. Her story highlights how women in agriculture-rich districts can embrace technology while balancing family responsibilities.

Adding to this wave of innovation is a 20-year-old Kashish, who entered JECP's program out of curiosity and emerged as a freelance graphic designer and social media manager. With Jagriti's incubation, grant support, and exposure during the Yatra, she secured her first client, built collaborations through the Yatra network, and has already crossed ₹1 lakh in revenue. Now, she is preparing to formalize her business and set up her own studio.

Figure 2.12 Innovative Business Models under Agri CoE

Together, these journeys from sustainable transport to agri-tech*(Figure 2.12)*, digital libraries, and creative services signal how sectoral support can move enterprises beyond survival, equipping them with tools for long-term resilience and growth.

The Overall Impact

Through its integrated 7M incubation model, it has supported entrepreneurs to establish and scale enterprises across diverse sectors*(Figure 3.1)*.
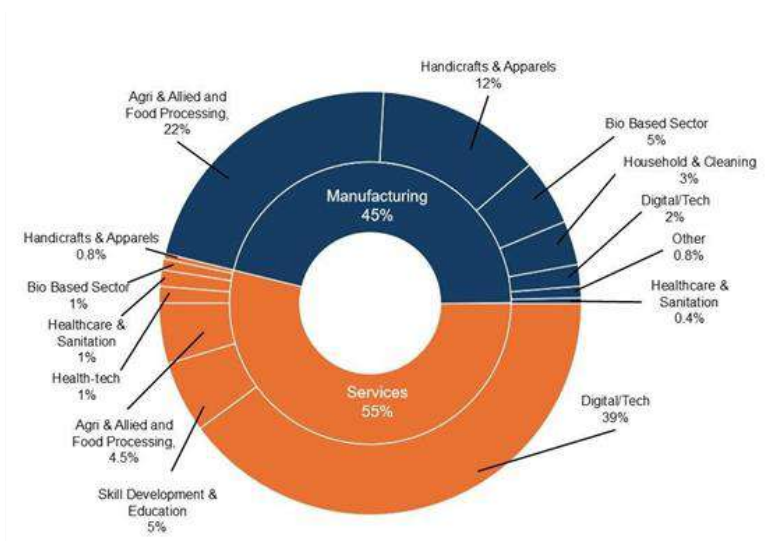

Figure 3.1 Categorization of incubated MSMEs based on sector

By positioning entrepreneurs as role models within their communities, JECP is generating a multiplier effect*(Figure 3.2)* where success stories fuel aspiration and peer learning, leading to broader ecosystem strengthening in Middle India.
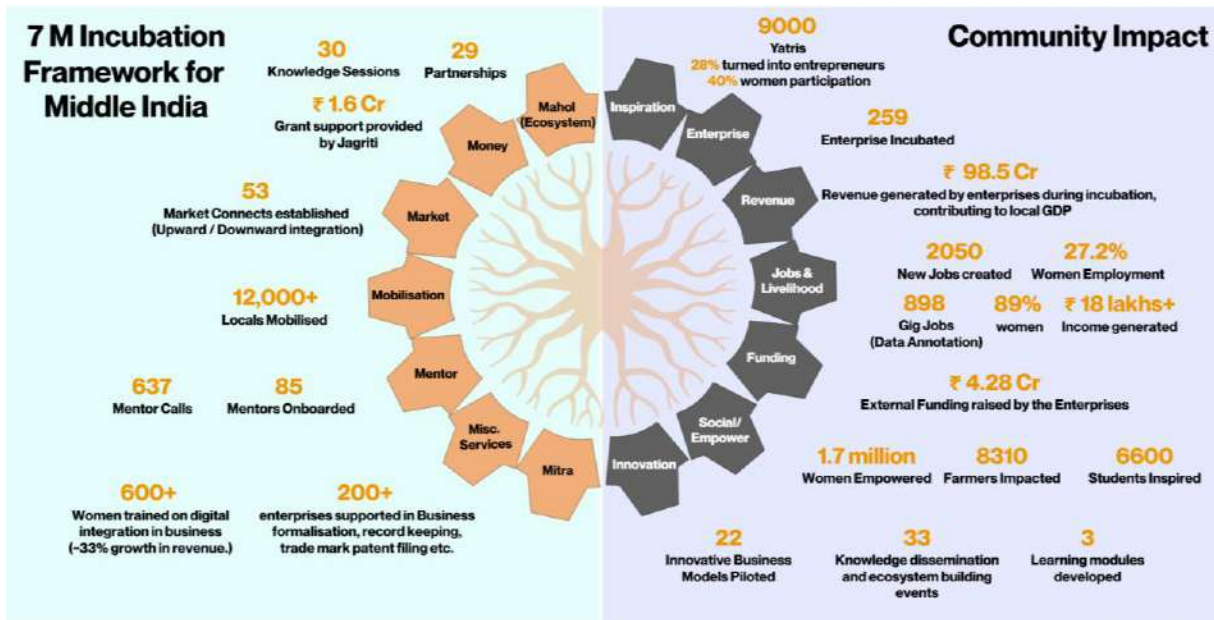
Figure 3.2 Multiplier effect of Jagriti's impact

3. Conclusion

The Jagriti Model is more than an incubation framework; it is a transformative growth engine that nurtures grassroots entrepreneurs to overcome barriers, harness opportunities, and build resilient enterprises rooted in local realities. By combining its 7M-Framework with trust-based engagement, JECP has proven that Middle India holds immense entrepreneurial potential when given structured support. Its adaptability proves promising for scalability and replication across Tier-2/3 regions, complementing national and state livelihood programs while addressing the **"missing middle"** in enterprise development.

The way forward lies in deepening sectoral clusters, forging alliances with governments, corporates, and knowledge partners, to influence policy and shape narratives of enterprise-led development. Jagriti's **Banyan Revolution** envisions creating **one million entrepreneurs by 2047**. Jagriti Enterprise Centres(JECs) will expand from Deoria to Nagpur, Kanyakumari, and Ganjam, each anchoring a 15-district incubation ecosystem that fosters enterprises, jobs, and income. This network will be amplified by over 9,000 Yatra alumni in 240 Tier-2/3 districts replicating the JECP model with training and support. Complementing this will be the **Middle of Diamond Institute in Mumbai**, a policy and knowledge hub translating district learnings into research and national influence. With right ecosystems and alliances, Middle India can transform into hubs of innovation, powering Bharat's entrepreneurial future.

Three key lessons stand out for the sector: invest early in building trust and ecosystem credibility, balance standardized processes with contextual flexibility, and embed innovation as a driver of inclusive and sustainable growth.

Yet critical questions remain: How can such models achieve financial sustainability beyond philanthropy? What role can state-private partnerships play in extending this approach to urban informal workers, gig economy participants, and migrant entrepreneurs? And how can digital and AI-driven tools be harnessed for inclusion rather than exclusion? For stakeholders in the livelihood and development sector, Jagriti offers not only a replicable model but also a thought-provoking perspective: are we ready to reimagine Tier-2/3 towns not as peripheries, but as the next frontier of dignified urban livelihoods and enterprise-led growth in India?