

Powering the \$5 Trillion Dream

**The FINESSE Framework
Could Generate 2.8 Lakh
New Jobs, Driving
Grassroots Entrepreneurship
for an Aatma Nirbhar Bharat**





About Primus Partners

Headquartered in India, Primus Partners is one of India's largest Management Consulting firms operating in India, USA, UAE and KSA. With 6 offices and operations in 18 Indian States, Primus Partners has been built around the concept of "Idea Realisation" an approach that focuses on the long-term strategy for our clients driven by innovation that is grounded in execution and realises the benefit of new ideas in short, medium and long term. The concept of idea realisation is delivered by a senior and diverse team backed by industry-leading research capabilities.



India



United States of America



United Arab Emirates



Kingdom of Saudi Arabia



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Executive Summary

Powering the \$5 Trillion Dream: The FINESSE Framework Could Generate 2.8 Lakh New Jobs, Driving Grassroots Entrepreneurship for an Aatma Nirbhar Bharat



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India is experiencing a moment of demographic opportunity. With over 65% of its population under the age of 35, it is home to the world's largest youth cohort - a demographic advantage few nations possess. By 2030, nearly one in every five working-age individuals globally will be Indian.

But this demographic dividend is not guaranteed. Without timely investments in skill-building, education, and employment pathways, this potential advantage could quickly become a liability.



Why Entrepreneurial Education Matters Now

The report throws light on how traditional job markets are struggling to absorb the growing influx of youth, especially as automation and global disruptions reshape the nature of work. To remain globally competitive, India must rethink its approach to education and place entrepreneurship at its core.

Entrepreneurship is more than business creation. It fosters essential life skills such as leadership, problem-solving, financial literacy, and resilience. The report highlights that these skills are most effectively developed during school years, making **early education a critical multiplier**.

Importantly, National Education Policy (NEP) 2020 provides a forward-looking framework to anchor this shift.

NEP 2020 recognizes entrepreneurial thinking as a core competency for 21st-century learners, advocating for its integration across disciplines and educational levels placing entrepreneurship, vocational training, and real-world skills at its core. This alignment positions entrepreneurial education not as a peripheral activity but as a foundational element of India's education reform.

However, despite NEP 2020's ambitious vision the current state of entrepreneurial education in India is fragmented and marginal. Most initiatives by both government and private sector - are small-scale, uncoordinated, and lack strategic direction. **The report emphasizes the absence of a cohesive national strategy** to position entrepreneurship as a foundational component of the education system.





The FINESSE Framework: A Proven Framework with Scalable Potential

The report introduces the **FINESSE Framework**; a practical and results-driven model already tested through initiatives like the iStart School Program.

The FINESSE Framework - Fostering Innovation, Nurturing Entrepreneurship, and Supporting Startup Ecosystems - is a structured model designed to embed entrepreneurial thinking into India's school and college education systems. It provides a clear, phased roadmap to guide students from curiosity to startup creation, tailored for India's vast and diverse youth population.

In a country with over 300 million students, most receive little to no exposure to entrepreneurship.



FINESSE addresses this gap by focusing on:

- Building entrepreneurial mindsets early
- Encouraging local innovation
- Providing hands-on startup experience
- Connecting students with real-world mentors, networks, and funding

By aligning with national initiatives such as NEP 2020 and Startup India, it will be a bold step toward building a student-centric startup ecosystem. The future of entrepreneurship in the state is not in its boardrooms, it's being built in its classrooms today.

If scaled across all **28 Indian states**, the FINESSE Framework could unlock:

 **2,800**
Student-led Startups

 **2.8 Lakh**
New Jobs

The report underscores that this model is both actionable and scalable.

Where the Opportunity Lies

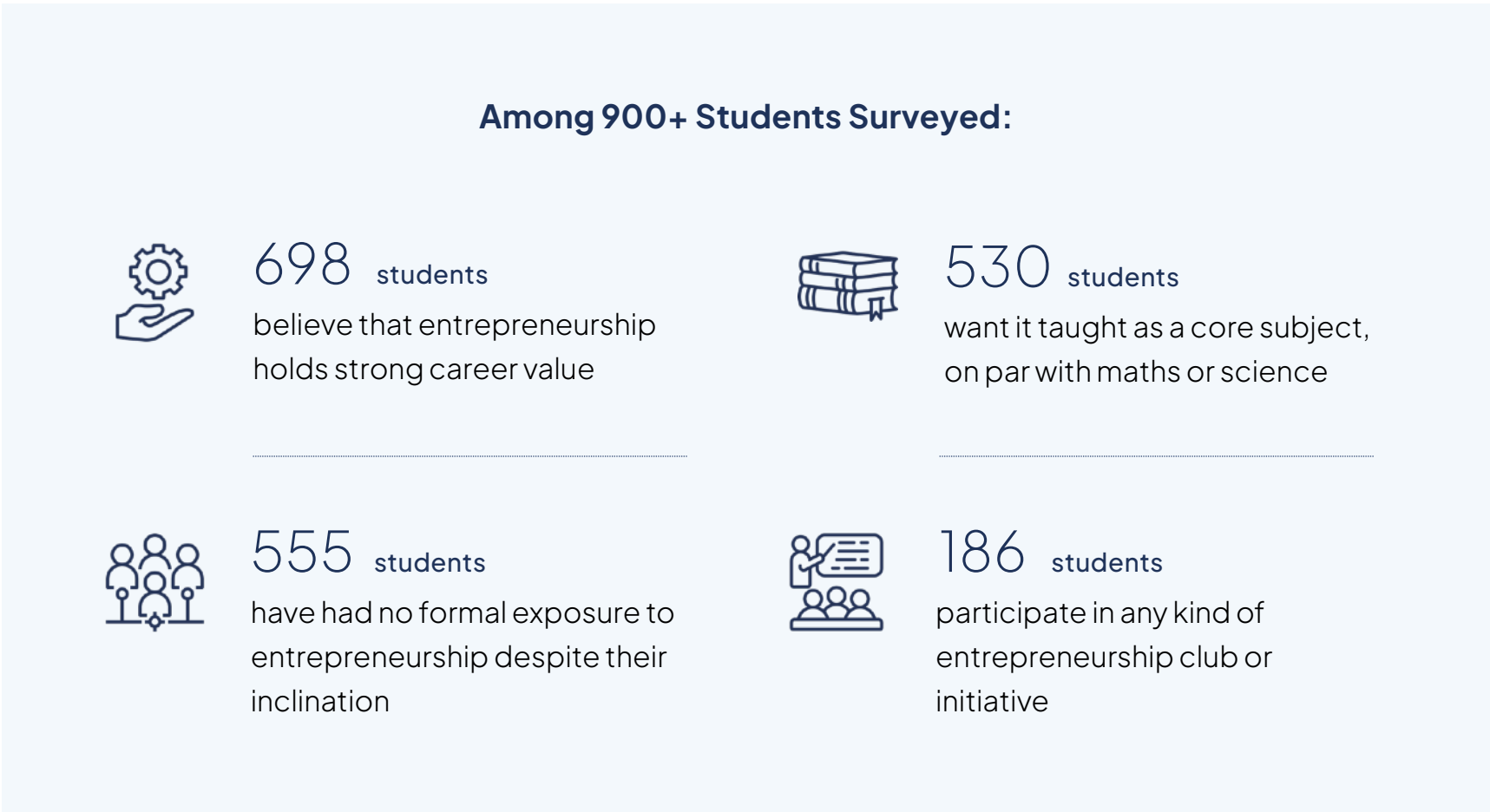
The report highlights that India’s next wave of entrepreneurs is likely to emerge from **Tier 2 and 3 cities**, driven by local innovation, digital fluency, and strong community ecosystems. These regions offer high-leverage opportunities and must be prioritized in national rollouts.

Furthermore, **entrepreneurial education must be treated as a discrete and multidisciplinary field**, integrated across domains such as technology, commerce, and the arts not siloed as a side subject or extracurricular.

Stakeholder Demand is Clear

Drawing on from the key survey insights from over 1,500 stakeholders – including students, educators, microentrepreneurs, and school leaders.

The report throws light on the compelling **demand for structured, experiential, integrated entrepreneurial education**. Stakeholders are calling for entrepreneurial education to be taught as a **core subject – on par with math and science – rather than optional or theoretical**.





Furthermore, although **478 students** follow business leaders online and **398** come from business-owning families, this exposure remains passive. Without structured and hands-on learning, such interest is unlikely to translate into real entrepreneurial capability.

Educators echo this urgency: **239 teachers and 37 principals** identified **ages 14–16** as the ideal window for introducing entrepreneurship. Their recommendation: embed it directly into the academic framework with hands-on methods, rather than offering it as an optional or theoretical subject.

The report outlines key recommendations to accelerate the nationwide adoption of entrepreneurial education:

- **Mainstream entrepreneurship education** across school and higher education levels.
- **Adopt the FINESSE Framework** as a national standard for consistency and scalability.
- **Embed entrepreneurship across disciplines**, making it central – not peripheral – to learning.
- **Start early**, introducing entrepreneurial thinking from the school level.
- **Prioritize Tier 2 and 3 cities** as high-impact zones for program deployment.
- **Develop a cohesive national strategy**, supported by clear policies, funding, and outcome metrics.
- **Train and equip educators** to deliver hands-on, real-world entrepreneurship education.
- **Foster partnerships** across government, academia, and industry for sustainable scale.

The report highlights a simple truth: **India's aspiration to become a \$5 trillion economy cannot rest on industrial growth alone.** It must be fueled from the bottom up – by empowering a generation of skilled, entrepreneurial citizens. The FINESSE Framework offers a timely and proven path forward.

If entrepreneurial education is embedded into the heart of our curriculum today, India can harness its demographic advantage and secure its future as a global leader in **innovation, employment, and economic resilience.**

The clock is ticking. The time to act is now.





01

Why Entrepreneurship, Why Now?

India's Demographic
Dividend or Crisis?
Why Entrepreneurial
Thinking is the Key
to Unlocking
Our Future





1.1

Introduction: The Age of Opportunity

India stands at a pivotal moment in its development journey. With over 65% of its population under the age of 35, it is **home to the world's largest youth cohort - a demographic advantage few nations possess**. By 2030, nearly **one in every five working-age individuals globally will be Indian**. However, this window of opportunity is not indefinite.

China, once celebrated for its youthful and populous workforce, now faces the economic and social challenges of an aging population. India must act swiftly and decisively. Without a strong focus on skilling, reskilling, and upskilling its youth, the nation risks turning its demographic dividend into a liability, therefore weakening the very foundation of its future economic strength.

As traditional employment models struggle to absorb this growing workforce, the nation faces a pivotal choice: harness this energy through innovation, enterprise, and skill development, or confront a demographic crisis defined by unemployment, under-employment, and rising disillusionment.

The answer lies in one word:

Entrepreneurship.

It is the catalyst to transform India's youth into job creators, not just job seekers - shaping a future that is bold, inclusive, and self-reliant.



Developing student entrepreneurs requires an ecosystem that blends innovation, structured mentorship, experiential learning, and skill training - empowering young minds to transform ideas into impactful ventures.



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Secretary,
Department of
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(DoIT&C)

Table 1 Opportunities vs. Risks of India’s Youth Demographic

★ Opportunities	⚠ Risks
Innovation & Entrepreneurship	Unemployment
Economic Growth	Skill Gap
Job Creation	Inequality
Demographic Dividend	Youth Bulge Crisis

This table illustrates the contrasting paths India may take leveraging its youth for innovation and growth or falling into crises driven by inaction and missed potential.

Table 2 Demographic Reality, Risk & Response Matrix

Key Thematic Areas	Current Reality	Future Risk (if unaddressed)	Strategic Response
 Demographics	65% under 35, largest youth population globally	Aging population (like China), wasted potential	Skilling and Upskilling
 Employment	Traditional models failing to absorb youth	Rising unemployment/ underemployment	Job creation via entrepreneurship
 Education vs. Industry	Gap between curriculum and industry needs	Skill mismatch, unemployable graduates	Future-ready education reforms
 Equity	Disparities across regions and institutions	Widening inequality, urban-rural divide	Inclusive innovation ecosystems
 Demographic Dividend or Liability	Tremendous potential for growth	Risk of youth unrest, economic stagnation	Entrepreneurship as a solution

This matrix outlines key thematic areas - such as demographics, employment, and education along with the current reality, potential risks, and strategic interventions required. It provides a high-level policy and planning lens to guide decision-makers in turning India’s demographic dividend into a long-term advantage.



With India’s large youth population and rising aspirations, **entrepreneurship is fast becoming a preferred path** not just for employment, but for impact.



1.2 What is Entrepreneurship?

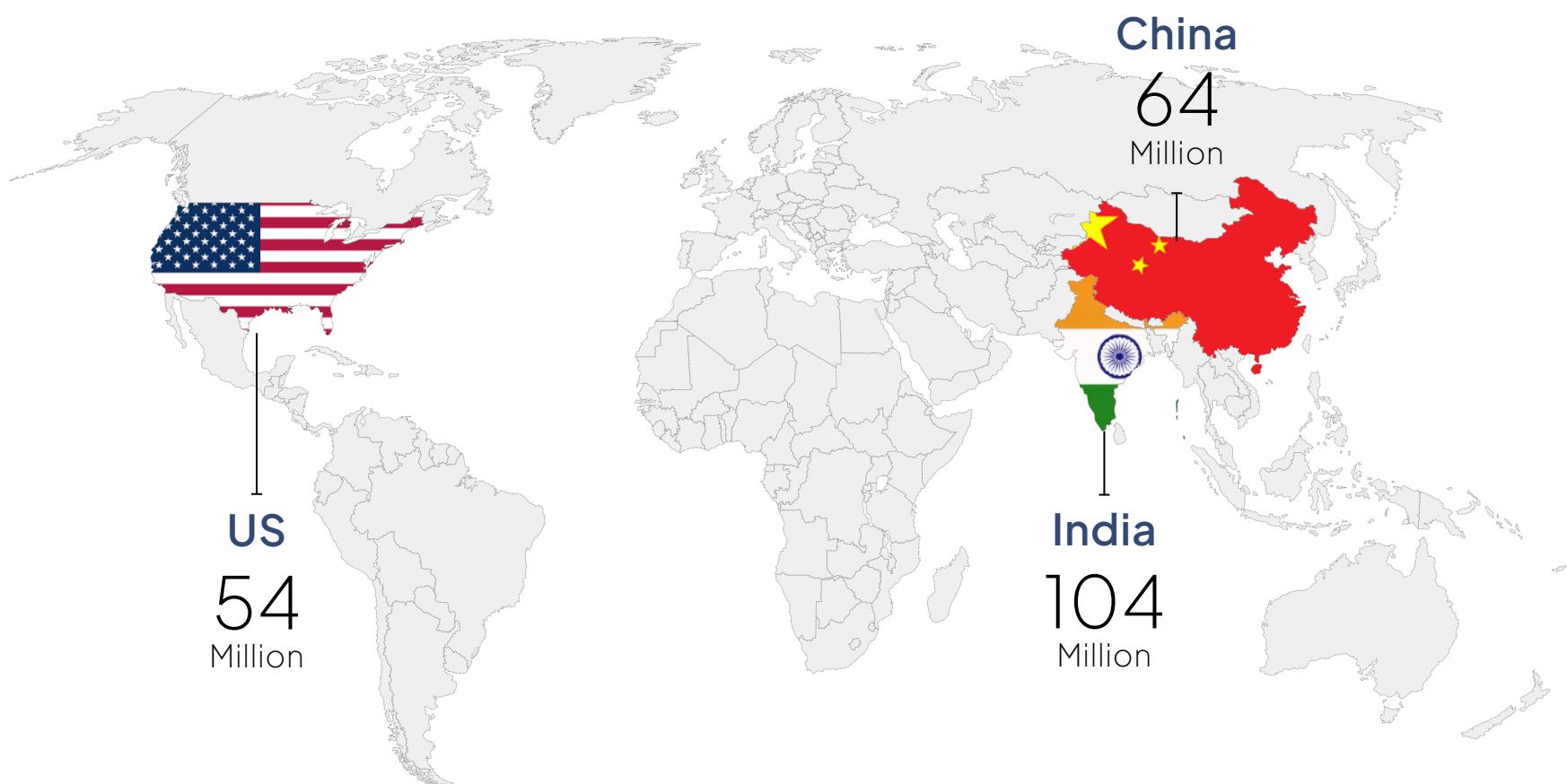
Entrepreneurship is more than starting a business.

It is the practice of identifying opportunities, crafting innovative solutions, and taking calculated risks to create sustainable value for individuals, communities, and economies. Entrepreneurs are change-makers, problem-solvers, and growth drivers. From creating jobs and boosting GDP to transforming lives with breakthrough innovations, their impact is deep and enduring.

Globally, approximately **594 million people** are engaged in entrepreneurial activities, a number that continues to grow. India leads the global tally with over **104 million entrepreneurs**, ahead of China and the United States. **11.5% of Indian adults** are either starting or running a new business - an indicator of the country's burgeoning entrepreneurial spirit.

Entrepreneurship is not a job title - it's a mindset.

Fig. 1 Number of Entrepreneurs across the Globe



India holds the world's largest base of entrepreneurs - both formal and informal - highlighting the country's untapped potential to become a global hub for inclusive, grassroots-led innovation.



This signals a powerful mindset shift – from job seeking to job creation. However, this potential remains unevenly tapped, particularly among youth in rural and underserved areas. To bridge this gap, India must **mainstream entrepreneurial education and enable equitable access to entrepreneurial ecosystems.**





1.3

National Education Policy 2020: Embedding Entrepreneurship at the Heart of India's Education Reform

The National Education Policy (NEP) 2020 is India's most significant educational reform in decades, setting the vision for an inclusive, flexible, and future ready education system. Recognizing the rapidly evolving demands of the 21st century, NEP 2020 aims to equip students not just with academic knowledge but also with practical skills, creativity, and entrepreneurial mindsets.

The policy acknowledges the importance of integrating local expertise, vocational training, and emerging technologies like AI and digital tools into learning experience to prepare students for new-age careers. As India aspires to become a global innovation hub, NEP 2020 serves as the essential policy framework guiding how education must evolve to nurture creators, problem solvers, and job creators.

Entrepreneurship holds a central place within NEP 2020, which envisions it as a vital skill set for students across all levels. The policy proposes hiring local experts as 'master instructors' in entrepreneurship to connect students with real world skills and indigenous knowledge. It recognizes the transformative potential of technology, advocating for integrating entrepreneurial thinking with AI, blockchain, and ed-tech innovations.

By establishing platforms like the National Educational Technology Forum (NETF) to collaborate with entrepreneurs and innovators, NEP 2020 positions entrepreneurship not as a peripheral activity but as a core component of education essential for fostering economic growth, local enterprise, and a culture of self-reliance among India's youth.





1.4 Why are more Indians choosing Entrepreneurship?

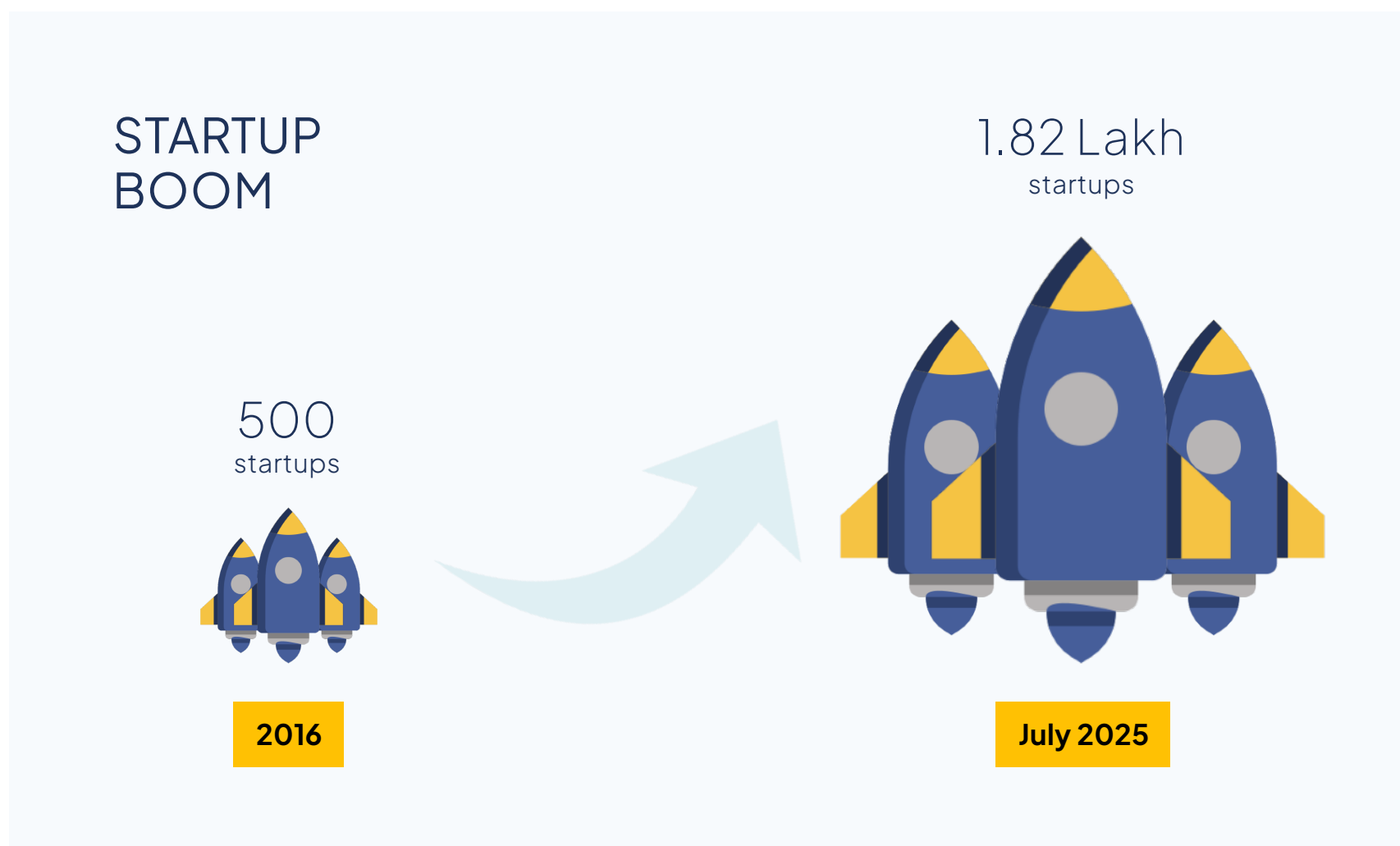
India is like a giant smartphone with massive potential – but it needs the right applications to unlock its full power.

Entrepreneurs are those app developers – identifying gaps, solving daily problems, improving lives, and connecting the country’s potential with real-world solutions. From digital

wallets to rural innovations, they are bridging the divide between potential and performance.

According to **DPIIT**, the number of recognized startups has skyrocketed from just **500 in 2016** to over **1,82,950 in July 2025**. This explosive growth underscores how entrepreneurship is becoming central to India’s development story.

Fig. 2 India’s Startup Boom: From 500 to 1,82,950 in less than a decade



India has witnessed 300× growth in the number of startups within 9 years, transforming into one of the world’s largest startup ecosystems.

What’s driving this Entrepreneurial Surge?

Table 3 Factors driving the Entrepreneurial Surge

Factor		Impact on Entrepreneurship
	Massive Consumer Market	A population of 1.4+ billion fuels continuous demand across sectors—from fintech to farming.
	Digital Infrastructure & Startup Hubs	Cities like Bengaluru, Mumbai, and Hyderabad offer capital access, incubators, and mentorship.
	Policy Push & Government Recognition	Initiatives like Startup India , Digital India , and DPIIT’s framework reduce red tape and boost legitimacy for new ventures.
	Diverse Entrepreneurial Aspirations	From urban innovation to rural necessity-based ventures , Indians are solving real-world problems at scale.

The surge in DPIIT-recognized startups reflects more than just policy effectiveness - **it highlights a shift in mindset**. Entrepreneurship is no longer the exception; it’s **becoming a mainstream aspiration**, empowering youth to become job creators, not just job seekers.



1.5

Why Entrepreneurship is Critical for India

With **50% of the population under 25**¹, building an inclusive, future-ready economy requires an entrepreneurial foundation.

1.5.1

The Case for Entrepreneurship in India’s Growth Story

India has become the **world’s fourth-largest economy**. Entrepreneurship plays a catalytic role in this transition by:

- 

Driving **sectoral innovation** - from AI to healthcare to sustainability
- 

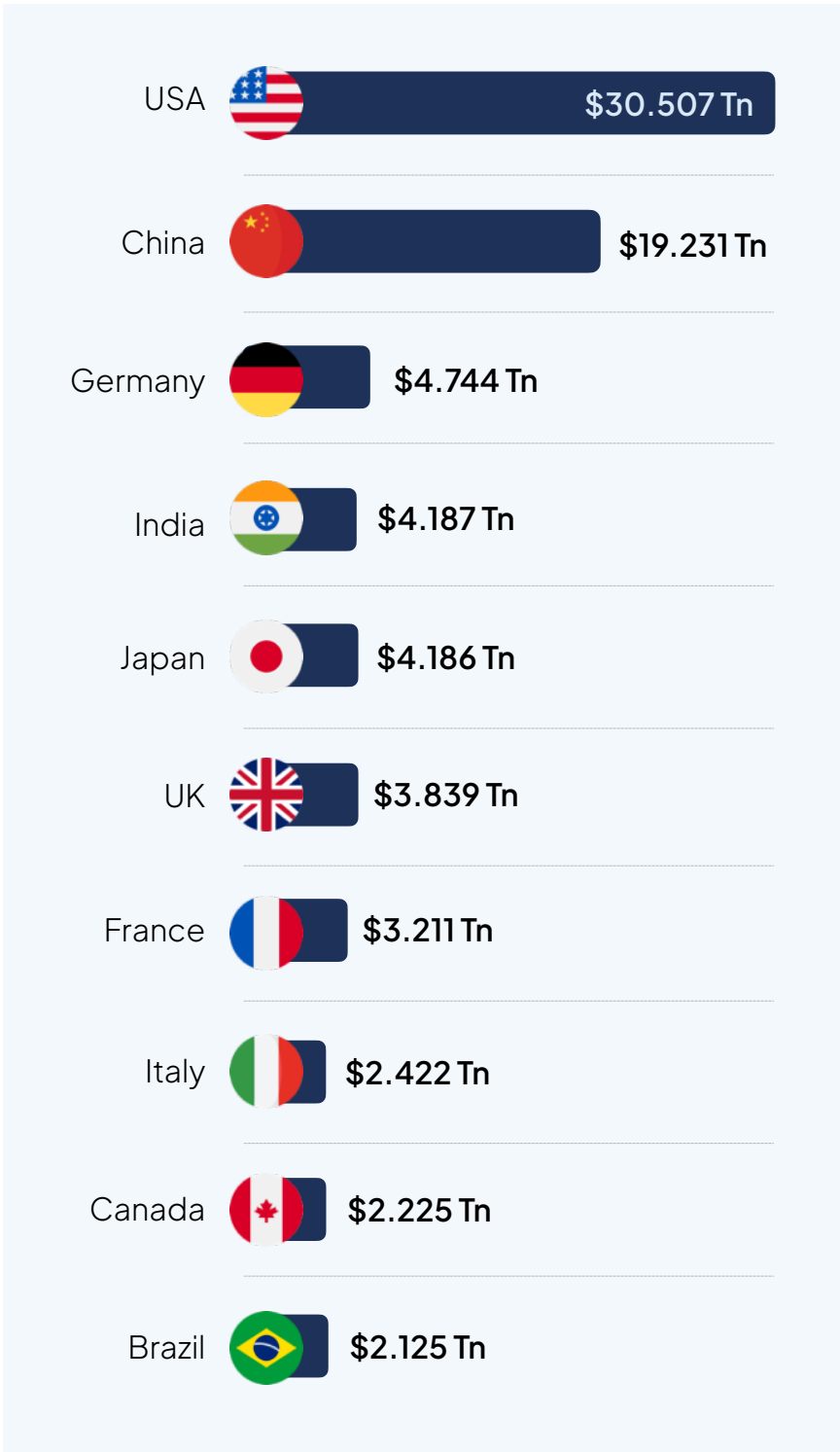
Addressing **local challenges** with contextual, scalable solutions.
- 

Fostering **decentralized development**, energizing Tier 2 and Tier 3 cities.



Entrepreneurship has already become an **essential pillar of India’s economic engine**.

Fig. 3 India overtakes Japan to become 4th Biggest Economy



¹ UNFPA, 2023



1.5.2 A Key Driver of Jobs, GDP, and Innovation



Jobs

Startups have generated over **1.6 million jobs**, crucially in a country where **12 million people** enter the job market annually. ²



GDP

Small and medium enterprises (SMEs) and startups contribute nearly **30% of India's GDP**. ³



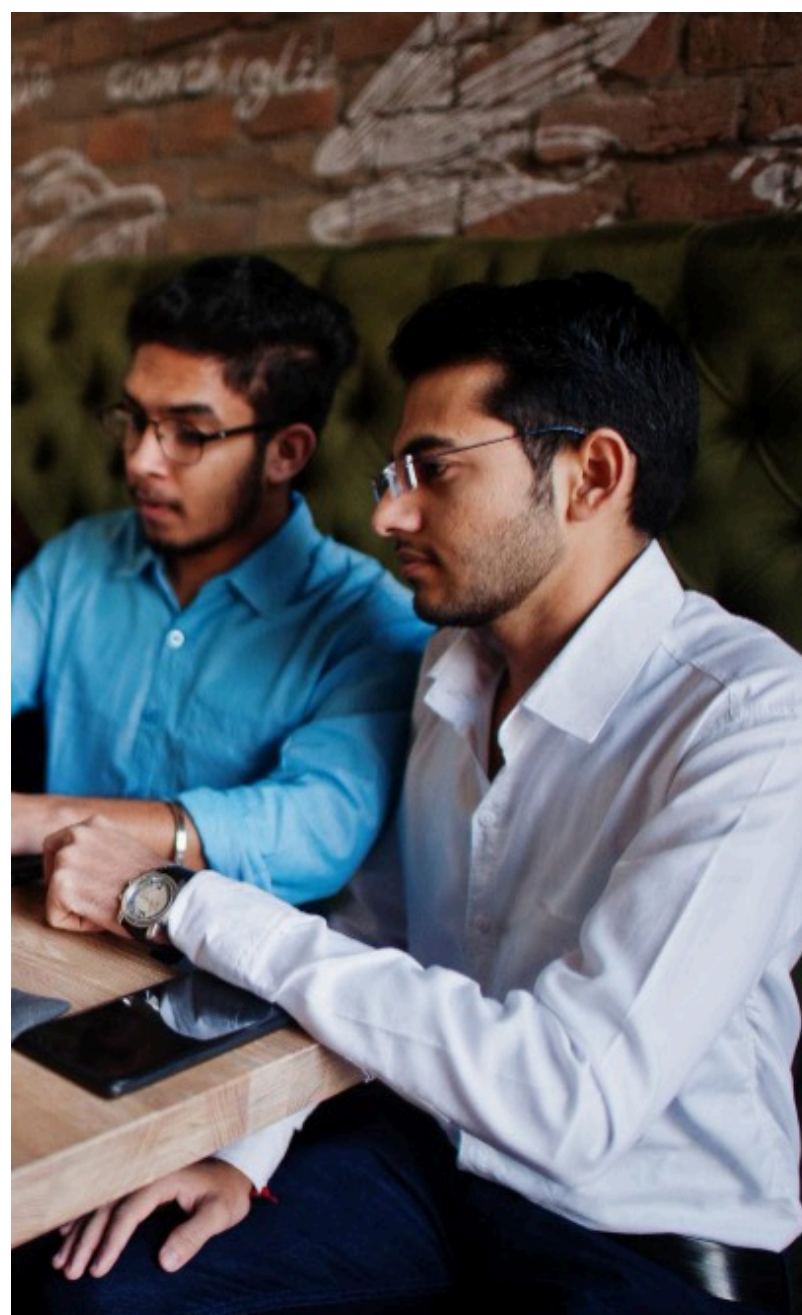
Innovation

India ranks **40th** on Global Innovation Index ⁴ with entrepreneurial ventures leading innovation in fields such as FinTech, HealthTech, EdTech, and ClimateTech.

1.5.3 Why Traditional Employment Models Are Falling Short

India's youth no longer fit the one-size-fits-all mold of the traditional 9-to-5 job. A combination of economic, technological, and cultural shifts is reshaping career aspirations and opportunities. Formal employment, especially in the public sector, struggles to absorb the rising wave of young job seekers.

At the same time, the rise of automation and digital technologies is transforming - and in some cases eliminating - conventional job roles. Coupled with the explosive growth of the gig economy and startup culture, today's youth are gravitating towards flexible, meaningful, and impact-driven work. More than just financial security, they seek autonomy, creativity, and a sense of purpose - qualities that entrepreneurship delivers in abundance.



² World Bank, 2023

³ MSME Annual Report, 2023-24

⁴ WIPO, 2023



The reasons are multifold:



Job Supply-Demand Mismatch:

Formal employment, especially in the public sector, cannot absorb the massive influx of young workers.



Rise of the Gig Economy:

Flexible, project-based work and startup environments are becoming preferred choices for young professionals.



Technology Disruption:

Automation, artificial intelligence, and digitization are transforming job profiles, often replacing manual roles.



Aspirational Shift:

Today's youth seek purpose, autonomy, and impact-values that entrepreneurship offers in abundance.

Hence, the focus must shift from merely seeking jobs to enabling young people to **create their own opportunities**.

1.6 Why Entrepreneurial Thinking starts with Education

Our current education system is like a river guiding students through predefined paths. Entrepreneurial education introduces tributaries - new directions, opportunities, and choices - enabling young minds to chart their own course, take calculated risks, and sail into uncharted waters.



Entrepreneurship teaches resilience, creative thinking, problem-solving, and adaptability. Yet, India's traditional education system often fails to nurture these skills.



Introducing entrepreneurial education early – at the school and college level – is essential to:



Equip youth with real-world, 21st-century skills



Inspire confidence and initiative



Foster innovation, even outside business contexts



Encourage risk-taking and the ability to learn from failure

When we integrate entrepreneurship into the curriculum, specifically as a **discrete and multi-disciplinary subject**, we go beyond job preparation. We empower students with the mindset and skills to become lifelong change-makers.



Introducing entrepreneurship at the school level doesn't just teach students how to start a business – it empowers them to think creatively, solve real-world problems, and build the confidence to shape their own futures.



Mr. Prateek Maheshwari

Co-Founder, PW (Physics Wallah)
Chair, Indian Edtech Consortium (IEC)



India's youth are not just the workforce of tomorrow – they are the **leaders, innovators, and job creators** of today. With the right push towards entrepreneurial thinking and ecosystems, India can transform its demographic bulge into a global advantage.



Fig. 4 Why Early Entrepreneurship Education Matters





1.7

While India's entrepreneurial spirit is rising, a structured, scalable model to systematically nurture this potential within educational institutions has been missing - until now.

The **FINESSE Framework** (Fostering Innovation, Nurturing Entrepreneurship, and Supporting Startup Ecosystems) offers a comprehensive, actionable roadmap to integrate entrepreneurial education in schools, colleges, and regional ecosystems.

Why FINESSE?

Fourteen per cent of Indian students plan to become founders immediately after graduation, closely aligning with the global average of 15.7 per cent. Notably, the aspirations shift over time with 31.4 per cent of students intending to pursue entrepreneurship.

FINESSE addresses this critical gap by equipping students with the mindset, skills, and ecosystem support to transition from ideas to enterprise. ⁵



5 Read more at:
<https://www.deccanherald.com/india/indian-students-show-highest-entrepreneurial-intent-globally-iit-mandi-report-3241808>

How FINESSE works?

The framework is structured around seven components:

Component	Focus	Key Activities
F - Fostering	Spark awareness	Building entrepreneurial awareness via launch E-Cells/ Launchpads, conduct workshops, storytelling
I - Innovation	Fuel creativity	Encouraging ideation through Idea challenges, hackathons, tinkering labs
N - Nurturing	Build connections	Mentoring, demo days, industry linkages
E - Entrepreneurship	Learn by doing	Promoting hands-on experience, MVP creation, and student-run ventures
S - Supporting	Celebrate success	Recognizing student entrepreneurs via demo days, pitch battles, awards and investor meet
S - Startup	Sustain ventures	Offering access to incubators, CSR funding, startup resources and long-term mentorship
E - Ecosystems	Scale impact	Sustaining ventures through alumni networks, green labs, and entrepreneurship festivals

Together, these stages provide **end-to-end startup support** for student innovators - from ideation to enterprise.

How FINESSE Helps Students

School Students (Grades 6–12)	College Students	Professional Courses (MBA, Engineering, Law, etc.)
Start with entrepreneurial games, problem-solving activities, entrepreneurship cells and clubs and local innovation challenges.	Explore real-world startups through innovation labs, pitch events, and sector-specific ventures (e.g., Ed- Tech, Agri- Tech, Health and more).	Turn academic projects into viable startups through industry partnerships and mentoring.

This framework prioritizes **inclusivity, localized implementation, and long-term sustainability**. It envisions India’s students as innovators and changemakers capable of transforming their communities and contributing to national economic growth. **By embedding entrepreneurship systematically into education systems through FINESSE**, India can convert its demographic dividend into a **demographic advantage** - fostering job creators and not job seekers.





02

Mapping the Current Landscape

Why Schools in
India should teach
Entrepreneurship to
prepare Students
for the real world





India’s rapidly evolving economy demands an entrepreneurial mindset from an early age, making schools critical platforms for fostering innovation and resilience.

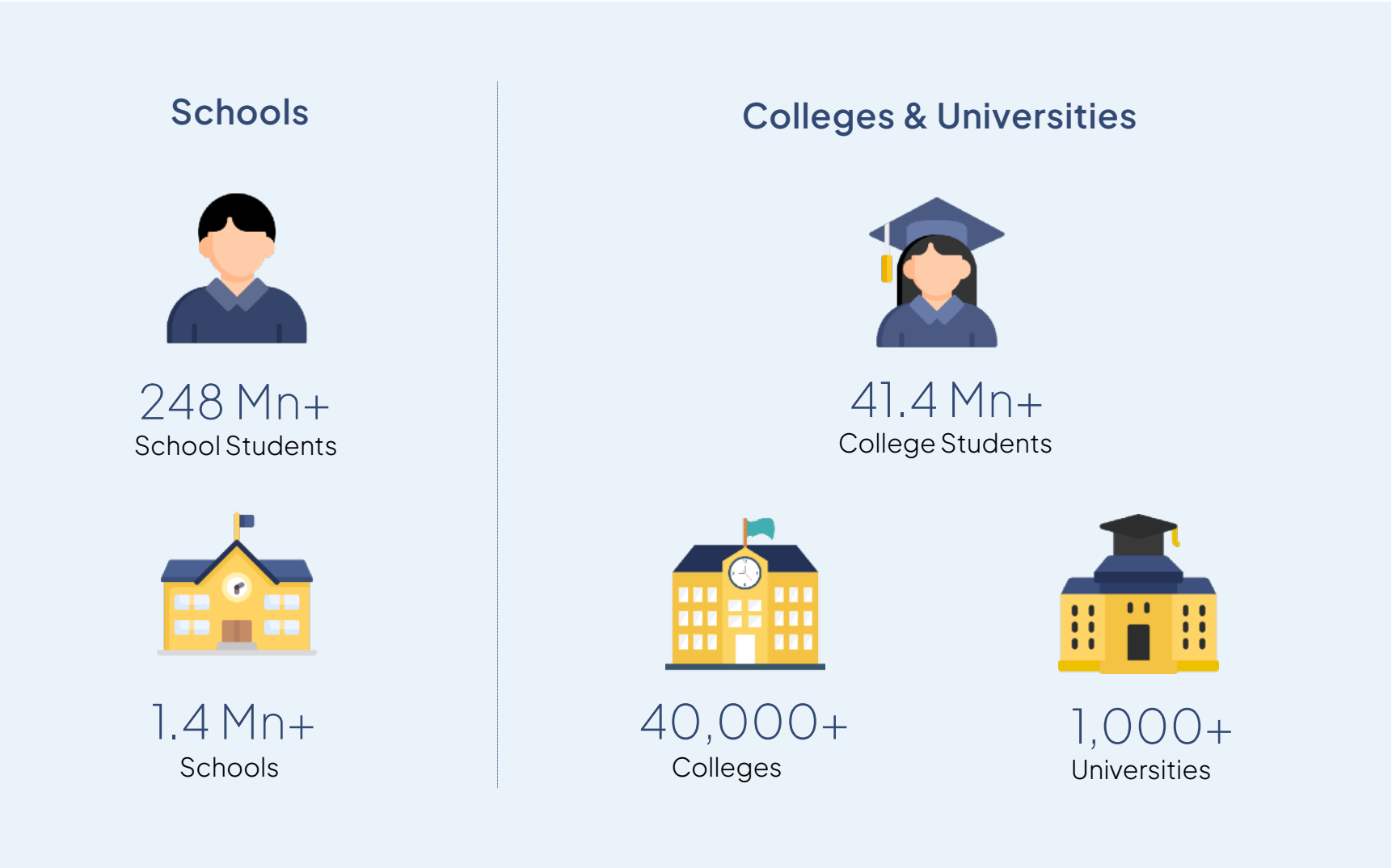
With over 248 million students in more than 1.4 million schools and 41.4 million students enrolled in higher education. The integration of entrepreneurship into mainstream education can prepare students for real-world challenges.

2.1 Education Landscape Snapshot

India’s education ecosystem is **one of the largest in the world**, with 248 million+ students spread across 1.4 million+ schools, and 41.4 million+ students in higher education institutions, including 40,000+ colleges and 1,000+ universities (Fig 5).

Despite this vast infrastructure, traditional rote-learning methods continue to dominate, limiting students’ ability to adapt to a fast-changing, innovation-driven global economy.

Fig. 5 India’s Learning Landscape





To address the fast-changing, innovation-driven global economy, the National Education Policy (NEP) 2020 proposes a shift toward holistic, skill-based, and future-ready learning, recognizing entrepreneurship as a key driver of self-reliance and economic growth. With a significant portion of the population falling in the 10–24 age group, India holds a powerful demographic dividend that, if equipped with the

right skills and mindset, can transform the nation into a knowledge-based, innovation-led economy.

This is also an opportunity to revive India's ancient legacy of learning – from institutions like Nalanda and Taxila – by embedding modern entrepreneurship education into the heart of our schools and colleges.



Entrepreneurial education is no longer a luxury – it's a necessity. Embedding it early empowers students to become critical thinkers, resilient leaders, and confident problem-solvers. Whether it's budgeting in math or launching social campaigns, entrepreneurship transforms classrooms into ecosystems of innovation.

As aligned with NEP 2020, making it a core subject prepares youth not just to seek jobs, but to create them – fueling India's social and economic transformation.



Pooja Kwatra

Pedagogue, Curriculum Developer, Teacher Trainer and Education Advisor, Primus Partners Private Limited

Why This Matters

We must move from memorization to mindset-building. Empowering students with entrepreneurial skills can make education more relevant, practical, and impactful. Schools and colleges can become launchpads for innovation and economic self-reliance.

2.2

Grassroots Innovation: Key Government Initiatives and Systemic Approaches to Fostering Entrepreneurship in India

To build a truly entrepreneurial nation, efforts must begin at the grassroots-reaching students and innovators beyond metropolitan areas. Recognizing this, several Indian states have launched targeted programs to foster local entrepreneurship through education, mentorship, funding, and incubation support. These initiatives aim to bridge urban-rural divides, empower youth and marginalized communities, and nurture sector-specific innovation ecosystems.

Table 4 State-Level Entrepreneurship Programs

State	Program	Key Features
 Rajasthan	 iStart Program	• Access to Launchpads & Incubation Centers • Mentoring • Funding • Q- Rate • Procurement • Gap year for students • Focus on Rural & Women-led entrepreneurs • Networking, Event & Competitions
 Telangana	T-Innovation T-Innovation	• Innovation Hubs in Tier 2 and Tier 3 cities • Focus on Local Sectors (e.g., Textiles, Food Processing)
 Odisha	 Startup Odisha (O-Hub)	• Covered 30 districts • 100+ colleges • Boot Camps • Student Pitching • Grand Finale
 Chattisgarh	 Startup Chattisgarh	• INR 50 Crore Fund • Incentives for Marginalized Groups • Incentives for EVs, AI, IT, Agro-processing
 Manipur	 Startup Manipur	• Focus on Tribal and Women Entrepreneurs • Direct Benefit Transfers • Rural Outreach



2.3

Colleges Offering Entrepreneurship Courses in India

India is witnessing a significant transformation in how it prepares its students for the future. As the country accelerates toward becoming a global startup hub, several pioneering initiatives are embedding entrepreneurship education directly into school curriculums.

These programs aim to equip students not just with academic knowledge, but with the mindset, confidence, and real-world experience needed to innovate, solve problems, and lead. ⁶

The Central Board of Secondary Education (CBSE) in India plays a key role in introducing entrepreneurship education, offering it as a subject in Classes XI and XII.

Furthermore, the National Science & Technology Entrepreneurship Development Board (NSTEDB), under the Department of Science & Technology (DST), actively promotes programs that foster entrepreneurship driven by science, technology, and innovation.



⁶ <https://www.indiatoday.in/education-today/featurephilia/story/top-platforms-for-school-students-to-learn-entrepreneurship-1753098-2020-12-25>



Table 5 Colleges Offering Entrepreneurship Courses in India

Institution Name	Program/ Course Name	Location	Key Features
 Indian Institute of Management Ahmedabad (IIMA)	Centre for Innovation, Incubation and Entrepreneurship (CIIE)	Ahmedabad, Gujarat	- Incubation - Accelerator programs - Entrepreneurship electives in PGP curriculum
 Indian School of Business (ISB)	Entrepreneurship & Family Business	Hyderabad / Mohali	- Startup accelerator - Venture capital connects
 Indian Institute of Technology Bombay (IIT-B)	Desai Sethi Centre for Entrepreneurship	Mumbai, Maharashtra	- Courses on innovation - Entrepreneurship labs - Seed funding
 Xavier School of Management (XLRI)	PGDM with Entrepreneurship and Innovation Electives	Jamshedpur, Jharkhand	- Workshops - E-Cell activities - Startup mentorship
 SP Jain Institute of Management and Research (SPJIMR)	Post Graduate Programme in Management (Entrepreneurship)	Mumbai, Maharashtra	- Focus on new venture creation - Business plans - Seed funding
 Amity University	MBA in Entrepreneurship and Leadership	Multiple Locations	- Undergraduate options - Postgraduate options - Incubator support
 Symbiosis Institute of Business Management (SIBM)	MBA with Entrepreneurship & Innovation Specialization	Pune, Maharashtra	- Industry-led training - Startup incubation - Business simulation labs
 Entrepreneurship Development Institute of India (EDII)	PGDM in Business Entrepreneurship	Gandhinagar , Gujarat	- Focused entirely on entrepreneurship - Incubation - Fieldwork - Mentoring
 Ashoka University	Minor in Entrepreneurship and Innovation	Sonipat, Haryana	- Liberal arts foundation - Innovation-focused electives and workshops
 Shiv Nadar University	BMS with Entrepreneurship Track	Greater Noida, UP	- Design thinking - Real-world projects - Startup mentoring



However, entrepreneurship education remains concentrated in management or technical institutions, with limited penetration in liberal arts, creative fields, or rural universities – highlighting a need for interdisciplinary, region-specific curriculum design.⁷

Table 6 Boards Offering Entrepreneurship as a Subject in India

Board Name	Level Offered	Subject Title	Classes	Key Features
 Central Board of Secondary Education (CBSE)	Senior Secondary	Entrepreneurship	XI & XII	- Dedicated subject - Covers business planning, marketing, finance, innovation
 National Institute of Open Schooling (NIOS)	Senior Secondary	Entrepreneurship	XI & XII	- Flexible learning - Designed for self-paced and distance education
 Council for the Indian School Certificate Examinations (CISCE - ISC)	Senior Secondary	Business Studies (includes entrepreneurship elements)	XI & XII	Entrepreneurship concepts integrated within broader commerce education
 International Baccalaureate (IB)	Diploma Programme	Business Management	Grades 11–12	Global curriculum with units on entrepreneurship, innovation, and business ethics
 Cambridge Assessment International Education (CAIE)	IGCSE / A-Level	Enterprise / Business Studies	Grades IX–XII	Focuses on practical business and entrepreneurship skills through projects

⁷ <https://dst.gov.in/scientific-programmes/st-and-socio-economic-development/national-science-technology-entrepreneurship-development-board/nstedb#:~:text=Introduction,initial%20phase%20of%20startup%20journey.>



2.4

Evaluating the Successes and Failures of Current Models in India's Startup Ecosystem

India's startup ecosystem stands at a pivotal crossroads, one where it can empower a generation of job creators or risk holding them back with outdated models. Since the launch of flagship initiatives like **Startup India**, **Atal Innovation Mission**, and **Make in India**, over **1,80,000 startups**⁸ have been supported, with more than **120 unicorns** emerging and venture capital inflows surpassing **\$350 billion in 2025**.

#startupindia



ATAL INNOVATION MISSION



However, deeper challenges persist:



Overdependence on external capital has led many startups to prioritize fast growth over long-term sustainability.



Regulatory red tape and bureaucratic complexity remain hurdles, with India ranked **63rd** in the World Bank's Ease of Doing Business Index (2020).



Infrastructure and market access gaps, especially in Tier 2 and 3 cities, limit entrepreneurial potential beyond urban centers.



A deficit in original innovation, with many ventures replicating global models instead of solving uniquely Indian problems.



Just as a tree's strength depends on the health of its roots, a nation's entrepreneurial ecosystem **depends on the mindset nurtured in its classrooms**.

⁸ DPIIT, 2023

2.5

Addressing the Current Gaps

While national initiatives like Startup India, Atal Innovation Mission, and the NEP 2020 have laid a strong foundation for promoting entrepreneurship in education, significant gaps persist at the grassroots.

Table 7 National Momentum, Local Gaps

Current Landscape	Key Gaps
Programs like Startup India, Atal Innovation Mission, and Atal Tinkering Labs have institutionalized entrepreneurship at school and university levels (NITI Aayog, 2023).	Scalability: Access to structured entrepreneurial education remains concentrated in urban or elite institutions; rural and Tier 2 and 3 regions face infrastructure and resource challenges (UNESCO, 2022).
Incubation Support and entrepreneurship cells (E-Cells) have emerged in premier institutes, promoting early exposure.	Reach: Fragmented implementation across states leads to uneven program availability, with limited content and contextualized pedagogy.
National Education Policy (NEP) 2020 emphasizes "experiential learning" and 21st-century skills, integrating entrepreneurship into curriculum frameworks.	Mindset-Building: Risk-aversion, rote learning practices, and societal pressures for stable employment restrict mindset shifts toward innovation and risk-taking (Global Entrepreneurship Monitor India Report, 2023).

Why This Matters

- **Momentum ≠ Mass Adoption** – National programmes are powerful, but impact is limited without last-mile reach.
- **Inclusive Growth** – Rural and marginalised learners deserve equal entrepreneurial opportunities.
- **Mindset Shift** – Policy and funding cannot succeed without changing how students think and learn.



How We Can Bridge This Gap

To bridge the gap, we must:

- 1

Design pilot programs in rural and Tier 2/3 schools based on inclusive models like Bridging the Gap.
- 2

Partner with state governments and CSR networks for funding and mentorship.
- 3

Train teachers in project-based, entrepreneurial pedagogy.
- 4

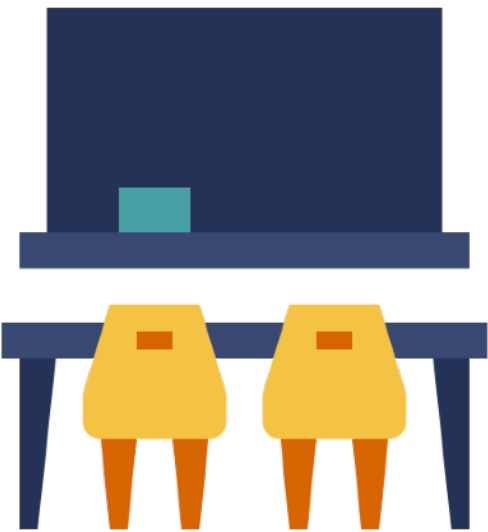
Roll out a phased scale-up strategy guided by KPIs around inclusion and innovation.
- 5

Localize entrepreneurship content to reflect real-world district-level challenges.
- 6

Use digital platforms to democratize access via blended learning.
- 7

Build district-level incubator networks connected to state centers.
- 8

Embed assessment rubrics that reward experimentation and resilience.



If India’s classrooms can become launchpads for real-world innovation, then every student regardless of geography, can be a job creator, problem solver, and changemaker.

The journey to a self-reliant, future-ready India begins with embedding entrepreneurship not just in policy, but in pedagogy.





03

What India's Future Entrepreneurs, Educators, and Vendors Are Telling Us

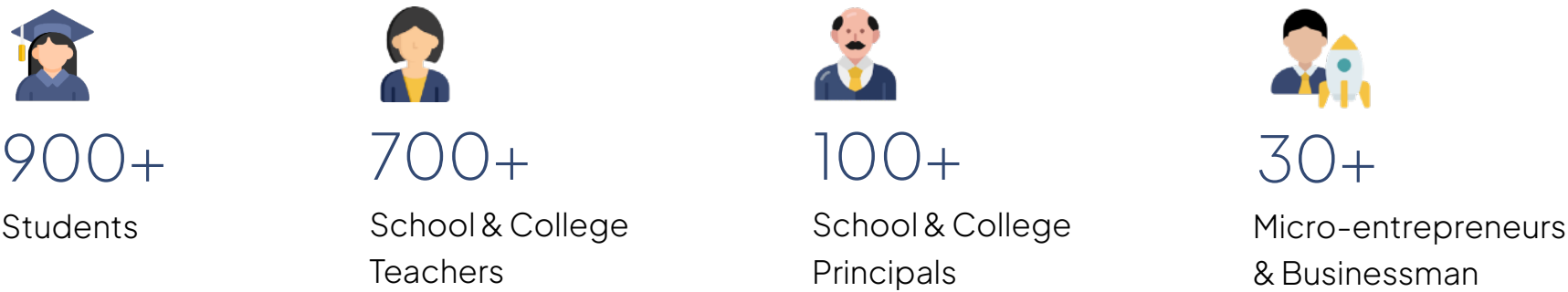




As India envisions becoming a global innovation and startup powerhouse, fostering entrepreneurial mindsets from an early age has emerged as a priority. To assess the readiness, awareness, and appetite for entrepreneurship education across the country, **Primus Partners** have conducted a comprehensive survey covering 1,751 respondents - including students, teachers, and principals from schools and colleges, Micro entrepreneurs and Businessman across India's five regions.

The study captures valuable insights into regional disparities in awareness, student-led startup activity, skill readiness, and educator perspectives on when and how entrepreneurship should be introduced in classrooms. These findings offer critical imperatives for policy-makers, education boards, and ecosystem enablers to shape an inclusive, future-ready entrepreneurial education framework that can unlock India's vast youth potential.

Sample Size

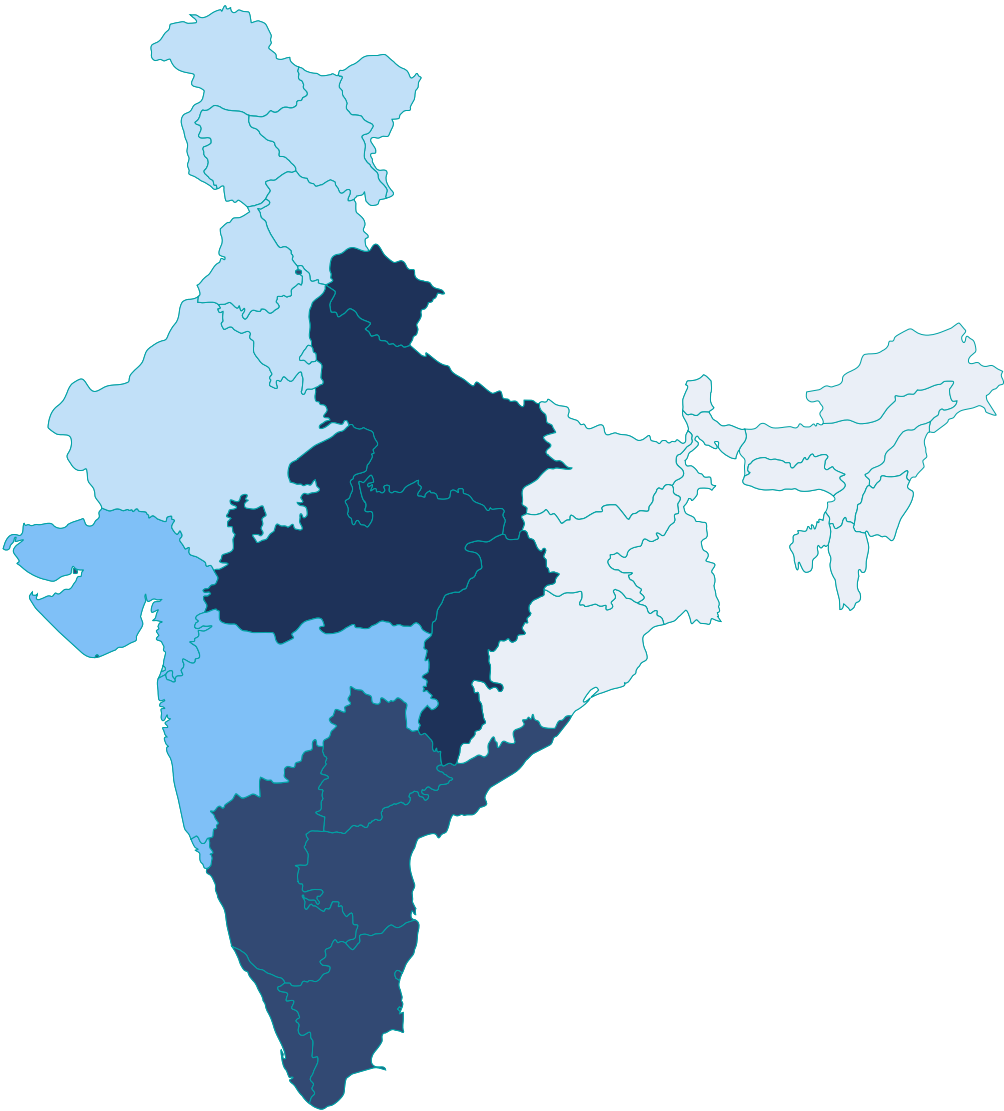


Across 5 Zones

- Central Zone
- Northern Zone
- Eastern Zone
- Southern Zone
- Western Zone

In States

Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttarakhand, Uttar Pradesh, and West Bengal.





3.1

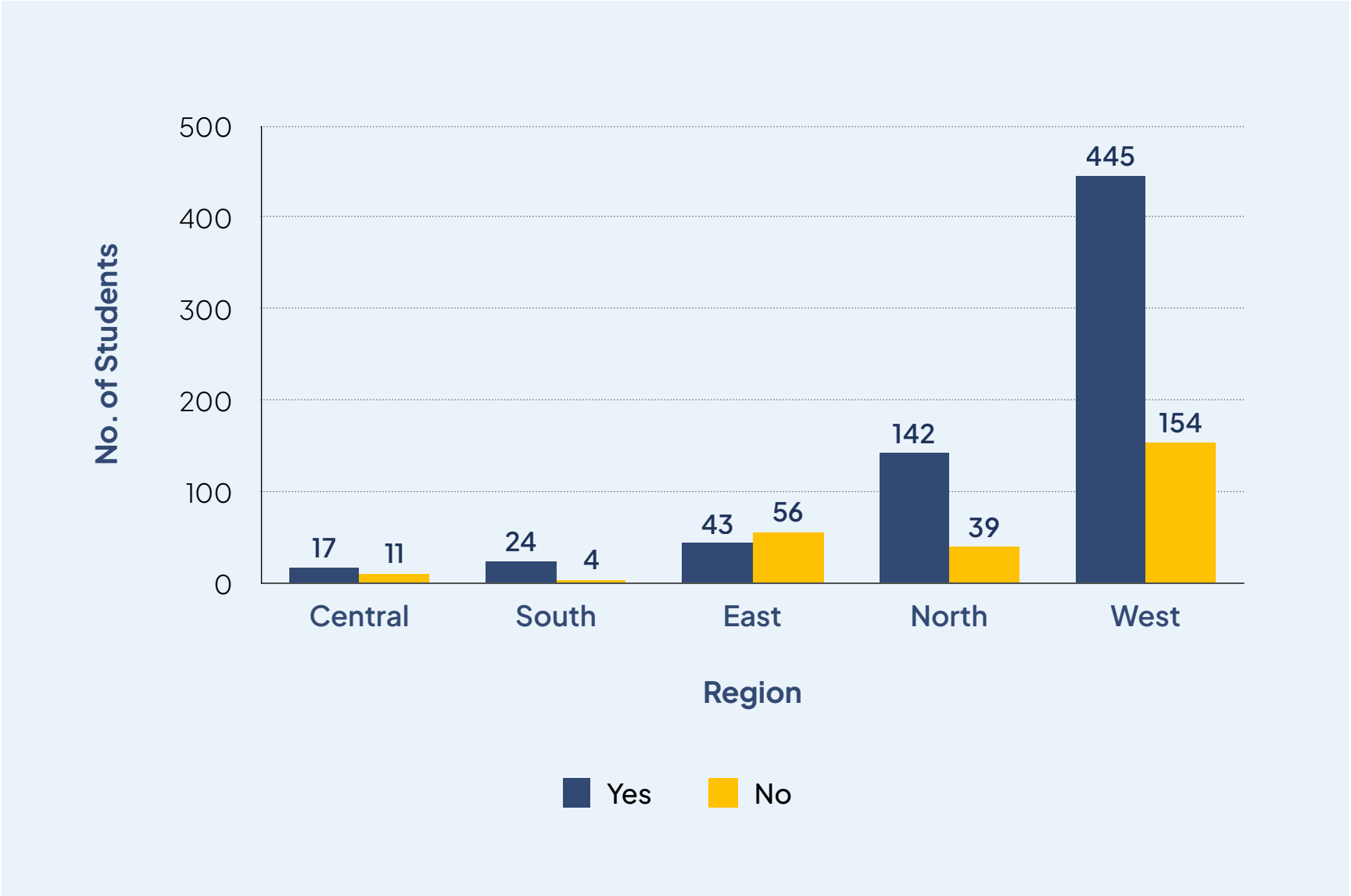
Students - Aspirations, Gaps, and Opportunities

Section 1

Awareness & Exposure

3.1.1 Awareness about ‘Entrepreneurship’ among students - Regional Breakdown

Fig. 6 Awareness about ‘Entrepreneurship’ among students



The above tells us that a **“one-size-fits-all” approach won’t work** - each region needs its own plan, with the right topics, mentors, and languages that local students can connect with.



Key Insights



West India Leads the Way

Students in **West India** are showing the most awareness about entrepreneurship. **445 students** from this region said they understand what entrepreneurship is. This high number shows strong interest and suggests that many students here are already thinking about starting their own ventures in the future.



North India is Not Far Behind

In **North India**, **142 students** reported that they understand entrepreneurship. This puts the region in second place. The numbers show that students here are curious and ready to learn more about building businesses and solving real-world problems.



South India is on the Right Track

Even though the total number of students surveyed in **South India** was lower, the awareness level is promising. **24 students said 'Yes'** to knowing about entrepreneurship, and only **4 said 'No'**. This means most students who were asked are already aware and interested, which is a good sign.



East India Needs Immediate Attention

East India is the only region where more students said they don't know about entrepreneurship than those who said they do. **56 students said 'No'** while only **43 said 'Yes'**. This shows that students here need better access to information, mentors, and training to build awareness from the ground up.



Central India is Lagging

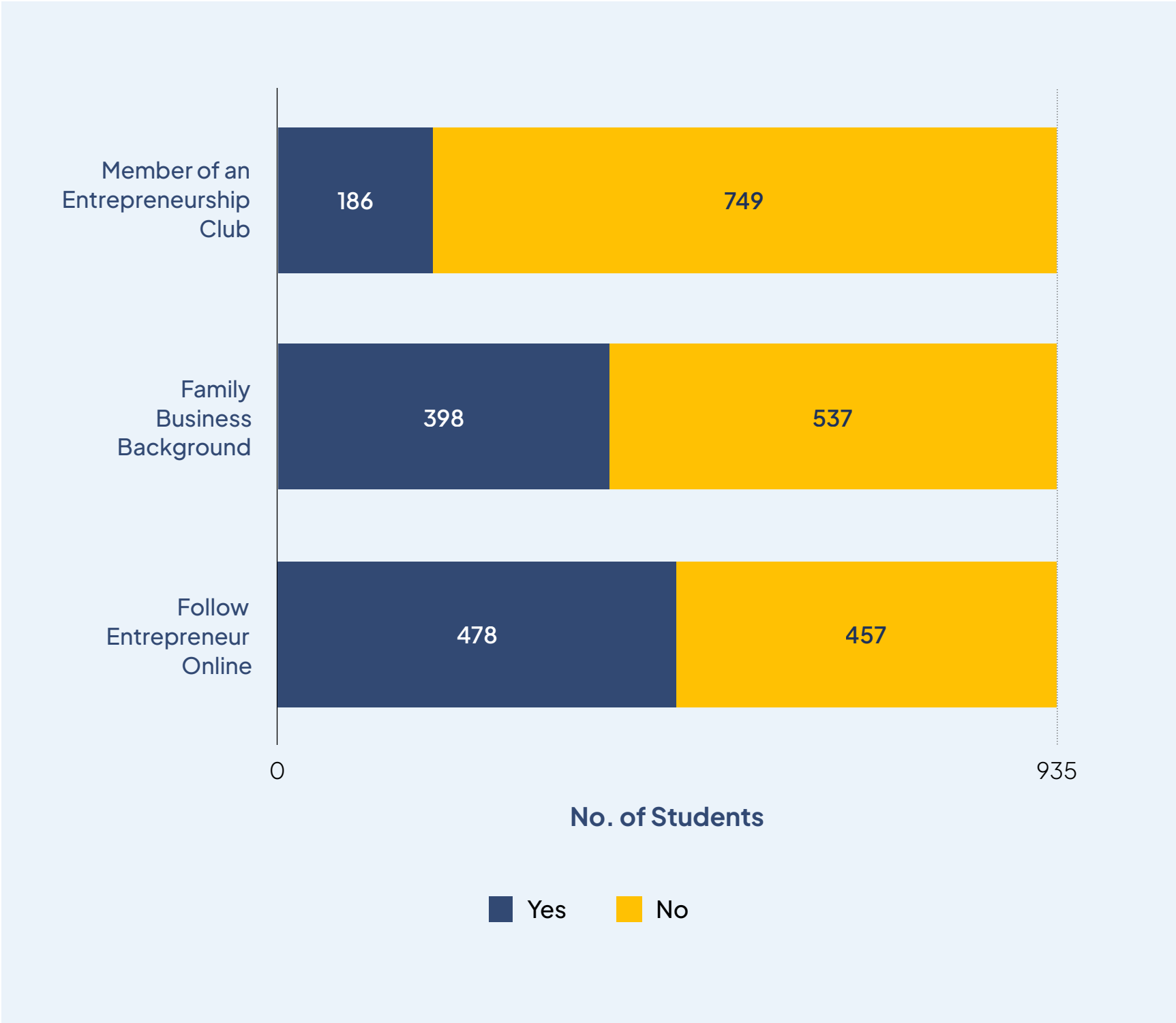
In **Central India**, only **17 students** said they understand entrepreneurship, while **11 said they don't**. This region has both **low participation and low awareness**, which means special efforts are needed to spark interest and provide support for students to learn more about starting their own businesses.



Entrepreneurship education efforts must be region-specific, emphasizing outreach and curriculum redesign.

3.1.2 Exposure to Entrepreneurship Among Students

Fig. 7 Exposure to Entrepreneurship among Students



Our analysis of student exposure to entrepreneurship through role models, family business back-grounds, and participation in entrepreneurship clubs highlights critical gaps between passive exposure, informal context, and structured, participatory learning.

The findings show some important gaps. While many students watch and admire business leaders online or have family businesses at home, very few take part in proper, hands-on activities like joining entre-preneurship clubs.

This limits their chances to learn by doing, work with others, and pick up real skills needed for the future.



Key Insights



Most Students follow Business Leaders online, but don't try it themselves

Out of 935 students, **478 (around 51%)** said they follow entrepreneurs and business leaders on social media. This means students like to watch and learn about successful people, but it mostly stays one-sided. They don't get to try out ideas or practice business skills themselves.



Having a Family Business helps a little, but it's Not Enough

398 students (43%) have a family business. While this gives them a little exposure to how a business works, it doesn't fully prepare them to think like entrepreneurs. Unless someone guides them or they get to learn modern business methods, this experience alone won't build strong entrepreneurial skills.



Very Few Students join Entrepreneurship Club

Only **186 students (20%)** said they were part of any entrepreneurship club. These clubs are important because they give students a chance to work in teams, share ideas, and try out business activities in a fun, safe space. Not many students are getting this chance.



Most Students miss out on Practical Experiences

The numbers also show that **457 students** don't follow business leaders online, 537 don't have a family business background, and a huge 749 students aren't part of any entrepreneurship club. This means most students aren't getting practical, hands-on learning when it comes to business and entrepreneurship.



Entrepreneurship education strategies must bridge the gap between informal exposure and active learning by formalizing entrepreneurial experiences within the education system – through mentorship, role model engagement, startup immersion programs, and digital content that make entrepreneurship accessible and aspirational for all students.

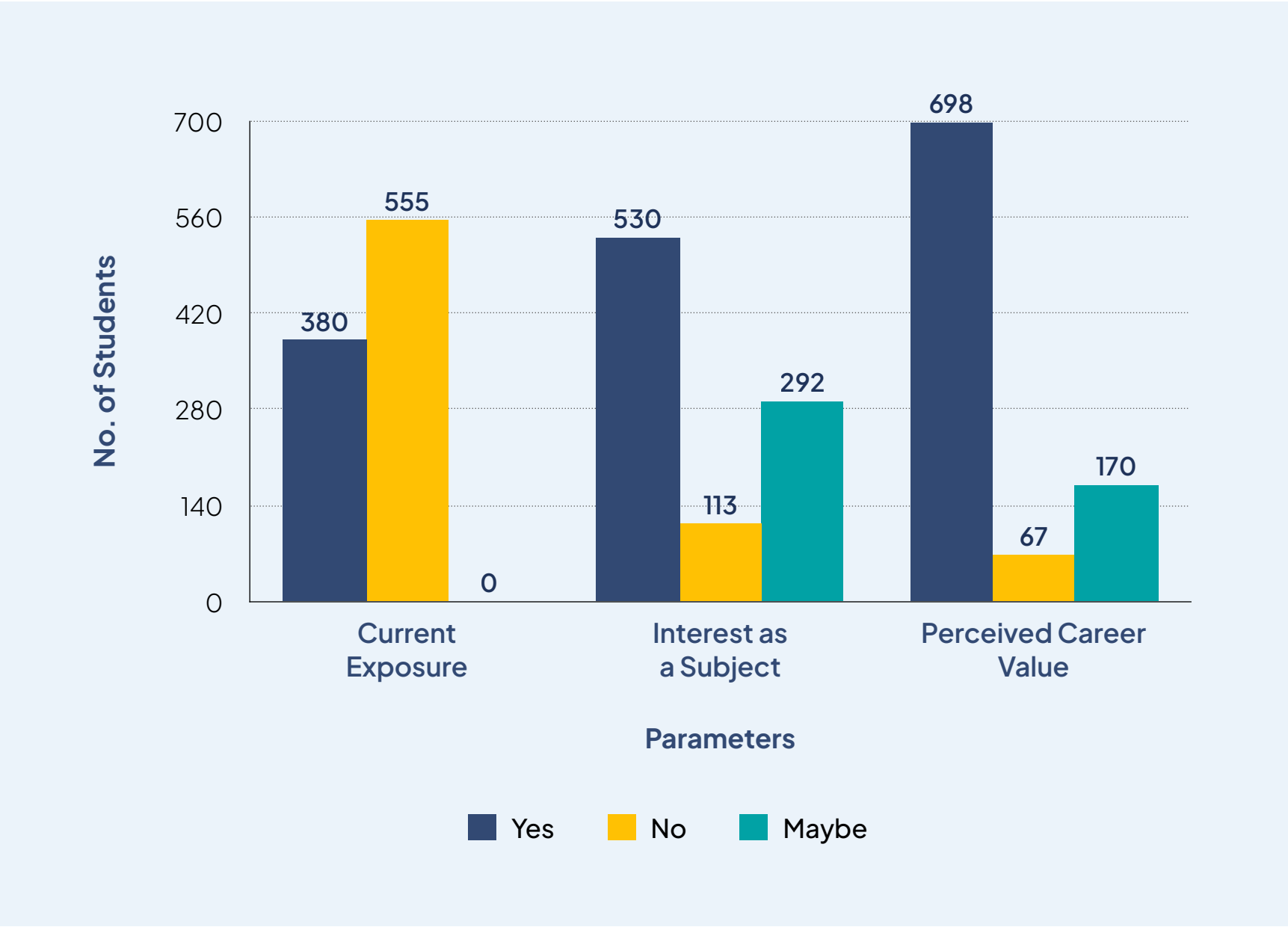


Section 2

Curriculum Gaps & Student Demand

3.1.3 Students’ Perspective on Entrepreneurship Education

Fig. 8 Students’ Perspective on Entrepreneurship Education



Most students today recognize how important entrepreneurship is for their future careers-even if they haven’t had a chance to study it yet. Out of hundreds of students surveyed, **over 700 felt that learning entrepreneurship could help shape their careers.**

However, **more than half of them had never received any formal education in this area.** This shows a big gap between what students want and what they’re getting in school and signals an opportunity for policymakers and educators to embed entrepreneurship education early, shaping future-ready, self-reliant youth who can drive India’s economic ambitions.



Key Insights



Students are eager to learn Entrepreneurship as a Core Subject

In fact, over **530 students** said they would like entrepreneurship to be taught as a **core subject**, just like Maths or Science. This strong demand tells us that students are eager to learn how to start businesses, solve real-life problems, and build something of their own.



Despite its perceived importance, Students' Exposure to Entrepreneurship Education is Limited

But currently, only **380 students** said they had any real exposure to entrepreneurship education, while **555 students** had none. This shows that while students see it as important, most schools haven't made it part of the regular learning process.



Students today see Value in Entrepreneurship as a Career

Interestingly, **698 students** – the highest across all questions – said that entrepreneurship has real career value. That's a strong signal that today's youth want more than just traditional job skills; they want to be creators, innovators, and problem-solvers.



Students are Curious about the Potential of Entrepreneurship Education

What's more, around **292 students** said "maybe" when asked if entrepreneurship should be a core subject. This group represents students who are curious but unsure meaning there's a big opportunity to guide and inspire them through awareness programs, workshops, or pilot classes.



Students Are Future-Ready in Spirit:
They believe in the importance of entrepreneurial skills; they just need the chance to experience it.

Section 3

Real-world Exposure & Experiential Learning



Entrepreneurship isn't just about starting a business – it's about building a mindset of problem-solving, resilience, and innovation.

That's why it must be central to our curriculum, not treated as a supplementary topic.

The future belongs to creators, not just consumers.

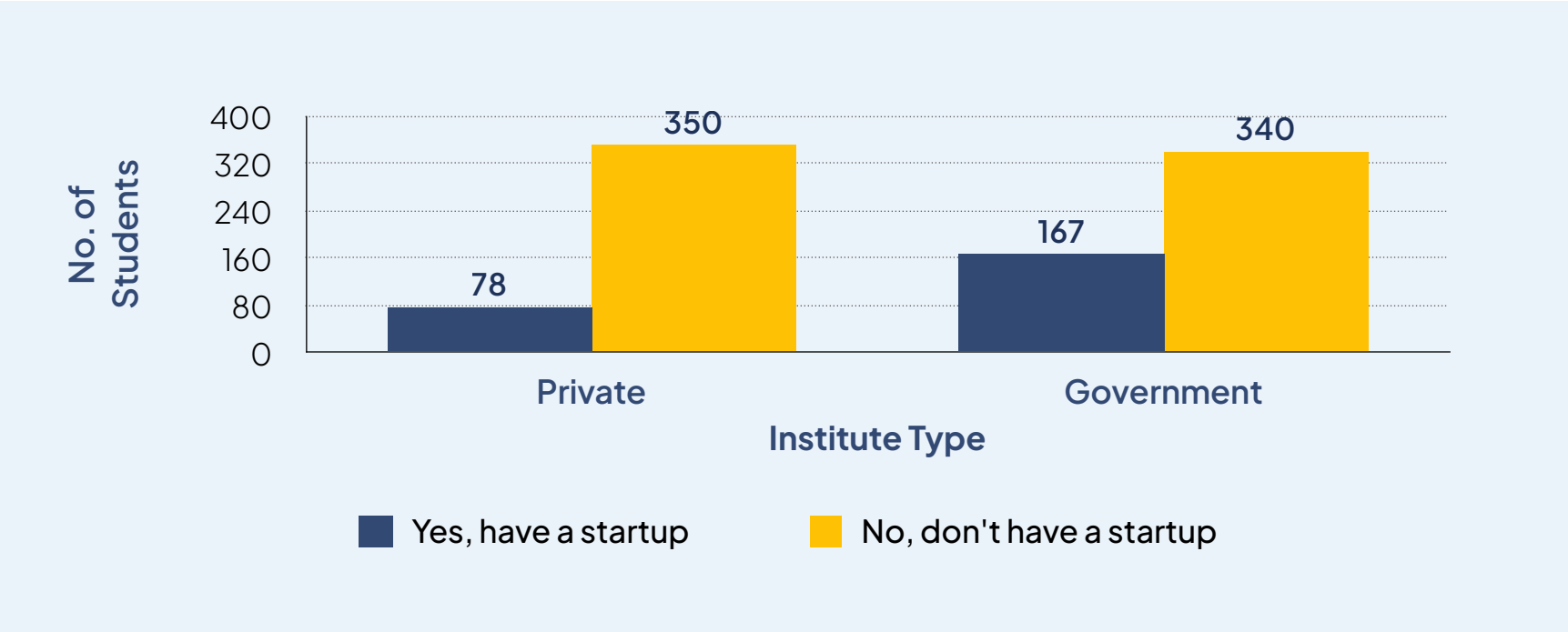


Mr. Kailash Golechha
Chairman, JITO Business Network (JBN) APEX

3.1.4

Student-led Startups Across Educational Institutions

Fig. 9 Student-led Startups Across Educational Institutions





Contrary to the conventional belief that private institutes are the primary breeding grounds for young entrepreneurs, fresh data reveals that **government institutes are quietly leading the charge in fostering student-led startups.**

With a **student startup participation rate of 32.9%** based on the survey responses, **government campuses are outperforming private institutes, where only 18.2% of students have ventured** into entrepreneurship.

This trend signals a paradigm shift in India’s entrepreneurial ecosystem, driven perhaps by increased government-backed incubation programs, affordability of starting up, and a growing culture of innovation in public institutions.

Key Insights



Student-led Startup Participation is Higher in Government Institutes

Despite the popular perception that private institutions foster more entrepreneurial culture, **167 students from government institutes report having a startup compared to 78 from private institutes.**



Proportion of Entrepreneurs is Higher in Government Institutes

In Government Institutes, **32.9% (167/507) students** have a startup while in Private Institutes, **18.2% (78/428)** have a startup. This shows that government institutions are outperforming private counterparts by **nearly 2x in startup participation rates.**



Private Institutes Have a Higher Number of Non-Startup Students

350 students from private institutions don’t have a startup compared to 340 from government institutions - indicating a larger absolute pool of students in private institutes not venturing into entrepreneurship.

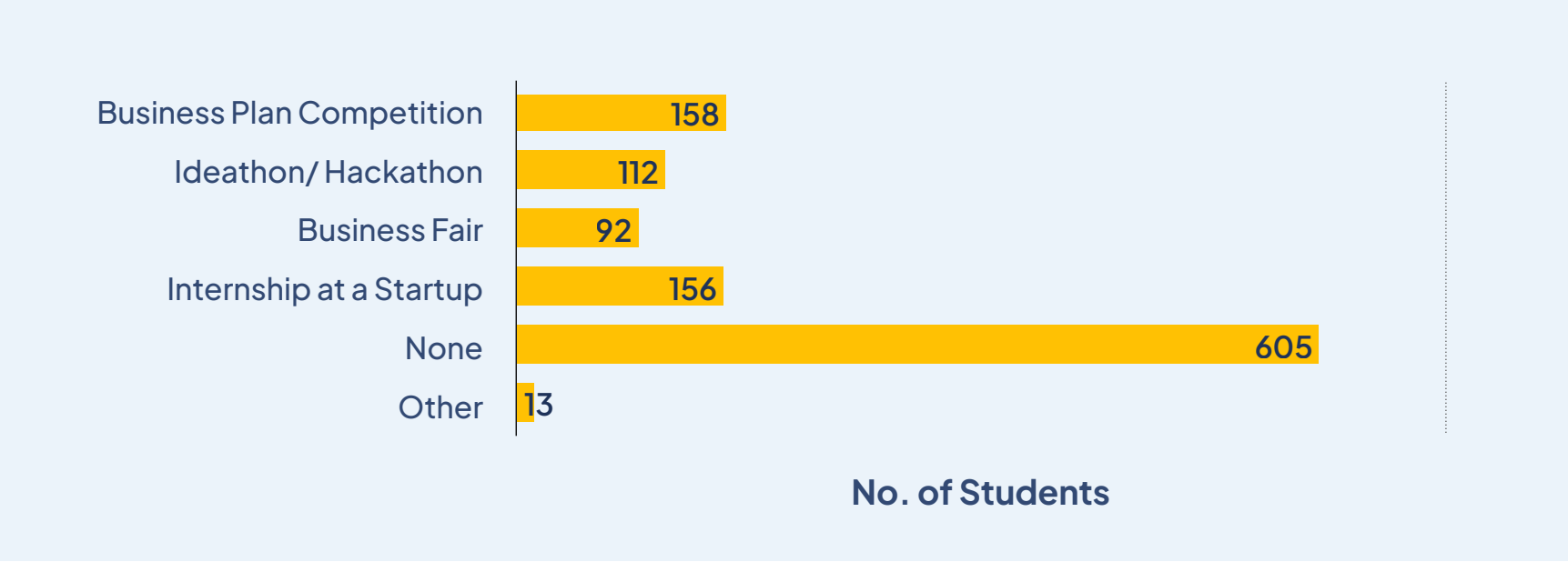


Entrepreneurship education efforts must bridge the public-private divide, fostering collaboration between private institutions and government-led initiatives.



3.1.5 Participation in Experiential Learning Activities

Fig. 10 Participation in Experiential Learning Activities



While some students engage in entrepreneurship programs, most remain unexposed – though qualitative responses reveal curiosity and informal ventures. This signals untapped potential and a need for structured, early exposure.

Key Insights



Limited Formal Exposure

380 students reported participating in programs (Business Plan: 158, Hackathon: 112, Internship: 156, Business Fair: 92), 605 students had no exposure.



Diverse Informal Ventures:

13 qualitative responses mentioned unique experiences like Shark Tank events, Networking & Marketing, iStart seminars, Mahindra programs, Startup tours and training programs.



Students are Future-Ready in Mindset – They just need structured opportunities. Formalizing entrepreneurship education will convert curiosity into capability.

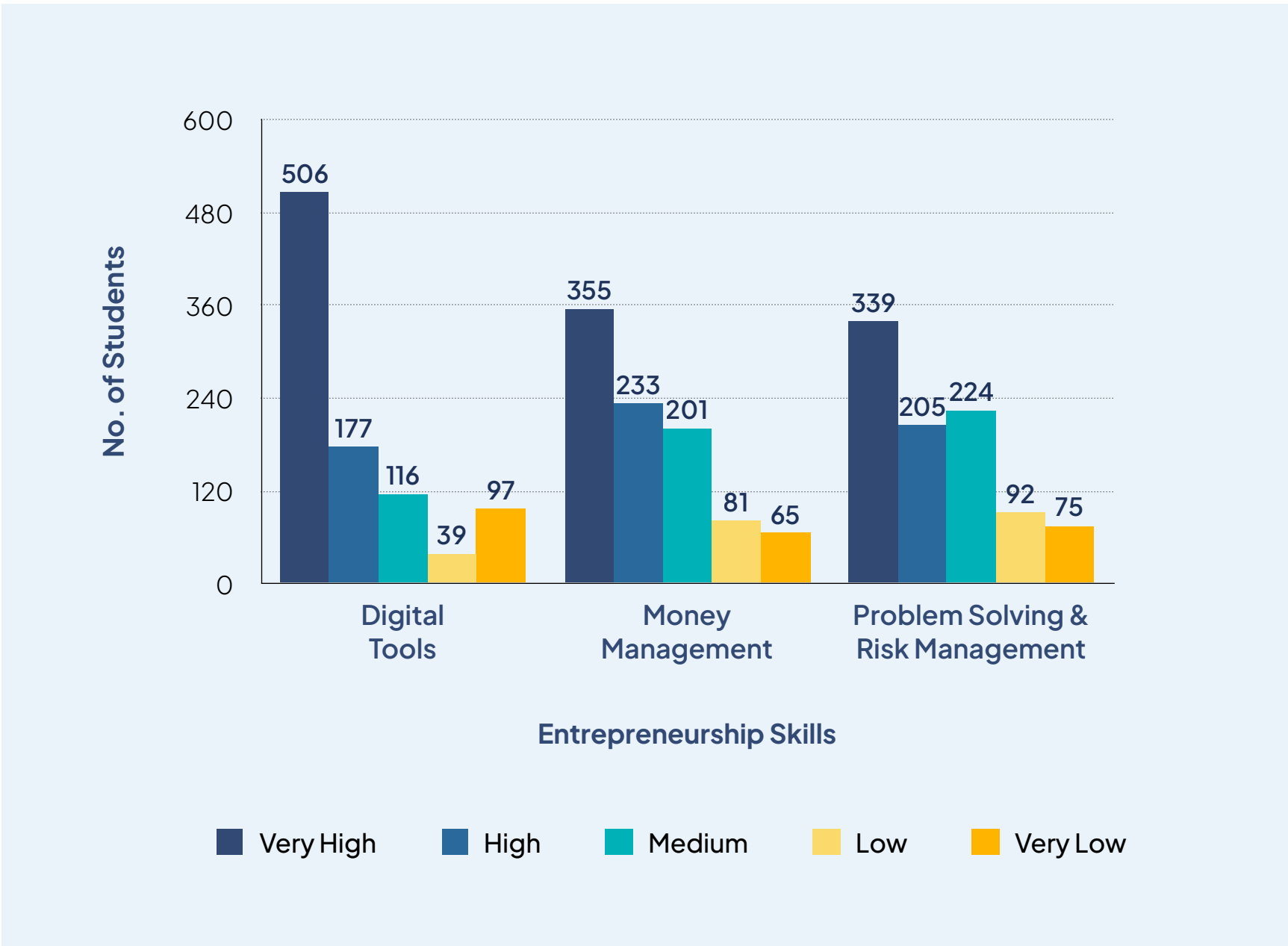


Section 4

21st Century Entrepreneurial Skills

3.1.6 Readiness in 21st-Century Entrepreneurial Skills

Fig. 11 Readiness in 21st-Century Entrepreneurial Skills



While Indian students are confidently navigating digital tools in the 21st century, **money management and risk management remain underdeveloped frontiers.**

Over **65% of students rate themselves below 'Very High' in Money Management and Risk Management & Problem Solving** - signalling an urgent need to embed these essential life and entrepreneurial skills into mainstream education.

A future-ready India won't just be digitally literate; it must be **financially savvy and risk-resilient.**



Key Insights



Students Are Good with Digital Tools – But Not All Know Tech

- A large number of students (506) said they feel “very confident” using digital tools. This includes using apps for payments like UPI, Paytm, or PhonePe; designing content on Canva or Adobe Spark; and working with tools like Microsoft Office and Google Workspace. These are good signs that young people are becoming tech-savvy.
- However, **97 students said they feel “very low” confidence** in using digital tools – showing that **not everyone has equal access or exposure**, especially to tools needed for startups or entrepreneurship. This points to a digital divide that still needs to be addressed.



Financial Literacy Needs a Stronger Push

- When it comes to money matters, **only 355 students** felt “very confident” in managing their finances. A good number (201) felt just “okay,” and many more were unsure or lacked knowledge. This clearly shows that financial skills aren’t being taught or practiced enough, and there is a need to include **basic financial education** in schools and colleges.



Risk Management and Problem Solving Are Still Developing

- Risk management – knowing how to make smart decisions when things are uncertain – is an important life and business skill. While 339 students felt “very confident” in this area, many (224) were just “average”, and **167 students rated themselves as “low” or “very low”**. This means many young people haven’t had enough exposure to situations where they need to make tough choices – which is key in both life and entrepreneurship.



Entrepreneurship education efforts **must prioritize financial literacy and risk management alongside digital skills** to build truly future-ready, resilient students.

Section 5

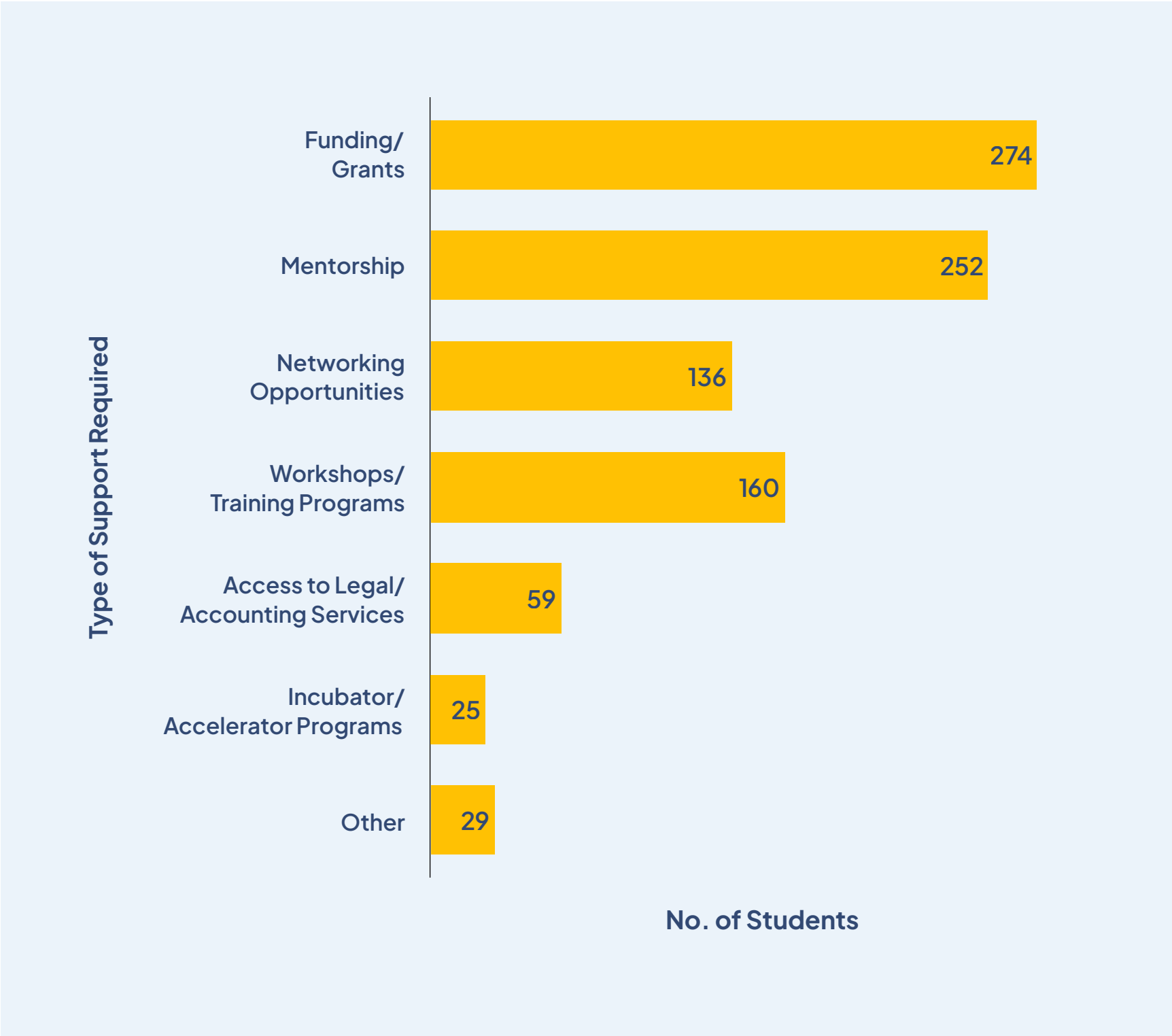
Student Demands for Support

3.1.7

Students Need to Start Ventures

Fig. 12

Students Need to Start Ventures



The graph reveals that for student entrepreneurs, **access to funding, mentorship, and practical training programs** are the top priorities. These are considered much more important than services like legal help or getting into an incubator.



This clearly shows that if the startup ecosystem wants to truly support students, it should focus on **providing financial help, guiding them with mentors, and giving hands-on learning through workshops and networking events.**

Key Insights



Students seek Funding and Grants Support the most

Funding and grants are the most sought-after support service, with **274 students** indicating this as essential for launching startups.



Mentorship Support is almost just as Sought After

Mentorship follows closely, valued by **252 students**, highlighting the importance of experienced guidance.



Strong Demand for Skill-Building and Ecosystem Connections

Workshops and training programs (160) and networking opportunities (136) are also critical, pointing to a strong demand for skill-building and ecosystem connections.



Foundational Resources take Priority over Operational Support

Services like legal/accounting support (59) and incubator/accelerator programs (25) see lower demand, suggesting students prioritize foundational resources before operational services.



Some Students Value a Combination of Holistic Support

A small group (29) emphasized a combination of financial, mentorship, networking, training, and family support as crucial - indicating a holistic support need.



A student-driven business model thrives on curiosity, creativity, and purpose.

When young minds are empowered with the right tools and mentorship, they don't just build startups they shape the future economy with sustainable, scalable, and socially impactful ventures.



Mr. Ajay Data
Managing Director -
Data Group of Industries



Student-led Startup support initiatives must prioritize **funding, mentorship, and practical training over operational services** to truly empower student entrepreneurs.

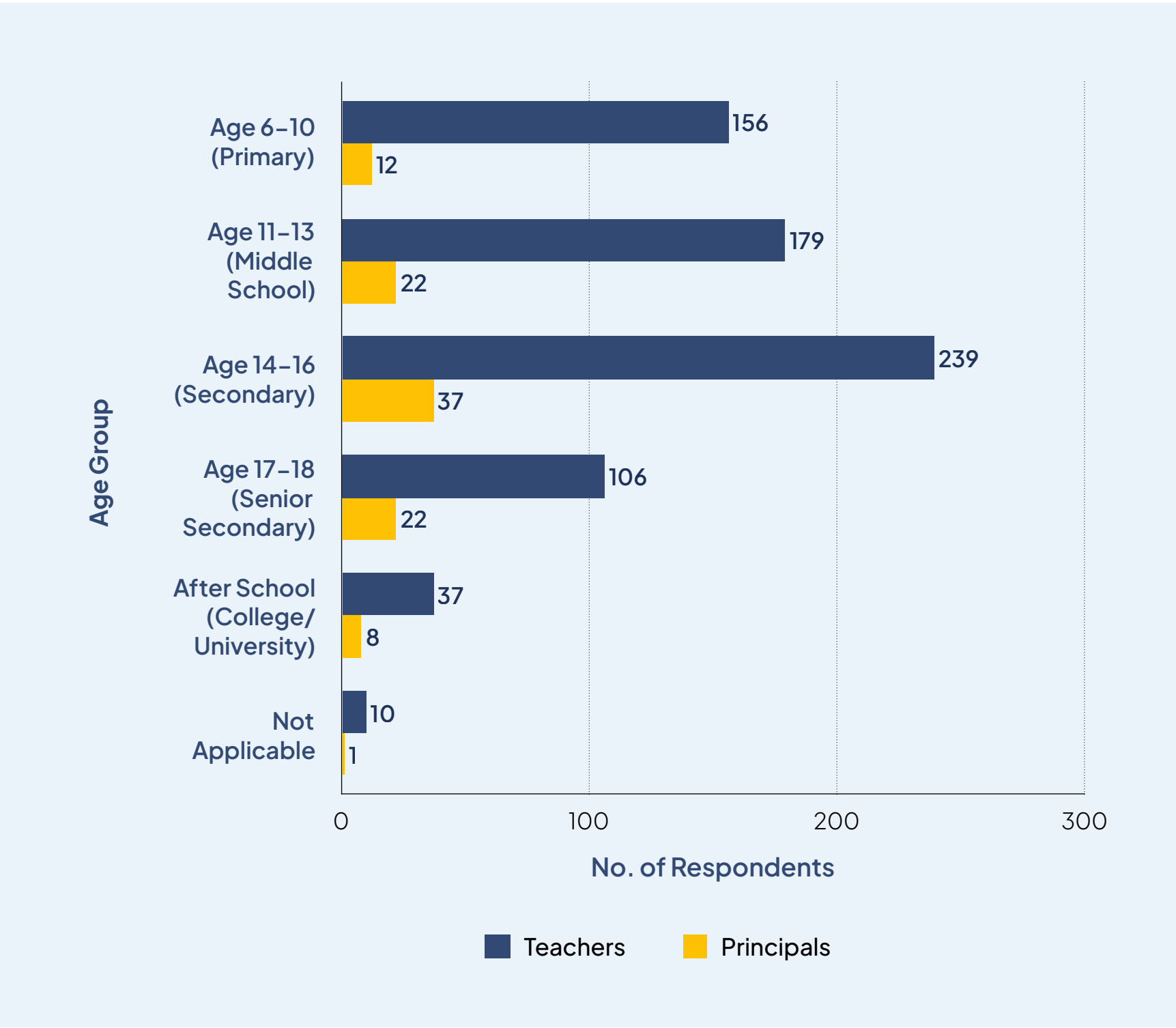




3.2 Educators

3.2.1 Ideal Age to Introduce Entrepreneurship: Teacher & Principal Perspectives

Fig. 13 Ideal Age to Introduce Entrepreneurship: Teacher & Principal Perspectives



The graph shows, for both teachers and principals, the graph at peak at **ages 14-16** with declining interest towards both younger and older age groups. This reflects a shared belief that mid-adolescence is the optimal phase to instill entrepreneurial thinking in students



Key Insights



Most Educators favour introducing Students to Entrepreneurship Education during Secondary School

A clear majority of both teachers and principals prefer introducing entrepreneurship education during **secondary school (ages 14–16)** – with **239 teachers** and **37 principals** selecting this age group.



Second to that, Educators favour Middle School for introducing Entrepreneurship Education

Middle school (ages 11–13) is the second most favoured stage, particularly among teachers (**179**) and a modest **22 principals**.



Stakeholders prefer Early Adolescence is the most effective window

There's limited preference for starting at **primary level (ages 6–10)** or delaying it until **senior secondary (17–18)** or **college/university**, indicating stakeholders see early adolescence as the most effective window.



Most Educators agree on the importance of teaching Entrepreneurship

Very few respondents marked entrepreneurship education as **Not Applicable**, showing widespread agreement on its relevance within the school system.

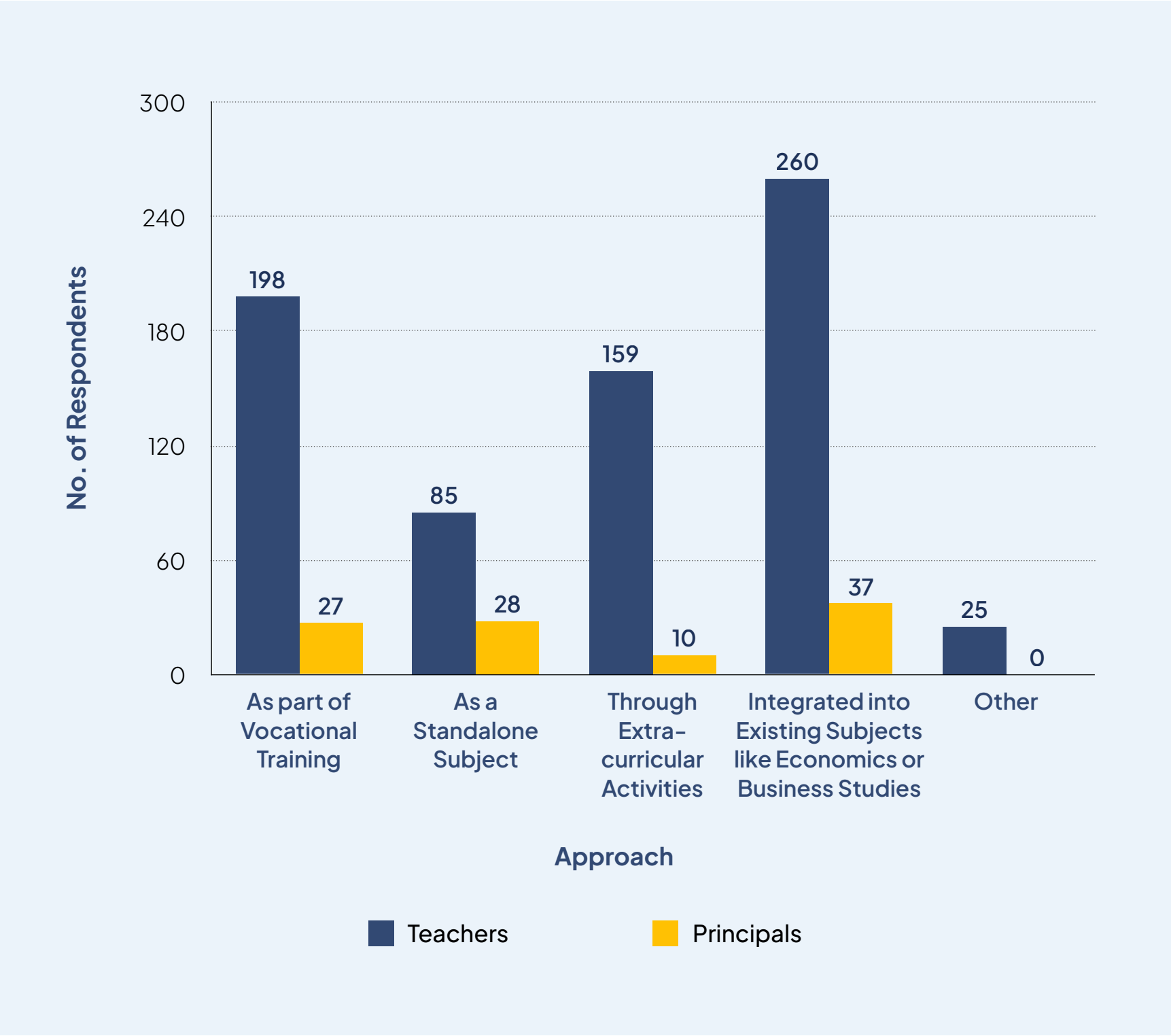


Entrepreneurship education efforts must be **age-targeted**, prioritizing **introduction during the 14–16 age window** to maximize impact.



3.2.2 Preferred Methods for Teaching Entrepreneurship: Educators and Principals Perspectives

Fig. 14 Preferred Methods for Teaching Entrepreneurship: Educators and Principals Perspectives



The graph highlights a strong teacher and principal preference for **embedding entrepreneurship within existing subjects** over standalone or vocational options.

While teachers show moderate interest in vocational and extracurricular pathways, principals largely favor curriculum integration. Both groups signal growing interest in **hybrid, activity-driven models** that blend theory with practice.

The idea is to make entrepreneurship a natural part of what students are already learning in school.



Key Insights



Educators prefer Integrating Entrepreneurship into Existing Subjects

A clear preference emerges for **integrating entrepreneurship** into existing subjects, with **260 teachers and 37 principals** favoring this approach.



Vocational Training is also highly favoured among Educators

Vocational training is the second-most preferred option for teachers (198) but significantly less so for principals (27).



Many Teachers also endorse the use of Extracurricular Activities

Extracurricular activities attract notable teacher support (159) but see low endorsement from principals (10).



Entrepreneurship may not need to be a Standalone Subject

Only a small group supports entrepreneurship as a **standalone subject** (85 teachers, 28 principals).



Blended Models are gaining Popularity among Educators

An emerging consensus advocates for a **blended model** - combining curriculum integration with extracurricular, practical, and interest-based learning opportunities.



Entrepreneurship education efforts must prioritize **curriculum integration, complemented by hybrid, activity-driven learning models.**

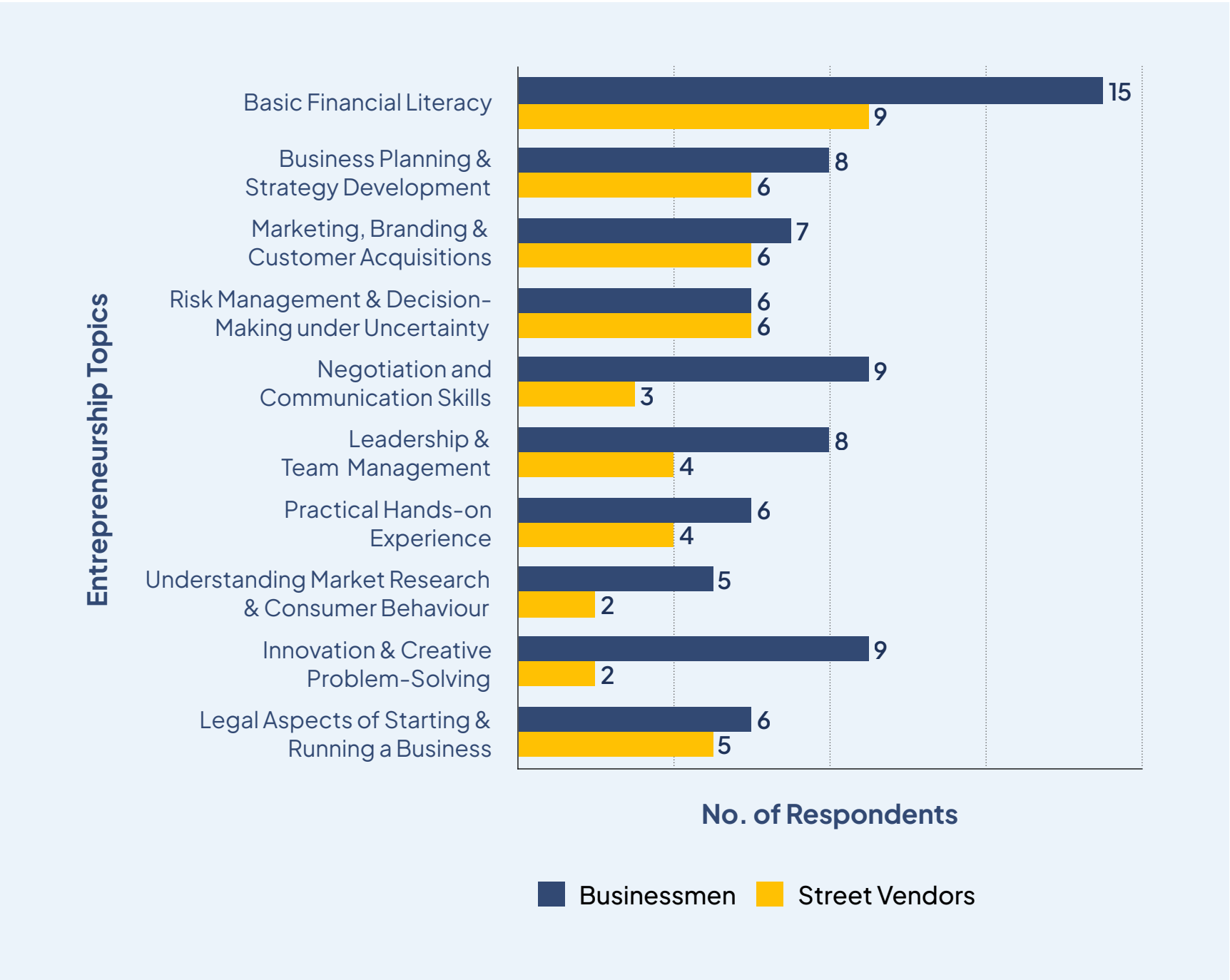


3.3

Local Entrepreneurs - Ground-Level Insights

3.3.1 Entrepreneurship Topics to be Taught in Curriculum: According to Businessmen and Street Vendors

Fig. 15 Entrepreneurship Topics to be Taught in Curriculum: According to Businessmen & Street Vendors



The graph illustrates a **clear divergence in perspectives between businessmen and street vendors** on entrepreneurship education priorities. While both groups agree on the foundational importance of financial literacy, businessmen emphasize advanced skills like negotiation, leadership, and innovation more strongly. Street vendors, meanwhile, prioritize practical business basics and legal understanding. This highlights the need for a balanced curriculum that integrates foundational knowledge with strategic, skill-based learning tailored to different entrepreneurial contexts.



Key Insights



Learning Basic Financial Literacy is Most Important

Both businessmen and street vendors strongly agree that **basic financial literacy** is the most crucial topic schools and colleges should teach about entrepreneurship.



Businessmen prioritise Communication, Innovation & Leadership Skills

Businessmen place higher importance on **negotiation and communication skills, leadership and team management**, and **innovation and creative problem-solving**, compared to street vendors.



Street Vendors are strong endorsers of Practical Skills Education

Street vendors emphasize more practical and foundational topics like **basic financial literacy, business planning, and legal aspects** but show less emphasis on skills like negotiation, leadership, and innovation.



Risk Management, Planning & Marketing are unanimously crucial

Both groups consider **risk management, business planning, and marketing** important, though businessmen rate these slightly higher. There is a noticeable gap between businessmen and street vendors regarding the value of **innovation and market research**, with businessmen rating these significantly higher.



Businessmen favour more Strategic and Skill-Driven Education

Overall, businessmen advocate for a more strategic and skill-driven entrepreneurship education, while street vendors prioritize practical basics and legal knowledge.



Entrepreneurship education efforts must be **stakeholder-sensitive**, balancing **practical business basics** with **strategic skill development** tailored to diverse entrepreneurial journeys.



...ally, experience, and...
these duties and responsibilities...
procedures, rules, and regulations...
time to time. It is the...
responsibilities and...
discretion without...

2. Position Title

Is 1

the following...

- (a) -
- (b) -
- (c) -
- (d) -
- (e) Other title...



04

Learning from What's Working





Entrepreneurship education is becoming essential for India's young population, and the **FINESSE Framework - Fostering Innovation, Nurturing Entrepreneurship, and Supporting Startup Ecosystems** offers a structured model to integrate it into schools and colleges. Aligned with this, the iStart Business Innovation Program (BIP) translates FINESSE into action through ideathons, mentorship, MVP support, and exposure via Launchpads and Demo Days.

To embed entrepreneurship in the curriculum meaningfully, **three core pillars** - Design Thinking, Business Lifecycle Understanding, and Financial Literacy, build the Higher Order Thinking (HOT) skills needed for 21st-century success.

This approach prepares students not just to start businesses, but to become problem-solvers and changemakers.





4.1 FINESSE: A Scalable Framework for Entrepreneurial Education in India

As India cultivates its entrepreneurial landscape, especially at the grassroots and early stages, structured support mechanisms are essential to unlock student potential and transition raw ideas into viable ventures. The **FINESSE Framework - Fostering Innovation, Nurturing Entrepreneurship, and Supporting Startup Ecosystems** - provides a comprehensive roadmap for schools, colleges, and regional institutions to embed entrepreneurship deeply and meaningfully into education systems.

The FINESSE framework emphasizes inclusivity, local implementation, and long-term sustainability. Each component addresses a unique aspect of early-stage startup development, ensuring student innovators receive end-to-end support-from ideation to showcasing.

- F** – Fostering
- I** – Innovation
- N** – Nurturing
- E** – Entrepreneurship
- S** – Supporting
- S** – Startup
- E** – Ecosystems



Entrepreneurship is a life skill. Embedding it in the curriculum transforms classrooms into launchpads where young minds turn ideas into action, resilience into opportunity, and dreams into ventures. When we teach students to turn ideas into action and resilience into opportunity, we don't just educate them - we nurture the entrepreneurs who will shape India's future.



Mr. Amit Purohit
Vice President,
Primus Partners Pvt. Ltd.



Table 8 A Comprehensive Table that combines all components of the FINESSE Framework along with the implementation details

COMPONENT	OBJECTIVE	KEY ACTIVITIES
F Fostering	Build an Entrepreneurial Mindset and Awareness	★ Launch E-Cells/Clubs ★ Deploy Trained Mentors ★ Run Storytelling Sessions and Outreach ★ Conduct Design Thinking & BMC Workshops
I Innovation	Foster Creativity and Education	★ Conduct Hackathons and Challenges ★ Brainstorming Sessions ★ iStart Portal Access ★ Use Tinkering Labs and Toolkits
N Nurturing	Connect Students with Mentors, Peers & Industry	★ Alumni Mentorship ★ Organize Demo Days and Tours ★ Setup Innovation Councils ★ Investor/ Industry Networking Events
E Entrepreneurship	Promote Learning-by-Doing	★ Launch Student ventures ★ Internship placements ★ Pitch Simulations ★ MVP creation
S Supporting	Recognise and Scale Student Ventures	★ Organize Demo Days and Pitch Battles ★ Investor Meets ★ Innovation Showcases ★ Awards
S Startup	Enable Structural and Funding Support	★ Mini Incubators ★ Access to CSR/ Angel Funding ★ Pitch Days and Demo Battles ★ Awards
E Ecosystems	Drive Sustained Venture Creation, Job Generation and Long-Term Impact (Economic, Social, and Environmental)	★ Formalize Student Businesses ★ Alumni Mentoring ★ Green Venture Labs ★ Eco-Social Startups ★ Financial Literacy Workshops ★ Entrepreneurship Festivals ★ Ecosystem Feedback Loops

Table 8

A Comprehensive Table that combines all components of the FINESSE Framework along with the implementation details

contd.

TIMELINE & PHASES	STAKEHOLDERS INVOLVED	SUCCESS METRICS	EXPECTED OUTCOMES
Phase 1 (0–3 months) - Setup - Awareness - LMS onboarding	★ Students ★ Educators & Mentors ★ Local NGOs ★ Govt. (DoIT&C)	★ # of schools onboarded ★ # of iStart registrations ★ Workshop feedback	• Foundational exposure • Increased awareness across regions
Phase 2 (4–6 months) - Mentorship - Ideation - Development	★ Students ★ Faculty ★ Startup Mentors ★ Tinkering Labs	★ # of validated ideas ★ # Prototype maturity ★ Engagement per student	• Student-led solutions • Boost in creativity/ problem-solving
Phase 2 (4–6 months) - Mentor Engagement - Demo Days	★ Alumni ★ Incubators ★ Industry Experts ★ Govt. and iStart	★ # of mentor hours ★ Investor Sessions ★ Partnerships formed	• Stronger mentor ecosystem, real-world entrepreneurship exposure
Phase 2–3 (4–9 months) - Incubation - MVPs - Field Visits	★ Students ★ Schools ★ Local Startups ★ Intern Hosts	★ # of MVPs ★ Internship Hours ★ Project Completion Rate	• Real-world skills • Early idea validation
Phase 3 and Annual	★ Media ★ Investors ★ Innovation Hubs ★ Institutions	★ Student entrepreneurs gain visibility ★ Mentorship ★ Funding access	• Visibility • Recognition • Scaling of impact
Phase 3 and Annual - Funding - Showcase - Awards	★ Govt. Incubators ★ Media ★ Investors ★ Foundations	★ Funding raised ★ Startups showcased ★ Satisfaction scores	• Startup survival • Student venture recognition
Annual and Ongoing - Institutionalization - Collaboration	★ Students ★ Alumni ★ Government ★ Private Sector ★ Rural Innovators ★ CSR Units ★ Green NGOs	★ # of startups launched ★ Jobs created ★ Green ventures ★ Students trained ★ Impact scorecards	• Economic upliftment • Sustainable entrepreneurship • Real-world impact



Why is FINESSE needed?

India is home to the world’s largest youth population, with over **248 million students enrolled in schools** and **41.1 million students in higher education**. Despite this demographic advantage, the Global Entrepreneurship Monitor reports that India ranks lower than global peers in early-stage entrepreneurial activity and entrepreneurial education.

The GUESSS India 2023 Report found that 38% of students are involved in venture creation, with 33% in the nascent stage. Furthermore, while only 14% plan to start a business immediately after graduation, this number increases to 31.4% within five years, indicating a growing entrepreneurial aspiration.

Bridging this gap with a hands-on, inclusive framework like FINESSE is critical too:

- 1 Unlocking youth potential
- 2 Cultivate job creators rather than job seekers
- 3 Address regional inequalities through localized innovation

This framework provides a template for national replication, with the potential to make India not only the world’s youngest startup ecosystem—but also the most vibrant, resilient, and purpose-driven. The **FINESSE Framework** is more than a model. It envisions India’s young minds as innovators and changemakers, empowered with the tools, support, and vision to shape the nation’s entrepreneurial future. By strategically embedding entrepreneurship within educational systems and regional policies, FINESSE ensures a sustained pipeline of bold ideas, impactful ventures, and inclusive economic growth.

This framework provides a template for national replication, with the potential to make India not only the world’s youngest startup ecosystem—but also the most vibrant, resilient, and purpose-driven.



4.2

Execution of the FINESSE Framework

To transform the FINESSE framework from vision to reality, a structured execution model must be embedded within the educational system. This includes curriculum integration, phased implementation, continuous monitoring, and national-level scaling.

Table 9 Adaptability Across Educational Levels – FINESSE Framework Implementation

Educational Stage	Level/Phase	Key Focus Areas	Activities & Integration
Schools	Grades 6–8 (Exploratory Phase)	Mindset-building and early exposure	• Storytelling & Entrepreneurial games • Design thinking basics • Local problem identification • Junior E-Cells aligned with iStart
	Grades 9–12 (Foundation & Prototype Phase)	Structured ideation and innovation	• Modules on ideation & BMC in subjects • Hackathons and mentor-led sprints • Project-based learning on local issues • iStart portal access
Colleges & Universities	General Degree Programs (Arts, Commerce, Science)	Cross-disciplinary innovation exposure	• Innovation labs/workshops in electives • Demo days & pitch fests • Social/campus-based startup development
	Technical & Engineering Programs	Industry-aligned venture prototyping	• Startup projects for academic credit • Collaboration with Fab/Tinkering labs • Venture tracks tied to local industry needs
	Professional Courses (MBA, Design, Law, Medical)	Sector-specific venture creation	• Experiential startup tracks & MVPs • Legal-tech, health-tech, agri-tech focus • Investor pitching and regulatory mentorship



Rooted in the success of initiatives like the iStart Business Innovation Programme (BIP) by DoIT&C, Rajasthan, the FINESSE model showcases how state-driven educational innovation can scale into a national blueprint for entrepreneurial excellence.

Its adaptability across grade levels and educational streams – be it in middle schools, humanities programs, engineering colleges, or professional courses – makes FINESSE a truly inclusive and scalable solution.

This framework provides a template for national replication, with the potential to make India not only the world’s youngest startup ecosystem – but also the most vibrant, resilient, and purpose-driven.

FINESSE is more than an educational reform – it is a national mission to mainstream innovation and entrepreneurship as core 21st-century skills.

Drawing from the successes of programs like iStart and aligned with India’s \$5 trillion economy vision, FINESSE offers:



A **replicable**, modular model adaptable across grades, disciplines, and regions



An **inclusive** framework that identifies, nurtures, and funds student-led innovation



A **scalable** roadmap with measurable economic and social impact

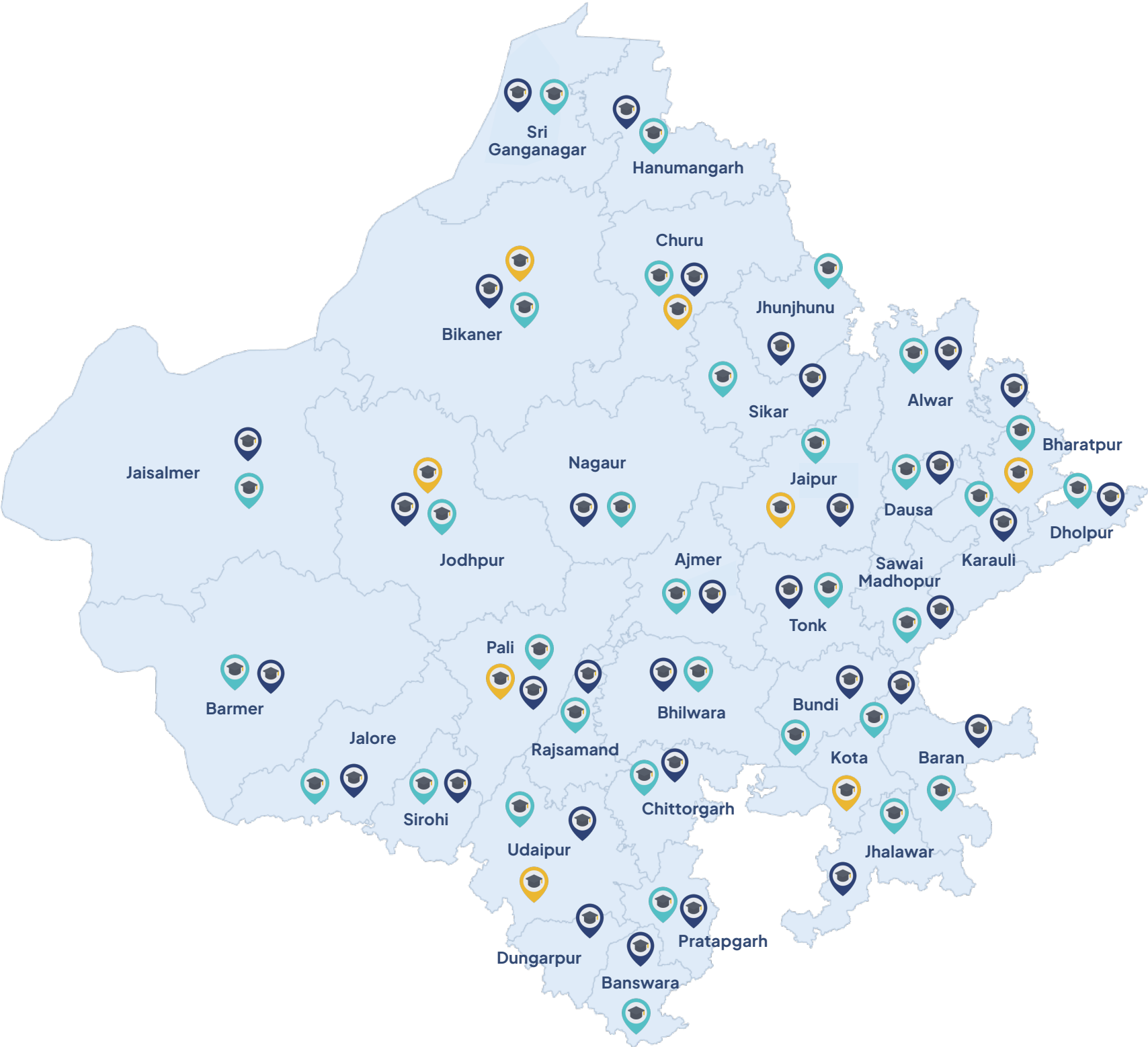
If implemented nationwide, FINESSE could redefine the role of education – from knowledge delivery to venture creation – making India the most entrepreneurial and innovation-ready nation in the world.





4.3

How iStart Business Innovation Program (BIP) in Rajasthan Is Turning Classrooms into Incubators



 33
iStart Schools
Launchpad

 32
iStart Nest District
Incubation

 8
iStart Nest
Incubation



The iStart Business Innovation Program (BIP) is an initiative under the iStart Rajasthan started in year **2017** by the **Department of Information Technology & Communication, Government of Rajasthan**.

The program is designed to ignite the entrepreneurial spirit among school and college students by establishing **65 launchpads across all 33 districts of Rajasthan** in selected government schools and government colleges.

These launchpads will offer students access to:

-  Infrastructure
-  Mentorship
-  Technology tools
-  Opportunities to prototype & incubate innovative ideas

With access to the **iStart LMS**, **mentorship networks**, and **dedicated spaces for entrepreneurial activities within schools and colleges**, the iStart Business Innovation Program (BIP) is cultivating an entrepreneurial mindset early preparing students not just for employment, but for enterprise, and shaping a generation of future innovators and job creators.



Student startups today are lucky to have the support of programs like the Government of Rajasthan’s iStart Business Innovation Program.

It's not just about having a great idea - success comes from the right guidance, opportunities, and networks. By registering with iStart, students can access mentorship, funding, and connections that help turn their ideas into real, impactful ventures.



Dipti Aggarwal

Analyst-cum-Programmer
(Deputy Director),
Department of Information
Technology & Communication
(DoIT&C)



4.3.1 The iStart Business Innovation Program (BIP) Model

The iStart Business Innovation Program (BIP) aims to nurture entrepreneurial skills among school students by **establishing 65 Launchpads across the 33 districts of Rajasthan in each government school and colleges**, providing them with the necessary support to ignite their innovative potential.

To address the lack of aspirations of entrepreneurial spirit among the students in Rajasthan, the iStart Business Innovation Program (BIP) launched in 2017 by the Department of Information Technology and Communication, Government of Rajasthan, was introduced.

This program is designed to cultivate an entrepreneurial mindset among students across the state's districts, with the vision of **"Igniting Young Minds, Cultivating the Startup Ecosystem, and Creating**

Highly Skilled and Employable Youth in Rajasthan."

The initiative aims to prepare students for the real business world, promote job creation, foster skill-based education, and incubate startups, positioning Rajasthan as a leading startup ecosystem in India.

The program also emphasizes event reporting, active engagement with district startups, and continuous training of Launchpad Coordinators in areas like design thinking, coordination, and innovation.

Daily social media activity posts ensure visibility and community engagement. Overall, the model promotes sustainable entrepreneurship by integrating education, mentorship, and ecosystem collaboration at the Divisional and District level.





The BIP Program Process Flow Map: The Student Startup Journey

The The iStart BIP Program Process Flow Map captures the step-by-step journey of a student as they transition from awareness to startup creation through the iStart initiative, aligned with the FINESSE Framework. This structured path enables students to engage deeply with entrepreneurial thinking, build practical skills, and receive ecosystem-level support to turn ideas into impactful ventures. Each stage is reinforced with real student case studies, demonstrating how young innovators from diverse backgrounds navigate this journey and thrive with guidance, mentorship, and resources.

1. Pre-Registration Workshops

Students are introduced to the basics of entrepreneurship, innovation, and iStart Rajasthan through workshops and story-telling sessions. This early exposure is critical to spark awareness & curiosity.



4. Outreach & Capacity Building Workshops

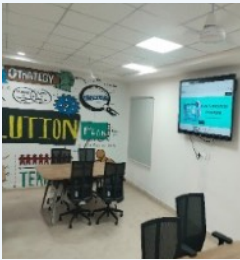
Students attend intensive capacity-building workshops, gaining skills in ideation, market research, business modelling, financial literacy & pitching. Tinkering Labs and LMS platforms provide hands-on learning experiences.



2. iStart BIP Student Registration on the Portal

Students register their interest and profile on the iStart BIP (Business Innovation Program) portal, officially beginning their entrepreneurial journey.

3. Mapping to Incubation and Mentorship (District & Division Level)



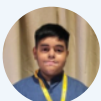
Post-registration, students are mapped to district level Incubation & Launchpad support and division level incubators with mentorship through the Launchpad Coordinators (LCs). They also receive curated mentoring, skilling opportunities, and access to startup toolkits and local ecosystems.



5.

Student Startup Idea Registration

Students identify real-life problems and register their startup ideas through the portal. Regular ideation sessions help them refine, validate, and shape their concepts into structured business models.



Sankalp (16)
Drive Guard



Sankalp Upadhyay, a 16-year-old Class 12 student, is the founder of **Drive Guard Systems**, a vehicle safety tech startup committed to reducing road accidents. Its flagship product, **BuckleShield**, prevents cars from starting unless the seatbelt is fastened properly promoting responsible driving through accessible and brand-agnostic solutions.

6.

Mentorship-Driven Prototype Development

Students receive mentor guidance to build basic prototypes or minimum viable products (MVPs) using resources available at the Launchpad & Tinkering Lab. Through regular feed-back from mentors and peers, they refine and enhance their innovations, fostering hands-on learning and problem-solving skills.



Manishka (12)
Tinker Techie



Manishka Dubey, a 12 year-old Grade 8 student of 21K School, founded **TinkerTechie** - a startup focused on creating child-friendly tech for safety & inclusive learning. Her key innovations include a **Braille-Based Self-Tutor Device** for visually impaired children. Currently in the prototype stage with patents filed, her work has earned global recognition, including awards from The Inventor Challenge, Poland, Cyprus, and Thailand. As part of the iStart Rajasthan program, she receives mentorship and has showcased her work at IT Day and BuilderX Demo Day.

7.

Events and Networking

Students actively participate in ideathons, pitching events demo days & showcase innovations at major platforms like Rajasthan IT Day, Startup Mahakumbh. These events offer exposure, inspiration, and networking opportunities that nurture their entrepreneurial journey.



Chandra Sekhar (19)
Chinu Bike



Founder of **Chinu Bike**, Chandra Shekhar Lohar, a 19 year-old B.A. II-year student registered on the **iStart** platform, is turning his passion for sustainable mobility into a promising entrepreneurial journey. He has developed an innovative e-bike built entirely from scrap materials. Powered by a 1000-watt motor and five 12V batteries, his lightweight, low-maintenance e-bike can cover **100-150 kms on a single charge** and reach speeds of up to **60 km/h**. The bike features smart security measures, including a touch sensor alarm and remote locking, and offers reverse riding functionality for easy parking. With a vision to eventually build affordable **E-Cars & E-Jeeps**, exemplifies the spirit of grassroots innovation fostered through Rajasthan's student entrepreneurship ecosystem.

8.

Scaling Support and Market Linkage

Promising student ventures receive funding, incubation, internships, investor connects, and access to startup resources through the iStart Rajasthan platform. They also get linked to iStart Nest facilities for advanced support and expansion opportunities.



Vinit (19)
Amomic-AI



Vinit Singh, a 19-year-old BCA student from SGN Khalsa PG College, Sri Ganganagar, is founder of **Amomic-AI**, an iStart-registered startup. His venture is transforming customer service with ADYA, an AI-powered voice agent offering 24/7 personalized support, improving customer satisfaction while reducing business costs. Amomic has received ₹2.4 lakhs in funding through iStart and has participated in events like Innovfest, BuilderX, IT Day. Vinit has also benefited from dedicated iStart mentorship to accelerate his startup journey.



Table 10 Comparative Overview of Student Entrepreneurship Programs Across Key States

State	Program Name	Focus Areas	Support Provided	Notable Features
Rajasthan 	iStart School Program 	Student startups, early-stage incubation	Incubation, mentoring, financial grants, e-Bazaar govt marketplace access	Govt-supported startup ecosystem for student and rural innovators
Kerala 	Kerala Student Entrepreneurship Policy (KSEP) 	Encourage entrepreneurship culture in colleges	Grace marks, academic relaxations, startup leave, seed fund support	India's first dedicated student startup policy
Gujarat 	Student Startup and Innovation Policy (SSIP) 	Student-led startups, innovations	Up to ₹50 lakh funding, mentorship, incubation access	State-funded innovation and entrepreneurship ecosystem
Maharashtra 	Maharashtra State Innovation Society (MSInS) 	Student entrepreneurship, innovation cells	Innovation labs, seed funding, startup competitions	Large-scale outreach and college innovation cells
Tamil Nadu 	EDII–TN Student Entrepreneurship Programs 	Student startups, business model development	Training, mentoring, seed grants, exposure visits	Regular hackathons, startup bootcamps in colleges
Telangana 	T-Hub & T-IDE (Innovation and Development Ecosystem) 	Student entrepreneurs, tech startups	Mentorship, incubation, access to T-Hub platform	Strong industry-institution collaboration



4.3.2 iStart Business Innovation Programme (BIP) - BuilderX

The iStart BIP - BuilderX initiative supports youth in understanding entrepreneurship at an early stage, inspiring them to contribute to the state's growing startup ecosystem.

Fig. 16 The iStart BIP – BuilderX initiative: Key Highlights & Achievements





Program Launch and Participation

The iStart BIP - BuilderX witnessed an overwhelming response, with more than 350 registrations, of which 70% were student-led startups and 30% were early-stage ventures.

On January 17, 2025, coinciding with National Startup Day, the **first official cohort of 100 students was inducted** into the program. Throughout the five-week journey, the cohort remained highly engaged, with over 70 participants regularly attending sessions and immersing themselves in mentorship, training, and community building.

The program equipped participants with practical, hands-on skills in problem identification, customer research, no-code MVP development, financial modeling, business strategy, and investor communication.

The program's impact was prominently showcased at **Rajasthan IT Day 2025**, where 45 student founders presented their ventures. The Top 5 startups earned exposure visits for further learning, while 50 startups successfully enrolled with iStart, with several others in the pipeline.

Additionally, 11 student ventures received startup toolkits, and standout success stories emerged – notably Monishka Mali, who secured ₹6 lakh in funding for her startup, Blissora, through JECRC Incubation Centre.

By integrating mentorship, strategic partnerships, and digital platforms, BIP is laying the foundation for a future-ready entrepreneurial ecosystem across Rajasthan's 33 districts, institutionalizing innovation in education and creating new opportunities for youth-led ventures.



Design Thinking empowers entrepreneurs to turn curiosity into clarity transforming everyday problems into bold, human-centered solutions that fuel innovation and purpose.



Mahavir Pratap Sharma

General Partner,
Swishin Ventures;

Past Chair,
TiE Global Board of Trustees;

Co-Founder and Chair,
RAIN (Rajasthan Angels);

Founding Chair,
TiE India Angels



4.4

Why Entrepreneurship Needs to Be Central in Curriculum, Not Supplementary: The Case for Prioritizing Entrepreneurial Education in India

Entrepreneurship needs to be central, not supplementary in school curriculum because it equips students with essential 21st-century skills such as problem-solving, critical thinking, decision making collaboration, and resilience, which are crucial for academic and career success.⁹ When integrated into core learning, entrepreneurship bridges the gap between theory and real-world application, making traditional subjects like math, science, and language more engaging and relevant.¹⁰

Entrepreneurship education when made a **core component** of the school and college curriculum does much more than prepare students to start a business. It nurtures **competent, compassionate, and future-ready individuals** equipped with the mindset and tools to thrive in a changing world. Here's how embedding entrepreneurship, with a focus on **Design Thinking, Business Lifecycle**, and **Financial Literacy**, directly benefits learners across age groups and educational stages.



⁹ <https://time.com/2806663/american-education/?utm>

¹⁰ <https://time.com/29703/american-schools-should-teach-entrepreneurship/?utm>



4.4.1 Why Entrepreneurship should be a "HOT" Property in Education

HOT = High Order Thinking

In today’s fast-changing world, education must move beyond rote learning to develop High Order Thinking (HOT) skills like analysis, creativity, and problem-solving. Entrepreneurship education fosters these skills, making it a "HOT property" in modern learning. It is more than starting a business - it is about building a mindset of innovation, self-reliance, and adaptability. Aligned with NEP 2020, integrating entrepreneurship through design thinking, project-based learning, and financial literacy transforms education into an experiential and future-ready journey for all students.



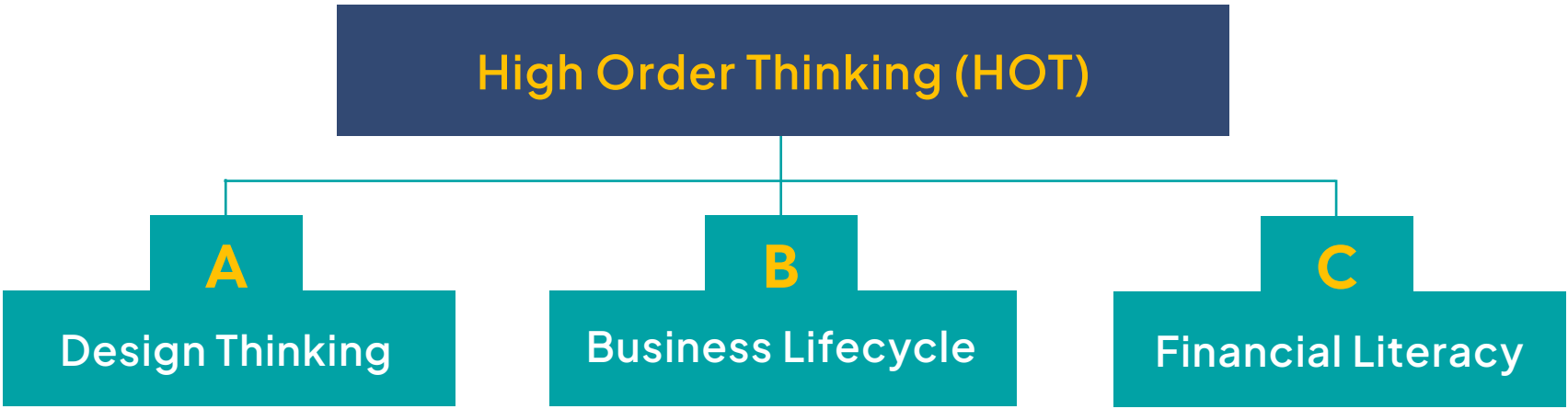
To harness India's demographic dividend, we must empower youth across every district to choose entrepreneurship by choice, not necessity. Mainstreaming entrepreneurship education is crucial for transforming young minds into dynamic job creators rather than job seekers. Initiatives like the Entrepreneurship Mindset Curriculum (EMC) by the Udhyam Learning Foundation for school children across multiple states are encouraging grassroots creativity and unlocking critical abilities. This decentralized approach of integrating the fundamentals of starting and owning a business into mainstream curricula, alongside hands-on learning and mentorship, can build a robust foundation for our youth, preparing them for a future of inclusive growth and economic resilience over the next two decades and beyond.



Ketul Acharya
President,
Global Alliance
for Mass
Entrepreneurship
(GAME)

Table 11 Comparative Overview of Student Entrepreneurship Programs Across Key States

High Order Thinking Skill	How Entrepreneurship Builds It
 Analysis	Students identify real-world problems, break them down into components, and assess market or user needs.
 Evaluation	They assess risks, judge the viability of business ideas, and refine strategies based on feedback and data.
 Creation	Entrepreneurship involves building new products, services, or solutions—often from scratch.
 Problem-Solving	Students learn to think on their feet, iterate, and find innovative paths when facing constraints.
 Decision-Making	Entrepreneurship sharpens the ability to make informed choices under uncertainty.
 Collaboration & Leadership	Entrepreneurs often work in teams and must inspire, lead, and communicate effectively.



A

Creating Innovators: How Design Thinking Unlocks Entrepreneurial Potential

What is Design Thinking?

Design Thinking is a simple, human-centered way of solving problems. It’s a step-by-step process that helps us first understand the people we are solving for, identify the problems, think of creative and innovative ideas, and then test those ideas to see what works best. As an approach rooted in empathy, experimentation, and problem-solving, design thinking equips students with tools to navigate uncertainty, identify real-world challenges, and develop user-centric solutions. By integrating design thinking into entrepreneurial education, institutions can nurture not just future business owners, but adaptive thinkers and resilient innovators prepared for the complexities of the modern economy.



How Can We Integrate Design Thinking into the Curriculum?

We can make Design Thinking a part of curriculum by:



Including it in subjects like entrepreneurship, business studies, or life skills.



Organizing workshops, competitions, and group activities where students identify everyday problems and work on solving them.



Giving students real-world projects - like improving school canteen services, reducing plastic waste on the campus, or creating a business idea for their local community.



Encouraging teamwork, creative exercises, and idea-pitching sessions as part of the learning process.



Connect students with local entrepreneurs, startups, and innovators to learn how they use Design Thinking in their businesses.

Beyond Creativity: What Students Gain from Learning Design Thinking

Students will learn:



Understand how to solve problems creatively and practically.



Learn to work in teams, listen to different opinions, and value feedback.



Develop skills to think like an entrepreneur - identifying needs, coming up with ideas, and testing them.



Become confident in presenting their ideas clearly and effectively



Be better prepared for both jobs and starting their own businesses, because companies today need people who can think differently, solve problems, and innovate.



Case Study 1

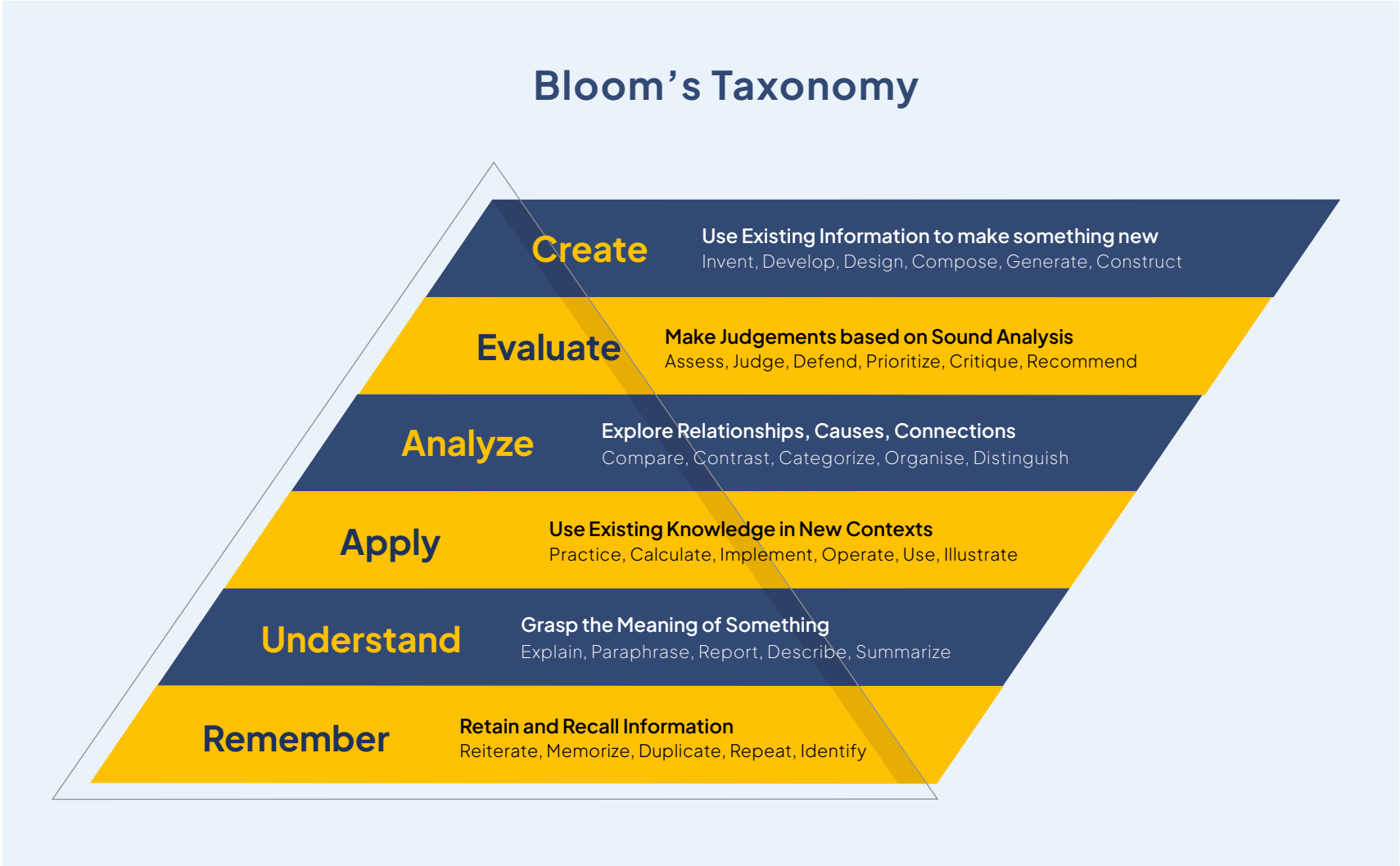


Monisha Mail
Founder,
Blissora



Blissora was born from empathy and a real-life struggle balancing college, events, and entrepreneurship while dealing with uncomfortable heels. After speaking with other women, it became clear this discomfort was a shared experience. Determined to change that, we identified a core problem: women need heels that adapt to their dynamic lifestyles. This sparked the idea of creating versatile heels—ones that transform from block to stiletto, low to high, without compromising on style. Using 3D printing, we built, and refined prototypes based on constant user feedback, focusing not just on functionality but also on how each pair made women feel – confident, comfortable, and seen. Blissora is now set to become India’s first brand of adaptive heels, where fashion meets function and every step empowers.

Fig. 17 Bloom’s Taxonomy – A model to illustrate how HOT skills like creation, evaluation, and analysis are key components of modern learning outcomes.





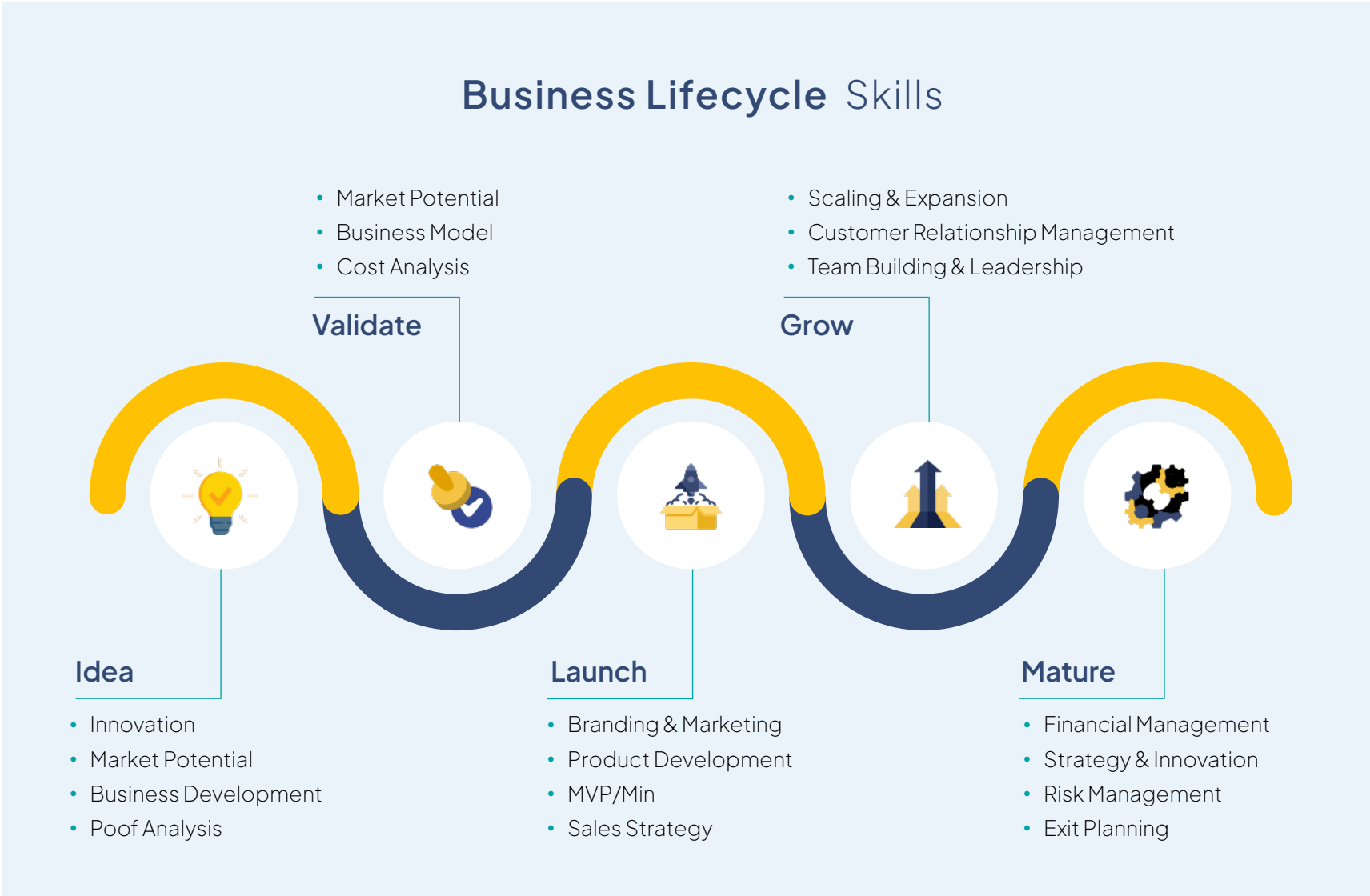
B Growing Ideas into Enterprises: Understanding the Business Lifecycle

The **Business Lifecycle** describes the evolving stages a business goes through - much like the phases of human life. It begins with an idea (birth), develops into a functioning enterprise (childhood), scales and expands (youth), stabilizes as an established entity (adulthood), and may eventually slow down, exit, or innovate again (old age or renewal).

Understanding these stages helps students grasp the dynamic nature of entrepreneurship - highlighting the challenges, decisions, and learning opportunities that arise at each phase.



Fig. 18 The Business Lifecycle: From Ideation to Renewal - An Entrepreneurial Journey through 5 Key Stages that shape Sustainable & Adaptive Enterprises





Why Business Lifecycle Matters in Entrepreneurship Education

Entrepreneurship is not just about launching a single idea - it's about navigating an ongoing journey of learning, adapting, and evolving. Teaching students about Business Lifecycle equips them with:



Systems thinking to see how all parts of a business interact.



Risk assessment skills to anticipate and respond to challenges.



Resilience to turn setbacks into growth opportunities.

This framework helps students move beyond theory, connecting vision to execution, building leadership skills, and preparing them to succeed in both entrepreneurial ventures and professional careers.



Integrating the Business Lifecycle into School and College Curriculum

Schools and colleges can make the Business Lifecycle a core part of entrepreneurship education by using engaging, practical approaches:



Case studies and stories of real businesses-how they started, scaled, pivoted, or exited.



Classroom simulations where students develop an idea and walk through each stage of the lifecycle.



Design Thinking projects applied at every stage-from ideation to reinvention.



Role-play and team projects, assigning students roles as founders, marketers, and strategists facing real-world business scenarios.



Guest sessions with entrepreneurs sharing first-hand insights from their business journeys.



Interactive business simulations and games, giving students hands-on experience with lifecycle decisions.

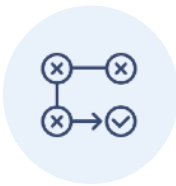


What Students Will Learn

By exploring the Business Lifecycle, students will:



Understand how businesses evolve, grow, and adapt over time.



Learn how to handle both **success and failure** constructively.



Recognize early-stage opportunities and potential pitfalls.



Gain insight into **exit strategies**, transitions, and business renewal



Develop skills in creativity, problem-solving, collaboration, and strategic decision-making.



Be equipped to either launch a venture or contribute meaningfully within an organization.

Case Study 2



Himani Jain
Founder,
Dicey Gamez



Dicey Gamez began as a passion project between two CAs who shared a love for board games and a vision to bring screen-free, educational fun to Indian households. They started by designing their own games, conducting playtests with friends, families, schools, and parents. Guided by feedback from educators, they refined their games until demand grew organically. Bootstrapped from the ground up, they launched two titles - Word Class Game and Dice N Digits - selling through their website, Amazon, and retail with creative content. Their third game, Ruler, gained national attention when it was selected for play at the Board Games Olympiad during Meeplecon, India’s largest board game convention. With three new games in development, Dicey Gamez aims to become India’s leading board game brand, fostering a loyal community and placing Indian innovation on the global board game map.

How Design Thinking Enhances Every Stage of the Business Lifecycle

Design Thinking complements the Business Lifecycle by offering a human-centered, iterative approach at every stage:

Table 12 The HOT-Entrepreneurship Connection

Business Stage	Design Thinking support
Ideation (Birth)	Empathize with users and define real needs
Startup (Childhood)	Ideate creative solutions and test assumptions
Growth (Youth)	Prototype offerings and iterate based on feedback
Maturity (Adulthood)	Test strategies for scaling or diversification
Renewal or Exit (Old Age)	Apply design thinking to pivot, exit gracefully, or innovate anew

The Bigger Picture: Empowering Future-Ready Innovators

By teaching the Business Lifecycle, we go beyond introducing business concepts - we foster **strategic thinkers, resilient problem-solvers**, and **adaptive leaders**.

When combined with Design Thinking, this approach encourages students to:

- 

See entrepreneurship as a continuous journey, not a one-time event.
- 

Embrace complexity and ambiguity as opportunities for growth.
- 

Build sustainable, user-centric solutions that evolve with time.

In doing so, we prepare students not just to start businesses-but to shape the future with creativity, courage, and clarity.



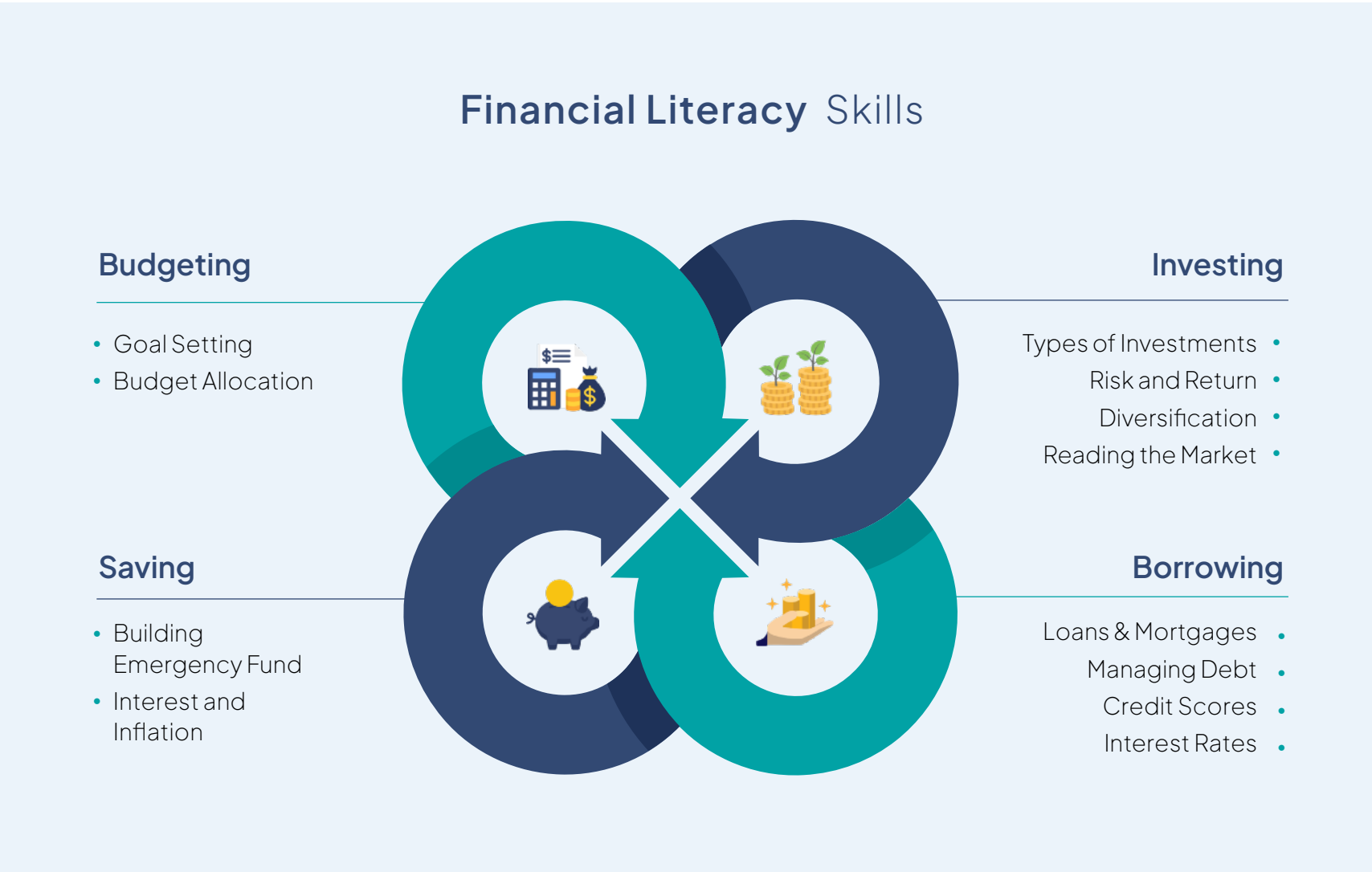
From Pocket Money to Profits: How Financial Literacy Builds Business Leaders

Financial Literacy means having the knowledge and skills to understand, manage, and make smart decisions about money in daily life. It helps people know how to earn, spend, save, invest, and plan for their future. It's like learning how to drive your finances safely and wisely, so you don't end up in trouble later.

Financial literacy, when combined with experiential learning and design thinking, becomes more than understanding money - it becomes a vital life skill for smart decision-making and long-term planning.

Traditional financial education often teaches concepts like budgeting or investments in isolation. But by embedding these ideas in real-world simulations and human-centered design practices, financial literacy transforms into a powerful, lived experience. **Financial literacy in entrepreneurship education, should be must,** equipping students from every background to manage personal savings, launch ventures, and navigate risks. In doing so, it nurtures resilient, creative, and ethical leaders ready for the opportunities and challenges of a dynamic economy.

Fig. 19 Core Financial Literacy Skills - Foundational Competencies for Personal and Entrepreneurial Financial Management





How Can We Integrate Financial Literacy in the Curriculum?

We can introduce financial literacy in schools and colleges by making it a part of entrepreneurship and life skills education. Here's how:



Start with Basics:

Teach simple concepts like income, expenses, savings, and budgeting through fun games, activities, and real-life examples.



Use Practical Exercises:

Ask students to plan a budget for a week, manage a virtual business, or track their pocket money.



Connect it with Entrepreneurship:

When teaching students about starting a business, also teach them how to manage money in business - like how to set prices, control costs, save profits, and plan for growth.



Guest Talks & Workshops:

Invite young entrepreneurs, financial advisors, and startup founders to share their money management stories and mistakes they made.



Create Financial Challenges:

Organize competitions and challenges like "Money Smart Schoolpreneur" where students create a simple business plan with a budget.

This approach supports Higher Order Thinking (HOT), moving learners from rote learning to analyzing, evaluating, and creating financial strategies. It fosters economic independence, personal agency, and demystifies money matters, making finance accessible and actionable for all.

Why is this Important?

Today, many young people are taking shortcuts to earn quick money - sometimes even through unsafe or wrong ways because they don't fully understand the risks or long-term impact. By teaching financial literacy early, students will learn how money works, the right ways to earn it, and how to avoid falling into traps.



What Will Students Learn?

By adding financial literacy as a tool in entrepreneurship education, students will be able to:



Understand the Value of Money

Learn where money comes from, how to earn it responsibly, and the difference between needs and wants.



Manage Personal Finances

Learn how to create a simple budget for them and track their daily spending.



Plan and Manage Business Finances

Know how to estimate costs, set a price for their product/ service, and plan how much money is needed to start and run a business.



Avoid Financial Mistakes

Recognize risky and harmful ways of making money and understand the importance of saving and investing wisely.



Be Job and Business Ready

Whether they take a job or start a business, they will know how to handle money smartly - salary, savings, loans, investments, and business profits.





Entrepreneurial education is no longer a luxury or an optional skillset – it’s a national imperative. By integrating entrepreneurship, design thinking, the business lifecycle, and financial literacy into mainstream education, we equip students with the mindset, skills, and confidence to navigate an uncertain, fast-evolving world. This approach moves beyond traditional rote learning to foster **higher-order thinking, creativity, ethical leadership, and practical problem-solving.**

It ensures that every learner, whether from a metro or a small town, is empowered to innovate, lead, and contribute meaningfully to their communities and the economy.

By making entrepreneurship central – not supplementary – to our education system, we can unlock the potential of an entire generation to drive inclusive growth, create sustainable solutions, and build a resilient, future-ready India.

Case Study 3



Aryan Singh
Founder,
Mera SATHi
AgRoTech



Aryan Singh, founder of Mera SATHi AgRoTech, began his journey not in a high-tech lab but in a small room fueled by big dreams. Still a school student at the time, Aryan witnessed firsthand how expensive and ineffective machines were failing to support small farmers. That observation sparked the creation of AgRoBot – an AI- and IoT-powered multi-tasking agricultural robot that is smart, affordable, and designed to tackle real field challenges.

With limited funds, Aryan relied on birthday savings, scholarships, and income from odd jobs. He learned budgeting by carefully listing the cost of every component, reused old parts, and even sold his bicycle to purchase essential tools. When those resources dried up, he borrowed money from a friend – backed by a clear repayment plan – which taught him the importance of responsible borrowing.

Understanding the financial constraints faced by farmers, Aryan introduced flexible payment options for AgRoBot such as installments, seasonal rentals, and “pay-after-harvest” models. These innovations ensured that the robot reached those who needed it most.

AgRoBot didn’t grow from abundance, but from Aryan’s ability to make the most of what little he had. His message to young innovators is clear: start small, manage smart, and believe in your idea – it has the power to change lives.



4.4.2 Rising Beyond Metros: Why Tier 2 & 3 Cities Are the New Hubs of Entrepreneurship

India's entrepreneurial landscape is no longer limited to metro cities like Mumbai, Delhi, or Bengaluru. Tier 2 and 3 cities – such as Indore, Jaipur, Bhubaneswar, Surat, and Coimbatore – are fast emerging as dynamic innovation hubs.

This shift is being driven by a unique combination of factors, offering opportunities for inclusive, grassroots-led growth.



Why is Entrepreneurship Blooming Beyond Metropolitan Cities?

Several key drivers are accelerating this regional rise:



Digital Penetration

Affordable smartphones and improved internet access have connected small-town India to global markets, enabling young entrepreneurs to build businesses online and access resources previously restricted to metros.



Grassroots Energy & Local Talent

These cities are rich in untapped talent and real-world challenges. Local entrepreneurs often create contextual, need-based solutions for issues like agriculture, health-care, education, and planning – driving innovation from the ground up.



Strong Government Support

Startup-friendly policies, state-level incubation programs, and schemes like Startup India, Digital India, and state-specific startup missions are nurturing local ventures.



Low Operating Costs

Compared to metros, Tier 2 & 3 cities offer lower costs for office spaces, manpower, and marketing – making it easier for startups to experiment, sustain, and grow.



Why Regional Entrepreneurship Matters in Education

To sustain and build upon this momentum, entrepreneurial education must go beyond a one-size-fits-all model. It needs to adapt to regional needs, languages, and local aspirations.

Why This is Important



Help the students address local challenges with entrepreneurial solutions.



Make entrepreneurship education more inclusive and relatable.



Encourages students to start ventures within their communities, generating local employment.

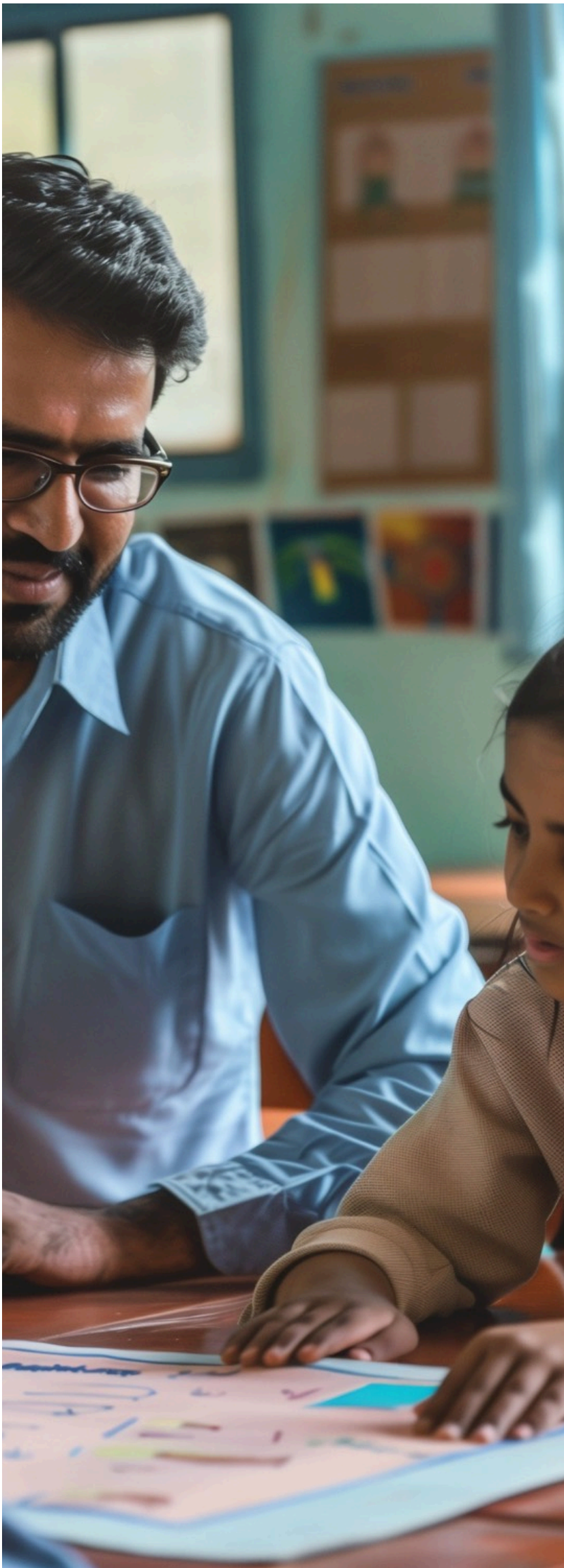


Strengthens regional economies and reduces migration pressure on metros

Approach

Design **regional, hyper-local entrepreneurship programs** that incorporate local case studies, vernacular content, and industry exposure from nearby startup success stories.

This will empower students from smaller cities and towns to see entrepreneurship as an achievable, exciting career option.





4.4.3 Case Studies - Regional and Hyper-local Program fit in the Local Aspirations

The real power of entrepreneurship in India today lies not just in boardrooms or startup hubs, but in classrooms, small towns, and village lanes where local innovation meets lived experience. These case studies show that when design thinking, financial acumen, and entrepreneurial spirit meet regional needs, the result is not just a startup - it's a community-level transformation.

From empowering rural women to delivering education reform and building global SaaS products from small towns, these founders have proven that **India's next wave of innovation is emerging from Tier 2, Tier 3 cities and rural regions.**

Their stories offer a practical blueprint for how hyper-local entrepreneurship can:



Bridge opportunity gaps



Create jobs locally



Preventing urban migration



Build self-reliant communities



Elevate grassroots problems into global solutions

Case Study 1

Frontier Markets – Empowering Rural Women Entrepreneurs

In today's India, entrepreneurship is no longer limited to metro cities - it's thriving in rural areas and Tier 2 and 3 towns, where local problems demand contextual, scalable solutions. Frontier Markets is a shining example of how this decentralized entrepreneurial ecosystem can create real impact.



Founder:
Ajaita Shah

Region:
Rural India

Founded by Ajaita Shah, the enterprise empowers rural women through its **Saheli Network**, transforming them into last-mile digital entrepreneurs. These women are not just running businesses - they are addressing local challenges and building sustainable livelihoods within their communities.

“

Through the Saheli network, we've witnessed a transformative journey: rural women, initially digitally underserved, now wield smartphones as tools for financial independence, proving that creativity, coupled with technology and an understanding of real-world needs, is the true catalyst for sustainable development and economic empowerment.



Ajaita Shah
Founder / CEO,
Frontier Markets

The story began with a sharp insight: rural women often lack digital access, job opportunities, and are sidelined by early marriage and societal barriers.

Frontier Markets responded by creating a platform that equips them with **entrepreneurial skills, digital literacy**, and access to products and services in demand - from solar lights and digital payments to healthcare and home essentials. This localized approach proves that innovation and enterprise can bloom anywhere - not just in urban innovation hubs.

Through targeted **mentorship and training**, the Sahelis - many with no prior business experience - learn to manage inventory, serve customers, and use smartphones to track sales and engage with the market. This hands-on learning has turned them into confident micro-entrepreneurs. In a world where access is everything, Frontier Markets not only unlocks that access but also builds a network of role models for other aspiring women entrepreneurs.

Ajaita Shah's efforts to **scale the initiative** by engaging with global platforms like the Davos have further helped mobilize funding, attract partners, and build credibility, proving that rural innovation can attract world-stage attention. With support from both domestic and international platforms, the initiative now has a robust backbone of resources to continue expanding across India.

Today, over **80,000 Sahelis** are delivering digital services and essential products directly to households across rural India. Their work is fueling the local economy, offering alternatives to urban migration, and showcasing how **Tier 2, Tier 3, and rural India can be engines of inclusive growth**.

This case serves as a guide for anyone looking to ignite entrepreneurship where it matters most-on the ground, close to the problems, and full of purpose.





05

Path Forward

Recommendations & Actions





5.1

The Urgency of Equal Opportunity

India’s vibrant startup landscape proves one key truth: **talent is everywhere, but opportunity is not.** While entrepreneurial energy is rising across the country, it remains heavily concentrated in metros like Bengaluru, Delhi, and Mumbai.

However, signs of change are emerging. **Entrepreneurship is also rising in Tier 2, Tier 3, and rural areas.**

To unlock true Bharat-based innovation, entrepreneurship must be embedded early and equitably into our education system.

This demands:



Policy alignment between education and industry for common national goals



Localized curriculum tailored to regional economies and livelihood models.



Infrastructure upgrades in rural schools for digital-first learning.



Community partnerships with local businesses and NGOs for experiential exposure.



Entrepreneurship should be the hottest subject in education because it doesn’t just teach students how to earn – it teaches them how to think, build, and lead in a world that’s constantly changing.



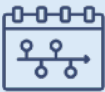
Mr. Vaibhav Vardhan
Founder,
INC42

5.2

Execution Gaps & Strategic Levers for National Rollout

The FINESSE Framework provides a scalable roadmap, but success hinges on addressing key implementation gaps.

Table 13 Execution Gaps & Strategic Recommendations

Gap Identified	Strategic Recommendation
 No Central Governance	Establish a National FINESSE governance under the Ministry of Education with state cells to ensure coordination and accountability.
 Lack of Educator Preparedness	Launch a National Certification Program for teachers in entrepreneurship, design thinking, and mentoring, via NCERT.
 No Incentive Structure	Introduce performance-linked grants, awards, and scholarships to drive participation and excellence.
 Fragmented Digital Infrastructure	Create a unified FINESSE Digital Platform with LMS modules, dashboards, and access to learning content.
 No Phased Scaling Roadmap	- Implement a 3-phase expansion plan: - Phase 1 (Y1-2): 5 states, 5,000 institutions - Phase 2 (Y3-4): Add 10 more states - Phase 3 (Y5): National scale-up with center-state co-funding
 Weak Monitoring & Evaluation (M&E)	Design a KPI-based M&E system with third-party audits, real-time data (e.g., MVPs, certifications), and yearly impact reports.
 Poor Industry and Ecosystem linkages	- Establish PPP frameworks through: - MoUs with incubators - CSR-backed campus hubs - Regional startup-industry councils

5.3

Ground-Level Insights: What Students & Teachers Want

Drawing from the national **Entrepreneurship Education Survey**, this section presents key insights and corresponding recommendations in the following tables:

Table 14 Student Aspirations & Exposure Gaps

Theme	Insight	Recommendation
 Regional Readiness	High awareness in West & North India, low in East	Run region-specific campaigns and introduce local startup showcases
 Entrepreneurial Exposure	51% gained inspiration from role models, only 20% via clubs	Launch Campus Founders Clubs and social media Campaigns and challenges like “Follow an Entrepreneur for a Week”
 Career Value Recognition	698 see entrepreneurship as viable; 530 want it as a subject	Integrate entrepreneurship as a mainstream subject beginning in middle school
 Public vs Private Institute Participation	Government institutes show stronger grassroots startup activity	Scale joint hackathons, mentorship pools, and PPP models to ensure equity across institutes
 Experiential Learning	605 students lacked formal exposure	Institutionalize Entrepreneurship Month, startup tours, and national business plan contests
 Skills Gaps	Digital readiness is high; money and risk management weaker	Use gamified learning, financial literacy labs, and real-world challenges
 Support Demands	Students prioritize funding, mentorship, and training	Build campus E-cells offering skill bootcamps, micro-grants, and mentorship programs



Table 15 Educator Perspectives

Theme	Insight	Recommendation
 Ideal Age for Introduction	Peak support for ages 14–16, growing support for 11–13	Begin structured curriculum from Class 6, mature by Class 9–10 with age-relevant pedagogy
 Preferred Teaching Models	Teachers favor hybrid integration; principals prefer curriculum-based	Combine curriculum integration + activity-based learning + field exposure
 Teaching Methods	Low interest in standalone subjects	Emphasize blended models: theory + projects + mentorship

Table 16 Real-World Entrepreneur Voices (Businessmen & Vendors)

Theme	Insight	Recommendation
 Financial Literacy Priority	Common priority across both groups	- Design dual-track curriculum: - Track A: Strategic/Advanced - Track B: Practical/Basic
 Skill Needs Vary	Vendors need compliance & planning; businesspeople stress innovation	Include localized case studies, community learning, and adult certification programs



5.4

The Transformative Power of Education-Driven Entrepreneurship

Entrepreneurship is a **life skill** and a **mindset shift**. When embedded in education, it offers students from all regions:



A sense of **agency and ownership** over their future.



Practical tools to solve **real-world problems**.



Motivation to **create jobs**, not just seek them.

The **FINESSE Framework** is not about producing startups alone. It's about producing **resilient, creative, and purposeful citizens** – from small towns, tribal areas, and city suburbs alike. It can help India move from a job-seeking to a **job-creating nation** and achieve its vision of a **\$5 trillion inclusive economy**.



The next generation of entrepreneurs won't just come from elite colleges or big cities, **they will rise from every classroom that teaches them how to dream, design, and dare.**



BUSINESS



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